



# Mobile Urban County 2020-2024 Five-Year Consolidated Plan 2020 Year One Action Plan

**May 2020**

**Mobile County Commission  
Post Office Box 1443  
Mobile, Alabama 36633**

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# 2020-2024 FIVE-YEAR CONSOLIDATED PLAN

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For July 1, 2020 through June 30, 2025

## 2020 YEAR ONE ACTION PLAN

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For July 1, 2020 to June 30, 2021

## MOBILE URBAN COUNTY, ALABAMA

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Mobile County Commission  
Grants Department

May 2020

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# Mobile Urban County 2020-2024 Five-Year Consolidated Plan

**May 2020**

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# 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.

**TABLE 1 – RESPONSIBLE AGENCIES**

Agency Role	Name	Department/Agency
CDBG Administrator	Mobile County	Mobile County Commission
HOME Administrator	Mobile County	Mobile County Commission
ESG Administrator	Mobile County	Mobile County Commission

**Note:** Mobile County has not received ESG funding since 2016; however, the program is included should circumstances change and HUD provides ESG funding during the five-year planning period. Homeless needs, resources, and strategies are discussed in the Needs Assessment, Market Analysis, and Strategic Plan included in this Five-Year Consolidated Plan and will inform the use of any ESG funding Mobile County may receive over the next five years.

### Narrative

The Mobile County Commission serves as the grantee and lead agency for the Mobile Urban County, which includes nine incorporated municipalities – Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes – and all of unincorporated Mobile County, Alabama. Dauphin Island does not participate in the Urban County and the City of Mobile is a separate entitlement that receives its own grant funds independent of the Urban County.<sup>1</sup>

The Grants Department administers HUD grant funding received by the Urban County through the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs. As lead agency, Mobile County prepared this 2020-2024 Five-Year Consolidated Plan, which covers the period from July 1, 2020 to June 30, 2025, and identifies priority community development and housing needs in the Urban County and outlines a strategy to address them. The attached Year One Action Plan discusses specific projects to be funded under this strategy during the 2020 program year, which begins July 1, 2020 and ends June 30, 2021.

<sup>1</sup> Lower case “c” (“city of Mobile,” “the county,” etc.) is used throughout the report when referring to a geographical area; a capital “C” (“City of Mobile,” “the County,” etc.) is used when referring to the government body.

## Consolidated Plan Public Contact Information

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## PR-10 CONSULTATION - 91.100, 91.200(B), 91.215(L)

### 1. Introduction

Throughout the year, Mobile County works with a variety of partners to better understand and address local community development, economic development, and affordable housing needs. In preparing this Plan, the County conducted significant outreach to stakeholders including County and municipal staff, elected officials, non-profit and government agencies, service and housing providers, and others. Representatives of about 30 organizations were personally contacted and invited to participate in an individual interview. Stakeholders were also invited to attend one of two public needs assessment meetings and to complete a community-wide survey regarding housing and community development needs. Thirty-three people representing 26 organizations (not including the Grants Department) provided input for the Plan through interviews or meetings.

Previous plans and studies for the county, its municipalities, and the Mobile region also provided input for this Consolidated Plan. Specific reports used in this Plan are listed in Table 3; relevant information from each is incorporated throughout the Plan where applicable.

### **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)).**

Mobile County maintains relationships with a variety of local non-profit service providers, as well as health and mental health providers, through the Mobile City and County/Baldwin County Continuum of Care. The County also operates and financially supports the Mobile County Board of Health (MCBH) mobile medical unit, which makes routine health services available to residents living in publicly supported housing as well as other marginalized groups. The mobile medical unit serves the Gulf Village Homes in Prichard and the R. V. Taylor Plaza in Mobile.<sup>2</sup>

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<sup>2</sup> Mobile County Health Department. (2018) *MCHD 2018 Annual Report*. Retrieved from: [http://mchd.org/Documents/BulkDocuments/Annual\\_Report\\_430201920148pm\\_2018AnnualReport.pdf.pdf](http://mchd.org/Documents/BulkDocuments/Annual_Report_430201920148pm_2018AnnualReport.pdf.pdf)

Housing providers and health and mental health service agencies participated in the development of this Plan. Specifically, representatives of the Housing Authority of the City of Chickasaw, the Housing Authority of the City of Prichard, Habitat for Humanity of Southwest Alabama, Lifelines Mobile, Ozanam Charitable Pharmacy, Franklin Primary Health Center, and the Mobile County Health Department provided input through interviews or surveys.

Every year, Mobile County invites its Urban County municipalities and local service providers to submit applications for capital and public service projects for CDBG funds. The Grants Department holds information meetings open to the municipalities, public service providers, and the public to review the application process.

**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.**

Mobile County staff participate in meetings of the Mobile City and County/Baldwin County Continuum of Care (CoC) which coordinates the annual Point in Time Count of homeless individuals. Housing First, Inc. serves as the lead agency for the CoC and Housing First staff consulted in the development of this Plan. Other homeless housing and service providers that were consulted for this Plan include Legal Services, which runs a homelessness prevention project; Penelope House, which serves victims of domestic violence; and Salvation Army, which provides emergency shelter and other services. In 2020, the first year covered by this Plan, the County will provide funding to serve local agencies serving victims of intimate partner violence and households at risk of homelessness.

**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 County has not received ESG funds since 2016. However, the County continues to work with Housing First, Inc. the lead agency for the Continuum of Care, and other homeless service providers to support the goals of the CoC, including the HMIS system. Input from Housing First and other agencies serving people who are homeless were considered in developing priorities and goals for the use of the County's CDBG, HOME, and ESG (if ESG funds are received during the five-year planning period) funds over the next five years.

**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. Identify any agency types not consulted and provide rationale for not consulting.**

Representative agencies, groups, and organizations that participated in the planning process for Mobile County's 2020-2024 Consolidated Plan and 2020 Annual Action Plan are shown in the table that follows. In addition to the agencies listed, others may have participated in the online survey, which was anonymous.

Efforts were made to consult as broad a group of community stakeholders as possible. Email notifications and invitations regarding the community meetings and survey were widely distributed to stakeholders by Mobile County, which also utilized social media (Facebook and Twitter) to provide broad outreach. No agency types were excluded from participation.

**TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED**

Agency/Group/Organization Name		Type	Section of Plan Addressed	Consultation Method
1	Boat People SOS – Bayou La Batre	• Other – Immigrant/Refugee Services	• Housing need assessment • Non-housing community development strategy	• Interview
2	Boys and Girls Club of South Alabama	• Other – Youth	• Housing need assessment • Non-housing community development needs	• Interview • Public meeting
3	Center for Fair Housing, Inc.	• Services – Fair Housing	• Housing need assessment • Non-housing community development strategy	• Interview • Public meeting
4	City of Mobile	• Other government – Local	• Housing need assessment • Market analysis	• Public meeting
5	City of Prichard	• Other government – Local	• Housing need assessment • Market analysis	• Public meeting
6	Franklin Primary Health Center	• Services – Health • Health Agency	• Housing need assessment • Non-housing community development strategy	• Interview
7	Habitat for Humanity of Southwest Alabama	• Housing	• Housing need assessment • Market analysis	• Interview
8	Housing Authority of the City of Chickasaw	• PHA	• Housing need assessment • Public housing needs • Market analysis • Non-housing community development strategy • Anti-poverty strategy	• Interview
9	Housing Authority of the City of Prichard	• PHA	• Housing need assessment • Public housing needs • Market analysis • Non-housing community development strategy • Anti-poverty strategy	• Interview • Public meeting
10	Housing First, Inc.	• Continuum of Care	• Homeless needs – chronically homeless, families with children, veterans, unaccompanied youth • Homelessness strategy	• Interview

**TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED (CONTINUED)**

Agency/Group/Organization Name	Type	Section of Plan Addressed	Consultation Method
11 Legal Services Alabama	• Other – Legal	<ul style="list-style-type: none"> <li>• Housing need assessment</li> <li>• Non-homeless special needs</li> </ul>	• Interview
12 Lifelines Mobile	• Services – Counseling	<ul style="list-style-type: none"> <li>• Housing need assessment</li> <li>• Non-homeless special needs</li> <li>• Non-housing community development strategy</li> </ul>	<ul style="list-style-type: none"> <li>• Interview</li> <li>• Public meeting</li> </ul>
13 Mobile Area Chamber of Commerce	• Other government – County	<ul style="list-style-type: none"> <li>• Economic development</li> <li>• Broadband Access</li> <li>• Non-housing community development strategy</li> </ul>	• Interview
14 Mobile Area Interfaith Conference, Inc.	• Other – Offender Re-entry	<ul style="list-style-type: none"> <li>• Housing need assessment</li> <li>• Non-homeless special needs</li> </ul>	• Interview
15 Mobile County Administration	• Other government – County	• Non-housing community development strategy	• Interview
16 Mobile County Commission	• Other government – County	<ul style="list-style-type: none"> <li>• Housing need assessment</li> <li>• Non-housing community development strategy</li> </ul>	• Interviews
17 Mobile County Health Department	• Other government – County	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>• Non-housing community development strategy</li> </ul>	• Public meeting
18 Mobile County Public School System	• Services – Education	<ul style="list-style-type: none"> <li>• Housing need assessment</li> <li>• Economic development</li> <li>• Non-housing community development strategy</li> </ul>	• Interview
19 Ozanam Charitable Pharmacy	• Services – Health	<ul style="list-style-type: none"> <li>• Non-homeless special needs</li> <li>• Non-housing community development strategy</li> </ul>	• Interview
20 Penelope House	• Services – Victims of Domestic Violence	<ul style="list-style-type: none"> <li>• Housing need assessment</li> <li>• Homeless needs and homelessness strategy</li> <li>• Non-Homeless special needs</li> </ul>	• Interview
21 Regions Mortgage	• Other – Banking	<ul style="list-style-type: none"> <li>• Housing need assessment</li> <li>• Market analysis</li> </ul>	• Interview

**TABLE 2 – AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED (CONTINUED)**

Agency/Group/Organization Name	Type	Section of Plan Addressed	Consultation Method
22 Salvation Army of Coastal Alabama	<ul style="list-style-type: none"> <li>Services – Homeless</li> </ul>	<ul style="list-style-type: none"> <li>Housing need assessment</li> <li>Homeless needs</li> <li>Homelessness strategy</li> </ul>	<ul style="list-style-type: none"> <li>Interview</li> </ul>
23 Southwest Alabama Partnership for Training and Employment	<ul style="list-style-type: none"> <li>Services – Employment</li> </ul>	<ul style="list-style-type: none"> <li>Housing need assessment</li> <li>Economic development</li> <li>Non-housing community development strategy</li> </ul>	<ul style="list-style-type: none"> <li>Interview</li> </ul>
24 Success 4 the Future	<ul style="list-style-type: none"> <li>Services – Youth</li> <li>Civic Organization</li> </ul>	<ul style="list-style-type: none"> <li>Non-housing community development strategy</li> </ul>	<ul style="list-style-type: none"> <li>Public meeting</li> </ul>
25 University of South Alabama	<ul style="list-style-type: none"> <li>Services – Education</li> </ul>	<ul style="list-style-type: none"> <li>Market analysis</li> <li>Economic development</li> </ul>	<ul style="list-style-type: none"> <li>Interview</li> </ul>
26 The Wave Transit System	<ul style="list-style-type: none"> <li>Other – Transportation</li> </ul>	<ul style="list-style-type: none"> <li>Market analysis</li> <li>Non-housing community development strategy</li> </ul>	<ul style="list-style-type: none"> <li>Interview</li> </ul>

## Other Local/Regional/State/Federal Planning Efforts Considered when Preparing the Plan

**TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Point-in-Time Count	Mobile City and County/ Baldwin County Continuum of Care	The Point in Time Count identifies the number of homeless individuals in the jurisdictions that are part of the Continuum of Care to understand levels of need for homeless housing and services, which is discussed in the Strategic Plan.
Alabama Coastal Comprehensive Plan	Alabama Department of Conservation and Natural Resources	The Alabama Coastal Comprehensive Plan studies the dynamics of the state's coastal regions by mapping storm surge scenarios, structure risk, and other issues connected with hazard mitigation. Hazard mitigation is discussed in the Market Analysis.
Mobile County Hazard Mitigation	Mobile County	The Mobile County Hazard Mitigation Plan identifies natural hazards and outlines a plan to prepare for "community resilience and disaster resistance." Hazard mitigation is discussed in the Market Analysis.
Bayou La Batre Comprehensive Plan 2035	City of Bayou La Batre	The comprehensive plan identifies goals for Bayou La Batre related to housing, economic development, infrastructure, community and natural resources, land use, and community design. Goals from this plan informed the priority needs outlined in the Strategic Plan.
City of Chickasaw Comprehensive Plan 2030	City of Chickasaw	The comprehensive plan identifies goals for Chickasaw related to housing, transportation, land use, parks, community facilities, and community design. Goals from this plan informed the priority needs outlined in the Strategic Plan.
Citronelle Master Plan 2040	City of Citronelle	The master plan identifies goals for Citronelle related to housing, streets and transportation, community facilities and services, community design, environmental resources, land use, the economy, and government. Goals from this plan informed the priority needs outlined in the Strategic Plan.
Grow Creola 2035: Comprehensive Master Plan	City of Creola	The comprehensive master plan identifies goals for Creola related to the economy, housing, transportation, land use, recreation, community facilities and services, and community design. This plan informed the priority needs outlined in the Strategic Plan.
Town of Mount Vernon Comprehensive Plan 2030	Town of Mount Vernon	The comprehensive plan identifies goals for Mount Vernon related to housing, transportation, land use, community services and facilities, and community design. This plan informed the priority needs outlined in the Strategic Plan.



**TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS (CONTINUED)**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Prichard Comprehensive Plan – 2016 Review	City of Prichard	The comprehensive plan identifies goals for Prichard related economic development, housing, historical and cultural resources, natural resources, infrastructure, transportation, land use and zoning, and marketing. This plan informed the priority needs outlined in the Strategic Plan.
City of Saraland Master Plan	City of Saraland	The master plan identifies goals for Saraland for growth and development, infrastructure, built environment, natural environment, education, and government services. This plan informed the priority needs outlined in the Strategic Plan.
City of Satsuma Comprehensive Plan 2030	City of Satsuma	The comprehensive plan identifies goals for Satsuma related land use, the economy, housing, transportation, community facilities and services, parks, and community design. This plan informed the priority needs outlined in the Strategic Plan.
City of Semmes Comprehensive Plan 2030	City of Semmes	The comprehensive plan identifies goals for Semmes for growth and development, infrastructure, built environment, natural environment, parks and recreation, quality of life, and government services. This plan informed the priority needs outlined in the Strategic Plan.

**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(I)).**

In developing this Consolidated Plan, Mobile County consulted with several regional organizations and units of local government (to include all Urban County members). Regional organizations consulted include the Boys and Girls Club of South Alabama, the Center for Fair Housing, Habitat for Humanity of Southwest Alabama, Housing First, Legal Services Alabama, the Mobile Area Chamber of Commerce, and the Southwest Alabama Partnership for Training and Employment. Additionally, staff from the City of Mobile attended a public meeting and Wave staff participated in an interview.

Mobile County coordinates with the Mobile City and County/Baldwin County Continuum of Care and other CoC member agencies to encourage the expansion of housing and services for the region's homeless residents.

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## PR-15 CITIZEN PARTICIPATION

### 1. Summary of Citizen Participation and Efforts to Broaden Citizen Participation

#### Summarize citizen participation process and how it impacted goal-setting.

Mobile County follows the process for public participation outlined in the county's Citizen Participation Plan, which complies with HUD's citizen participation requirements listed in federal regulation 24 CFR 91.105. The Citizen Participation Plan is designed to ensure resident involvement in planning for the County's CDBG, HOME, and ESG programs, including participation in development of Five-Year Consolidated Plans, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPERs).

Mobile County residents were invited to provide input for this Consolidated Plan by attending a public meeting and participating in a community-wide survey. Public meetings were held in October in the city of Prichard and at the County's offices in downtown Mobile, as shown below. Each began with an overview of the CDBG and HOME programs and the County's consolidated planning process and then moved into a discussion of key affordable housing and community development needs. Thirty-four (34) people attended one of the public meetings. Results are summarized in the table that follows.

#### **Public Meeting #1**

October 21, 2019 at 6:00 PM  
Housing Authority of the City of Prichard  
William "Bill" Clark Family Life Center  
2501 W. Main Street  
Prichard, AL 36610

#### **Public Meeting #2**

October 22, 2019 at 2:00 PM  
Mobile Government Plaza  
205 Government Street  
Mobile, AL 36602

A Housing and Community Needs Survey was available to residents via a weblink and in hard copy. The survey was available from October 9 through November 18, and a total of 104 responses were received. Questions asked participants to rate a variety of community needs related to infrastructure, public facilities, public services, housing, homelessness, and economic development as a "low need," "moderate need," or "high need," in Mobile County. Results are shared in relevant portions of this Plan.

Advertisement for the public meetings and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. The County sent a press release to local media outlets and published a public notice with meeting information and the survey link in the *Lagniappe*, the *Call News*, and the *Press Register*. *La Costa Latina* ran the notice and corresponding news article in English and Spanish. The County also advertised the meetings and survey on its Facebook and Twitter accounts. Project flyers were emailed to more than 30 local housing and service providers, community development practitioners, and county and municipal staff, both as outreach to these stakeholders and for distribution to their clients/residents. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

In addition to the public meetings and survey, personal interviews were also conducted with several key stakeholders and groups representing a variety of viewpoints relevant to the development of the Consolidated Plan and Annual Action Plan. Invitations were extended to more than 30 organizations and 26 people representing an organization participated in an interview or attended a meeting.

Mobile County held a public comment period to receive input on the draft Consolidated Plan and Annual Action Plan from Wednesday, April 15 through Friday, May 15, 2020. The County also held a public hearing and presentation of the draft at the Mobile County Commission meeting on Monday, May 11, 2020. No comments were received. The public comment period was advertised in the *Lagniappe*, the *Call News*, the *Press Register*, and *La Costa Latina*, with a note that Spanish translation would be provided upon request; no translation requests were received.

A summary of community outreach efforts and responses is shown below. Complete survey results and evidence of outreach materials will be available as an appendix to the final report.

## Citizen Participation Outreach

**TABLE 4 – CITIZEN PARTICIPATION OUTREACH**

Sort Order	Mode of Outreach	Target of Outreach	Summary of attendance	Summary of comments received
1	Public Meetings	<ul style="list-style-type: none"> <li>Residents, including minority residents, people with limited English proficiency, people with disabilities, and public/assisted housing residents</li> <li>Housing and service providers</li> <li>Community development practitioners</li> </ul>	34 attendees	<p>Needs identified by meeting participants include:</p> <p><u>Housing and Homelessness</u></p> <ul style="list-style-type: none"> <li>Assistance for first time homebuyers, including downpayment help</li> <li>Rehab/repair programs for homeowners, especially seniors</li> <li>Improved housing maintenance by landlords</li> <li>Resources for housing rehab in Prichard</li> <li>Equitable lending and oversight that ensures banks lend in minority areas</li> <li>Education about avoiding predatory second mortgages/home rehab loans</li> <li>Info about available assistance from the County or other sources</li> <li>Housing for people who are homeless</li> <li>Education on property maintenance</li> <li>Greater and more varied housing supply</li> <li>Mixed-use housing with retail and small shops</li> </ul> <p><u>Public Facilities and Infrastructure</u></p> <ul style="list-style-type: none"> <li>Sidewalks and street lighting to make residents feel safer</li> <li>Increased walkability or bike access in communities</li> <li>Parks, shopping, and amenities that attract homeowners/investment</li> <li>Improvements to public facilities, parks, and fires stations</li> <li>Address flooding issues</li> <li>Emergency shelter for victims of domestic violence</li> </ul> <p><u>Public Services</u></p> <ul style="list-style-type: none"> <li>Childcare and early childhood education</li> <li>Employment training</li> <li>Health and dental needs</li> <li>Public transportation</li> </ul> <p><u>Other</u></p> <ul style="list-style-type: none"> <li>Additional grocery stores in areas lacking these in close proximity</li> <li>More communication with residents, including through churches</li> </ul>

**TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)**

Sort Order	Mode of Outreach	Target of Outreach	Summary of attendance	Summary of comments received
2	Stakeholder Interviews	<ul style="list-style-type: none"> <li>• Housing and social service providers</li> <li>• Community development practitioners</li> <li>• Economic development agencies</li> <li>• Lenders and real estate agents</li> <li>• County staff and elected officials</li> </ul>	25 Participants	<p>Needs identified by interview participants include:</p> <p><u>Housing and Homelessness</u></p> <ul style="list-style-type: none"> <li>• Affordable housing, including more apartments</li> <li>• Repair/rehab assistance to help homeowners address code issues</li> <li>• Homeownership and assistance for first time homebuyers</li> <li>• Expanded public housing options</li> <li>• Housing for people who are homeless</li> <li>• Housing for the elderly, people with disabilities or special needs</li> <li>• Transitional housing for formerly incarcerated people</li> <li>• Housing near public transit or with amenities in walking distance</li> <li>• Resources to address deteriorating housing conditions; rehab/repair</li> <li>• Education on tenants' rights</li> </ul> <p><u>Public Facilities and Infrastructure</u></p> <ul style="list-style-type: none"> <li>• Sidewalks</li> <li>• Fire department support; improvements to Alabama Port Station</li> <li>• Technology, especially in rural areas, including fiber</li> <li>• Community centers – youth centers, ADA accessible senior centers</li> <li>• Emergency shelter, particularly in areas adjacent to the coast</li> <li>• Grocery store/access to fresh foods in areas lacking these in close proximity</li> </ul> <p><u>Public Services</u></p> <ul style="list-style-type: none"> <li>• Transportation, especially to help access jobs and health care</li> <li>• Childcare</li> <li>• Financial literacy, including programs at public housing properties</li> <li>• Job training</li> <li>• Eviction prevention/assistance</li> <li>• Health care, mental health care, dental care, prescription assistance</li> <li>• Homeless services, including assistance with government IDs</li> <li>• Services for victims of domestic violence</li> <li>• Programming for seniors/assistance with accessing services</li> <li>• Youth programming</li> <li>• Translation services, especially in areas with concentrations of persons with limited English proficiency</li> <li>• Unemployment assistance for people with seasonal jobs</li> </ul>

**TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)**

Sort Order	Mode of Outreach	Target of Outreach	Summary of attendance	Summary of comments received
3	Housing and Community Development Needs Survey	<ul style="list-style-type: none"> <li>Residents, including minority residents, people with disabilities, and public/assisted housing residents</li> <li>Housing and service providers</li> <li>Community development practitioners</li> <li>Employers</li> </ul>	104 Respondents	<p>Top needs identified by survey participants include:</p> <p><u>Housing and Homelessness</u></p> <ul style="list-style-type: none"> <li>Homeless prevention</li> <li>Elderly or senior housing</li> <li>Energy efficiency improvements to housing</li> <li>Rehabilitation of affordable rental housing/apartments</li> <li>Housing for people with disabilities</li> <li>Transitional/supportive housing programs</li> <li>Outreach to homeless persons</li> <li>Access to homeless shelters</li> </ul> <p><u>Public Facilities and Infrastructure</u></p> <ul style="list-style-type: none"> <li>Stormwater/drainage improvements</li> <li>Street/road improvements</li> <li>Water/sewer improvements</li> <li>Sidewalk improvement or expansion</li> <li>Community parks, gyms, and recreational fields</li> <li>Public safety equipment and facilities</li> <li>Community/senior centers</li> </ul> <p><u>Public Services</u></p> <ul style="list-style-type: none"> <li>Health and mental health services</li> <li>Substance abuse/crime awareness</li> <li>Youth services</li> <li>Neighborhood cleanups</li> <li>Abused and neglected children services</li> <li>Transportation services</li> <li>Employment training</li> <li>Domestic violence services</li> <li>Senior services</li> </ul> <p><u>Economic Development</u></p> <ul style="list-style-type: none"> <li>Redevelopment or demolition of blighted properties</li> <li>Incentives for creating jobs</li> </ul>

**TABLE 4 – CITIZEN PARTICIPATION OUTREACH (CONTINUED)**

Sort Order	Mode of Outreach	Target of Outreach	Summary of attendance	Summary of comments received
4	Public Comment Period and Public Hearing	<ul style="list-style-type: none"><li>• Residents, including minority residents, people with limited English proficiency, people with disabilities, and public/assisted housing residents</li><li>• Housing and service providers</li><li>• Community development practitioners</li></ul>	N/A	No comments were received during the public comment period or at the public hearing.

# NEEDS ASSESSMENT

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## NA-05 OVERVIEW

### Needs Assessment Overview

To inform the development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Mobile County. It relies on data from the U.S. Census, the 2011-2015 Five-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, public meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development and economic development in Mobile County.

Please note that most data in this section for Mobile County refers to the entitlement jurisdiction, which includes unincorporated Mobile County and the municipalities of Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. Figures do not include the city of Mobile or the town of Dauphin Island. Instances where figures are for all of Mobile County (including the city of Mobile and Dauphin Island) are noted.

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## NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A, B, C)

### Summary of Housing Needs

According to the 2011-2015 Five-Year American Community Survey (ACS), Mobile County is the second most populous county in the state of Alabama with 218,255 residents (not including Mobile and Dauphin Island). This estimate represents a 2.9% increase since the 2005-2009 5-Year ACS. However, the number of households in the county declined by 1.3% over the same period, from 78,510 in 2009 to 77,475 in 2015. The median household income in Mobile County is estimated at \$43,809, which is slightly lower than the median income for the state of Alabama (\$44,765). The county's median income increased by 8.2% between 2009 and 2015.

Table 6 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 29,185 households in Mobile County have low incomes (under 80% of HUD Adjusted Median Family Income (HAMFI)) and constitute approximately 38% of the county's households. Small family households make up the largest number of low-income households (11,582 households), followed by families with elderly residents under 75 (7,086 households) and families with small children (5,126 households). Although small families make up the largest number of all low-income households, many more small families earn 80% AMI or greater. Conversely, households with elderly residents (age 75+)



predominantly earn below 80% AMI, with 55% of these households having low incomes. Households with small children also have a large share that have low incomes (42%).

Note that the definition of 'elderly' varies by the source and use of funding. For the HOME program, persons are considered elderly at 55 years of age (or older); however, when HOME funds are combined with other housing assistance programs (e.g., FHA), the age limit can be raised, but not lowered below 55 years. For CDBG non-housing programs, elderly can be 55 years of age (or older); however, for CDBG housing activities, elderly is defined as 62 years of age (or older) in conformity with 24 CFR 5.100.

Tables 7 through 12 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. The special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs, HUD-defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

1. Cost burden: A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
2. Overcrowding: A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
3. Lack of complete kitchen facilities: A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
4. Lack of complete plumbing facilities: A household lack complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Table 7 shows that 18,284 households, or 24% of all households in Mobile County, experience a housing problem. Data for households experiencing severe housing problems provided in Table 8 show that 13% (or 9,951 households) experience one or more severe housing problems listed.

Overall, the most common housing problem in Mobile County is severe cost burdens. Approximately 55% of all households with incomes under 80% HAMFI in the county experience cost burdens (see Tables 6 and 9). Severe cost burdens affect 4,214 renter households and 4,330 owner households, or 29% of all households with incomes under 80% HAMFI (see Tables 6 and 10). For those households earning below 30% HAMFI, severe cost burdens have the greatest effect. As Table 10 shows, over one-half (4,848

households or 57%) of the 8,544 severely cost burdened households are extremely low income. Table 9 shows another 1,238 extremely low-income households are cost burdened.

Although cost burdens have the greatest effect on Mobile County's households, overcrowded and substandard facilities also affect residents in the county. Nearly 6% of all households earning less than 80% HAMFI have zero or negative income but no other housing problems (see Table 7), while about 3% experience overcrowding or severe overcrowding (see Table 11). Lastly, 1% of all extremely low to low-income households live in substandard housing or lack complete kitchen or plumbing facilities (see Table 7). As Table 7 shows, combined, only about 4% of households earning less than 80% HAMFI have a housing problem other than affordability (1,138 households).

The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless and others).

**TABLE 5 - HOUSING NEEDS ASSESSMENT DEMOGRAPHICS**

Demographics	Base Year: 2009	Most Recent Year: 2015	Percent Change
Population	212,146	218,255	2.9%
Households	78,510	77,475	-1.3%
Median Income	\$40,476	\$43,809	8.2%

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

## Number of Households Table

**TABLE 6 - TOTAL HOUSEHOLDS TABLE**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,125	8,535	11,525	6,960	41,295
Small Family Households	3,689	3,193	4,700	3,290	23,945
Large Family Households	599	505	899	904	3,938
Household contains at least one person 62-74 years of age	1,584	2,378	3,124	1,680	9,539
Household contains at least one person age 75 or older	988	1,418	1,872	770	2,722
Households with one or more children 6 years old or younger	2,055	1,332	1,739	1,829	5,149

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (households with one of the listed needs)

**TABLE 7 – HOUSING PROBLEMS TABLE**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	68	59	28	0	155	110	49	4	29	192
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	0	45	45	135	0	14	0	30	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	150	164	160	85	559	90	34	118	118	360
Housing cost burden greater than 50% of income (and none of the above problems)	2,654	969	355	0	3,978	1,930	1,354	957	273	4,514
Housing cost burden greater than 30% of income (and none of the above problems)	370	1,339	1,614	385	3,708	808	958	2,038	835	4,639
Zero/negative Income (and none of the above problems)	810	0	0	0	810	789	0	0	0	789

Data Source: 2011-2015 CHAS

**2. Housing Problems 2 (households with one or more severe housing problems: lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

**TABLE 8 – HOUSING PROBLEMS 2**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four severe housing problems	2,919	1,184	595	130	4,828	2,130	1,449	1,082	462	5,123
Having none of four severe housing problems	885	2,419	3,145	1,549	7,998	1,590	3,485	6,705	4,825	16,605
Household has negative income, but none of the other severe housing problems	810	0	0	0	810	789	0	0	0	789

**Data Source:** 2011-2015 CHAS

### 3. Cost Burden > 30%

**TABLE 9 – 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,804	1,286	1,144	4,234	908	969	1,091	2,968
Large Related	249	294	185	728	208	135	249	592
Elderly	390	272	288	950	1,184	971	1,258	3,413
Other	761	588	403	1,752	582	267	457	1,306
Total need by income	3,204	2,440	2,020	7,664	2,882	2,342	3,055	8,279

Data Source: 2011-2015 CHAS

### 4. Cost Burden > 50%

**TABLE 10 – 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,644	439	285	2,368	768	657	279	1,704
Large Related	245	115	0	360	113	70	15	198
Elderly	261	168	60	489	724	445	493	1,662
Other	686	293	18	997	407	179	180	766
Total need by income	2,836	1,015	363	4,214	2,012	1,351	967	4,330

Data Source: 2011-2015 CHAS

## 5. Crowding (more than one person per room)

**TABLE 11 – CROWDING INFORMATION – 1/2**

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	185	120	180	50	535	85	28	57	4	174
Multiple, unrelated family households	10	43	25	80	158	4	30	58	144	236
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	195	163	205	130	693	89	58	115	148	410

Data Source: 2011-2015 CHAS

**TABLE 12 – CROWDING INFORMATION – 2/2**

	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								

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

Estimates of the number of non-elderly single person households in need of housing assistance are included in the “other, non-family” category of Tables 9 and 10. This category also includes multi-person households whose members are unrelated (e.g. roommates, un-married partners, etc.). There are an estimated 3,058 single-person or multi-person unrelated households with incomes under 80% HAMFI who spend more than 30% of their income on housing. As Table 9 shows, single-person or multi-person unrelated households comprise 19% of all households experiencing cost burdens. The majority (57%) are renters and the remaining 43% are homeowners.

Non-family renter households experience cost burdens at lower rates as incomes increase. Forty-three percent (43%) of non-family renters have extremely low incomes (0-30% HAMFI), 34% have very low incomes (>30-50% HAMFI), and the remaining 23% have low incomes (>50-80% HAMFI). The distribution of non-family owner households demonstrates a different pattern in which rates fall for very low income homeowners, then rise again at higher incomes. Forty-five percent (45%) of single person homeowners have extremely low incomes, 20% have very low incomes and 35% have low incomes.

As Tables 9 and 10 show, more than one-half (1,763 households or 58%) of non-family households with cost burdens have housing costs that exceed 50% of their income. Renters make up 57% of severely cost burdened other, non-family households, while owners make up 43%. Many (62%) of the severely cost burdened other, non-family households in Mobile County are extremely low income. The vast majority (89%) earn less than 50% AMI.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The 2011-2015 ACS estimates that 33,809 disabled persons reside in Mobile County.<sup>3</sup> This figure accounts for approximately 15% of Mobile County residents. There is not data available that shows housing needs of households with disabled persons, however, patterns found among CHAS data on household income and housing problems can be used to estimate the need for housing assistance among the disabled population. Given that housing needs data shows that households with incomes under 80% HAMFI experience more housing problems, poverty status data should be a reliable indicator of whether people with disabilities have a greater risk of housing problems. The 2011-2015 ACS data estimates that approximately 7,067 Mobile County residents with disabilities (or 21% of the County's total disabled population) are living at or below the 2015 federal poverty level of \$11,770.<sup>4</sup> Housing needs data shows that lower income groups are more likely to be impacted by housing needs. While the 9,125 households with incomes below 30% HAMFI in Mobile County represent only 12% of all households countywide, this income band accounts for 34% of all households experiencing one or more housing problems (see Tables 6 and 7). Therefore, a larger proportion of low-income residents (21% versus 12%) would likely indicate increased susceptibility to housing problems for disabled persons. Additionally, people with disabilities often face greater difficulty finding appropriate housing, given the scarcity of housing that is both affordable and accessible to people with disabilities.

In their 2017 report, *Domestic Violence in Alabama*, the Alabama Law Enforcement Agency reports that there were 4,425 domestic violence offenses in Mobile County.<sup>5</sup> Penelope House, a domestic violence shelter in Mobile County, noted in its 2018 Annual Report that 302 adults and 326 children were sheltered in its facilities that year.<sup>6</sup> These figures indicate that over 600 individuals in 2018 needed safe and stable permanent housing, and that these numbers may be indicative of a much larger housing need based on state-level data.

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<sup>3</sup> ACS estimate for Mobile County subtracting ACS estimates for the city of Mobile and town of Dauphin Island, from the 2011-2015 Five-Year American Community Survey, Table S1810.

<sup>4</sup> ACS estimate for Mobile County subtracting ACS estimates for the city of Mobile and town of Dauphin Island, from the 2011-2015 Five-Year American Community Survey, Table C18130.

<sup>5</sup> The Alabama Law Enforcement Agency. (2017). *Domestic Violence in Alabama 2017*. Retrieved from: <https://www.alea.gov/sites/default/files/inline-files/Domestic%20Violence%20in%20Alabama%202017.pdf>, p. 9

<sup>6</sup> Penelope House. (2018). *Penelope House 2018 Annual Report*. Retrieved from: <https://img1.wsimg.com/blobby/go/cd589a0e-fb3c-4004-917c-59881e694cd8/downloads/Penelope%20House%202018%20Annual%20Report.pdf?ver=1583511739265>, p. 5

## What are the most common housing problems?

CHAS data indicates that the most common housing problems in Mobile County are cost burdens, which occur when a household spends more than 30% of its income on housing costs. Table 9 indicates that 7,664 renter households and 8,279 owner households are cost burdened, totaling 55% of all households with incomes under 80% HAMFI. Cost burdens are distributed rather evenly across income levels. Forty-two percent (42%) of cost burdened renters are extremely low income; 32% are very low income, and 26% are low income. Conversely, the largest share of cost burdened owner households have low incomes (37%) while 35% are extremely low income and 28% have very low incomes.

Although cost burdens have the greatest effect on Mobile County households with incomes under 80% HAMFI, overcrowded and substandard facilities also impact these residents. Approximately 3% of these households experience overcrowding (see Tables 6 and 11); under 1% experience severe overcrowding (see Tables 6 and 7). Around 1% of all low- to moderate-income households live in substandard housing or lack complete kitchen or plumbing facilities (see Tables 6 and 7). While overcrowding and substandard housing occur in small percentages, they impact 1,138 households with incomes under 80% HAMFI and an additional 307 households with incomes from 80 to 100% HAMFI.

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

Cost burdens and severe cost burdens affect more homeowners than renters by a slim margin (Tables 9 and 10). Homeowners that are most affected by cost burdens are elderly households, of which 3,413 households make up 41% of all cost burdened homeowners. Small homeowning families are also a large share (36%) of cost burdened homeowners. Among renter households, small families represent 55% those with a cost burden.

Renters are more likely than homeowners to experience overcrowding (Table 11). There are 693 overcrowded renter households compared to 410 owner households. Overcrowded renters are 3.4 times more likely to be small families than multiple, unrelated family households. Among overcrowded homeowners, however, multiple, unrelated family households are 1.4 times more likely than small family households.

Cost burdens and severe cost burdens tend to skew toward households in the lowest income group (0-30% AMI). Forty-two percent (42%) of cost burdened renters have extremely low incomes. Among the severely cost burdened (Table 10), 46% of homeowners and 67% of renters are extremely low-income.

**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.**



According to 2011-2015 ACS data, 16% of Mobile County residents below the poverty line.<sup>7</sup> Two-thirds (67%) of households earning less than 30% AMI are cost burdened, spending more than 30% of their income on housing, not including childcare, medical or transportation costs (see Tables 6 and 9). Low wages, rising rental costs, and the scarcity of affordable housing for extremely and very low-income households place vulnerable households at even greater risk for eviction or homelessness. Individuals and families at imminent risk of homelessness often face a myriad of barriers including prior histories of homelessness or eviction, chronic physical or mental disabilities, poor credit, criminal histories, and limited access to additional education or job skills training.

The 2018 Housing First, Inc. *Annual Report* identifies 111 households who were served through the Continuum of Care's Family and Youth Services (FYS) project. FYS serves families with children and unaccompanied youth who are temporarily housed through the rapid-rehousing program. While the report does not identify the composition of these families, 354 individuals, or 3.2 members per household, were served through the program. The report identifies some of the needs of these families, including rental assistance, connection to services, and case management support. The greatest need of formerly homeless families and individuals receiving rapid re-housing assistance is the availability of standard housing that is affordable to households at or below 50% AMI.

For formerly homeless families and individuals nearing the termination of assistance, the top needs are for increased, sustainable income; access to Social Security disability and other mainstream benefits; linkages to health, mental health, and legal services; access to affordable transportation and childcare; and ongoing case management and supportive services.

**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.**

Housing First, Inc., the Continuum of Care lead agency for Mobile and Baldwin Counties, does not prepare estimates of the number of households at-risk of homelessness. In 2018, Housing First provided its Family and Youth Services to 354 families and unaccompanied youth, out of which 117 individuals found permanent housing. The agency also provided 289 veterans and their relatives with services through Supportive Services for Veteran Families (SSVF), to include temporary financial assistance and short-term intensive case management. Of the veteran families served, 175 individuals found permanent housing, indicating that a portion of these individuals remain in need of permanent housing and continue to be at risk for homelessness.

As recipients of ESG funding through ADECA (the Alabama Department of Economic and Community Affairs), Housing First may use HUD's definitions of "imminent risk of homelessness" as identified in ADECA's ESG Action Plans. According to Emergency Solutions Grant (ESG) standards, households eligible for homelessness prevention assistance include (1) under 30% of area median income, (2) lack of sufficient

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<sup>7</sup> ACS estimate for Mobile County subtracting ACS estimates for the city of Mobile and town of Dauphin Island, from the 2011-2015 Five-Year American Community Survey, Table S1701.

resources and support networks to retain housing without assistance, and (3) participation in initial consultation to determine eligibility and assess needs.

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

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over 50% are at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low income homeowners at risk of foreclosure and subsequent homelessness.

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## **NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)**

### **Introduction**

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to the needs at that income level as a whole. The purpose of this assessment is to identify if any racial or ethnic group has disproportionately greater needs than all other groups at this income level.

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Tables 13 through 16 identify the number of households experiencing one or more of the four housing problems by householder race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Extremely low income – up to 30% of area median income (AMI);
- Very low income – greater than 30% AMI to 50% AMI;
- Low income – greater than 50% AMI to 80% AMI; and
- Moderate income – greater than 80% AMI to 100% AMI.

### **0% to 30% Area Median Income**

At extremely low incomes, 68% of households have at least one of the four housing problems. Hispanic households experience disproportionately greater housing needs at this income level, with 93% of the 135 Hispanic households experiencing a housing problem. Seventy percent (70%) of Black households, as well as 66% of White households, 61% of American Indian households and 60% of Asian households also have at least one housing problem.

**TABLE 13 - DISPROPORTIONALLY GREATER NEED 0 TO 30% AMI**

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	6,224	1,297	1,599
White	3,227	747	904
Black / African American	2,569	499	583
Asian	133	30	60
American Indian, Alaska Native	46	4	25
Pacific Islander	0	0	0
Hispanic	125	10	0

**Note:** The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

**Data Source:** 2011-2015 CHAS

### Greater than 30% Area Median Income to 50% Area Median Income

At very low incomes, 58% of Mobile County households have at least one housing problem. Hispanic households are disproportionately affected, with 74% experiencing at least one housing problem. About two-thirds of Asian and Black households have a housing problem (66% and 64%, respectively), while White and American Indian households experience fewer housing problems than the county average (54% and 17%, respectively).

**TABLE 14 - DISPROPORTIONALLY GREATER NEED 30 TO 50% AMI**

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	4,924	3,589	0
White	2,722	2,332	0
Black / African American	1,703	967	0
Asian	99	50	0
American Indian, Alaska Native	23	110	0
Pacific Islander	0	0	0
Hispanic	230	80	0

**Note:** The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

**Data Source:** 2011-2015 CHAS

## Greater than 50% Area Median Income to 80% Area Median Income

At low incomes, housing problems affect 46% of all Mobile County households, with no racial or ethnic group disproportionately impacted. Slightly more than half of all Asian and Black households (52-53%) experience at least one housing problem. White, Hispanic and American Indian households all experience below average rates of housing problems (44%, 38% and 27% respectively).

**TABLE 15 - DISPROPORTIONALLY GREATER NEED 50 TO 80% AMI**

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	5,339	6,210	0
White	3,608	4,534	0
Black / African American	1,403	1,308	0
Asian	134	117	0
American Indian, Alaska Native	20	53	0
Pacific Islander	0	0	0
Hispanic	64	105	0

**Note:** The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

**Data Source:** 2011-2015 CHAS

## Greater than 80% Area Median Income to 100% Area Median Income

At moderate incomes, just over one-quarter (26%) of all Mobile County households have at least one housing problem. Hispanic households are disproportionately affected, with 75% experiencing a housing problem. All other groups have need rates closer to the jurisdictional average, ranging from 24% for White households to 31% for Asian households. CHAS data reports that none of the 133 American Indian households at this income level have a housing need.

**TABLE 16 - DISPROPORTIONALLY GREATER NEED 80 TO 100% AMI**

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	1,808	5,149	0
White	1,229	3,915	0
Black / African American	358	857	0
Asian	70	155	0
American Indian, Alaska Native	0	133	0
Pacific Islander	0	0	0
Hispanic	135	44	0

**Note:** The four housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than one person per room; and (4) Cost burden greater than 30%.

**Data Source:** 2011-2015 CHAS

## Discussion

Overall, CHAS data indicates that housing need increases as incomes become lower. In Mobile County, 68% of all extremely low-income households and 58% of very low-income households have at least one housing need. Rates of housing problems fall to 46% at low incomes and 26% at moderate incomes.

Tables 13, 14 and 16 indicate that Hispanic households experience disproportionately greater rates of housing problems than other groups at extremely low incomes, very low incomes and moderate incomes. At extremely low incomes, 93% of Hispanic households have a housing need, compared to 68% across the county. Nearly three-fourths of very low-income Hispanic households (74%) have a housing need, in comparison to 58% of households in the county. Lastly, the rate of moderate-income Hispanic households with a housing need is nearly triple that of the jurisdiction (75% versus 26%). At low incomes, as shown in Table 15, CHAS data does not indicate any group which experiences disproportionately greater housing need.

## NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)

### Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to severe needs at that income level as a whole. The purpose of this assessment is to identify if any racial or ethnic group has disproportionately greater severe housing needs than all other groups at this income level.

Like the preceding analysis, this section uses HUD’s definition of disproportionately greater need, which occurs when one racial or ethnic group at a given income level experiences housing problems at a rate that is at least 10 percentage points greater than the income level as a whole.

Tables 17 through 20 identify the number of households with one or more of the severe housing needs by householder race and ethnicity. The four severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe crowding (more than 1.5 people per room); (3) lack of complete kitchen facilities; and (4) lack of complete plumbing facilities.

Income classification include:

- Extremely low income – up to 30% of area median income (AMI);
- Very low income – greater than 30% AMI to 50% AMI;
- Low income – greater than 50% AMI to 80% AMI; and
- Moderate income – greater than 80% AMI to 100% AMI.

### 0% to 30% Area Median Income

At extremely low incomes, 55% of Mobile County households have at least one of the four severe housing problems. Ninety-three percent (93%) of the 135 very low-income Hispanic households have at least one severe housing problem, indicating disproportionate need. Severe housing problems also impact 61% of American Indian households, as well as most extremely low-income Asian households (60%), Black households (58%) and White households (52%).

**TABLE 17 – SEVERE HOUSING PROBLEMS 0 TO 30% AMI**

Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	5,049	2,475	1,599
White	2,526	1,439	904
Black / African American	2,105	954	583
Asian	133	30	60
American Indian, Alaska Native	46	4	25
Pacific Islander	0	0	0
Hispanic	125	10	0

**Note:** The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

**Data Source:** 2011-2015 CHAS

## Greater than 30% Area Median Income to 50% Area Median Income

Slightly less than one-third (31%) of very low-income households in Mobile County experience severe housing needs. Asian households are the only group that is disproportionately affected, with 47% of very low-income Asian households having at least one severe housing problem. Of the remaining very low-income households by race and ethnicity, 35% of Black households, 30% of White households, and 15% of Hispanic households have a severe housing problem. None of the 134 American Indian households are estimated to have severe housing problems.

**TABLE 18 – SEVERE HOUSING PROBLEMS 30 TO 50% AMI**

Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	2,633	5,904	0
White	1,537	3,533	0
Black / African American	933	1,745	0
Asian	70	79	0
American Indian, Alaska Native	0	134	0
Pacific Islander	0	0	0
Hispanic	45	265	0

**Note:** The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

**Data Source:** 2011-2015 CHAS

## Greater than 50% Area Median Income to 80% Area Median Income

At low incomes, 15% of Mobile County households experience at least one severe housing problem. American Indian households have disproportionately greater need, with 27% having a severe housing problem. Other groups experience severe housing problems at or below the jurisdictional average. Sixteen percent (16%) of Asian households, 14% of Black and White households, and 8% of Hispanic households have a severe housing need.

**TABLE 19 – SEVERE HOUSING PROBLEMS 50 TO 80% AMI**

Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	1,677	9,850	0
White	1,144	6,989	0
Black / African American	387	2,323	0
Asian	40	213	0
American Indian, Alaska Native	20	53	0
Pacific Islander	0	0	0
Hispanic	14	155	0

**Note:** The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

**Data Source:** 2011-2015 CHAS

### Greater than 80% Area Median Income to 100% Area Median Income

At moderate incomes, 8% of households have a severe housing problem. Asian households have disproportionately greater need at this income level, with 22% having at least one severe housing problem. Eleven percent (11%) of Black households and 8% of White households are impacted by severe needs. Of the 133 American Indian and 179 Hispanic households at this income level, none are estimated to have severe housing problems.

**TABLE 20 – SEVERE HOUSING PROBLEMS 80 TO 100% AMI**

Housing Problems	Has one or more of four severe housing problems	Has none of the four severe housing problems	Household has no/negative income, but none of the other severe housing problems
Jurisdiction as a whole	592	6,374	0
White	413	4,740	0
Black / African American	129	1,099	0
Asian	49	175	0
American Indian, Alaska Native	0	133	0
Pacific Islander	0	0	0
Hispanic	0	179	0

**Note:** The four severe housing problems are: (1) Lacks complete kitchen facilities; (2) Lacks complete plumbing facilities; (3) More than 1.5 persons per room; and (4) Cost burden greater than 50%.

**Data Source:** 2011-2015 CHAS



## Discussion

Severe housing problems in Mobile County disproportionately affect Hispanic, Asian, and American Indian households. At extremely low incomes, Hispanic households experience disproportionately greater housing need with over 90% having a severe housing problem. Asian households experience disproportionate severe housing problems at very low incomes (47% of households) and moderate incomes (22% of households), exceeding the county's average by at least 10 percentage points. Lastly, American Indian households also have disproportionately higher rates of severe housing problems at low incomes, where 27% of American Indian households have a severe housing problem compared to 15% of the county.

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## NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

### Introduction

This section looks at levels of need by race and ethnicity to identify groups that are disproportionately likely to have housing needs compared to the county overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, "no/negative income," identifies households without an income, for whom housing as a share of income was not calculated. Although several groups have households with no computed income, the share of these households does not exceed 4% for any racial or ethnic group.

### Housing Cost Burden

As Table 21 shows, 72% of all households in Mobile County spend less than 30% of their income on housing costs. Approximately 14% are cost burdened, spending between 30-50% of their income on housing costs. In regard to housing cost burdens, Pacific Islander and Hispanic households experience disproportionately greater need than other groups. HUD defines a disproportionate need when members of one racial or ethnic group experience a cost burden at a rate at least 10 percentage points higher than the regional rate. Compared to the jurisdictional average, 57% of Pacific Islander households and 29% of Hispanic households are disproportionately cost burdened. Housing cost burdens affect other groups, but at lower rates: Black households (18%), Asian households (14%), White households (12%) and American Indian households (3%).

There are also 12% of Mobile County households who are severely cost burdened, spending more than half of their income on housing costs. No group experiences disproportionate rates of severe housing cost burden in the county. Black households experience the highest share of severe cost burden (20%). Severe cost burdens also affect 19% of Asian households, 11% of Hispanic households, 9% of White households, and 8% of American Indian households.

Combining all cost burdened and severely cost burdened households in the county, there are 19,702 households, or 25% of all households, spending more than 30% of income on housing. By race and ethnicity, cost burdens affect over half of Pacific Islander Households (57%) and a significant share of Hispanic households (40%), Black households (38%) and Asian households (33%). White and American Indian households experience cost burdens at lower rates than across the jurisdiction (21% and 11% respectively).

The data in Table 21 also allows for a comparison between housing cost burdens among White households and households of other races and ethnicities. Approximately 21% of White households spend more than 30% of their income on housing. Hispanic and Black households are 1.9 and 1.8 times as likely to do so.

**TABLE 21 – HOUSING COST BURDENS BY RACE AND ETHNICITY**

Housing Cost Burden	Less than 30%	30-50%	More than 50%	No / negative income (not computed)
Jurisdiction as a whole	56,051	10,594	9,108	1,680
White	43,640	6,821	5,168	924
Black / African American	9,319	2,965	3,233	648
Asian	979	210	288	60
American Indian, Alaska Native	688	23	66	25
Pacific Islander	15	20	0	0
Hispanic	845	409	158	0
<b>Share of Total Households by Race and Ethnicity</b>				
Jurisdiction as a whole	72%	14%	12%	2%
White	77%	12%	9%	2%
Black / African American	58%	18%	20%	4%
Asian	64%	14%	19%	4%
American Indian, Alaska Native	86%	3%	8%	3%
Pacific Islander	43%	57%	0%	0%
Hispanic	60%	29%	11%	0%

**Data Source:** 2011-2015 CHAS

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## **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?**

At extremely low incomes (0-30% AMI), Hispanic households are the sole racial or ethnic group with disproportionately greater need. Of the 135 Hispanic households at that income level, 125 (or 93%) have a housing need that is a severe housing need. Very low income (30-50% AMI) and moderate income (80-100% AMI) Hispanic households are also disproportionately likely to a housing need, with about 75% in each income band having a housing problem.

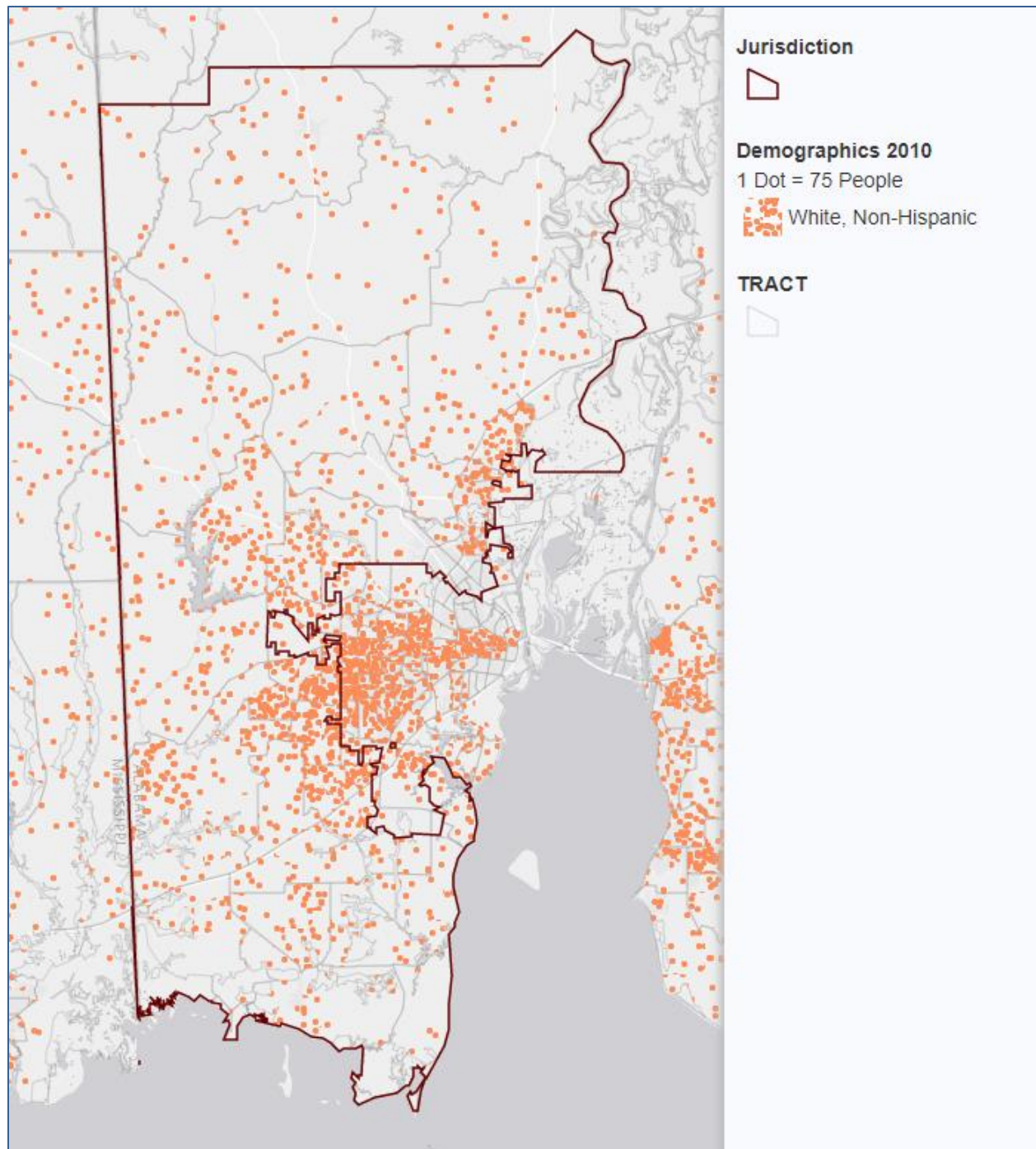
Asian and American Indian households experience disproportionately greater need in severe housing problems at various income levels. In comparison to White households, Black, Hispanic, Asian, and Pacific Islander households are all more likely to spend greater than 30% of their income on housing.

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

The maps that follow show the population distribution for racial and ethnic groups in Mobile County. White residents make up the largest shares of the population throughout the county. White residents show clustering patterns in the unincorporated areas southwest of the city of Mobile. They are also clustered near the eastern cities of Satsuma, Saraland, and Creola, and the central city of Semmes. Black residents in Mobile County are primarily clustered in Prichard, and in those unincorporated areas adjacent to the city of Mobile.

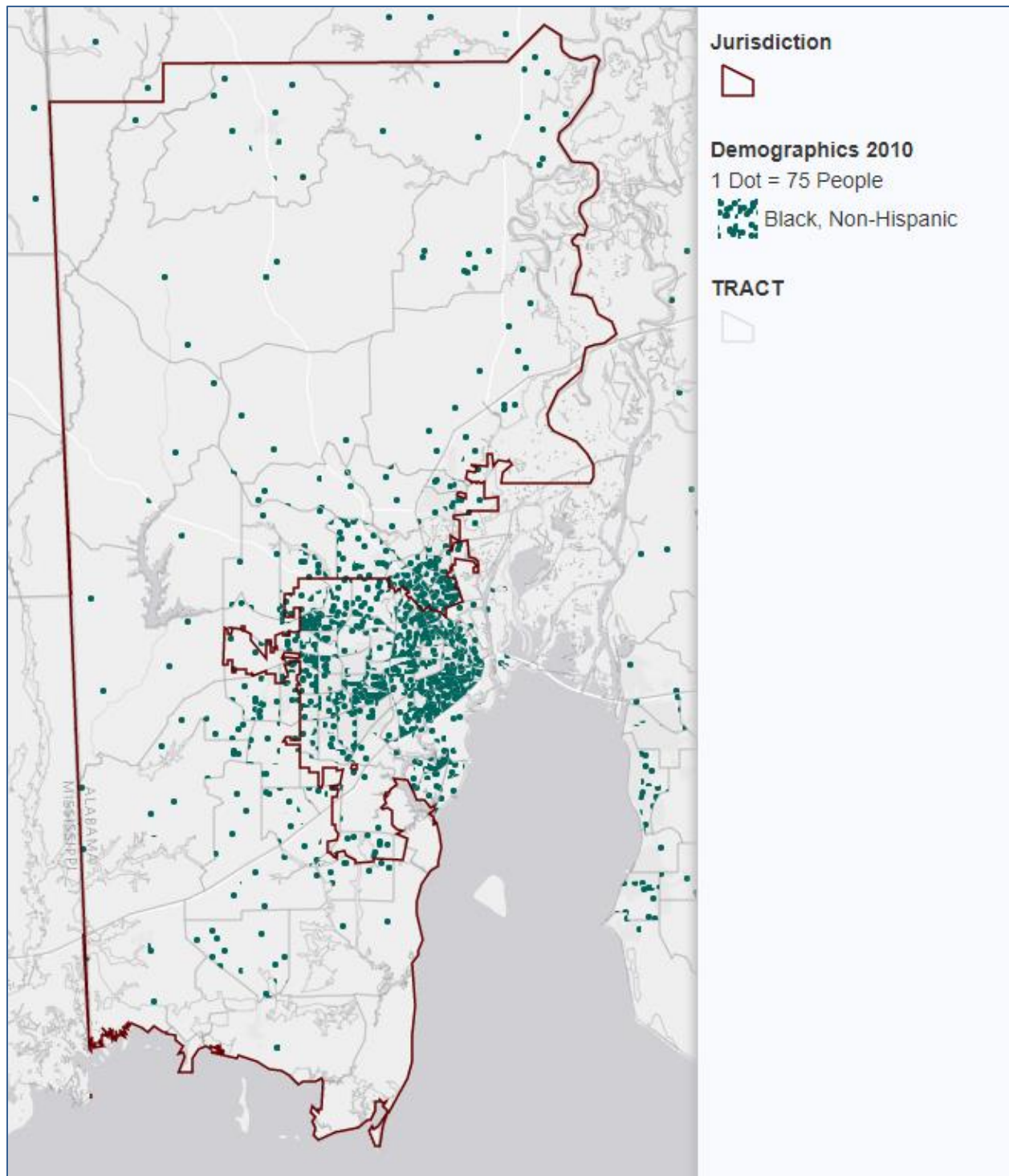
Native American residents tend to be clustered in the northeastern-most census tract in the county. This tract, which contains the town of Mount Vernon, is home to the MOWA Choctaw Indians, a state-recognized tribe with a reservation located in both Mobile County and the adjacent Washington County. Asian residents primarily live in the southern half of the county, with some clustering along McDonald Road and Irvington BLB Highway, and in Bayou La Batre. Hispanic residents show mild clustering in unincorporated areas south of Airport Boulevard, and in Tillman's Corner.

**FIGURE 1 – POPULATION BY BLOCK GROUP FOR WHITE, NON-HISPANIC RESIDENTS IN MOBILE COUNTY, 2010**



**Data Source:** HUD AFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

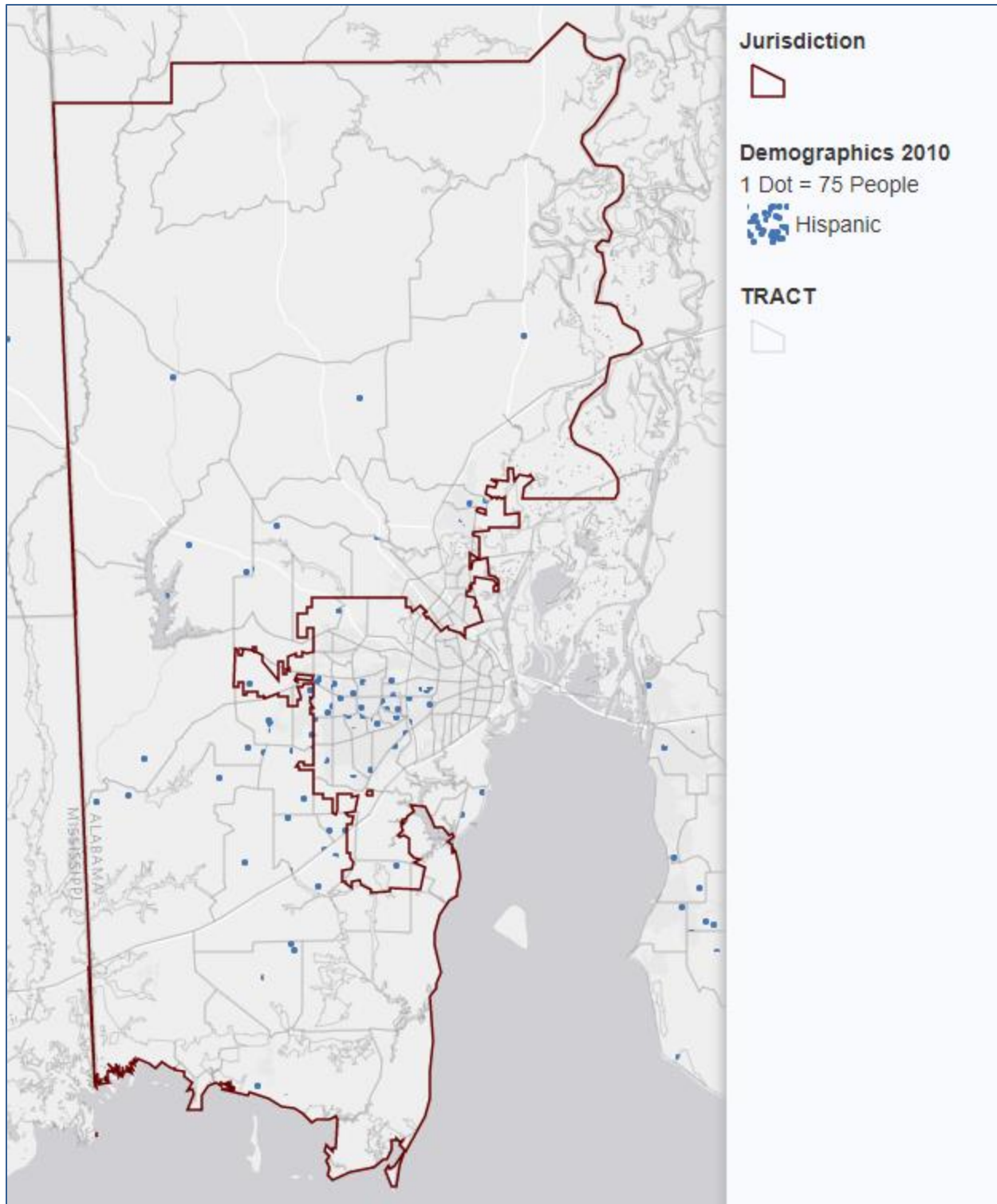
**FIGURE 2 – POPULATION BY BLOCK GROUP FOR BLACK, NON-HISPANIC RESIDENTS IN MOBILE COUNTY, 2010**



**Data Source:** HUD AFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

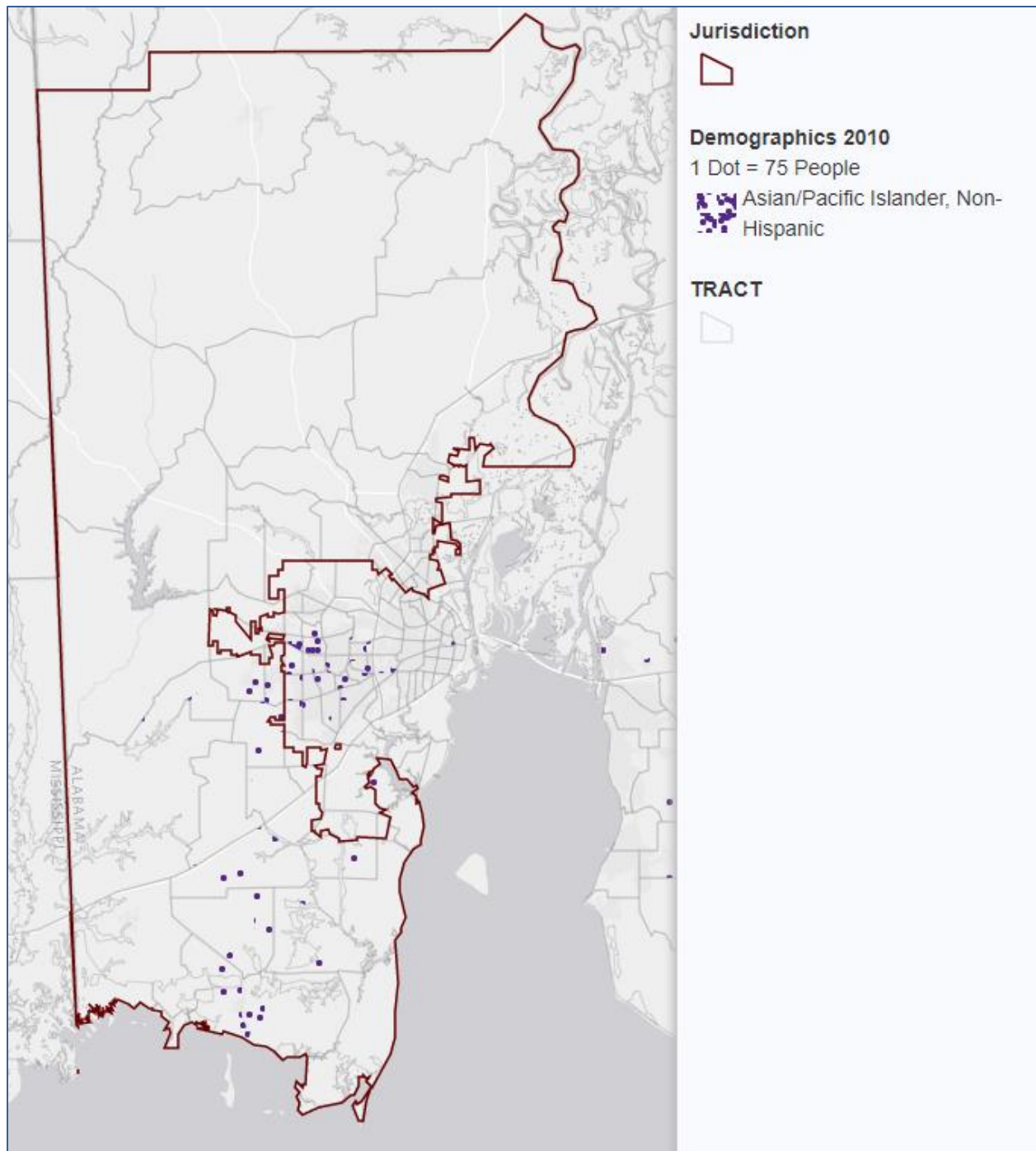


**FIGURE 3 – POPULATION BY BLOCK GROUP FOR HISPANIC RESIDENTS IN MOBILE COUNTY, 2010**



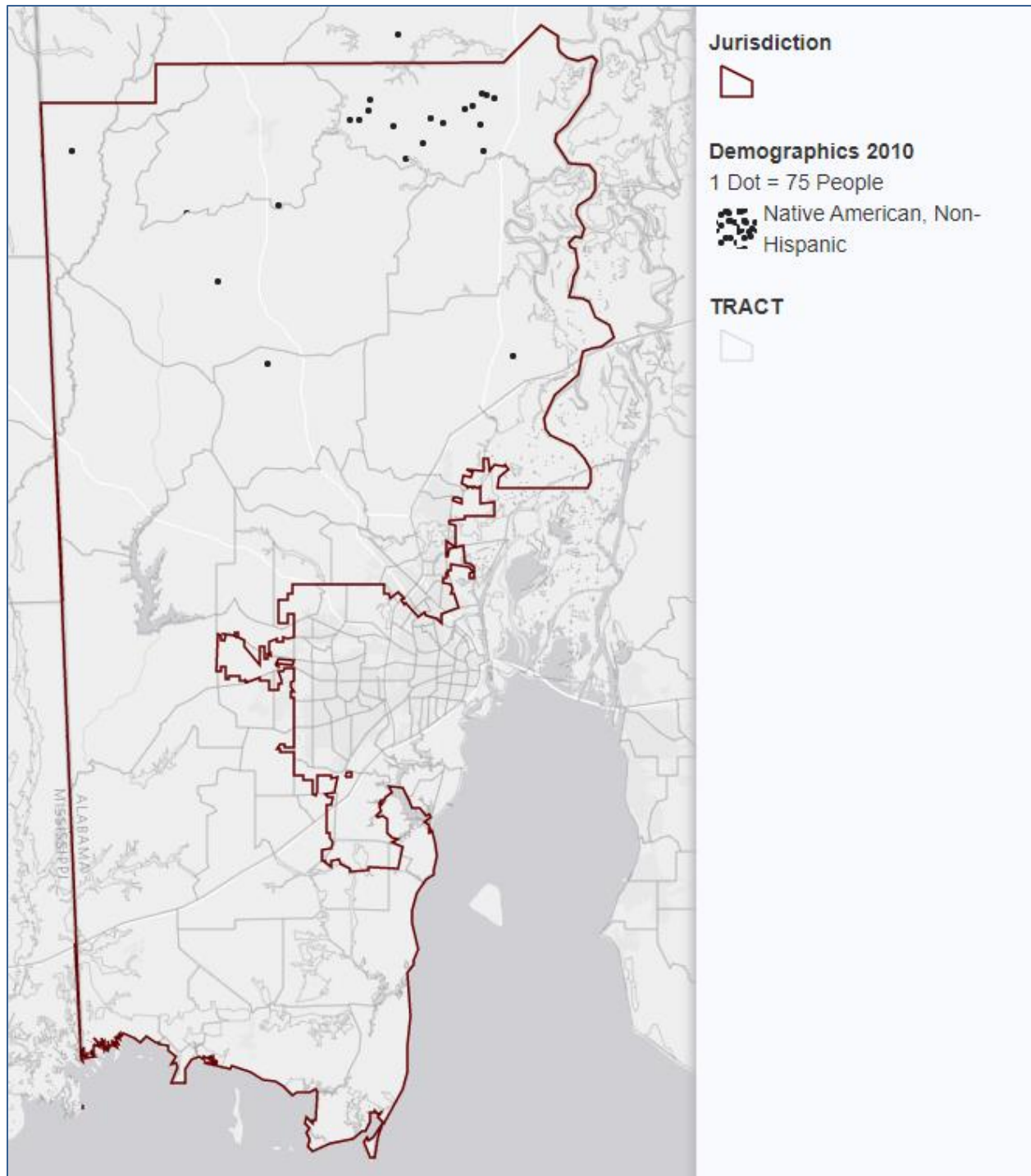
**Data Source:** HUD AFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

**FIGURE 4 – POPULATION BY BLOCK GROUP FOR ASIAN / PACIFIC ISLANDER RESIDENTS IN MOBILE COUNTY, 2010**



**Data Source:** HUD AFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

**FIGURE 5 – POPULATION BY BLOCK GROUP FOR NATIVE AMERICAN RESIDENTS IN MOBILE COUNTY, 2010**



**Data Source:** HUD AFH Data and Mapping Tool, <https://egis.hud.gov/affht/>



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## NA-35 PUBLIC HOUSING – 91.205(B)

### Introduction

Mobile County is served by three housing authorities: The Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority. The Housing Authority of the City of Chickasaw and the Mobile County Housing Authority are small, qualified PHAs which do not require the 5-year review standards or the annual plan that are required for non-qualified PHAs. While the Mobile Housing Board (MHB) also serves unincorporated areas within 10 miles of the Mobile city limits, figures for the MHB are not included in tables throughout this section. HUD data from the PIH Information Center indicates that within the county there are 616 traditional public housing units. Tenant-based vouchers are the primary publicly supported program type, with 2,166 vouchers in use. Project-based vouchers are also in use in the county, but on a significantly smaller scale (54 units).

HUD PIC (Public and Indian Housing Information Center) data also identifies characteristics of households living in publicly supported housing. Table 23 indicates that approximately 77% of traditional public housing residents and 93% of voucher holders are under age 62, suggesting that many publicly supported housing households contain working age adults. Table 24 shows that the majority of all publicly supported housing residents are African American. African Americans make up 75% of traditional public housing residents and 96% of voucher holders in the county.

## Totals in Use

**TABLE 22 - PUBLIC HOUSING BY PROGRAM TYPE**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	1	0	616	2,227	54	2,166	0	0	0

**\*Note:** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

**TABLE 23 – CHARACTERISTICS OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# homeless at admission	0	0	1	0	0	0	0	0
# of elderly program participants (>62)	0	0	145	169	51	118	0	0
# of disabled families	0	0	108	347	3	343	0	0
# of families requesting accessibility features	1	0	616	2,227	54	2,166	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of domestic violence victims	0	0	0	0	0	0	0	0

**Data Source:** PIC (PIH Information Center)

## Race of Residents

**TABLE 24 – RACE OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	150	79	41	38	0	0	0
Black/African American	1	0	464	2,146	13	2,126	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

**\*Note:** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

**Data Source:** PIC (PIH Information Center)

## Ethnicity of Residents

**TABLE 25 – ETHNICITY OF PUBLIC HOUSING RESIDENTS BY PROGRAM TYPE**

Program Type									
	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	64	35	0	35	0	0	0
Not Hispanic	1	0	552	2,192	54	2,131	0	0	0

**\*Note:** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

**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.**

Data from the HUD PIH Information Center indicates that there are 616 traditional public housing units, of which 108 (or 18%) house a family with at least one disabled family member. A smaller percentage (16%) of the 2,227 voucher holders also have a disabled family member in the household. According to the HUD data, all 616 public housing households and all 2,227 voucher holders requested units with accessibility features. Since many people with disabilities live on limited incomes, often no more than \$771/month in SSI benefits, there are few independent living options for them other than public housing. Availability of additional units with accessibility features is the greatest need of this population.

## **Describe the most immediate needs of residents of public housing and housing choice voucher holders.**

Current residents in public and other assisted housing units are most immediately in need of opportunities and support to attain a level of self-sufficiency. These supports include programs in areas such as job training and assistance, childcare, transportation, health-related assistance, after school programs, adult education, and child educational attainment.

An additional need for residents is an increase in available housing stock. A stakeholder from the Housing Authority of the City of Prichard noted that voucher holders would continue to live in Prichard if housing were available. However, with limited housing stock, voucher holders are unable to find housing in the city of their choice and may need extensions from their vouchers' original 60-day expiration date in order to finding housing, particularly one- and two-bedroom units. Residents are also in need of increased public transportation opportunities. Prichard has 3 routes which run hourly to Mobile, however, Chickasaw currently has no transit services.

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

The needs of public housing residents and voucher holders are different from those of the county's overall low- and moderate-income population primarily in that these residents are housed in stable and decent housing. With this need met, residents are able to work on other needs that families typically face in addition to housing insecurity. These other needs frequently include childcare, healthcare, employment, transportation and access to healthy food options.

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## **NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(C)**

### **Introduction**

This section estimates the population experiencing homelessness in the region and details the needs of people experiencing homelessness in Mobile County. The Mobile City and County/Baldwin County Continuum of Care conducts an annual Point-in-Time count of people who are homeless during the last ten days of January each year. The 2019 Point-in-Time count for Mobile and Baldwin counties was held on January 22, 2019. It counted 371 households consisting of 505 people experiencing homelessness.

## Nature and Extent of Homelessness

**TABLE 26 – 2019 POINT-IN-TIME HOMELESS COUNT**

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total number of households	133	64	174	<b>371</b>
Total number of persons	191	112	202	<b>505</b>
Number of children (under age 18)	52	44	14	<b>110</b>
Number of persons age 18 to 24	6	3	9	<b>18</b>
Number of persons over age 24	133	65	179	<b>377</b>

**Data Source:** 2019 Point-in-Time Homeless County by the Mobile City & County/Baldwin County Continuum of Care

**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).**

Of the 505 people experiencing homelessness counted in the Point-in-Time count, 43 people were counted as chronically homeless (9% of total people experiencing homelessness). Of those 43, 10 were sheltered in emergency shelter (23%), none were in transitional housing, and 33 were unsheltered (77%).

The 2019 Point-in-Time count counted 176 people in households with at least one adult and one child (56 households and 35% of people experiencing homelessness), 53 veterans (11% of people experiencing homelessness), and 13 people in unaccompanied and parenting youth households (3%). Of the 176 people in families with children, 110 were children under the age of 18. Of people in households with at least one adult and one child, 153 of 176 persons were sheltered, including 85 people (48%) in emergency shelters and 68 (39%) in transitional housing.

Of the 53 veterans experiencing homelessness, 5 were in an emergency shelter (9%), 38 were in transitional housing (72%), and 10 were unsheltered (19%).

Unaccompanied youth households included 9 unaccompanied youth, 4 parenting youth, and 6 children of parenting youth. Of the 9 unaccompanied youth, 2 were in emergency shelters (22%) and 7 were unsheltered (78%). All parenting youth and children in parenting youth households were in emergency shelters (5 of 10, or 50%) or transitional housing (5 of 10, or 50%).

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

The 2019 Point-in-Time count identified 56 households experiencing homelessness with at least one adult and one child, which included a total of 176 people, 110 of whom were under the age of 18 (63% of people

in households with at least one adult and one child). A majority of the 176 people in households with at least one adult and one child were sheltered in emergency shelter or transitional housing (153 people, or 87%), while a small number were unsheltered (23 people, or 13%).

Of the 53 veterans counted during the Point-in-Time count, 5 were in an emergency shelter (9%), 38 were in transitional housing (72%), and 10 were unsheltered (19%).

**TABLE 27 – 2019 POINT-IN-TIME HOMELESS COUNT: PERSONS IN HOUSEHOLDS WITH AT LEAST ONE ADULT AND ONE CHILD**

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Total number of households	28	21	7	56
Total number of persons	85	68	23	176
Number of children (under age 18)	52	44	14	110
Number of persons age 18 to 24	4	3	0	7
Number of persons over age 24	29	21	9	59

**Data Source:** 2019 Point-in-Time Homeless County by the Mobile City & County/Baldwin County Continuum of Care

### Describe the nature and extent of homelessness by racial and ethnic group.

The Point-in-Time count also categorized the number of sheltered and unsheltered individuals who were homeless in Mobile and Baldwin counties by race and ethnicity. The count found that 181 of the 505 sheltered and unsheltered individuals were White (36% of the total); 298 were Black (59%); and 16 were multiple races (3%). Asian, American Indian/Alaskan Native, and Native Hawaiian/Pacific Islander populations each made up less than 2 percent of all people experiencing homelessness. Regarding ethnicity, the count found that 14 of the 505 total sheltered and unsheltered homeless population in the counties were Hispanic/Latino (3%), and 491 were non-Hispanic/Latino (97%).

### Describe the nature and extent of unsheltered and sheltered homelessness.

The 2019 Point-in-Time count noted a total of 505 people experiencing homelessness, including 303 sheltered (60%) and 202 unsheltered people (40%). Of the 303 sheltered individuals, 191 (63%) were in emergency shelters, and 112 (37%) were in transitional housing. However, stakeholders interviewed in the course of this planning process noted that people experiencing homelessness may be doubling up, 'couchsurfing,' or living in vehicles. Because of these common practices, many people experiencing homelessness may not be included in the Point-in-Time count.



**TABLE 28 – RACE AND ETHNICITY OF SHELTERED AND UNSHELTERED HOMELESS PERSONS**

	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Homeless Persons by Race				
White	58	47	76	181
Black or African American	123	63	112	298
Asian	1	0	0	1
American Indian or Alaska Native	2	0	6	8
Native Hawaiian or Pacific Islander	1	0	0	1
Multiple Races	6	2	8	16
Homeless Persons by Ethnicity				
Non-Hispanic / Non-Latino	183	110	198	491
Hispanic / Latino	8	2	4	14

**Data Source:** 2019 Point-in-Time Homeless County by the Mobile City & County/Baldwin County Continuum of Care

**TABLE 29 – RACE AND ETHNICITY OF SHELTERED AND UNSHELTERED HOMELESS PERSONS**

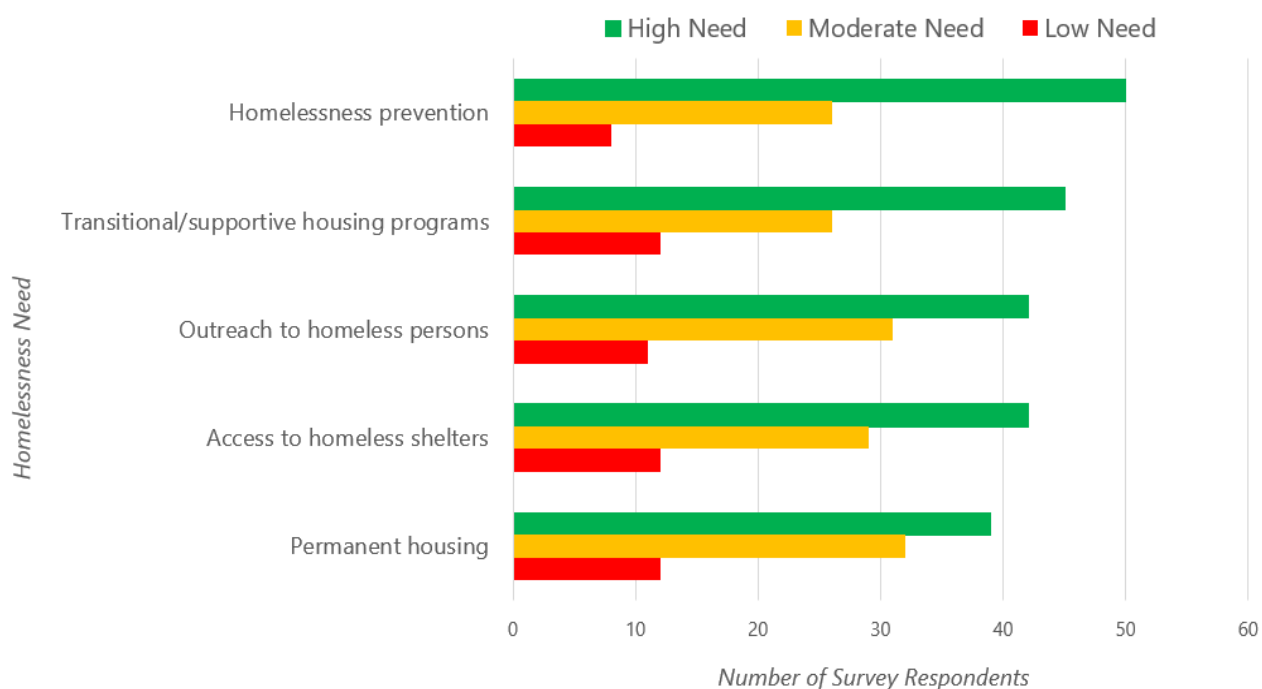
	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Demographic Summary by Gender				
Female	104	45	67	216
Male	87	67	135	289
Transgender	0	0	0	0
Gender Non-Conforming	0	0	0	0
Summary of Other Populations Reported				
Chronically Homeless	10	0	33	43
Adults with Serious Mental Illness	14	4	32	50
Adults with Substance Use Disorder	4	3	19	26
Veterans	5	38	10	53
Adults with HIV/AIDS	0	1	2	3
Adult Survivors of Domestic Violence	19	2	8	29
Unaccompanied Youth	2	0	7	9
Parenting Youth	2	2	0	4
Children of Parenting Youth	3	3	0	6

**Data Source:** 2019 Point-in-Time Homeless County by the Mobile City & County/Baldwin County Continuum of Care

## Discussion

Data from both the Point-in-Time count and stakeholder input indicate a high level of need for homeless services in the Mobile City & County/Baldwin County CoC service area as a whole. Unfortunately, there is no breakdown specific to Mobile County. This noted, survey respondents also rated all homeless services at high levels of need. Of the 84 respondents who answered the question about homeless needs, 60% rated homeless prevention as a high need and 54% rated transitional/supportive housing programs as a high need. Outreach to homeless persons was rated as a high need by 50% of survey respondents and access to homeless shelter was rated as a high need by 51%. Permanent housing was rated as a high need by 47% of respondents.

**FIGURE 6 – HOMELESS NEEDS FROM THE COMMUNITY NEEDS SURVEY**



Participants in the community meeting, focus groups, and stakeholder interviews noted the following homelessness needs in Mobile County:

- There is a need for additional funding for housing and homelessness services. The infrastructure is in place, but there is a lack of funding.
- There is a need for wraparound supportive services, including connecting people with jobs.
- There is a lack of emergency shelter. Family Promise has 30 beds and houses people in churches. This is the only place for families, up to 15 weeks.
- 15 Place previously provided homeless services, including food, clothing, connecting people to resources, but it shut down 4-5 years ago. There is a still a need for a place like this.
- Many people do not fit into requirements to receive assistance, which focus on families with children, chronic homelessness, youth, veterans, and people with disabilities.

- In the CoC, people already housed are referred last, so they are not getting referred in time. People are losing their housing when they could have been assisted with homelessness prevention.
- Unaccompanied adults are the lowest on priority for rapid rehousing/permanent supportive housing, and funding runs out before they can be served.
- There is a need for a respite care center for people who still need to be on medication, IV, etc. When people are discharged, they go back to the same environments and health problems get worse.
- Education is needed for the community on the importance of stable housing. People are couchsurfing and living in sheds. People do not understand that as homelessness and its impact on children.

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## NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)

### Introduction

This section discusses the characteristics and needs of people in Mobile County's various subpopulations who are not necessarily homeless but may require supportive services, including people with HIV/AIDS, the elderly, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, victims of domestic violence, and individuals with criminal records and their families. Data in this section is for Mobile County in its entirety, including the city of Mobile and Dauphin Island.

### Describe the characteristics of special needs populations in your community.

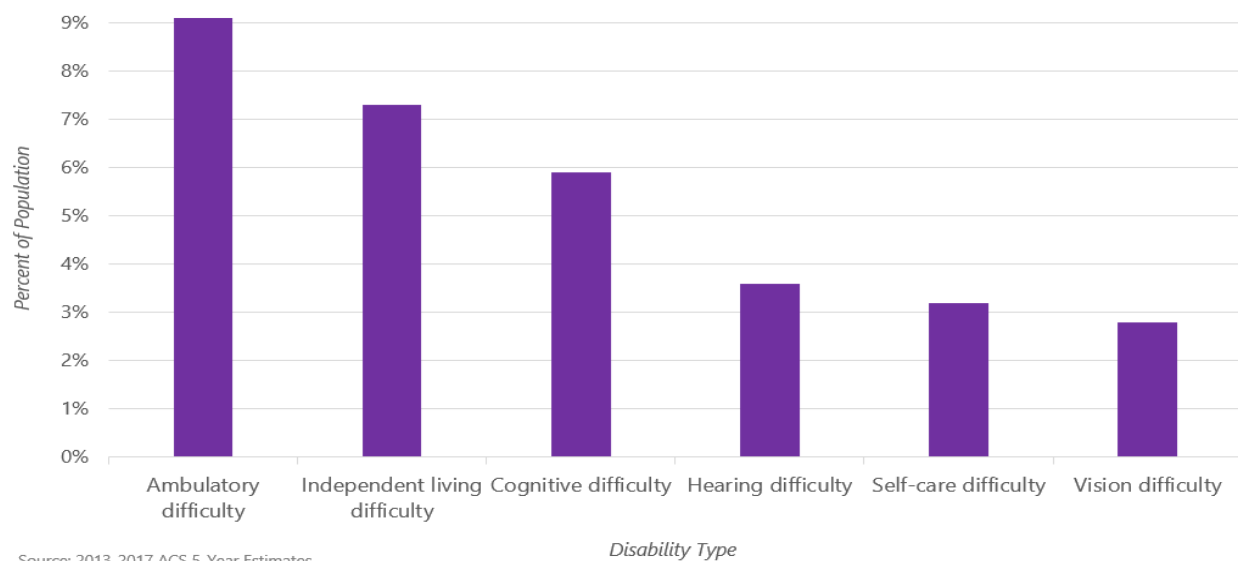
#### ELDERLY AND FRAIL ELDERLY

According to 2014-2018 American Community Survey estimates, 15% of Mobile County's population is elderly (age 65 and over) and 6% of the population is considered frail elderly (age 75 and over). About 38% of elderly individuals age 65 and over in the county have a disability (From ACS Tables S0101 and S1810).

#### PEOPLE WITH DISABILITIES

According to 2014-2018 American Community Survey estimates, 14% of Mobile County residents have one or more disabilities. The chart below shows the share of the population affected by disability type. Note that some people have multiple disabilities and thus the total population shares shown in Figure 7 is above 14% (From ACS Table S1810).

**FIGURE 7 – DISABILITY BY TYPE IN MOBILE COUNTY**



### PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

According to the Centers for Disease Control and Prevention’s Atlas Plus data, as of the end of 2016, there were approximately 1,779 people living with HIV in Mobile County, a rate of 429.8 people living with HIV per 100,000 population. Of the total persons living with HIV in the county, 1,189 were adult and adolescent men and 590 were adult and adolescent women. There were 83 new HIV diagnoses in the MSA in 2017, a rate of 20.0 new diagnoses per 100,000 population.

### IMMIGRANTS AND REFUGEES

The 2014-2018 American Community Survey estimates that 13,598 Mobile County residents are foreign-born, about 3,180 (23%) of whom moved to the United States in 2010 or later. Approximately 53% of all foreign-born residents in Mobile County are naturalized citizens, and 47% are not citizens. Of the foreign-born population who entered the United States in 2010 or later, an estimated 48% were born in Asia; 29% were born in Latin America; 19% were born in Europe; 8% were born in Africa, and 1% were born in Northern America (From ACS Tables S0501 and S0502).

### PERSONS WITH ALCOHOL OR DRUG ADDICTION

The region that includes Mobile County and surrounding counties has an estimated 4.8% rate of alcohol use disorder in the past year for individuals aged 12 and older, according to 2014-2016 data from the U.S. Substance Abuse & Mental Health Data Archive (SAMHDA). One percent (1%) of the region’s population is estimated to have used cocaine use in the past year, and heroin use in the past year is estimated at 0.3%. There were an estimated 182 drug overdose deaths in Mobile County from 2015 to 2017, a rate of 15 deaths per 100,000 population.<sup>8</sup>

<sup>8</sup> County Health Rankings & Roadmaps. “Drug Overdose Deaths.” Retrieved from: <https://www.countyhealthrankings.org/>

## VICTIMS OF DOMESTIC VIOLENCE

The Centers for Disease Control estimates that 38% of women and 30% of men in Alabama have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes.<sup>9</sup> This equates to an estimated 82,358 women and 59,378 men living in Mobile County, based on the county's 2014-2018 ACS population estimate of 414,659. About 9% of women in Alabama have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in the past 12 months, equating to an estimated 18,823 women in Mobile County. Data on the 12-month prevalence of contact sexual violence, physical violence, or stalking by an intimate partner for men is not available for the state of Alabama.

## RE-ENTRY POPULATIONS

An estimated 51,000 Alabama residents are on probation, and 8,200 are on parole.<sup>10</sup> This equates to an estimated 4,356 Mobile County residents on probation and 700 on parole, based on county and state populations. The large numbers of county residents under criminal justice supervision indicates a continuing need to address the housing and supportive service needs of this population in Mobile County.

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

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and reentry populations) were determined through input from both service providers and the public through the Housing and Community Needs Survey, public meetings, and stakeholder interviews.

## HOUSING THAT IS AFFORDABLE, ACCESSIBLE, SAFE, AND LOW-BARRIER

High housing costs make it difficult for vulnerable populations, who often live on very low incomes, to afford housing. Residents within these population subgroups often live at or below the federal poverty level. Low incomes force many people with special needs to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2020 estimates fair market rent for a two-bedroom unit in the Mobile, AL MSA at \$874 per month.<sup>11</sup> Because of the high cost of housing, there is a need to increase the availability of affordable housing for vulnerable populations. This could include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Related to high housing cost burdens, vulnerable populations may also be unable to afford basic housing repairs and improvements. Housing rehabilitation programs (including emergency repair programs) can

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<sup>9</sup> National Center for Injury Prevention and Control, Centers for Disease Control and Prevention. (2017). The National Intimate Partner and Sexual Violence Survey (NISVS) | 2010-2012 State Report. Retrieved from: <https://www.cdc.gov/violenceprevention/pdf/NISVS-StateReportBook.pdf>

<sup>10</sup> Prison Policy Initiative. (n.d.) Profiles. Retrieved from: <https://www.prisonpolicy.org/profiles>

<sup>11</sup> HUD User (n.d.). HUD Metro FMR Area Small Area FY 2020 Fair Market Rents. Retrieved from: [https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020\\_code/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/select_Geography.odn)

support low-income homeowners, including the elderly and people with disabilities, in remaining in their homes and affording needed repairs. Meeting attendees and stakeholders interviewed in the course of this planning process emphasized the need for housing rehabilitation assistance to increase housing affordability and quality.

Access to housing is another need for vulnerable populations. Housing may be inaccessible to vulnerable populations for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, those with past evictions, and other vulnerable populations are often discriminated against in housing application processes. For these reasons, there is a need to work with landlords and vulnerable populations to ensure equal access to housing.

For the elderly and frail elderly, people with disabilities, and others that may not have access to vehicles, there is also a need for housing that is accessible to transportation, recreation, and employment. Group homes and other housing options for people with disabilities are often located outside of urban communities and provide low levels of access to transit and walkability. These populations need housing options that are integrated into the community to reduce social isolation.

Persons living with HIV/AIDS need low-barrier housing free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. Similar to other vulnerable populations, persons living with HIV/AIDS need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for vulnerable population groups. Units that are not clean or have other unhealthy conditions can worsen health issues for groups that are already vulnerable, such as people living with HIV/AIDS, frail elderly, or people with disabilities.

## TRANSPORTATION

Access to transportation is an important concern for vulnerable population groups. Persons with disabilities and others without access to vehicles need housing close to transportation services in order to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services in order to access health services and other resources. If transit is not within walking distance, vulnerable populations need accessible, reliable transportation services to provide access to everyday needs. Specifically, persons with intellectual or developmental disabilities may need companion assistance in transportation services in order to reach their destinations. Accessible, reliable transportation also makes it easier for service providers to reach people for in-home services.

## SPECIALIZED HOUSING AND SUPPORTIVE SERVICES

Specialized housing is often needed to target needs of specific vulnerable populations. For example, people with intellectual or developmental disabilities and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services. Specifically, people with intellectual or developmental disabilities often need programming such as case management or life skills education. Persons living with HIV/AIDS may also need case management services and other

supportive services, although the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing.

#### **WORKFORCE DEVELOPMENT AND EMPLOYMENT SERVICES**

Vulnerable populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

#### **PHYSICAL AND MENTAL HEALTH AND TREATMENT SERVICES**

Access to healthcare is a need for vulnerable populations. Stakeholders and focus group participants noted a need for increased access to mental and physical health services for low-income residents. Stakeholders also emphasized a need for a wider range of drug and alcohol outpatient services.

#### **EDUCATION/COMBATING PERCEPTIONS**

Combatting stigmas is an important concern for many vulnerable populations. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Further, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing risk of homelessness.

#### **OUTREACH**

Outreach to vulnerable populations is needed to increase awareness of available services. This includes development of relationships and trust so that people feel comfortable seeking out needed services. There is also a need to provide clarity in marketing and in public buildings about what services are available. Meeting and focus group participants emphasized the need to support awareness of available services among vulnerable populations.

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

There were 83 new HIV diagnoses in Mobile County in 2017, a rate of 20.0 new diagnoses per 100,000 population. As of the end of 2016, there were approximately 1,779 people living with HIV in Mobile County, a rate of 429.8 people living with HIV per 100,000 population. Fifty-six (56) of the 83 new diagnoses were of adult and adolescent men, and 27 were of adult and adolescent women. Sixty-two (62) of the 83 people diagnosed were Black, and 17 were White.<sup>12</sup> Data is not available regarding prevalence and diagnoses of AIDS at the MSA, county, or city level.

The special needs of Mobile County's vulnerable populations examined in this section shape the development of priority needs and goals discussed later in this plan.

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<sup>12</sup> Centers for Disease Control and Prevention. (2017). Atlas Plus. Retrieved from: <https://www.cdc.gov/nchhstp/atlas/index.htm>

## NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

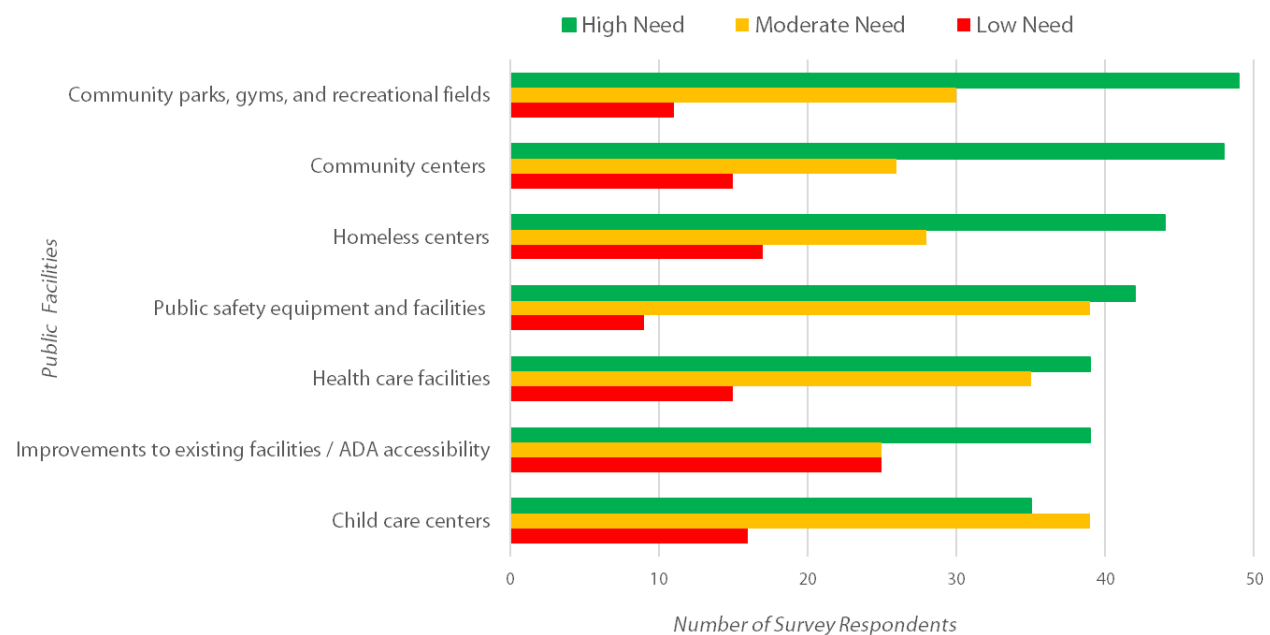
### Describe the jurisdiction's need for public facilities.

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Respondents to the Housing and Community Needs Survey ranked public facility needs in Mobile County, with the following top responses: (1) community parks, gyms, and recreational fields; (2) public safety equipment and facilities; (3) community centers (i.e., youth centers, senior centers, cultural centers); and (4) homeless centers.

Input from community meeting participants and interviewees concur with survey results, noting that senior centers, youth centers, and public safety facilities, particularly fire station improvements, are needs in Mobile County. Emergency shelters for people who are homeless, including victims of domestic violence, were also identified by stakeholders.

A review of comprehensive and master plans recently completed for the Urban County municipalities shows that facility needs throughout the county include additional parks and greenspace, improvement or expansion of public safety facilities, and community gardens. Although more related to economic development than public facilities, the need for grocery stores and the desire to attract additional businesses was commonly identified in the municipalities' plans.

**FIGURE 8 – PUBLIC FACILITY NEEDS FROM THE COMMUNITY SURVEY**





## How were these needs determined?

Mobile County's public facility needs were determined based on input from stakeholders engaged through interviews, public meetings, and the community survey completed by 104 respondents. See Table 2 for a list of participating organizations. Needs were also determined based on a review of the comprehensive and master plans for Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. Specific plans are listed in Table 3.

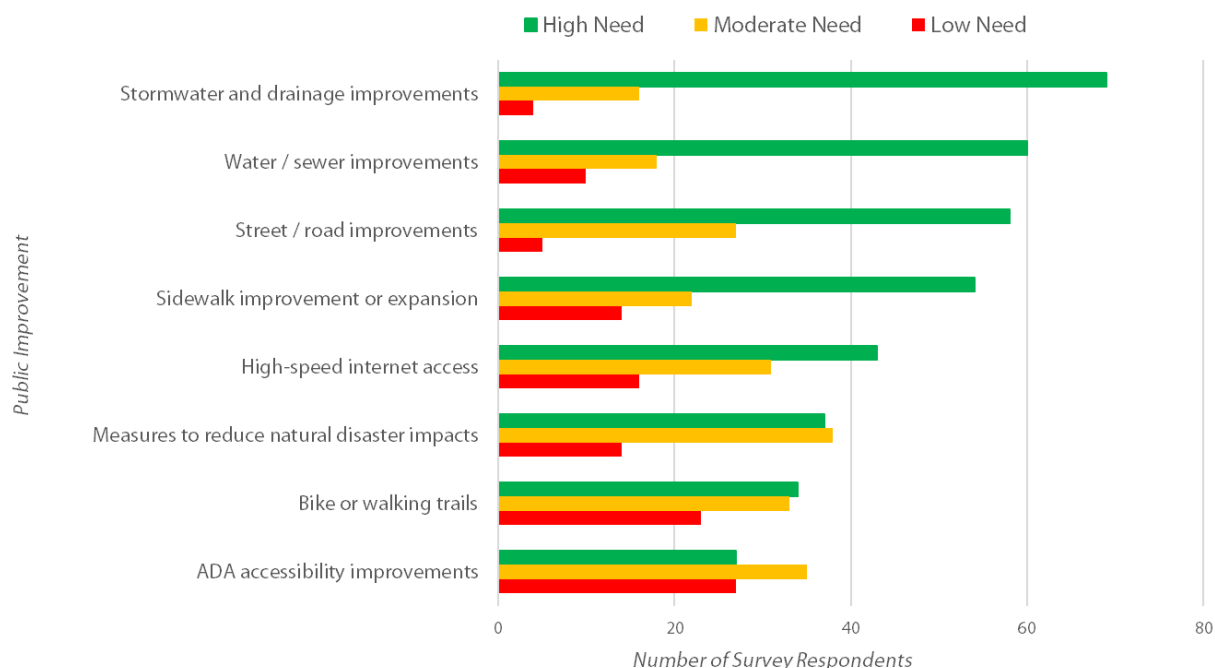
## Describe the jurisdiction's need for public improvements.

Survey respondents were asked to rank public improvement needs in the county. The top three responses were stormwater and drainage improvements, water/sewer improvements, and street/road improvements (see Figure 9).

Community meeting attendees and interview participants also noted the need for enhanced pedestrian safety, including sidewalks and streetlights, better bike access, improved drainage, and improved internet access, particularly in rural areas.

A review of comprehensive and master plans recently completed for the Urban County municipalities shows that public improvement needs throughout the county include sidewalks, streetlighting, bike and pedestrian pathways/networks, drainage improvements, and street repair.

**FIGURE 9 – PUBLIC INFRASTRUCTURE NEEDS FROM THE COMMUNITY SURVEY**



## How were these needs determined?

Mobile County's public improvement needs were determined based on input from stakeholders engaged through interviews, public meetings, and the community survey completed by 104 respondents. See Table

2 for a list of participating organizations. Needs were also determined based on a review of the comprehensive and master plans for Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. Specific plans are listed in Table 3.

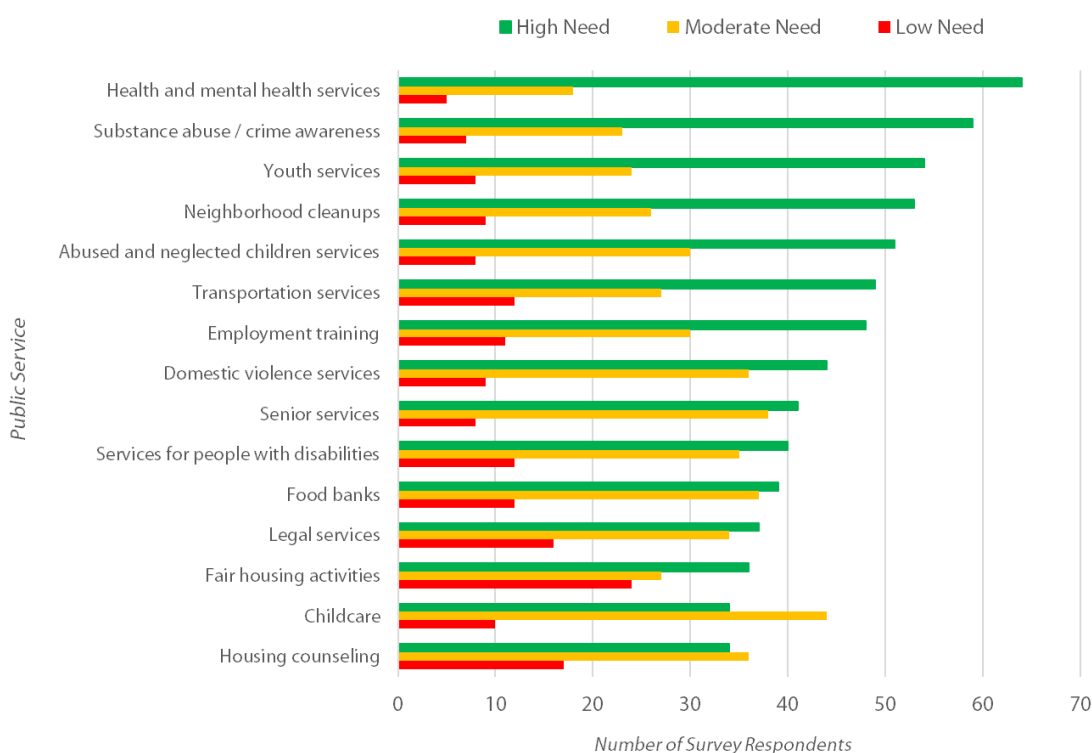
### Describe the jurisdiction’s need for public services.

Public services are an important component of the County’s community development strategy, and the County will spend up to 15% of its CDBG funding on public services over the next five years. The top five public service needs selected by respondents to the Housing and Community Needs Survey include: (1) health and mental health services; (2) substance abuse/crime awareness; (3) youth services; (4) neighborhood cleanups; and (5) abused and neglected children services.

The public service needs identified in the survey align well with those noted by meeting attendees and interview participants, which include childcare, youth programming, senior programming, and health/mental health/dental care. Other needs noted by participants include transportation, financial literacy, job training, homeless services, and services for victims of domestic violence.

Community plans also identify service needs in Mobile County: senior programs, transportation and ADA accessibility, education enrichment programs, vocational training and employment assistance, and translation services for non-English speakers, particularly in Bayou La Batre.

**FIGURE 10 – PUBLIC SERVICE NEEDS FROM THE COMMUNITY SURVEY**



### How were these needs determined?

Mobile County's public service needs were determined based on input from stakeholders engaged through interviews, public meetings, and the community survey completed by 104 respondents. See Table 2 for a list of participating organizations. Needs were also determined based on a review of the comprehensive and master plans for Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. Specific plans are listed in Table 3.

# HOUSING MARKET ANALYSIS

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## MA-05 OVERVIEW

### Housing Market Analysis Overview

While housing choices can be fundamentally limited by household income and purchasing power, a lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a significant issue in Mobile County. Data examined in the following sections also shows that rents in the county have increased steadily in recent years; there is a lack of housing in the county that is affordable to low- and moderate-income residents; and a high proportion of residents are cost-burdened or severely cost-burdened by housing costs.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

Please note that most data in this section for Mobile County refers to the entitlement jurisdiction, which includes unincorporated Mobile County and the municipalities of Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. Figures do not include the city of Mobile or the town of Dauphin Island. Instances where figures are for all of Mobile County (including the city of Mobile and Dauphin Island) are noted.

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## MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

### Introduction

There are 88,092 housing units in Mobile County (see Table 30). The largest share of units are single-family detached structures (77%), followed by mobile homes, RVs, and vans (16%). About 3% of the county's units are in small multifamily buildings of 5 to 19 units. Units in duplexes, triplexes, and fourplexes account for 2% of housing units. Single-family attached structures and units in large multifamily buildings (20 or more units) each account for 1% of units.

The most recent ACS data available shows that the total number of housing units increased by 654 since the 2011-2015 estimates, to 88,746 units (ACS 5-Year Estimates, 2014-2018, Table DP04). There were also slight increases in the percentages of units in single-family detached structures (from 77% to 78% of units) and in units in large multifamily buildings (1% to 2%), and a slight decrease in the percentage of units in boats, RVs, vans, etc. (16% to 15%).

About three fourths (76%) of the county's units are owner-occupied, and about one fourth (24%) are renter-occupied (see Table 31). A large majority of owned housing in the county has at least two

bedrooms: 11% has two bedrooms and 88% has three or more bedrooms. Most rental units also contain three or more bedrooms (58%). However, compared to owned housing, a larger proportion of rental units have 1 and 2 bedrooms (10% and 31%, respectively).

## Residential Properties by Number of Units

**TABLE 30 – RESIDENTIAL PROPERTIES BY UNIT NUMBER**

Property Type	Number	Percent
1-unit detached structure	67,830	77%
1-unit, attached structure	549	1%
2-4 units	2,013	2%
5-19 units	2,588	3%
20 or more units	1,229	1%
Mobile Home, boat, RV, van, etc.	13,883	16%
<b>Total</b>	<b>88,092</b>	<b>100%</b>

Data Source: 2011-2015 ACS

## Unit Size by Tenure

**TABLE 31 – UNIT SIZE BY TENURE**

Unit Size	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	84	0%	168	1%
1 bedroom	628	1%	1,785	10%
2 bedrooms	6,224	11%	5,785	31%
3 or more bedrooms	51,958	88%	10,869	58%
<b>Total</b>	<b>58,894</b>	<b>100%</b>	<b>18,607</b>	<b>100%</b>

Data Source: 2011-2015 ACS

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

The Mobile County Housing Authority serves low-income individuals and families through the Housing Choice Voucher and public housing programs. The housing authority provides 145 units of subsidized housing, including 50 units of public housing and 95 Housing Choice Vouchers.<sup>13</sup> There are also 9 tax credit

<sup>13</sup> U.S. Department of Housing and Urban Development. (n.d.) Assisted Housing: National and Local. Retrieved from: <https://www.huduser.gov/portal/datasets/assthsg.html>

properties in Mobile County (outside of the City of Mobile) that together provide 645 units of housing affordable to households with low incomes.<sup>14</sup>

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

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units. During the 2020-2024 Five-Year Consolidated Plan, one LIHTC property in Mobile County will age out of the 30-year affordability period. This property has about 56 low-income units.

Stakeholders interviewed as part of this planning process also described increasing housing costs and a lack of affordable housing stock as primary concerns. More specifically, stakeholders noted a need for housing rehabilitation/repair for low-income homeowners, downpayment assistance, and development of new affordable housing, including housing for seniors, people with disabilities, and families.

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

Cost burden data shows that affordability needs are particularly severe for renters with incomes under 30% of HUD Area Median Family Income (HAMFI), affecting more than 3,000 of these very low-income households in Mobile County (see Table 7). Input collected from stakeholders and public meeting attendees also suggests that a scarcity of quality affordable rental units combined with low incomes makes housing increasingly unaffordable to Mobile County residents.

On the ownership side, income and home value data indicate that starter home prices in the county are out of reach for many low- and moderate-income households. Affordability data in the Needs Assessment supports this, with cost burdens impacting considerable shares of households up to 100% HAMFI. Meeting attendees and stakeholders interviewed in the course of this planning process echoed concerns regarding home prices that are out of reach for Mobile County residents.

In terms of unit size, overcrowding impacts an estimated 693 renters and 410 owners (see Table 11). Considering that a high percentage of rental units contain two bedrooms or fewer (42%), future affordable housing development should reflect continued need for 3+ bedroom rental units for larger families.

### **Describe the need for specific types of housing.**

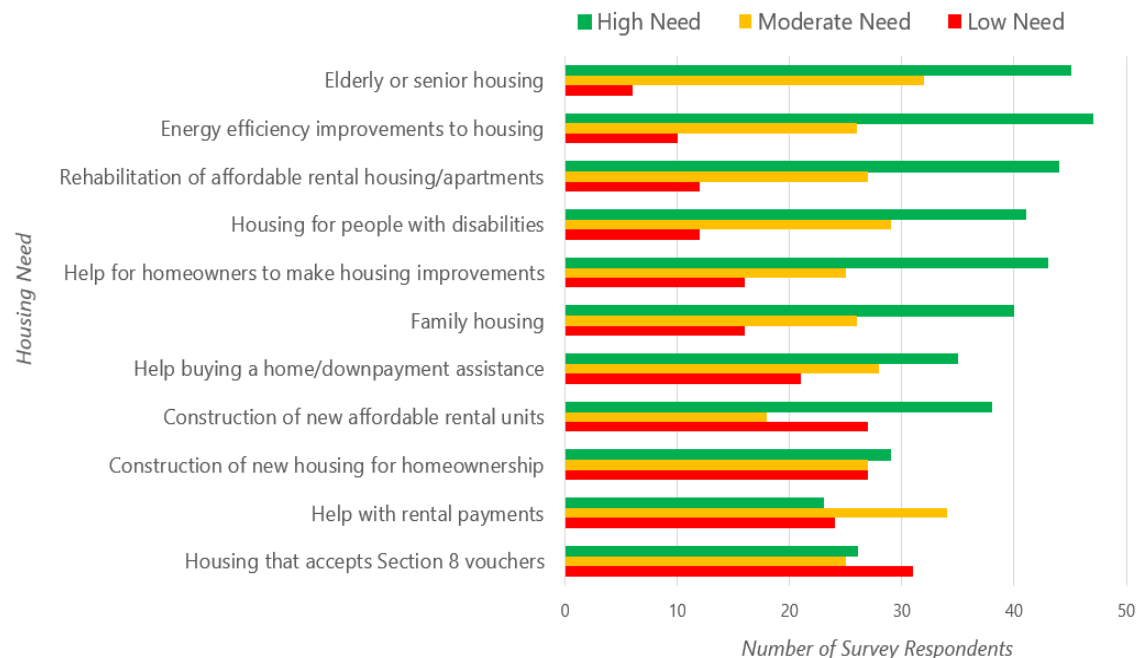
Data discussed in the Housing Need Assessment and in this section indicate the need for rental housing for very low-income households. The greatest need is for affordable rental housing units, particularly units that are affordable to households with income at or below 30 percent of the area median income.

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<sup>14</sup> Alabama Housing Finance Authority. (n.d.). Multifamily funded applications for housing credits in Mobile County outside of the City of Mobile.

Survey respondents rated elderly/senior housing, energy efficiency improvements to housing, rehabilitation of affordable rental housing/ apartments, and housing for people with disabilities as the top housing needs in the county (see Figure 11).

**FIGURE 11 – HOUSING NEEDS FROM THE COMMUNITY SURVEY**



Meeting participants and stakeholders interviewed in the development of the Consolidated Plan also emphasized the following housing needs:

- Rental assistance
- Critical home repair
- Assistance for first-time homebuyers
- Development of a mix of housing types, including housing for homeownership
- Mixed use developments with community resources such as retail and small shops
- Housing in walkable areas with access to transportation
- Planning for transit along with affordable housing development
- Development of affordable housing in areas with quality schools
- Availability of public services such as childcare in housing
- Increased monitoring of property standards by landlords
- Case management and home health services for people who cannot live independently
- Transitional housing for formerly incarcerated people

## MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

### Introduction

This section reviews housing costs and affordability in Mobile County. The median home value in Mobile County is estimated at \$122,400 for 2015, up from the 2005-2009 ACS estimate of \$113,200. The most recent ACS data estimates the median home value in the county (including the city of Mobile and Dauphin Island) at \$126,600 (ACS 5-Year Estimates, 2014-2018, Table DPO4).

Median rent is relatively modest at \$598, also up from the 2005-2009 estimate (see Table 32). ACS data for 2011-2015 shows that 50% of the county's rental units have rents between \$500 and \$999 per month, and 42.6% rent for under \$500 per month. The most recent ACS data available shows median rent in the county (including the city of Mobile and Dauphin Island) at \$635 (ACS 5-Year Estimates, 2014-2018, Table B25058). Rental rates are \$1,000 or more for about 7% of rental housing units (see Table 33). The most recent ACS data shows a decrease in the percentage of renter households paying less than \$500 in rent (from 43% to 30%) and an increase in the percentage of households paying between \$1,500 and \$1,499 in rent (from 6% to 13%) (ACS 5-Year Estimates, 2014-2018, Table B25056).

Stakeholders and meeting participants noted a particular need for affordable housing rehabilitation or construction, particularly for households with incomes under 30% AMI. Housing affordability is often an especially acute issue for people who are homeless, people with disabilities, people living with HIV/AIDS, seniors, and people re-entering the community from long-term care facilities or other institutions.

### Cost of Housing

TABLE 32 – COST OF HOUSING

Cost of Housing	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	\$113,200	\$122,400	8%
Median Contract Rent	\$489	\$598	22%

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS

TABLE 33 – RENT PAID

Rent Paid	Number	Percent
Less than \$500	7,918	43%
\$500-999	9,362	50%
\$1,000-1,499	1,118	6%
\$1,500-1,999	129	1%
\$2,000 or more	10	<1%
<b>Total</b>	<b>18,537</b>	<b>100%</b>

Data Source: 2011-2015 ACS



## Housing Affordability

**TABLE 34 – HOUSING AFFORDABILITY**

Units Affordable to Households Earning	Renter	Owner
30% HAMFI	1,595	No Data
50% HAMFI	4,828	6,069
80% HAMFI	11,814	14,108
100% HAMFI	No Data	20,714
<b>Total</b>	<b>18,237</b>	<b>40,891</b>

Data Source: 2011-2015 CHAS

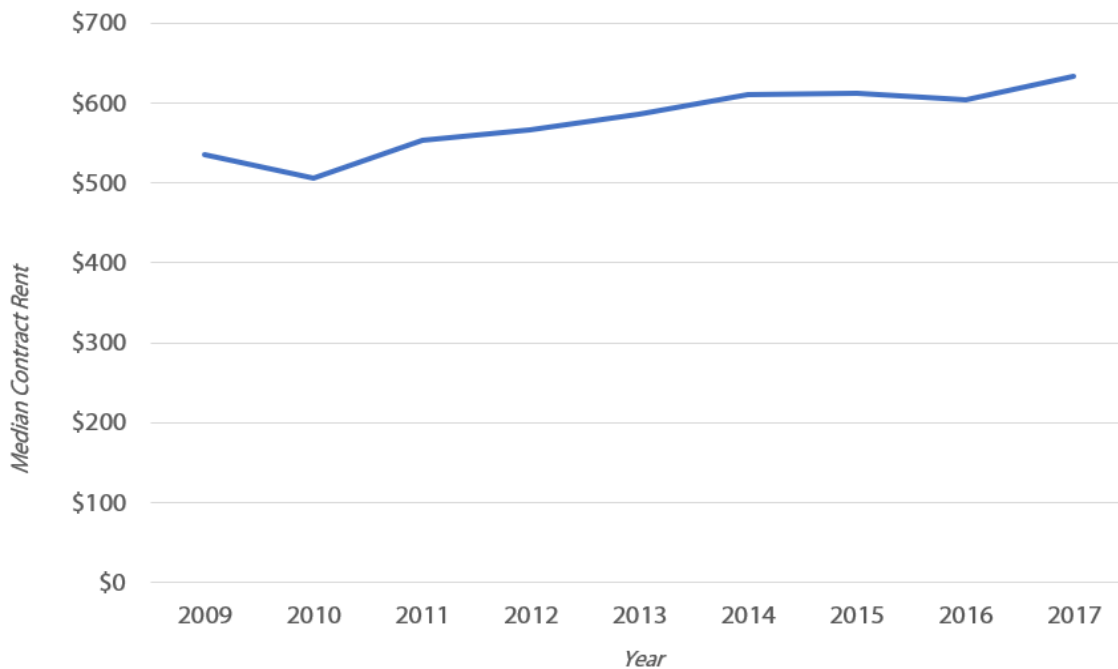
## Monthly Rent

**TABLE 35 – HOME AND FAIR MARKET RENTS FOR MOBILE COUNTY**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$677	\$681	\$848	\$1,122	\$1,274
High HOME Rent	\$670	\$681	\$848	\$991	\$1,086
Low HOME Rent	\$531	\$568	\$682	\$788	\$878

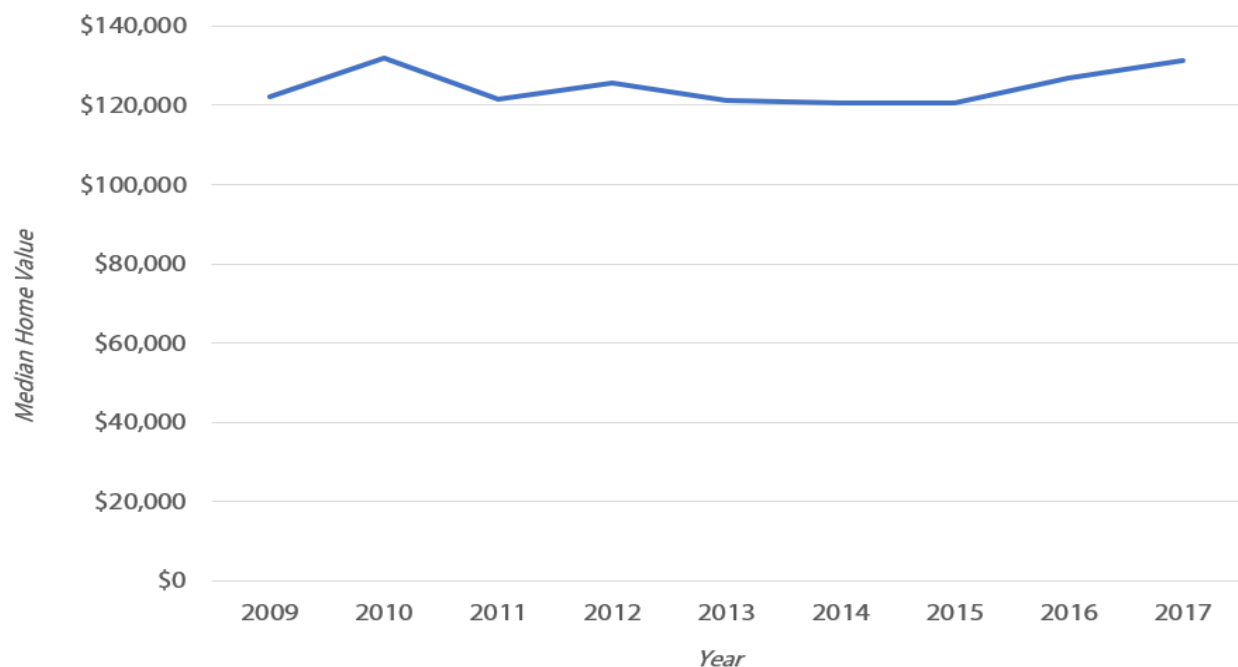
Data Source: 2019 HUD FMR and HOME Rents, [https://files.hudexchange.info/reports/published/HOME\\_RentLimits\\_State\\_AL\\_2019.pdf](https://files.hudexchange.info/reports/published/HOME_RentLimits_State_AL_2019.pdf)

**FIGURE 12 – MEDIAN CONTRACT RENT, MOBILE COUNTY, 2009-2017**



Source: American Community Survey 1-Year Estimates, 2009-2017

**FIGURE 13 – MEDIAN HOME VALUE, MOBILE COUNTY, 2009-2017**



Source: American Community Survey 1-Year Estimates, 2009-2017

### Is there sufficient housing for households at all income levels?

Data on housing costs and on the numbers of renter and owner households at different income levels in the county provides insight into availability and affordability of housing for households at different income levels. The number of units affordable to renters and owners in Mobile County at 30, 50, 80, and 100 percent HUD Area Median Family Income (HAMFI) is detailed in Table 34, and this data is compared to CHAS data on the number of households at each income level (from Table 8).

The data indicate that there is insufficient housing available for households with the lowest incomes. In particular, there are 4,614 renter households with incomes under 30% HAMFI in the county but only 1,595 rental units affordable at that income level. A sufficient number of renter units appear to be affordable to renter households at the other income levels. However, these figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low or moderate income household may be unavailable to them because it is occupied by a higher income household.

There is also insufficient housing accessible to owner households with extremely low and very low incomes. Specifically, an estimated 9,443 owner households with incomes at or below 50% HAMFI reside in the county, but only 6,069 owner-occupied housing units are affordable at that income level (see Table 34); noting that 'no data' is available from CHAS for owners at 30% HAMFI. At the next income levels there appear to be adequate affordable units. However, as with rental housing, these figures do not take into

account housing size or condition, or the possibility that higher income households will choose to occupy lower cost units.

The National Low Income Housing Coalition's *Out of Reach* data examines rental housing rates relative to income levels for counties and metro areas throughout the U.S. using HUD Fair Market Rents. Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Housing Choice (Section 8) rental voucher program. FMRs are typically the 40<sup>th</sup> percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market. To afford a two-bedroom rental unit at the Mobile County 2019 FMR of \$848 without being cost-burdened would require an annual wage of \$33,920. This amount translates to a 40-hour work week at an hourly wage of \$16.31, a 90-hour work week at minimum wage, or a 50-hour work week at the county's mean renter wage of \$12.91. To afford a three-bedroom unit at the FMR of \$1,122 would require an annual wage of \$44,880.

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

The median home value in Mobile County increased by 12% from the 2005-2009 ACS to the 2014-2018 ACS, and median rent increased by 30%. While rents stagnated in the period following the Great Recession, they have increased consistently since 2010. Housing values stagnated for longer but have been trending upward since 2015 (see Figures 12 and 13). Affordability has, in turn, decreased, particularly for renters. A tight rental market, a lack of affordable for-sale housing, and slow wage growth all indicate that housing affordability is likely to continue as an issue.

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

Table 35 above shows HUD Fair Market Rents and HOME rents for Mobile County. The County's median contract rent of \$635 (from the 2014-2018 American Community Survey, Table B25058) is below the FMR and high HOME rents for all unit sizes, and is below the low HOME rents for 2-, 3-, and 4-bedroom units. As of the 2014-2018 ACS data (Table DP05), the vast majority of rental units in Mobile County (65%) had rents under \$1,000, which falls under the FMR for three- and four-bedroom units and the high HOME rent for four-bedroom units. These figures suggest that housing choice voucher holders would be able to access a variety of units, given the large share of housing renting for less than FMRs. However, stakeholder input indicates that landlords' refusal to accept vouchers, poor credit histories, and past evictions can also be barriers.

Note that this data does not reflect housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit.

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## MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

### Introduction

This section examines the condition of housing in Mobile County, including the presence of selected housing conditions: 1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

Renters in Mobile County are more likely than owners to experience one or more of the selected housing conditions. About 48% of renter-occupied units and 21% of owner-occupied units have at least one of the conditions described above (see Table 36). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 21% of owner-occupied units in the county have one selected condition (12,115 units), and less than 1 percent have two or more selected conditions (278 units). In contrast, 45% of renter-occupied units have one condition (8,450 units), and 2% have two or more conditions (430 units). These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing). Less than 1% of owner-occupied units (44 units) and no rental units have three of the four housing conditions.

Age of housing reflects periods of development in Mobile County. The county contains a significant supply of housing built prior to 1980, of which 22,850 units are owner-occupied (39% of owner-occupied units) and 8,621 are rental units (46% of rental units) (see Table 38). Sixty-one percent (61%) of owner-occupied units and 54% of rental units were built in 1980 or later. Owners in Mobile County are slightly more likely to occupy housing built in 1980 or later than renters, while renters are more likely to occupy housing built prior to 1980. While some older units may be well-maintained, the considerable share of housing built prior to 1980 indicates potential need for rehabilitation assistance due to age related factors.

### Definitions

For the purpose of this Consolidated Plan, Mobile County defines units to be in “standard condition” if at a minimum the property meets HUD Section 8 housing quality standards or for HOME assisted units, the Uniform Property Conditions Standards (once final regulatory guidance has been promulgated by HUD).

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be.

Substandard condition but not necessarily suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions exceeds the estimated after-rehabilitation value of the house or (if no estimated value is

available) the replacement cost/building value per the Mobile County Revenue Commissioner. For abandoned properties that have been vacant for at least 90 days and are in substandard condition (but not necessarily suitable for rehabilitation), demolition may be required.

## Condition of Units

**TABLE 36 – CONDITION OF UNITS**

Condition	Owners		Renters	
	Number	Percent	Number	Percent
With one selected condition	12,115	21%	8,450	45%
With two selected conditions	234	0%	430	2%
With three selected conditions	44	0%	0	0%
With four selected conditions	0	0%	0	0%
No selected conditions	46,480	79%	9,700	52%
<b>Total</b>	<b>58,873</b>	<b>100%</b>	<b>18,580</b>	<b>99%</b>

Data Source: 2011-2015 CHAS

## Year Unit Built

**TABLE 37 – YEAR UNIT BUILT**

Year Unit Built	Owners		Renters	
	Number	Percent	Number	Percent
2000 or later	14,756	25%	4,258	23%
1980-1999	21,255	36%	5,720	31%
1950-1979	20,271	34%	7,315	39%
Before 1950	2,579	4%	1,306	7%
<b>Total</b>	<b>58,861</b>	<b>99%</b>	<b>18,599</b>	<b>100%</b>

Data Source: 2011-2015 CHAS

## Risk of Lead-Based Paint Hazard

**TABLE 38 – RISK OF LEAD-BASED PAINT**

Risk of Lead-Based Paint Hazard	Owners		Renters	
	Number	Percent	Number	Percent
Total units built before 1980	22,850	39%	8,621	46%
Housing units built before 1980 with children present	8,792	15%	5,924	32%

Data Source: 2011-2015 CHAS (Total Units), 2011-2015 CHAS (Units with Children Under Age 6 Present)

## Vacant Units

**TABLE 39 – VACANT UNITS**

Vacant Units	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant units			12,522
Abandoned vacant units			
REO properties			
Abandoned REO properties			

**Data Source:** ACS 1-Year Estimates, 2018, Table B25004, ACS estimate for Mobile County subtracting ACS estimates for the city of Mobile and town of Dauphin Island

### Describe the need for owner and rental rehabilitation based on the condition of the jurisdictions' housing.

Community input from local stakeholders and residents indicates substantial need for owner-occupied housing rehabilitation. About 51% of survey respondents rated 'help for homeowners to make housing improvements' as a high-level need in the county, and 30% rated it as a moderate need. Stakeholders and focus group participants interviewed in the course of this planning process also emphasized a need for homeowner housing rehabilitation. Data regarding housing conditions indicates that 278 owner-occupied units (about 0.5% of total owner-occupied units) in the county have at least two housing conditions, which are likely to include cost burdens and one other condition (overcrowding, lack of complete kitchen, or lack of complete plumbing). Additionally, 2,579 owner-occupied housing units (4% of total owner-occupied units) in the county were built before 1950, indicating the highest risk for deferred maintenance and rehabilitation need. About 20,271 units of owner-occupied housing (34% of total owner-occupied units) in the county were built between 1950 and 1980, and as this housing ages, maintenance needs will continue to grow.

Owners are less likely to lack complete kitchens or plumbing and therefore are less likely to live in substandard housing. However, housing age indicates that some owner-occupied units are at risk of deferred maintenance and may currently or in the near future be in need of some rehabilitation, as 22,850 units (39% of total owner-occupied units) were built prior to 1980. Additionally, seniors living on fixed incomes (i.e., Social Security or retirement income) who have paid off their mortgages may now be unable to afford necessary repairs and maintenance as their homes age.

Results of public participation efforts and data on the county's housing stock also indicate a high level of need for rehabilitation of rental units. About 53% of survey respondents rated 'rehabilitation of rental housing' as a high need, and about 33% rated it as a moderate need. An estimated 1,306 rental housing units in the county (7% of all rental units) were built before 1950, and 7,315 units were built between 1950 and 1979 (39% of all rental units). Further, a greater number of rental units (430) than owner units (278) have at least two housing conditions, likely including cost burdens and at least one other housing condition. Combined, these factors indicate that while there is a high level of need for rehabilitation of both renter- and owner-occupied housing, renters in Mobile County experience the highest levels of need.

## **Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards.**

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 38 identifies the total number of housing units in Mobile County built before 1980 and the total number of renter and owner units built before 1980 that house children under age 6. This includes 8,792 owner-occupied units (15% of total owner-occupied housing units) and 5,924 renter-occupied units (32% of total renter-occupied housing units) with at least two risk factors for exposure to lead-based paint (built before 1980 and housing young children).

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## **MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)**

### **Introduction**

Mobile County is served by three housing authorities: The Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority. Assisted housing types include public housing, housing choice vouchers, and project-based Section 8 units. Other assisted housing in Mobile County includes Low Income Housing Tax Credit properties and other HUD-supported properties, including any funded through the Section 202 (Supportive Housing for the Elderly) and Section 811 (Supportive Housing for Persons with Disabilities).

## Totals Number of Units

**TABLE 40 – TOTAL NUMBER OF UNITS BY PROGRAM TYPE**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	0	0	700	2,693	53	2,545	0	0	0
# of accessible units									

**\*Note:** Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

**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.

HUD data from the PIH Information Center indicates that within the county there are 616 traditional public housing units. Tenant-based vouchers are the primary publicly supported program type, with 2,545 vouchers in use. Project-based vouchers are also in use in the county, but on a significantly smaller scale (54 units). In its 2019 Annual PHA Plan, the HACP reports having 357 traditional public housing units and 2,598 housing choice vouchers. Data from HUD's "A Picture of Subsidized Households" (APSH) notes that the Housing Authority of the City of Chickasaw had 287 traditional public housing units in 2019. APSH also reports that the Mobile County Housing Authority had 50 traditional public housing units and 95 housing choice vouchers. Data provided by the HUD PIH Information Center may not include data from the Mobile Housing Board (MHB), although MHB can serve unincorporated areas within 10 miles of the Mobile city limits.

The Housing Authority of the City of Prichard (HACP) has two older subdivisions which were built in the 1980s. According to the HACP, these subdivisions are currently in need of new roofing and shingles. Funding opportunities will determine if the HACP will make modifications to these subdivisions or demolish and rebuild.



## Public Housing Condition

TABLE 41 - PUBLIC HOUSING CONDITION

Public Housing Development	Average Inspection Score
Chickasaw Housing Authority, 41 Spruce Drive, Chickasaw, AL 36611	90
Heritage Estates, 435 R. V. Brown Drive, Mobile, AL 36612	93
HOPE VI Family Rental Phase III, 623 Ossia Edwards Street, Prichard, AL 36610	99
HOPE VI Family Sales Phase IV, 709 Hinson Avenue, Prichard, AL 36610	97
The Oaks at Chancery, 2802 Bettye F. Johnson Street, Eight Mile, AL 36613	73
Northview Manor, 8043 Pleasant Circle South, Citronelle, AL 36522	78

Data Source: HUD Physical Inspection Scores

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

Important restoration and revitalization needs for the Chickasaw Housing Authority include installing central air conditioning and performing asbestos abatement. The Chickasaw Housing Authority reports that 70 units need these renovations. The HACP plans to modernize roofs and shingles at two older traditional public housing sites that were built in the 1980s. Newer units in the HACP also need some improvements such as new exterior paint and new appliances that meet current codes for gas piping installation. The Mobile County Housing Authority plans to continue replacing roofs on its public housing units, which are done on a yearly basis.

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

The HACP has attempted to improve the living environment for low- and moderate-income households by introducing energy efficient appliances. The HACP is also exploring additional UFAS accommodations such as more grab bars, wheelchair ramps and wider hall space in its traditional units. These modifications would accommodate an increase in the number of elderly residents requiring mobility assistance, including use of a wheelchair.

The Chickasaw Housing Authority is monitoring the state of air conditioning units in its developments. The air conditioning units are being routinely monitored to ensure that units are safe including usable controls and fully encased power cords. The Chickasaw Housing Authority is also switching to tankless water heater systems from hydronic systems. Over the next year, the housing authority will also seeking ways to reduce trip hazards on walkways/sidewalks and install additional carbon monoxide detectors.

## MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(C)

### Introduction

This section summarizes homeless facilities and services using data from the Mobile City and County/Baldwin County Continuum of Care, including the 2019 Housing Inventory Count.

### Facilities and Housing Targeted to Homeless Households

Based on a review of emergency, transitional, and permanent supportive housing that serves people experiencing homelessness in Mobile and Baldwin counties, there are an estimated 261 emergency shelter beds, 54% of which are adult-only beds (140 beds) and 46% of which are family beds (121 beds). The counties' homeless facilities also include 133 transitional housing beds and 271 permanent housing beds, including 240 permanent supportive housing beds and 31 rapid rehousing beds. Note that these figures include shelters, transitional, and permanent supportive housing in the city of Mobile, which would also be accessible to Mobile County homeless residents living outside of the city.

**TABLE 42 - 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)	121	3*	79	27	0
Households with only adults	140		54	213	0
Chronically homeless households	0		0	94	0
Veterans	0		38	50	0
Unaccompanied youth	0		0	0	0

\*Includes both households with adults and children and households with adults only.

**Data Source:** Mobile City & County/Baldwin County Continuum of Care Housing Inventory Count Report

**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.**

A variety of mainstream services complement targeted services for people experiencing homelessness. The Continuum of Care focuses on supporting coordination and collaboration among these systems so that people experiencing homelessness can access mainstream resources to assist them in transitioning to and remaining stable in permanent housing. Examples of health, mental health, employment, and other services that complement services targeted to people experiencing homelessness include:

- The Southwest Alabama Workforce Development Council provides education and training through the community college and university system, including general education, adult education, and workforce development; career and technical education; career success guides; and resources for job seekers through the Mobile Career Center.
- Southwest Alabama Partnerships for Training and Employment (SWAPTE) offers incumbent worker training, on the job training, individual training scholarships, and youth employment training.
- The Franklin Primary Health Center in Mount Vernon offers a variety of low-cost health care, social, and behavioral health services for residents on the north side of the county.
- The Mobile County Health Department offers low-cost health care programs, including a sliding scale infectious disease clinic.
- The Mostellar Medical Clinic in Bayou La Batre is a Health Center Program grantee funded under 42 U.S.C. 254b. As a National Health Service Corp site, this clinic offers health and mental health care services at a reduced fee to qualified patients (including pediatrics, OB/GYN and Optometry services) convenient for residents on the south end of the county.

**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.**

Services and facilities that meet the needs of persons experiencing homelessness include:

- Several organizations that provide emergency shelter for people experiencing homelessness in Mobile County, including Christ N Us Ministry, Family Promise of Coastal Alabama, McKemie Place, Penelope House, Salvation Army of Coastal Alabama, The Lighthouse, and Waterfront Rescue Mission.
- Organizations providing transitional housing to people experiencing homelessness in Mobile County include AIDS Alabama South, Dumas Wesley Community Center, Mobile Area Interfaith Conference, Penelope House, The Lighthouse, and Volunteers of America Southeast.

- Organizations and agencies providing permanent supportive housing to people experiencing homelessness in Mobile County include AltaPointe Health Systems, Gulf Coast Veterans Health Care System, and Housing First, Inc.
- Organizations and agencies providing Rapid Re-Housing to people experiencing homelessness in Mobile County include Dumas Wesley Community Center, Family Promise of Coastal Alabama, Housing First, Inc., and Mobile Area Interfaith Conference.
- Housing opportunities for veterans experiencing homelessness in Mobile County include 38 transitional housing beds provided by Volunteers of America Southeast, 50 permanent supportive housing beds provided by Gulf Coast Veterans Health Care System, and 4 Rapid Re-Housing beds provided by Housing First, Inc.
- No beds in Mobile County are noted in the Housing Inventory Count as targeted specifically to unaccompanied youth experiencing homelessness.

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## **MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)**

### **Introduction**

This section describes the housing and social service needs of the county's special populations including the elderly, frail elderly, people with disabilities, residents with diagnosis of HIV/AIDS, residents with substance abuse and mental health issues, and victims of domestic violence.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.**

### **THE ELDERLY AND PEOPLE WITH DISABILITIES**

The elderly and people with disabilities need housing that provides access to transit or transportation services in order to facilitate access to employment, resources, and services. These needs should be primary considerations in the location of supportive housing for people with disabilities and seniors. Housing should also focus on integrating these populations into the community and reducing social isolation through programming and facilitating access to resources and services. In addition to housing located near transportation and needed services, people with intellectual and developmental disabilities often need case management or life skills programming that does not violate service requirements.

### **PEOPLE WITH ALCOHOL OR OTHER DRUG ADDICTIONS**

People with alcohol or other drug addictions may need screening, diagnosis, and assessment; treatment; and recovery supportive services, including clinical case management; housing and transportation

assistance; mental health services; family engagement; behavioral therapy; and vocational and education, childcare, financial, and health services.<sup>15</sup>

### PEOPLE LIVING WITH HIV/AIDS

People living with HIV/AIDS need low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces risk of homelessness for people living with HIV/AIDS. Similar to other vulnerable populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including child care services, medical transportation, and non-medical case management, among others<sup>16</sup>

### PUBLIC HOUSING RESIDENTS

Public housing residents may have a need for supportive services such as access to childcare and afterschool programs, transportation to and from these and other services and employment, health services, access to fresh and affordable food, and workforce development and employment training.

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

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment in order to reduce risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. AltaPointe Health Systems, Gulf Coast Veterans Health Care System, and Housing First, Inc. provide permanent supportive housing in Mobile County.

AltaPointe Health Systems administers Shelter Plus Care, a Housing Choice Voucher program with an emphasis on housing homeless individuals and families. The program includes grants for rental assistance, in combination with supportive services from other sources, to assist hard-to-serve homeless persons with disabilities.<sup>17</sup>

Supportive services are also available outside of supportive housing programs. For example, Franklin Primary Health Center and Mostellar Medical Clinic offer a variety of health/mental health care services

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<sup>15</sup> Rural Health Information Hub. (n.d.) Treatment and Recovery Support Services. Retrieved from: <https://www.ruralhealthinfo.org/toolkits/substance-abuse/1/support-services>

<sup>16</sup> Health Resources and Services Administration. (n.d.). Get HIV Care and Treatment. Retrieved from: <https://hab.hrsa.gov/get-care/get-hiv-care>

<sup>17</sup> U.S. Department of Housing and Urban Development. (n.d.). Shelter Plus Care. Retrieved from: <https://www.hud.gov/hudprograms/spc>

in the northern and southern portions of the county. Local service providers are well-networked and often make referrals to one another to provide shelter, temporary food, clothing, and other immediate services.

Permanent supportive housing requires housing that is affordable, close to needed health services, and accessible to transportation options. The use of funds such as those provided through the HOME Investment Partnerships program can support the development of affordable housing near services and transportation, facilitating access to care and resources and supporting the use of in-home 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)**

Mobile County's first year Annual Action Plan specifies the activities it plans to support during the 2020 program year to address housing and supportive service needs. These include:

- Funding for the Semmes Senior Center to complete a kitchen, benefitting about 300 senior citizens.
- Funding for senior services, including support staff at Semmes Senior Center and a home-delivered meals program in the Grand Bay/Irvington area, benefitting an additional 81 senior citizens.
- Funding to construct handicap ramps and make other accessibility modifications for about 20 owner-occupied homes.
- Funding for an emergency repair assistance program targeted to approximately 8 very low income households.
- Funding for a prescription drug assistance program to serve about 160 low- and moderate-income, chronically ill patients.
- Funding for counseling and transportation services for an estimated 130 child sexual abuse victims and their non-offending family members.
- Funding for a domestic violence victim advocacy program to support an estimated 310 victims of intimate partner violence.
- Funding to assist with direct services to an estimated 25 sexual assault victims and their families.
- Funding for legal services specific to homelessness prevention, benefitting an estimated 450 persons at risk of homelessness.

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## **MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)**

**Describe any negative effects of public policies on affordable housing and residential investment.**

In conjunction with the development of this Consolidated Plan, Mobile County also developed an Analysis of Impediments to Fair Housing Choice (AI) covering the unincorporated County and the municipalities of Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. In its assessment of fair housing barriers, the AI considered the impact of local land use and zoning policies on residential investment and affordable housing development. While Mobile County does not develop a comprehensive plan or having zoning power, municipalities within the county have adopted local zoning

ordinances, with the exception of Semmes, which (along with Mobile County) has adopted subdivision regulations and requires building permits in conformity with adopted codes. A review of these ordinances found that “...there is more that the County jurisdictions can do to use zoning and land use policies to further remove artificial barriers to development of and access to affordable housing across all residential zones.” Examples include allowing attached housing types in single-family districts; permitting conversion of large single-family dwellings in high-opportunity neighborhoods to 2-family, 3-family, or multifamily dwellings compatible with the neighborhood character; decreasing minimum lot size requirements; allowing for subdivision of large lots in low density districts; allowing zero lot line, patio homes, or cottage communities on small or shared lots with no minimum floor area; or allowing accessory dwelling units. As a Dillon rule state, approval of State legislation for municipalities in Mobile County would be required in order to provide inclusionary zoning. If this was approved, inclusionary zoning could be an additional tool for incentivizing the development of affordable housing by providing density bonuses or other development concessions for developments where a portion of units are kept affordable.

In addition to local land use policy, affordable housing development is also impacted by policies at the state level. In 2018, the State of Alabama adjusted its formula for tax valuations on affordable multifamily properties. Under Addendum P in the state’s Property Tax Plan for Equalization, those properties receiving subsidies such as “grants, below market financing, direct rental assistance and low income housing tax credits” either through USDA or HUD,<sup>18</sup> will be subject to the same rules as used for assessment of market-rate multifamily properties. Addendum P would allow local tax assessors to value subsidized multifamily housing using one of the three standard appraisal approaches (sales, income or cost) based on the Alabama Appraisal Manual. While responsibility for determining how to best assess properties in Mobile County is the responsibility of the Revenue Commissioner, property owners are allowed an appellate process and can appeal an assessment by providing data (such as income and expenses) to justify an adjustment to the assessed value. Accordingly, the changes in valuation are not anticipated to have a significant impact on affordable multifamily properties in Mobile County and throughout the state.

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## **MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)**

### **Introduction**

This section outlines employment, labor force, and educational attainment data that informs the Consolidated Plan’s priorities and goals.

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<sup>18</sup> Alabama Department of Revenue Property Tax Division. (2018, April 27). *Property Tax Plan for Equalization*. Retrieved from: [revenue.alabama.gov/wp-content/uploads/2017/07/plan\\_for\\_equalization\\_revised\\_04.27.18.pdf](https://revenue.alabama.gov/wp-content/uploads/2017/07/plan_for_equalization_revised_04.27.18.pdf), p. 153

## Business Activity

**TABLE 43 - 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	867	943	1	2	1
Arts, Entertainment, Accommodations	8,439	3,334	11	9	-3
Construction	7,012	5,732	9	15	5
Education and Health Care Services	10,782	3,122	14	8	-6
Finance, Insurance, and Real Estate	3,717	1,133	5	3	-2
Information	869	284	1	1	0
Manufacturing	11,563	8,987	15	23	8
Other Services	2,740	1,827	4	5	1
Professional, Scientific, Management Services	4,518	1,148	6	3	-3
Public Administration	0	0	0	0	0
Retail Trade	11,233	5,480	15	14	-1
Transportation, Warehousing, Utilities	3,325	1,948	4	5	1
Wholesale Trade	4,083	1,939	5	5	0
<b>Total</b>	<b>69,148</b>	<b>35,877</b>	<b>--</b>	<b>--</b>	<b>--</b>

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

**TABLE 44 - LABOR FORCE**

<b>Total population in the civilian labor force</b>	98,870
<b>Civilian employed population 16 years and over</b>	89,845
<b>Unemployment rate</b>	9%
<b>Unemployment rate for ages 16-24</b>	27%
<b>Unemployment rate for ages 25-65</b>	5%

Data Source: 2011-2015 ACS

**TABLE 45 – OCCUPATIONS BY SECTOR**

<b>Occupations by Sector</b>	<b>Number</b>
Management, business, and financial	15,283
Farming, fisheries, and forestry	2,759
Service	8,522
Sales and office	22,930
Construction, extraction, maintenance, and repair	10,579
Production, transportation, and material moving	6,633

Data Source: 2011-2015 ACS

## Travel Time

**TABLE 46 – TRAVEL TIME**

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
< 30 Minutes	47,190	55%
30-59 Minutes	33,756	39%
60 or More Minutes	4,741	6%
<b>Total</b>	<b>85,687</b>	<b>100%</b>

Data Source: 2011-2015 ACS

## Education

**TABLE 47 - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS (POPULATION AGE 25 TO 64)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,852	1,304	7,694
High school graduate (includes equivalency)	25,205	2,262	12,723
Some college or associate degree	25,575	1,796	9,094
Bachelor's degree or higher	17,489	383	3,104

Data Source: 2011-2015 ACS

**TABLE 48 - EDUCATIONAL ATTAINMENT BY AGE**

Educational Attainment	Age				
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–64 yrs.	65+ yrs.
Less than 9th grade	498	697	729	2,121	3,002
9th to 12th grade, no diploma	3,371	3,017	2,473	6,822	4,429
High school graduate, GED, or alternative	6,942	8,523	8,681	23,093	12,552
Some college, no degree	6,669	6,872	6,579	13,814	4,887
Associate degree	744	2,064	2,993	4,501	1,078
Bachelor's degree	893	4,519	3,666	6,579	2,332
Graduate or professional degree	49	1,333	2,038	2,947	1,228

Data Source: 2011-2015 ACS

**TABLE 49 – MEDIAN EARNINGS IN THE PAST 12 MONTHS BY EDUCATIONAL ATTAINMENT**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$19,961
High school graduate (includes equivalency)	\$29,067
Some college or associate degree	\$29,959
Bachelor's degree	\$40,852
Graduate or professional degree	\$52,830

Data Source: 2011-2015 ACS

### **Based on the business activity table above, what are the major employment sectors within your jurisdiction?**

The employment sectors in Mobile County with the largest numbers of jobs are manufacturing (8,987 jobs or 23% of all jobs); construction (5,732 jobs or 15%); retail trade (5,480 jobs or 14%); arts, entertainment, and accommodations (3,334 jobs or 9%); and education and health care services (3,122 jobs or 8%).

The jobs in which the most city residents are employed reflect these major employment sectors. The largest numbers of Mobile County residents are employed in manufacturing (11,563 workers or 15% of all workers); retail trade (11,233 workers or 15%); education and health care services (10,782 workers or 14%); arts, entertainment, and accommodations (8,439 workers or 11%); and construction (7,012 workers or 9%).

Notably, the number of workers in the county far exceeds the number of jobs (69,148 and 35,877, respectively). The largest mismatch between the share of workers (i.e., employed residents) and the share of jobs by sector is in manufacturing (8 percentage point difference in the share of workers and the share of jobs). Manufacturing workers make up a smaller proportion of workers living in the county than do manufacturing jobs of the county's jobs, indicating commuting of residents into the city of Mobile and adjacent counties to access more diverse employment opportunities. Another gap exists in workers and jobs in the education and health care sector (6 percentage point difference in the share of workers and the share of jobs). Education and health care workers make up a larger proportion of workers living in the county than do education and health care jobs of the county's jobs, also indicating commuting of workers outside of the county to access work in this sector. Differences between the share of workers and share of jobs by sector are 5 percentage points or less in all other sectors.

### **Describe the workforce and infrastructure needs of the business community.**

Workforce development programs in Mobile County focus on training workers in high-demand, well-paying industries and connecting job seekers with regional employers in these sectors. The Southwest Alabama Workforce Development Council focuses workforce education and training on key industries of aviation and aerospace, manufacturing and construction, maritime, healthcare, and hospitality and tourism. The region's Comprehensive Economic Development Strategy Annual Report (2019) emphasizes the region's goal of aligning education and training programs to ensure the region's current and future workforce can meet employer needs. Stakeholders interviewed in the course of this planning process also emphasized a need to connect workers with opportunities for education, skills development, and training for jobs that pay living wages. Fifty-six percent (56%) of survey respondents rated incentives for job creation as a high-priority need, and 54% described employment training as a high-level need.

Infrastructure in Mobile County and the city of Mobile includes the Port of Mobile, the Alabama Cruise Terminal, railroads, public transportation, the highway system, airports and air cargo, and the Mobile Aeroplex. Meeting participants and stakeholders interviewed during this planning process noted a need for increased transportation options in the county to support residents in accessing employment and services. Fifty-six percent (56%) of survey respondents described transportation services as a high-priority need.

**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.**

Several factors shape economic development in Mobile County. In particular, the region's Comprehensive Economic Development Strategy Annual Plan (2019) notes the following goals for the region:

- Advance the region's economy
  - Create an environment that fosters economic diversification and growth in the region
  - Strengthen and expand economic cooperation and collaboration regionally and beyond the region's borders
- Create a region that supports existing businesses, entrepreneurship, and innovation
  - Improve the availability of capital
  - Align education and training programs to ensure the region's current and future workforce can meet employer needs
- Provide high-quality infrastructure improvements to support development, redevelopment, and revitalization of the built environment
  - Develop public-private partnerships that improve, expand and maintain adequate infrastructure that is current with the latest technological advancements and capable of meeting existing and future needs
- Protect the environment
  - Implement land use management policies and environmental policies that protect valuable natural resources but still allow and encourage economic development
  - Build upon the uniqueness of the region's rural resources to leverage sustainable and diverse enterprise opportunities
  - Implement a program to clean-up and reuse contaminated sites
- Support and sustain regional partnerships to accomplish the region's economic goals
  - Strengthen and expand economic cooperation and collaboration regionally and beyond the region's borders

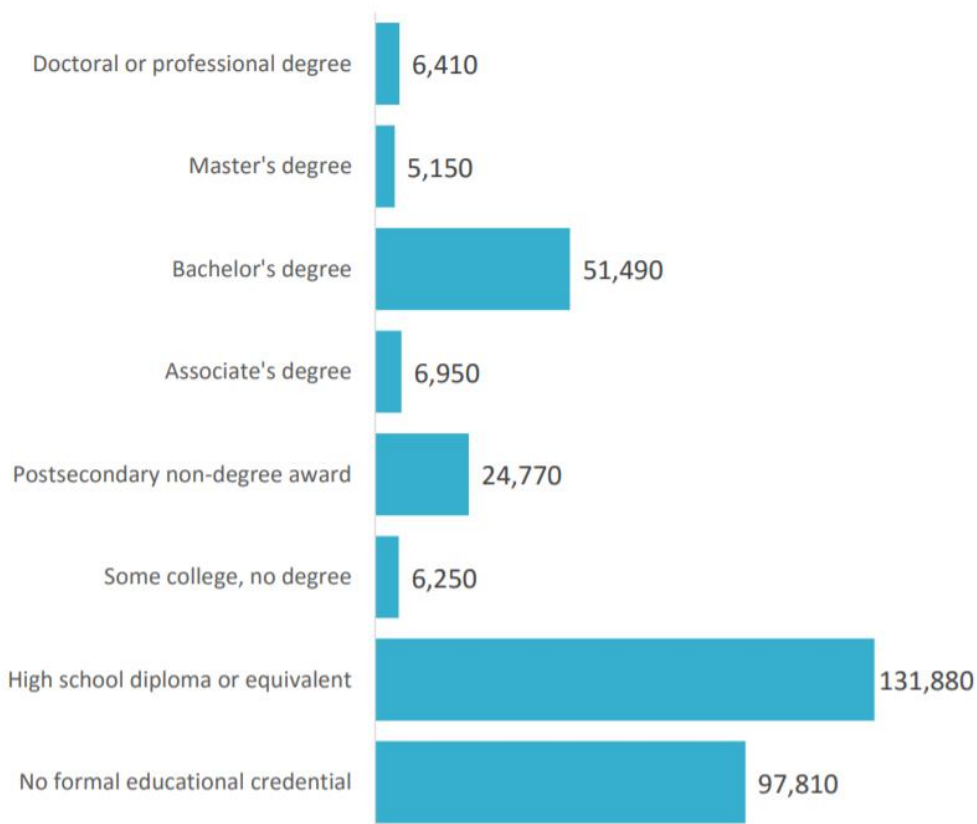
Investments in these high-priority areas will help to address the county's workforce development, job creation, and infrastructure needs.

Affordable housing, including housing near job centers, is also an increasingly important component to supporting workforce and business attraction and retention. Stakeholders interviewed as part of this planning process emphasized the need for quality affordable housing close to jobs, resources, and transportation, including a need for a variety of housing types and sizes. This housing is of particular need for seniors, people with disabilities, people transitioning from homelessness, and people living with HIV/AIDS. In some of the county's communities, there is also a high level of need for rehabilitation of existing housing stock to increase the supply of housing that is affordable and in good condition. Rising housing costs are also a primary contributor homelessness in the city. For these reasons, there is a growing need to devote resources to the development of affordable housing with access to jobs, services, and transportation.

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

About 47% of the county's population age 25 or over has a high school education or less, while just 23% have a bachelor's degree or higher, based on American Community Survey data for 2014-2018 (from ACS Table B15002). The Alabama Department of Labor notes that while occupations requiring a high school diploma or less are projected to make up about 70% of the region's jobs in 2024 (see Figure 14), jobs in occupations requiring a form of postsecondary education for entry-level positions are projected to grow faster through 2024 (see Figure 15).<sup>19</sup> For these reasons, it is vital that county's workforce development efforts continue to focus on training workers in high-demand skills and supporting workers in accessing educational opportunities in corresponding high-demand job sectors that offer potentially well-paying positions.

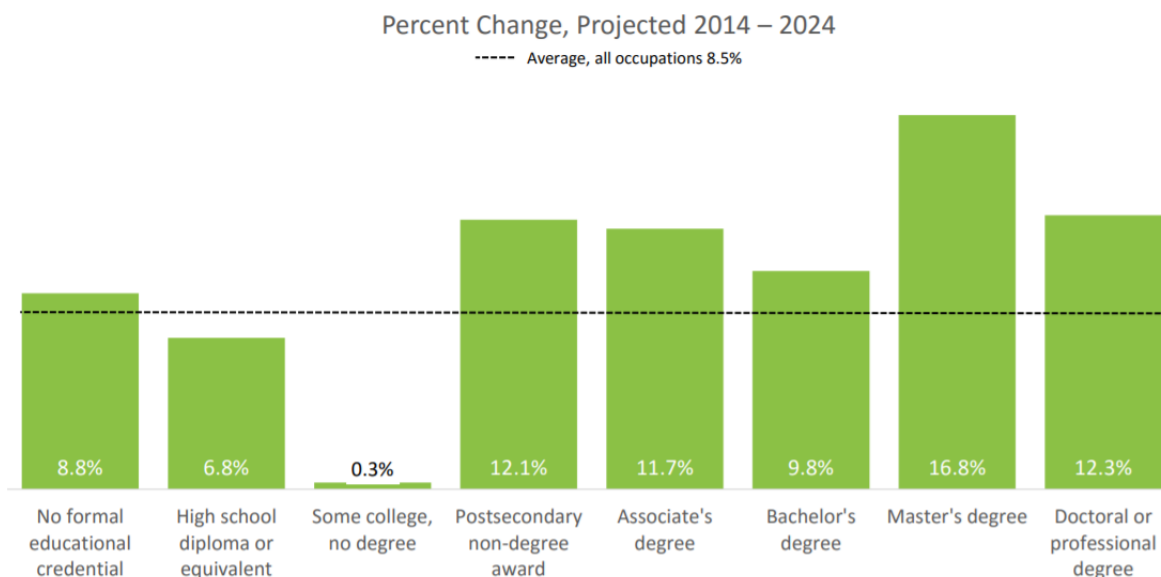
**FIGURE 14 – PROJECTED JOBS BY EDUCATION, ALABAMA REGION 7, 2024**



**Data Source:** Figure taken from the Alabama Department of Labor

<sup>19</sup> Alabama Department of Labor. (2014-2024). Region 7 Education & Training Outlook Occupational Projections 2014-2024. Retrieved from: <http://www2.labor.alabama.gov/WorkforceDev/Alabama%20and%20Regional%20Data/Region7/Education%20and%20Training%20Outlook.pdf>

**FIGURE 15 – ALABAMA REGION 7 PROJECTED PERCENT CHANGE FOR JOB EDUCATION REQUIREMENTS, 2014-2024**



**Data Source:** Figure taken from the Alabama Department of Labor

**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.**

A variety of workforce training initiatives support the County's Consolidated Plan:

- The Southwest Alabama Workforce Development Council provides education and training through the community college and university system, including general education, adult education, and workforce development; career and technical education; career success guides; and resources for job seekers through the Mobile Career Center.
- Southwest Alabama Partnerships for Training and Employment (SWAPTE) offers incumbent worker training, on the job training, individual training scholarships, and youth employment training.
- The region's community college system provides general education for transition to 4-year institutions, adult education, and workforce development programs, including highly specialized training programs.
- Regional universities, including Spring Hill College, the University of Mobile, and the University of South Alabama offer undergraduate and graduate programs and continuing education opportunities.

Programs offered by workforce development stakeholders closely align with workforce development needs identified in the Consolidated Plan, including providing targeted job skills training and increasing educational quality and attainment.

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

Mobile County participated in the region's Comprehensive Economic Development Strategy prepared by the South Alabama Regional Planning Commission. The strategy serves as the Comprehensive Economic Development Strategy (CEDS) in accordance with the U.S. Economic Development Administration's requirements, and as a guide for policies, programs, and investments to support economic development in the region.

Activities the County anticipates undertaking over the next five years will support several of the strategies listed in the 2019 CEDS, including providing high-quality infrastructure in the county. The County will also continue to work with regional workforce development stakeholders to support job training and employment readiness education.

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## **MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION**

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

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. The HUD-provided map on the following page shows the share of households within each census tract that have at least one of these housing problems.

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are several census tracts with a concentration of housing problems in distinct areas of Mobile County. Census tracts with high percentages of households with housing burdens are found mainly in the city of Prichard, the city of Chickasaw, in Tillman's Corner, and in the unincorporated area immediately outside of the Mobile Regional Airport.

Those census tracts in Prichard and Chickasaw where more than 40% of households have a housing need are predominantly populated by Black residents. In Tillman's Corner and next to the Mobile Regional Airport, census tracts where 40% have a housing need are predominantly White. All census tracts with concentrations of housing problems are near or adjacent to the city of Mobile.

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

Geographic patterns for people of color residing in Mobile County are shown in Figure 17. Concentration is defined as a census tract in which more than 50% of residents are people of color. The City of Prichard is unique, in that it is the only city where most of its census tracts have more than 50% residents of color. Census tracts 40, 41, 48, 49, 50, 75, 76, and 77 in East Prichard and census tract 61.03 in the Eight Mile neighborhood of Prichard have Black populations ranging from 76% to 99%. One other census tract

located in southeastern Mobile County, 71.01, is 56% Black but is also partially located in the city of Mobile.

Mobile County also has census block groups where more than 50% of the residents are people of color. Block group 2 in census tract 58, located in northeast Mobile County at the border of Washington County, is 58% Native American. This is the location of the MOWA Choctaw Reservation. Block group 3 in census tract 58 is 73% Black. Block group 1 in census tract 51, which is located in the city of Chickasaw, is 52% Black.

In its fair housing planning guidance, HUD defines racially or ethnically concentrated areas of poverty (RECAP) where more than one-half of the population are people of color and the individual poverty rate is over 40%. There are seven RECAP census tracts in Mobile County. Six of the seven RECAPs are located in the city of Prichard; the seventh RECAP is located in the city of Chickasaw, which is adjacent to Prichard. All of the Prichard RECAPs are located in East Prichard, the most heavily populated area of the city. The remaining RECAP in Chickasaw is located between I-65 and Kansas Street, to the south of West Lee Street.

HUD also identifies CDBG-eligible block groups where there are concentrations of low- and moderate-income families. In this case, HUD defines a concentration as a block group where low- and moderate-income households make up more than 50% of total households in the block group. According to ACS 5-Year Low- and Moderate-Income Summary Data from 2019, Mobile County has 33 block groups where the majority of households have low or moderate income. These block groups comprise approximately 28% of all block groups in the county.

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

As stated previously, there are multiple census tracts where people of color make up the majority of the population and/or more than 40% of households have one or more housing problems. In an effort to focus on specific areas of need, the market analysis will use HUD-designated RECAP census tracts. Data presented below is aggregate data for RECAP designated census tracts (40, 41, 48, 51, 75, 76 and 77) from the 2011-2015 American Community Survey 5-Year Estimates.

Renter occupied housing units in these areas comprise 52% of the housing stock, substantially higher compared to all of Mobile County where only 25% (less than half) are renter occupied. Approximately 24% of housing units in the selected census tracts are vacant, compared to 13% in the county. Looking at structure type, approximately 87% of the housing units in the RECAP designated census tracts are single-family. Small multifamily housing (2 to 19 units) comprise 9.8% and large multifamily properties (20 or more units) make up less than 1% of all housing structures. Mobile homes, boats and RVs also make up less than 1% of housing types. These RECAP areas have more small multifamily units than the county overall, which has 5.3%. However, the county has a significantly higher share of mobile homes (15%), which is primarily attributable to the lack of zoning in the county.

Age of housing in RECAP census tracts is older than in the county overall. The majority (89%) of housing in RECAP tracts was built prior to 1979. Meanwhile, 77% of housing across the county was built after 1970.



The older housing stock in Prichard may be partly due to the city's declining population which, according to the Prichard Comprehensive Plan, peaked in the early 1960s.<sup>20</sup>

Median rental rates are lower in the RECAP areas by around \$60 than in the rest of Mobile County. Some median rents in RECAP tracts are significantly higher than the county median, such as census tract 51 in Chickasaw where median rents are \$931. However, some RECAPs have significantly lower median rents, such as census tract 75 with a median rent of \$581 and census tract 48 with a median rent of \$475. Most RECAPs have median rents below the county average.

Home values indicate significantly higher values in the county than in the RECAP areas. Nearly all (92%) of the owner-occupied housing in Mobile County's RECAPs is valued at less than \$100,000. Five percent (5%) of owner-occupied housing is valued between \$100,000 and \$200,000 and 3% is valued above \$200,000. In the county overall, only 35% of the owner-occupied housing stock is valued at less than \$100,000. The majority (44%) is valued between \$100,000 and \$200,000, while 21% is valued above \$200,000. While rents and home prices in RECAP census tracts are generally lower than in other areas in the county, elevated poverty rates within these tracts mean that households likely face greater difficulty affording and maintaining housing, even when costs are below county averages.

### **Are there any community assets in these areas/neighborhoods?**

RECAP designated census tracts in the cities of Prichard and Chickasaw are primarily composed of single-family residential neighborhoods. However, these RECAPs also contain assets and amenities, such as the Prichard City Hall, the Housing Authority of the City of Prichard, the Gwendolyn Williams Prichard Public Library, the Prichard Municipal Stadium, the Department of Human Resources, the Prichard Water Works and Sewer, four parks, a post office, a fire station, a senior citizens center and 3 elementary schools.

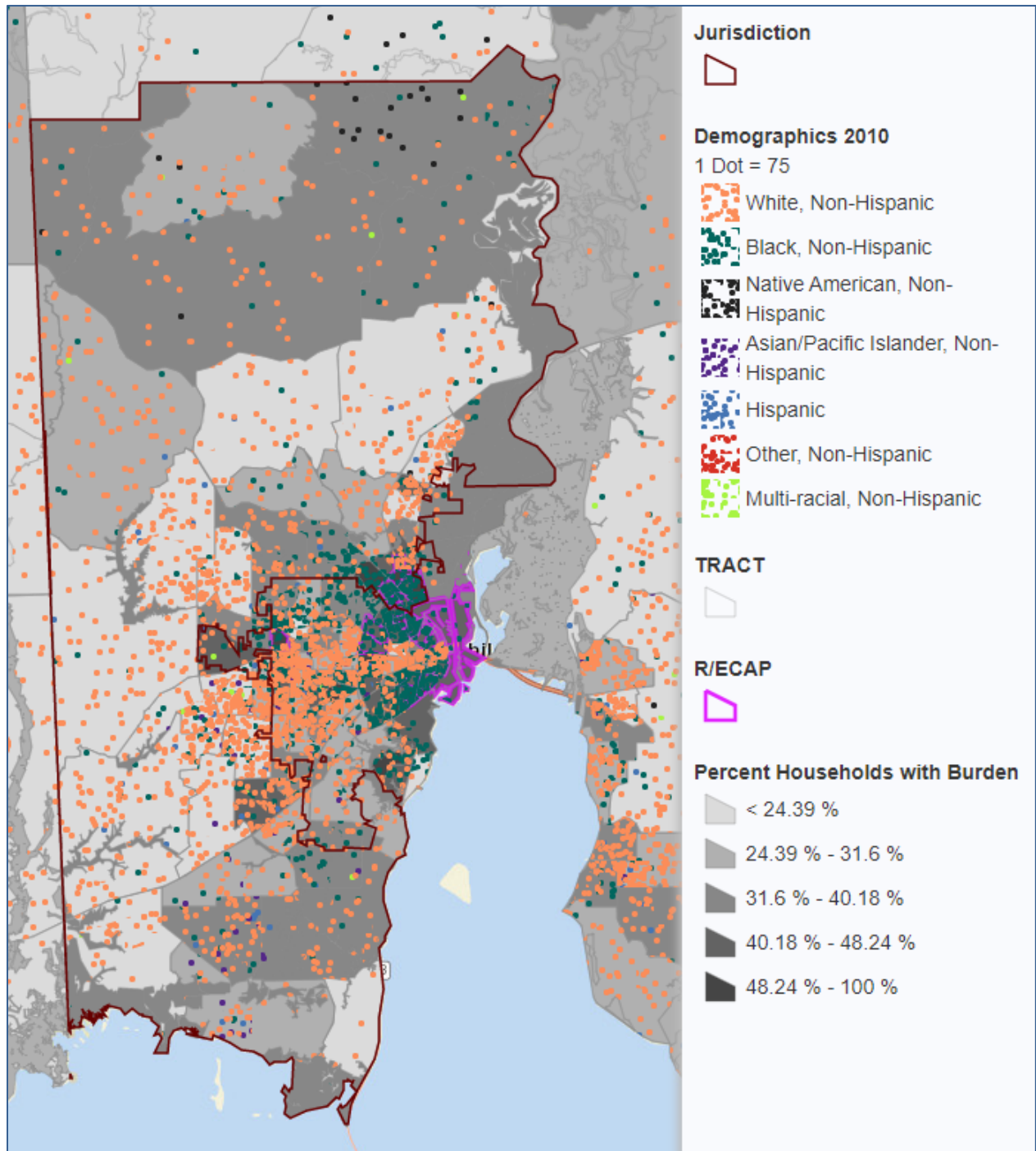
### **Are there other strategic opportunities in any of these areas?**

The RECAP areas in Chickasaw and Prichard have access to major highways, including I-65, I-165, U.S. Highway 45, and several state and arterial roads. The WAVE Transit offers bus service in Prichard RECAPs on Routes 5, 10, and 16 to downtown Mobile and the Bel-Air Mall. Bus services are offered hourly. There are currently no bus services to Chickasaw due to budget cuts in 2016; however, expansion of bus service here would provide access to various employers and other opportunities for residents in this area. Furthermore, the Toulmin Springs Branch of Three Mile Creek runs through these RECAP areas. Due to flood hazards presented by this tributary, there are opportunities to invest in park/recreation space where development is not feasible.

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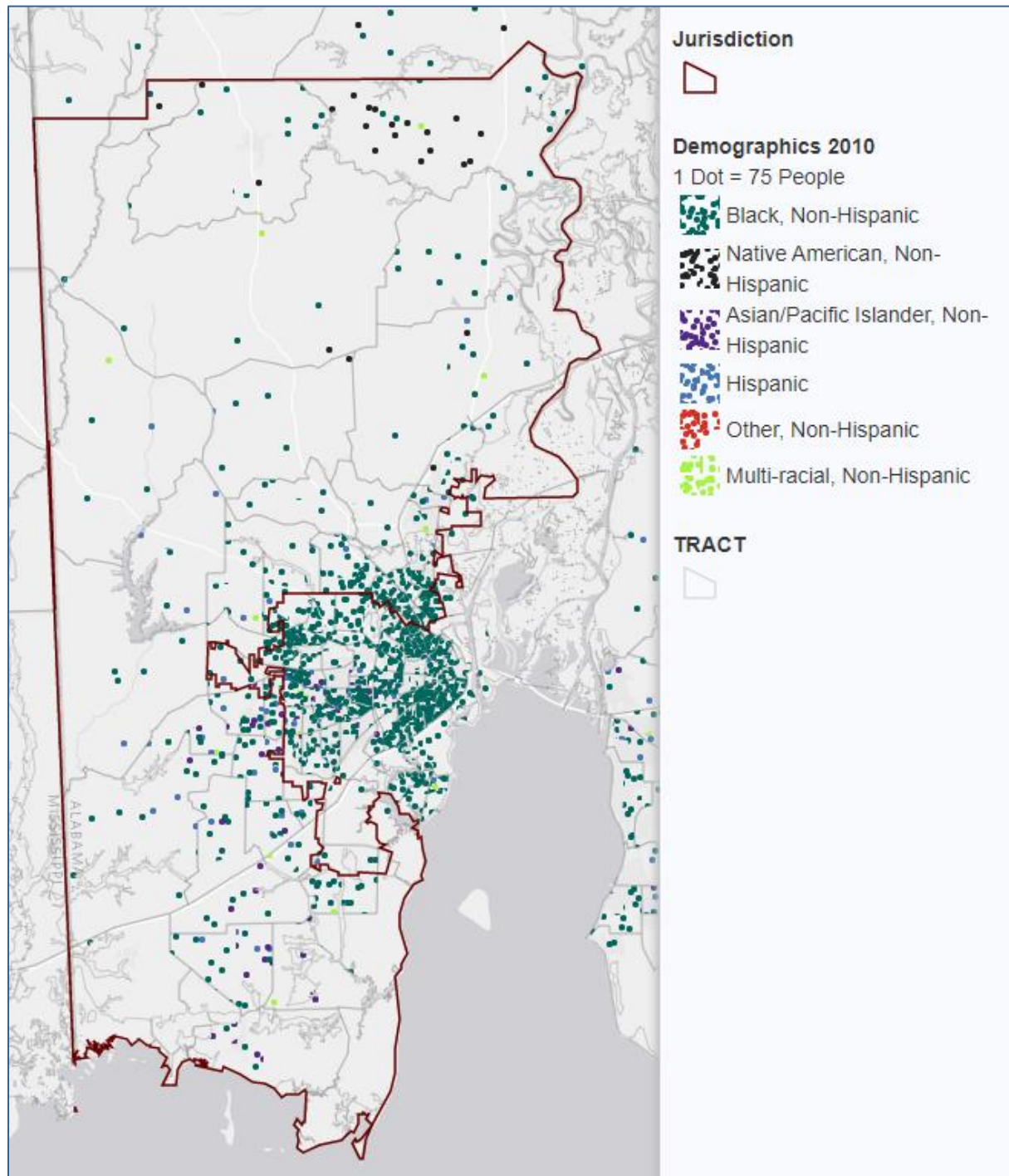
<sup>20</sup> City of Prichard, AL. (2016). *Comprehensive Plan*. p. 13

**FIGURE 16 – HOUSING NEEDS AND RACE AND ETHNICITY BY CENSUS TRACT IN MOBILE COUNTY, 2010**



**Data Source:** HUD AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

**FIGURE 17 – POPULATION BY CENSUS TRACT FOR PEOPLE OF COLOR IN MOBILE COUNTY, 2010**



**Data Source:** HUD AFFH Data and Mapping Tool, <https://egis.hud.gov/affht/>

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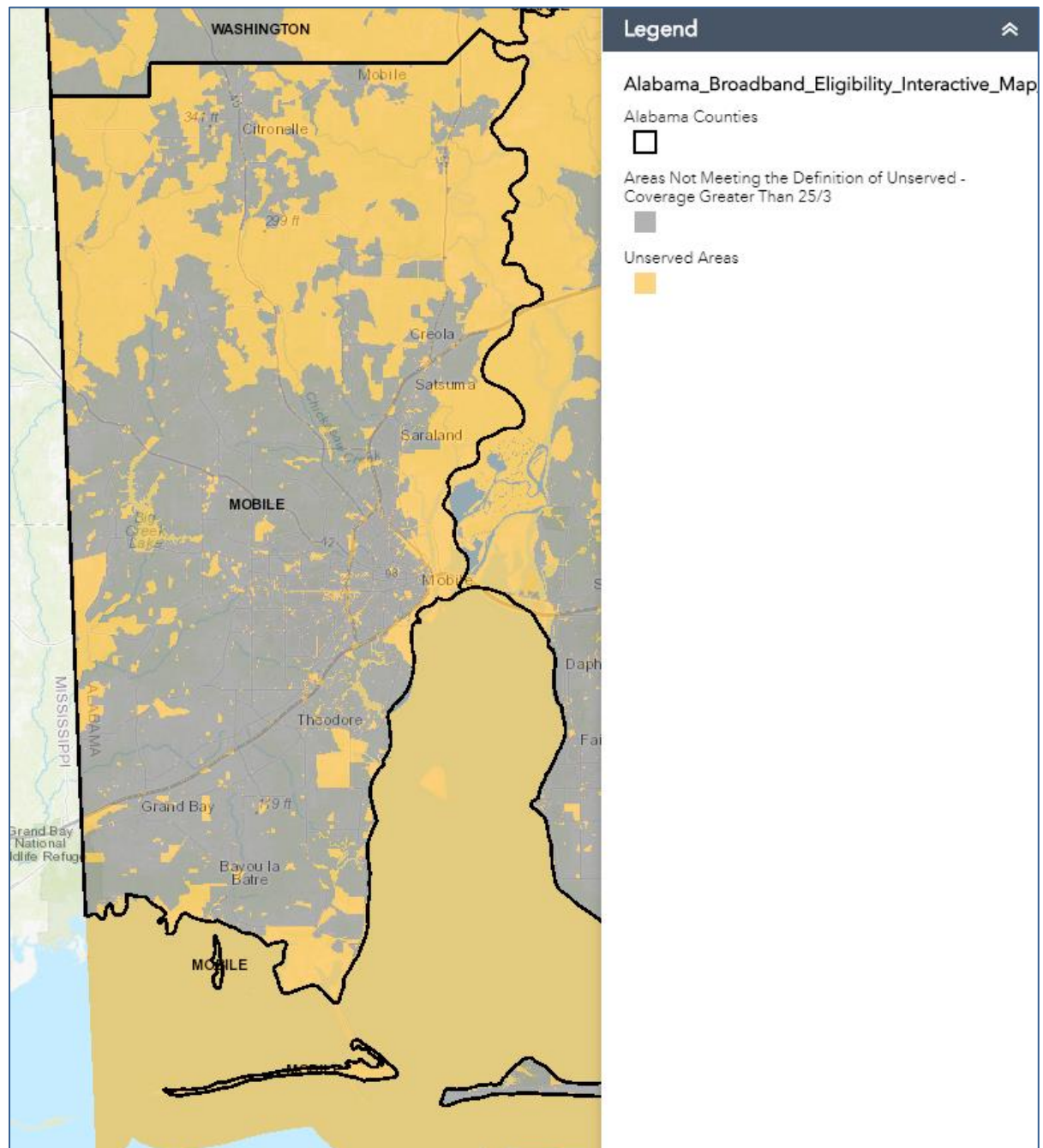
## **MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS – 91.210(A)(4), 91.310(A)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

The Alabama Department of Economic and Community Affairs (ADECA) publishes an interactive map which shows broadband internet coverage across the state of Alabama. The Alabama Broadband Accessibility Interactive Map indicates those areas across the state that have access to 25 Mbps download speeds and 3 Mbps upload speeds (otherwise notated as 25/3). As shown in Figure 18 below, areas shown in gold are unserved by broadband service, indicating that they lack access to internet that reaches 25/3 speeds. These areas are primarily located in the northern half of the county, excluding some covered areas along Highway 45 such as the city of Citronelle. There are also unserved areas in southern Mobile County, such as Theodore Industrial Park in the southeast, several large undeveloped tracts north of Union Church in the southwest, and Dauphin Island. Many of the areas in the county that are unserved by broadband are large, undeveloped tracts of forest. Most incorporated areas, including the cities of Satsuma, Creola, Saraland, Semmes, Prichard, Chickasaw, Mt. Vernon and Bayou La Batre are shown to have access to internet.

Despite the presence of wiring, the costs of service may be prohibitive for some low- to moderate-income households where internet coverage is shown to be available. A stakeholder from the Housing Authority of the City of Prichard (HACP) indicated that not all residents of the HACP have access to broadband internet, in part due to costs. Staff of the HACP have attempted to acquire internet access from two local providers, AT&T and Comcast, for an affordable rate of \$10, however, negotiations are ongoing at this time. In lieu of internet access at home, public housing residents may utilize internet services at the Gwendolyn Williams Prichard Public Library or at community center operated by the HACP.

**FIGURE 18 – BROADBAND COVERAGE IN MOBILE COUNTY, 2019**



**Data Source:** Alabama Broadband Accessibility Interactive Map, [www.adecagis.alabama.gov/broadband2019/](http://www.adecagis.alabama.gov/broadband2019/)



### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

In Figure 18, areas of Mobile County known to have broadband coverage greater than 25 Mbps for downloads and 3 Mbps for uploads are indicated in gray. According to the Alabama Broadband Eligibility Map, areas shown in gray are locations where there is at least one terrestrial service provider that offers the minimum level of internet connectivity (at speeds of 25 Mbps/3 Mbps).<sup>21</sup> Areas shown in gold do not have any providers who offer internet at these minimum speeds.

The FCC's Fixed Broadband Deployment map confirms the limited number of terrestrial service providers in areas shaded in gold. Some areas marked "unserved" do receive satellite service through providers such as ViaSat, VSAT Systems, and Hughes Network Systems. However, satellite service, which does not rely on any terrestrial features such as wirelines, fiber optic cables or towers, can be expensive for the end user and may run slower than terrestrial services. Harbor Communications offers a fixed wireless and fiber service in rural Mobile County. DSLbyAir also offers fixed wireless service in the county. However, download speeds for Harbor Communication and DSLbyAir typically do not exceed 20 Mbps. AT&T also offers some fixed wireless services with download speeds of 10 Mbps and upload speeds of 1 Mbps. Through its Alabama Broadband Accessibility Fund initiated in 2018, the state plans to invest approximately \$7.4 million state-wide to increase internet provider access in rural areas. However, applicants to this fund are required to be non-government entities. To date, no funds have been requested by or approved for a provider in Mobile County.

Many gold-shaded areas in Mobile County are currently undeveloped and do not require broadband. There may be many rural residential and commercial users throughout northern Mobile County who, due to their proximity to undeveloped land, do not have internet services. These households would be the primary targets for broadband expansion and would benefit from funds to help providers increase the speeds of fixed wireless services.

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## **MA-65 HAZARD MITIGATION – 91.210(A)(5), 91.310(A)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The impact of environmental hazards on low- and moderate-income households is an important consideration for regional planners, city staff, and housing and service providers in Mobile County. The county's hazard mitigation plan, *Mobile County Hazard Mitigation: Integrating Mitigation Measures into Local Planning* (2016), identifies hazards most likely to impact the county. The plan notes several location-specific hazards, including high winds, storm surge, coastal/ riverine flooding, and interface wildfires. The

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<sup>21</sup> ADECA. (2019, November 22). *Alabama Broadband Eligibility Map – Unserved Areas as of 11/22/2019*. Retrieved from: [https://adeca.alabama.gov/Divisions/energy/broadband/Broadband%20Docs/Alabama\\_Broadband\\_Eligibility\\_Map\\_Unserved\\_Areas.pdf](https://adeca.alabama.gov/Divisions/energy/broadband/Broadband%20Docs/Alabama_Broadband_Eligibility_Map_Unserved_Areas.pdf)

U.S. Environmental Protection Agency has also noted climate change impacts specific to Alabama and its coast, including:

- Expected sea level rise along the Alabama coast of 18 inches to 4 feet over the next century, with impacts including submersion of wetlands and dry land, erosion of beaches, and coastal flooding
- Likely continued intensification of tropical storms and hurricanes, with more frequent flooding due to sea level rise
- Increasing vulnerability of coastal communities and their infrastructure
- Increases in annual precipitation
- More severe droughts due to longer periods without rain and more frequent very hot days
- Reduced capacity to produce hydroelectric power due to droughts
- Impacts of higher temperatures and drought on agricultural production
- Changes in composition of forests, and
- Public health impacts, including increased incidence of heat stroke, asthma, and other conditions.<sup>22</sup>

To mitigate environmental hazards in Mobile County, the county's hazard mitigation plan provides recommendations in the areas of comprehensive plan integration, integration with regulatory tools, capital improvements planning, and floodplain management.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The degree to which low- and moderate-income households are vulnerable to increased natural hazards associated with climate change is an important consideration for jurisdictions and regions as they prepare environmental resiliency and other plans. The Fourth National Climate Assessment (2018) notes that vulnerable populations, including lower-income and other marginalized communities, have lower capacity to prepare for and cope with extreme weather and climate-related events. Because these communities are expected to experience greater impacts, it is important that jurisdictions prioritize adaptation actions for the most vulnerable populations.<sup>23</sup> American Community Survey data for 2014-2018 indicate that:

- Median household income for residents of Mobile County is \$46,166, lower than the state median of \$48,486 (from ACS Table S1903);
- An estimated 29% of the county's 155,831 households have incomes of less than \$25,000 per year (from ACS Table S1901); and
- Nineteen percent (19%) of Mobile County residents were living below the poverty level in the past 12 months, higher than the state level of 18% (from ACS Table S1701).

In this way, a large proportion of the county's residents have reduced capacity to prepare for and cope with extreme weather and climate change-related events.

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<sup>22</sup> United States Environmental Protection Agency. (2016). What Climate Change Means for Alabama. Retrieved from: <https://19january2017snapshot.epa.gov/sites/production/files/2016-09/documents/climate-change-al.pdf>

<sup>23</sup> U.S. Global Change Research Program. (2018). *Fourth National Climate Assessment*. Retrieved from: <https://nca2018.globalchange.gov/>

# STRATEGIC PLAN

## SP-05 OVERVIEW

### Strategic Plan Overview

This strategic plan will guide the allocation of CDBG and HOME funding during the 2020-2024 planning period to address the County's most critical needs. Goals for the 2020-2024 period focus on high priority needs identified through data analysis; community input; consultation with County staff, elected officials, and partner agencies; and a review of relevant recently completed plans and studies. The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the County will allocate funding.

The County relies on partnerships to achieve its Consolidated Plan goals. The Grants Department anticipates continuing to work with other County departments, municipalities, local nonprofit and housing agencies, Community Housing Development Organizations (CHDOs), and others to address priority needs.

## SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

### Geographic Area

The Mobile Urban County includes nine incorporated municipalities – Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes – and all of unincorporated Mobile County, Alabama. Dauphin Island does not participate in the Urban County and the City of Mobile is a separate entitlement that receives its own grant funds independent of the Urban County.

TABLE 50 – LOCAL TARGET AREAS

1	Area name	CDBG Area Benefit
	Area description	Areas with 51% or more low- and moderate-income population, making them eligible for CDBG activities based on an area benefit.
2	Area name	Countywide
	Area description	Unincorporated Mobile County and the municipalities of Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. CDBG activities that benefit eligible individuals and households will be carried out countywide.

### Rationale for the Priorities for Allocating Investments Geographically

Each year, the Mobile County Grants Department requests applications from potential CDBG subrecipients for capital and public service projects. Following a review of the applications, the County



will allocate investments to best meet priority needs based on project eligibility, availability of funds, and readiness to proceed (as detailed and supported by information contained in the application). Depending on planned activities and beneficiaries, projects may be targeted to CDBG-eligible areas as determined by HUD LMI Summary Data or a HUD approved survey of beneficiaries (and thus meet the CDBG Area Benefit) or be available to eligible residents countywide.

## SP-25 PRIORITY NEEDS - 91.215(A)(2)

### Priority Needs

TABLE 51 – PRIORITY NEEDS SUMMARY

Priority need		Develop and Preserve Affordable Rental Housing
1	Priority level	High
	Population(s) served	Extremely low income Very low income Low income Large family Families with children Elderly/frail elderly Public housing residents People with disabilities
	Geographic area(s) affected	Countywide
	Associated goal(s)	Rental Housing
	Description	<ul style="list-style-type: none"> <li>• Support the development of rental housing affordable to low- and moderate-income households, including near employment, transportation, and other community resources.</li> <li>• Consider possible opportunities to extend the useful life of existing affordable rental housing by funding acquisition and/or rehabilitation activities.</li> <li>• Support the development of affordable rental housing for seniors, veterans, people with disabilities, or other special needs households.</li> </ul>
	Basis for priority	CHAS data analyzed for this Plan indicates that rental housing affordability is the most widespread need in the County. Community members noted the need for an expanded housing supply, including housing in mixed-use environments and housing for special needs populations. Elderly/senior housing and rehab of affordable rental housing were highly ranked housing needs in the community survey.

**TABLE 51 – PRIORITY NEEDS SUMMARY (CONTINUED)**

<b>Priority need</b>		<b>Homeowner Housing Repair Assistance</b>
<b>2</b>	<b>Priority level</b>	High
	<b>Population(s) served</b>	Extremely low income Very low income Low income Large families Families with children Elderly People with disabilities
	<b>Geographic area(s) affected</b>	Countywide
	<b>Associated goal(s)</b>	Homeowner Housing
	<b>Description</b>	<ul style="list-style-type: none"> <li>• Preserve the existing owned housing stock by assisting income-eligible homeowners with housing repairs, possible to include major systems repair and/or accessibility improvements.</li> </ul>
	<b>Basis for priority</b>	At the community meetings and in stakeholder interviews, the need for homeownership repair assistance was identified as a big need. Age of housing data shows more than one-third of owner-occupied units were built before 1980, and thus may have repair needs. Energy efficiency improvements to existing housing and accessible housing for people with disabilities were critical housing needs identified in the survey.
<b>Priority need</b>		<b>Homebuyer Assistance</b>
<b>3</b>	<b>Priority level</b>	High
	<b>Population(s) served</b>	Very low income Low income Large families Families with children Elderly Public housing residents People with disabilities
	<b>Geographic area(s) affected</b>	Countywide
	<b>Associated goal(s)</b>	Homeowner Housing
	<b>Description</b>	<ul style="list-style-type: none"> <li>• Increase the number of first-time homebuyers through homebuyer preparation classes/counseling and downpayment or closing cost assistance.</li> <li>• Support the development of for-sale housing units affordable to low- and moderate-income households, including homes near employment areas or other community resources.</li> </ul>
	<b>Basis for priority</b>	Assistance for first time homebuyers and greater availability of loan products was identified as a need at the community meetings. Stakeholders also noted downpayment assistance as a need.

**TABLE 51 – PRIORITY NEEDS SUMMARY (CONTINUED)**

4	Priority need	Homelessness Prevention
	Priority level	Low
	Population(s) served	Extremely low income Very low income Families with children Victims of domestic violence
	Geographic area(s) affected	Countywide
	Associated goal(s)	Rental Housing Public Services
	Description	<ul style="list-style-type: none"> <li>Collaborate with agencies in the CoC or other partners to assist households at-risk of homelessness with short-term rental payments, rapid rehousing, or other assistance.</li> <li>Provide legal assistance to households at risk of eviction.</li> <li>Collaborate with agencies in the CoC or other partners to provide wrap-around services to households at risk of homelessness to improve housing stability.</li> </ul>
	Basis for priority	Homelessness prevention was the top housing and homeless need identified in the community survey. CHAS data shows high rates of cost burdens among very low income renters, indicating there are households at potential risk for eviction and/or homelessness.
5	Priority need	Public Services
	Priority level	High
	Population(s) served	Extremely low income Very low income Low income Families with children Elderly People with disabilities Homeless individuals and families Victims of domestic violence
	Geographic area(s) affected	Countywide CDBG Area Benefit
	Associated goal(s)	Public Services
	Description	<ul style="list-style-type: none"> <li>Fund community services such as youth-focused activities, childcare, services for abused or neglected children, senior activities, transportation, healthcare including mental health, support for victims of domestic violence and rape, job training/job search assistance, case management/wrap around services for people who are homeless, and others.</li> </ul>
	Basis for priority	Community members identified the need for a variety of services for income-eligible and special needs residents.

**TABLE 51 – PRIORITY NEEDS SUMMARY (CONTINUED)**

6	Priority need	Public Facilities and Infrastructure
	Priority level	High
	Population(s) served	Extremely low income Very low income Low income People with disabilities Non-housing community development
	Geographic area(s) affected	Countywide CDBG Area Benefit
	Associated goal(s)	Public Facilities and Infrastructure
	Description	<ul style="list-style-type: none"> <li>• Fund public infrastructure and facility improvements such as sidewalks, streets, drainage, streetlighting, ADA accessibility, senior or youth centers, public safety facilities, and others.</li> <li>• Assist community service organizations in improving their physical structures to meet the organization's goals for serving low- and moderate-income households, homeless people, and other special needs populations.</li> </ul>
	Basis for priority	Infrastructure needs, particularly stormwater/drainage improvements, street improvements, sidewalk expansion, and parks/gyms/rec fields, were commonly identified needs in the community survey. Meeting and interview participants, as well as a review of municipal Comprehensive Plans, also noted a need for infrastructure and facility improvements.
7	Priority need	Demolition and Spot Blight Clearance
	Priority level	Low to Moderate
	Population(s) served	Non-housing community development
	Geographic area(s) affected	Countywide
	Associated goal(s)	Spot Blight Clearance
	Description	<ul style="list-style-type: none"> <li>• Assist in the demolition of vacant dilapidated structures (defined as substandard and not suitable for rehabilitation) to stop the spread of blight.</li> <li>• Fund non-housing community development activities that eliminate blight, including code enforcement, demolition/clearance, acquisition, and redevelopment.</li> </ul>
	Basis for priority	Redevelopment or demolition of blighted properties was the top economic development need identified in the community survey. Public meeting participants also noted a need for property clean-up/maintenance in some areas of the county where blight conditions negatively impact property values.

**TABLE 51 – PRIORITY NEEDS SUMMARY (CONTINUED)**

<b>8</b>	Priority need	Fair Housing
	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	Countywide
	Associated goal(s)	Public Services Administration
	Description	<ul style="list-style-type: none"> <li>Assist eligible households including but not limited to: <ul style="list-style-type: none"> <li>Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities.</li> <li>Provide fair housing complaint investigation services.</li> <li>Consumer education around predatory lending.</li> <li>Fair housing education and enforcement for people with limited English proficiency.</li> </ul> </li> </ul>
	Basis for priority	Input from community members and agencies dedicated to fair housing indicate a continued need for education, enforcement, and legal services for Mobile County residents, including those most at-risk of housing discrimination. Analysis of Impediments to Fair Housing Choice recommendations call for continued fair housing activities in Mobile County.
<b>9</b>	Priority need	Program Administration
	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	CDBG Area Benefit Countywide
	Associated goal(s)	Program Administration
	Description	<ul style="list-style-type: none"> <li>Support general administration, planning, and staff costs for Mobile County's CDBG and HOME programs.</li> </ul>
	Basis for priority	Program administration costs associated with the coordination and delivery of services to Mobile County residents.

## SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

### Influence of Market Conditions

TABLE 52 – INFLUENCE OF MARKET CONDITIONS

Affordable Housing Type	Market Characteristics that Will Influence Use of Funds Available
<b>Tenant Based Rental Assistance (TBRA)</b>	High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD's Section 8 Housing Choice Voucher program administered through local housing authorities, with 2,166 vouchers available within Mobile County. HOME funds could be used for TBRA over the next five years.
<b>TBRA for Non-Homeless Special Needs</b>	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities. HOME funds could be used for TBRA over the next five years.
<b>New Unit Production</b>	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households. The County intends to use HOME funds funding to support new affordable housing development over the next five years.
<b>Rehabilitation</b>	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation. The County intends to use HUD grant funding to support a home repair assistance program over the next five years.
<b>Acquisition, including preservation</b>	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. The County may use HUD grant funds for acquisition and/or preservation of affordable housing over the next five years.

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## SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C) (1,2)

### Introduction

Mobile County is eligible to receive funding from three CPD formula grant programs (including ESG); however only two, the Community Development Block Grant Program and the HOME Investment Partnerships Program, have been allocated in 2020. Combined, the County will receive an anticipated \$2,202,974 in HUD grant funds for the 2020 program year. The County also has \$113,135 in prior year CDBG resources available, bringing the County's total 2020 resources to about \$2.3 million.

As of April 15, 2020, the County has been allocated \$954,256 in CDBG-CARES funding for FY2020. To make the most expedient use of these funds, Mobile County will amend its 2019 Annual Action Plan to reflect this allocation. Should additional CARES funding be received in the 2020 program year or any future program years, the County will amend the relevant Annual Action Plan as required by HUD to reflect the additional funding.

## Anticipated Resources

**TABLE 53 - EXPECTED RESOURCES**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Federal	Acquisition Admin and planning Economic development Housing Public improvements Public services	\$1,622,148	\$0	\$113,135	\$1,735,283	\$5,839,733	Expected amount available for the 2021 through 2024 program years is estimated to average about 90% of the County's 2020 allocation.
HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$580,826	\$0	\$0	\$580,826	\$2,090,974	Expected amount available for the 2021 through 2024 program years is estimated to average about 90% of the County's 2020 allocation.



**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

HOME funds will be matched through in-kind or cash contributions. If the total revenue match is larger than the required match expense, the difference will be accumulated to be used to meet match requirements when needed. In-kind or cash match will be contributed from the accumulated cash.

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

Mobile County does not currently anticipate using publicly owned land or property to address needs identified in the plan, but will continue to evaluate opportunities to use public land for future development.

## **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.**

Agencies and organizations through which Mobile County will carry out its Consolidated Plan are shown in Table 54. In addition to those listed in the table, the County will rely on a variety of non-profit and private sector housing developers, including Community Housing Development Organizations (CHDOs), Low Income Housing Tax Credit developers, and others.

**TABLE 54 - INSTITUTIONAL DELIVERY STRUCTURE**

Responsible Entity	Responsible Entity Type	Role	Geography Served
Mobile County	Government	<ul style="list-style-type: none"> <li>• Ownership</li> <li>• Rental</li> <li>• Homelessness</li> <li>• Non-Homeless Special Needs</li> <li>• Planning</li> <li>• Neighborhood Improvements</li> <li>• Public Facilities</li> <li>• Public Services</li> <li>• Fair Housing</li> </ul>	Jurisdiction
Mobile City and County/ Baldwin County Continuum of Care (Housing First, Inc.)	Continuum of Care	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Public Services</li> </ul>	Region
Housing Authority of the City of Prichard	PHA	<ul style="list-style-type: none"> <li>• Public Housing</li> <li>• Rental</li> </ul>	Jurisdiction
Mobile County Housing Authority	PHA	<ul style="list-style-type: none"> <li>• Public Housing</li> <li>• Rental</li> </ul>	Jurisdiction
Housing Authority of the City of Chickasaw	PHA	<ul style="list-style-type: none"> <li>• Public Housing</li> <li>• Rental</li> </ul>	Jurisdiction

## Assess of Strengths and Gaps in the Institutional Delivery System

Mobile County supports a variety of programs with goals of increasing housing affordability and homeownership, providing public services, and improving public facilities and infrastructure. The County has developed strong partnerships with municipalities, the Mobile City and County/Baldwin County Continuum of Care, and nonprofit service providers. Each year, the Grants Department engages with stakeholders interested in applying for CDBG funding for capital or public service projects. The Department holds meetings to review the application process with municipalities and public service providers. The Department also works with Mobile County Commissioners to obtain input regarding priorities for their district(s) for project selection.

## Availability of Services Targeted to Homeless Persons and Persons with HIV and Mainstream Services

**TABLE 55 - HOMELESS PREVENTION SERVICES SUMMARY**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment & Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

**Describe how the service delivery system, including, but not limited to, the services listed above, meets the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).**

Mobile County partners with the Mobile City and County/ Baldwin County Continuum of Care and a variety of agencies and organizations to provide services to people experiencing homelessness. The County uses CDBG funds to support summer enrichment programs for children; housing counseling; legal services to prevent homelessness; access to no-cost prescription medication; assistance for victims of child abuse, domestic violence, and/or rape; senior services; and home meal delivery. Permanent supportive housing and Rapid Re-Housing providers serving Mobile County include AltaPointe Health Systems, Gulf Coast Veterans Health Care System, and Housing First, Inc., Dumas Wesley Community Center, Family Promise of Coastal Alabama, and Mobile Area Interfaith Conference. A total of 240 permanent supportive housing beds and 31 Rapid Re-Housing beds exist within the Continuum of Care. Additionally, as described in Section MA-30, the Southwest Alabama Workforce Development Council, the Southwest Alabama Partnerships for Training and Employment, Franklin Primary Health Center, Mostellar Health Clinic, and the Mobile County Health Department provide a variety of services to meet the needs of people experiencing homelessness, including workforce development and employment services, and mental and physical health services.

**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.**

Mobile County works with its partners in the community to collaborate on projects to ensure that individuals and families who are chronically homeless are housed and provided necessary supportive services. The collaborating agencies will coordinate funding and resources to make additional permanent housing beds available for the chronically homeless community. Efforts include increasing permanent supportive housing and streamlining the assessment and referral process.

The primary gap in the service delivery system for special needs populations is the lack of funding needed to create additional beds and services. There is also a gap in services delivery for difficult-to-place special needs clients. The lack of long-term affordable and high-quality rental and for-sale housing in the county presents another gap in the service delivery system.

Gaps in the service delivery system discussed by community meeting and focus group participants, survey respondents, and stakeholders interviewed as part of this planning process include:

- Child abuse, sexual assault, and domestic violence services
- Mental health services
- Low-cost health services, dental services, preventive care, and on-site physical and behavioral health services for seniors, including in public housing
- Emergency shelter beds and wraparound homelessness services
- Senior services and spaces for seniors that are ADA compliant and accessible
- Affordable childcare
- Youth facilities and programming

- Transportation, including accessing health services and employment, route modifications for non-traditional riders, and proactively incorporating transit in planning for new development
- Access to government issued identification
- Job training, including training for young adults and soft/hard skills training
- Grocery stores/food access in areas of the county with low levels of access

**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.**

Mobile County will continue working with the Continuum of Care, local housing authorities, County departments, elected officials, banks and lenders, and other local and regional partners to identify strategies for strengthening collaboration and developing new resources to address gaps in service delivery. HOME funds will be used in collaboration with local CHDOs to develop additional affordable housing, one of the top needs identified for low- and moderate-income groups, as well as for homeless and other special needs populations. CDBG funds will be used to provide a variety of public services and infrastructure to meet underserved priority needs.

## SP-45 GOALS SUMMARY – 91.215(A)(4)

**TABLE 56 – GOALS SUMMARY**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Areas	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing	2020	2024	Affordable Housing Homeless	Countywide	Develop and Preserve Affordable Rental Housing Homelessness Prevention	HOME:	Rental units constructed or rehabilitated: 8 housing units
2	Homeowner Housing	2020	2024	Affordable Housing	Countywide	Homeowners Housing Repair Assistance Homebuyer Assistance	CDBG: HOME:	Homeowner housing rehabilitated: 75 units  Direct financial assistance to homebuyers: 20 households assisted
3	Public Services	2020	2024	Non-Housing Community Development Homeless	Countywide CDBG Area Benefit	Public Services Homelessness Prevention Fair Housing	CDBG:	Public service activity other than low/mod income housing benefit: 7,407 persons assisted
4	Public Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Countywide CDBG Area Benefit	Public Facilities and Infrastructure	CDBG:	Public facility or infrastructure activity for low/mod income housing benefit: 463 households  Public facility or infrastructure activity other than low/mod income housing benefit: 1,350 people
5	Spot Blight Clearance	2020	2024	Non-Housing Community Development	CDBG Area Benefit	Demolition and Spot Blight Clearance	CDBG:	20 buildings demolished
6	Program Administration	2020	2024	Affordable Housing Homeless Non-Housing Community Development	Countywide CDBG Area Benefit	Public Administration	CDBG: \$1,492,375  HOME: \$267,179	Not applicable

**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).**

Mobile County anticipates providing affordable rental housing (through construction or rehabilitation) for 8 households with incomes at or below 80% HAMFI. The County also anticipates providing funding for emergency repair assistance or accessibility modifications for 75 homeowners with incomes at or below 80% HAMFI households. Additionally, the County plans to fund downpayment assistance for 20 households with incomes at or below 80% HAMFI.

For all Mobile County programs, the County uses HUD Part 5 definition of income as per 24 CFR (Subpart F) §5.609 for determining annual income.

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**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)**

For affordable housing developments operated by the Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority, the requirement is that 5% of the total development units are to be accessible units.

**MOBILE HOUSING BOARD**

The Mobile Housing Board (MHB), which serves areas of the county located within 10 miles of the city of Mobile, entered a Voluntary Compliance Agreement with HUD on December 17, 2018. The VCA stated that the MHB has a “lack of units that meet the minimum 5 percent of the total dwelling units being accessible for persons with mobility impairments and an additional 2 percent of the units in such a project being accessible for persons with hearing or vision impairments.”<sup>24</sup> The MHB is required to create 135 UFAS-compliant units for the mobility impaired and an additional 54 units for the hearing and visually impaired.<sup>25</sup> The VCA is set to expire on May 31, 2021.

**Activities to Increase Resident Involvement**

At the beginning of its Annual PHA planning process, the HACP sent letters to invite residents to participate on the Resident Advisory Board (RAB). Members of the board were selected. However, no recommendations or comments were received for the 2019 plan. The RAB was also notified about upcoming public hearings about the PHA Plan.

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<sup>24</sup> US Department of HUD – Office of Fair Housing and Equal Opportunity. (2018). *Voluntary Compliance Agreement between the US Department of Housing and Urban Development and Mobile Housing Board, Mobile, Alabama*. Retrieved from: <https://www.mobilehousing.org/files/News/MHB%20VCA%20Agreement.pdf>, p. 12

<sup>25</sup> Ibid. p. 15

HACP held a meeting for the Consolidated Planning process at its William “Bill” Clark Family Life Center. HACP staff coordinated and attended the meeting and invited residents. Fourteen people (who were not all HACP staff and residents) attended the meeting and provided input for this Plan.

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

The Housing Authority of the City of Chickasaw is designated as a “Standard Performer” based on its 2019 score of 86. The Housing Authority of the City of Prichard is designated as a “High Performer” with a score of 97 in 2019. The Mobile County Housing Authority, designated with “Small PHA Deregulation,” received a PHAS score of 83 in 2019.<sup>26</sup>

### **Plan to Remove the ‘Troubled’ Designation**

Not applicable – None of the housing authorities in Mobile County are designated as “troubled.”

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## **SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)**

### **Barriers to Affordable Housing**

In conjunction with the development of this Consolidated Plan, Mobile County also developed an Analysis of Impediments to Fair Housing Choice (AI) covering the unincorporated County and the municipalities of Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. In its assessment of fair housing barriers, the AI considered the impact of local land use and zoning policies on residential investment and affordable housing development. While Mobile County does not develop a comprehensive plan or having zoning power, municipalities within the county have adopted local zoning ordinances, with the exception of Semmes, which (along with Mobile County) has adopted subdivision regulations and requires building permits in conformity with adopted codes. A review of these ordinances found that “...there is more that the County jurisdictions can do to use zoning and land use policies to further remove artificial barriers to development of and access to affordable housing across all residential zones.” Examples include allowing attached housing types in single-family districts; permitting conversion of large single-family dwellings in high-opportunity neighborhoods to 2-family, 3-family, or multifamily dwellings compatible with the neighborhood character; decreasing minimum lot size requirements; allowing for subdivision of large lots in low density districts; allowing zero lot line, patio homes, or cottage communities on small or shared lots with no minimum floor area; or allowing accessory dwelling units. As a Dillion rule state, approval of State legislation for municipalities in Mobile County would be required in order to provide inclusionary zoning. If this was approved, inclusionary zoning could be an additional tool for incentivizing the development of affordable housing by providing density bonuses or other development concessions for developments where a portion of units are kept affordable.

In addition to local land use policy, affordable housing development is also impacted by policies at the state level. In 2018, the State of Alabama adjusted its formula for tax valuations on affordable multifamily

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<sup>26</sup> HUD. (2019). *Published PHAS Score Latest Three Years 4-19-2019*. Retrieved from: [https://www.hud.gov/sites/dfiles/PIH/documents/PHAS\\_ScoreLatest3Years04-19-2019.pdf](https://www.hud.gov/sites/dfiles/PIH/documents/PHAS_ScoreLatest3Years04-19-2019.pdf), pp. 3, 14, 16

properties. Under Addendum P in the state’s Property Tax Plan for Equalization, those properties receiving subsidies such as “grants, below market financing, direct rental assistance and low income housing tax credits” either through USDA or HUD,<sup>27</sup> will be subject to the same rules as used for assessment of market-rate multifamily properties. Addendum P would allow local tax assessors to value subsidized multifamily housing using one of the three standard appraisal approaches (sales, income or cost) based on the Alabama Appraisal Manual. While responsibility for determining how to best assess properties in Mobile County is the responsibility of the Revenue Commissioner, property owners are allowed an appellate process and can appeal an assessment by providing data (such as income and expenses) to justify an adjustment to the assessed value. Accordingly, the changes in valuation are not anticipated to have a significant impact on affordable multifamily properties in Mobile County and throughout the state.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The potential barriers to affordable housing discussed above are all at the municipal or state level and not within the immediate purview of Mobile County. However, as participants in the Urban County, municipalities in Mobile County are called upon to affirmatively further fair housing, which may include taking steps to ensure that barriers to affordable housing development are reduced. Mobile County can encourage jurisdictions that participate in the Urban County to review their zoning codes for potential opportunities to reduce restrictions and encourage access to affordable housing in their residential districts.

The County can also review the State of Alabama’s Low Income Housing Tax Credit allocation plan and work with developers applying for LIHTCs to make their applications as competitive as possible so as to increase the available supply of affordable housing even as these tax valuation on such properties changed.

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## **SP-60 HOMELESSNESS STRATEGY – 91.215(D)**

### **Describe how the jurisdiction’s strategic plan goals contribute to:**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing individual needs.**

Mobile County is an active member of the Mobile City and County/Baldwin County Continuum of Care. The Housing First outreach department provides outreach to people experiencing homelessness. AltaPointe Health also provides outreach through its mental health program. The U.S. Department of Veterans Affairs also provides homelessness outreach in Mobile County.

#### **Addressing the emergency and transitional housing needs of homeless persons.**

Christ N Us Ministry, Family Promise of Coastal Alabama, McKemie Place, Penelope House, Salvation Army of Coastal Alabama, The Lighthouse, and Waterfront Rescue Mission will continue to provide emergency

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<sup>27</sup> Alabama Department of Revenue Property Tax Division. (2018, April 27). *Property Tax Plan for Equalization*. Retrieved from: [revenue.alabama.gov/wp-content/uploads/2017/07/plan\\_for\\_equalization\\_revised\\_04.27.18.pdf](http://revenue.alabama.gov/wp-content/uploads/2017/07/plan_for_equalization_revised_04.27.18.pdf), p. 153



shelter in Mobile County. AIDS Alabama South, Dumas Wesley Community Center, Mobile Area Interfaith Conference, Penelope House, The Lighthouse, and Volunteers of America Southeast will continue to provide transitional housing for people experiencing homelessness.

**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.**

Mobile County and the Mobile City and County/Baldwin County Continuum of Care support a Housing First model that prioritizes permanent housing and offers case management and other support services. Over the next five years, the County will continue to support the Continuum of Care and homeless service providers that recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. In particular, the Continuum of Care has prioritized the funding of permanent housing through organizations such as AltaPointe Health Systems, Gulf Coast Veterans Health Care System, and Housing First, Inc. Finally, the County will work to increase the availability of affordable housing in Mobile County by using CDBG and HOME funds for home repair/rehabilitation and to support the development of new affordable rental housing and rehabilitation of existing affordable units (as needed).

**Helping 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.**

Housing and service providers in Mobile County work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. These groups include extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education or youth needs. Organizations and agencies providing Rapid Re-Housing to people experiencing homelessness in Mobile County include Dumas Wesley Community Center, Family Promise of Coastal Alabama, Housing First, Inc., and Mobile Area Interfaith Conference.

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## **SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)**

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

Mobile County follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The rule includes requirements for disclosure of lead-based paint hazards,

risk assessment, evaluation, hazard reduction, interim controls, maintenance, and rehabilitation of properties.

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

Following the Lead Safe Housing Rule requirements in federally funded housing activities reduces risk of lead poisoning and hazards. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. More than 20 million homes built before 1978 contain lead-based paint hazards. In Mobile County, an estimated 31,471 housing units were built before 1980 and may contain lead-based paint (see Table 38). Data from the Centers for Disease Control and Prevention (2017) indicate that 1.7% of tested children under 72 months in Mobile County have blood lead levels greater than 5 µg/dL, and 0.3% have blood lead levels greater than 10 µg/dL.<sup>28</sup> For these reasons, it is vital that Mobile County reduce lead-based paint hazards in all federally funded housing activities.

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

Mobile County integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD's Lead Safe Housing Rule requirements in all of the County's federally funded affordable housing development activities.

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## **SP-70 ANTI-POVERTY STRATEGY – 91.215(J)**

### **Jurisdiction Goals, Programs and Policies for Reducing the Number of Poverty-Level Families**

Based on American Community Survey data for 2014-2018, an estimated 19% of Mobile County residents were living below the poverty level in the past 12 months, above the statewide poverty rate of 18% (from ACS Table S1701). The county's poverty rate has stayed relatively constant since the 2008-2012 American Community Survey, when it was estimated at 19%.

Plans for the county's incorporated areas detail goals for reducing poverty in Mobile County, including:

#### **ECONOMIC AND WORKFORCE DEVELOPMENT**

- Increase the number of small, medium and large businesses and/or sustain existing businesses
- Support the development and success of small business
- Promote a diversified local economy with an employment base that surpasses the needs of the local labor force in order to provide employment to the surrounding areas and stimulate local economic growth

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<sup>28</sup> Centers for Disease Control and Prevention. (2017). Childhood Lead Poisoning Prevention. Alabama. Retrieved from: <https://www.cdc.gov/nceh/lead/data/state/aldata.htm>

- Seek grant funding through county, state, and federal agencies for economic development opportunities that include infrastructure improvements and community rehabilitation and/or demolition

#### HOUSING AND HOMELESSNESS

- Encourage the development and expansion of multiple housing options including mixed use neighborhood developments, townhomes and condominiums
- Provide quality housing choices for a full life-cycle community
- Implement multiple strategies to help build strong, stable neighborhoods
- Investigate and promote methods for balancing owner-occupied and rental properties
- Identify rehabilitation and demolition target areas and seek federal, state, or local funds to rehabilitate deteriorating substandard housing units and demolish units unsuitable for rehabilitation

#### How are the jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

To reduce the number of poverty-level families, the County will devote resources to public service programs, including supporting individuals and families in poverty through summer enrichment programs for children; housing counseling; legal services to prevent homelessness; access to no-cost prescription medication; assistance for victims of child abuse, domestic violence and/or rape; senior services; and home meal delivery. In addition to these services, the County will use grant funds to support emergency home repair for low-income households.

To address workforce development needs, the Southwest Alabama Workforce Development Council, the Southwest Alabama Partnership for Training and Employment, and the Alabama Career Center System provide support in all aspects of employment, including education, job training, and resources for job seekers. This plan continues to identify assisting persons living in poverty as a goal for the CDBG program. The County will continue to fund services to assist individuals in obtaining housing, employment, and other needs.

In addition to economic development programs and general public services, many homelessness programs and homeless service providers also address expanded employment opportunities as an avenue for combating poverty. Family Promise of Coastal Alabama, for example, offers social and educational services; job retention and budgeting skills training; transportation to work, school, and appointments; a day center with internet, laundry, showers, and a postal address; and holistic case management. Consolidated Plan priorities include continued support for case management services that connect individuals with employment opportunities while also supporting them in meeting other needs, such as housing and supportive services.

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## 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.**

Effective monitoring of the CDBG program is not a one-time event, but an ongoing process of planning, implementation, communication, and follow-up. As a result, monitoring activities are most effective when distributed throughout a program year. Monitoring requires detailed information, reports, meetings, and documentation. Not only must the Grants Department monitor organizations they have entrusted with grant funds, but it also conducts internal monitoring to ensure that it administers these grant programs correctly.

In an effort to organize all of its external and internal monitoring efforts, the Grants Department has developed this summary monitoring plan as a readily accessible guide for all the people and organizations involved.

### **I. COMPLIANCE / PERFORMANCE GOAL**

The Grants Department's goal is to ensure that grant funded projects:

- Meet national objectives and proposed outcomes;
- Are managed within the rules of the program; and
- Are implemented in a timely manner.

### **II. OBJECTIVES OF MONITORING**

The Grants Department's objectives in monitoring grant funded projects are to:

- Document compliance with program rules;
- Track program/project performance;
- Ensure timely expenditure of grant funds and timely close-out of projects; and
- Identify technical assistance needs.

### **Policy**

- Grant funded activities for public services and public works/public facilities can differ greatly. Many public services include ongoing programs/activities for which funding is provided over multiple years for the same type of service. Conversely, public works/public facilities are targeted to one-time projects that can vary considerably as to activities and complexity. Accordingly, monitoring of subrecipient organizations must be structured to address these differences.
- As a standard, the Mobile County Grants Department will perform a risk analysis on each open subrecipient agreement for a public services funded program/activity on an annual basis to determine if its reviews will be conducted utilizing off-site "desk" monitoring or on-site monitoring techniques or some combination.

- As a standard, the Mobile County Grants Department will perform ongoing technical assistance and desk monitoring/desk review for each open public works/public facility funded program/activity on an annual basis. This will be supplemented by on-site monitoring to verify construction progress and, in some cases, to perform employee interviews for labor standard compliance.
- As a standard, the Mobile County Grants Department will perform desk monitoring or desk reviews of all of its subrecipient organizations on an ongoing basis to coincide with implementation progress. More comprehensive on-site monitoring will be performed as needed and if conditions warrant it.
- The conditions for on-site monitoring include, but are not limited to the following:
  - ✓ Poor performance
  - ✓ Project complexity
  - ✓ Financial issues
  - ✓ High staff turnover
  - ✓ Being a new subrecipient
  - ✓ Receiving a high risk assessment ranking resulting from an annual risk analysis performed on all public services subrecipient organizations
  - ✓ Implementation progress review and/or employee interviews for labor standard compliance of public works/public facilities subrecipient organizations
  - ✓ Negative findings in the subrecipient's Independent Auditor's OMB Circular A-133 Single Audit Report

### III. RISK ASSESSMENT

To ensure that all statutory and regulatory requirements are being met for activities with HUD funds, the Grants Department uses various monitoring standards and procedures.

The Grants Department is responsible for ensuring that subrecipients carry out projects in accordance with both Federal and State statutory and regulatory requirements. These requirements are set forth in the grant agreement executed between the County and the subrecipient. The Grants Department provides programmatic guidance, instruction, and technical assistance as needed; however, subrecipients are also provided with maximum feasible delegation of responsibility and authority under the program. Whenever possible, deficiencies are rectified through constructive discussion, negotiation, and assistance.

The Grants Department uses two basic methods for monitoring grant funded public services projects for compliance with program rules and performance. The two methods are (1) off-site, or "desk" monitoring, and (2) on-site monitoring. A "Risk Analysis" is conducted each program year on each open grant funded project to determine how the monitoring for that project will be performed throughout year. The risk analysis objectively determines which method is to be implemented by the Grants Department staff. The Grants Department will perform on-site monitoring pursuant to the risk analysis determination.

When conducting the risk analysis, the Grants Department staff considers all available evidence related to a project for determining if it is or will be complying with program rules and regulations and exhibiting the performance required to accomplish the predetermined goals and objectives within the predefined

timeframes. The following table provides a greater understanding of the risk analysis process, desk reviews, and on-site reviews.

**TABLE 57 – RISK ANALYSIS PROCESS**

<b>Risk Analysis Process</b>	<ul style="list-style-type: none"> <li>Assists with determination of whether a project review is conducted by “desk” monitoring or on-site monitoring techniques</li> <li>Documented by the Risk Assessment Matrix</li> </ul>	
<b>External Monitoring</b>	<b>“DESK” REVIEW (OFF-SITE)</b> <b>low risk assessment ranking</b> <ul style="list-style-type: none"> <li>Conducted by Grantee Organization on Subrecipient Organization (an ongoing process)</li> <li>Documented by checklists</li> </ul>	<b>ON-SITE REVIEW</b> <b>high risk assessment ranking</b> <ul style="list-style-type: none"> <li>Conducted by Grantee Organization on Subrecipient Organization</li> <li>Documented by reports (after a review/visit)</li> </ul>
	<b>Internal Monitoring</b> <ul style="list-style-type: none"> <li>Conducted by Grantee Organization on itself (an ongoing process)</li> </ul>	

To continuously manage the inherent and controlled risks associated with CDBG funded projects, the Grants Department completes a risk analysis on each open public services project annually to determine the method of monitoring it requires. The risk assessment matrix contains five risk factors to assess the level of risk for any given CDBG public services project. Furthermore, the five risk factors have proportionate scores to distinguish relative importance. The Grants Department uses the risk assessment matrix and the project’s documented compliance and/or performance information (i.e., checklists, review/audit reports, and all other available and pertinent information) to estimate the probability that something will occur and to assess the impact such events will have on the achievement of grant program objectives. If a CDBG subrecipient has demonstrated a failure to comply with laws and program regulations and/or if its performance was less than established acceptable standards, then a higher level of risk for that project would be indicated in the risk assessment matrix necessitating a higher level of monitoring to be implemented by the Grants Department. The table following outlines the risk assessment matrix:

**TABLE 58 – RISK ASSESSMENT MATRIX**

<b>Risk Factor</b>	<b>Impact Assessment</b>	<b>Level of Risk Assessed</b>
1. 1 <sup>st</sup> time Subrecipient or Project is Complex/New	<ul style="list-style-type: none"> <li>• Yes - (12 pts.)</li> <li>• No - (1 pt.)</li> </ul>	If risk assessment is: <ul style="list-style-type: none"> <li>• 12, then risk level is HIGH</li> <li>• 1, then risk level is LOW</li> </ul>
2. Past Performance with Subrecipient	<ul style="list-style-type: none"> <li>• Not satisfactory - (12 pts.)</li> <li>• Somewhat satisfactory - (6 pts.)</li> <li>• Satisfactory - (1 pt.)</li> </ul>	If risk assessment is: <ul style="list-style-type: none"> <li>• 12, then risk level is HIGH</li> <li>• 6, then risk level is MEDIUM</li> <li>• 1, then risk level is LOW</li> </ul>
3. Last On-Site Monitoring (if applicable)	<ul style="list-style-type: none"> <li>• Over 1 year ago - (12 pts.)</li> <li>• Over 6 months ago but less than a year - (6 pts.)</li> <li>• Less than 6 months ago - (1 pt.)</li> <li>• Never - (0 pts.)</li> </ul>	If risk assessment is: <ul style="list-style-type: none"> <li>• 12, then risk level is HIGH</li> <li>• 6, then risk level is MEDIUM</li> <li>• 1, then risk level is LOW</li> </ul>
4. Subrecipient Experience with this type of Activity	<ul style="list-style-type: none"> <li>• None - (12 pts.)</li> <li>• Some - (6 pts.)</li> <li>• Very experienced - (1 pt.)</li> </ul>	If risk assessment is: <ul style="list-style-type: none"> <li>• 12, then risk level is HIGH</li> <li>• 6, then risk level is MEDIUM</li> <li>• 1, then risk level is LOW</li> </ul>
5. Negative Findings in Last Audit Report	<ul style="list-style-type: none"> <li>• Yes - (12 pts.)</li> <li>• No - (1 pt.)</li> </ul>	If risk assessment is: <ul style="list-style-type: none"> <li>• 12, then risk level is HIGH</li> <li>• 1, then risk level is LOW</li> </ul>
TOTAL RISK ASSESSED	<ul style="list-style-type: none"> <li>• Score = 12 or &gt;</li> <li>• Score = 8 to 11</li> <li>• Score = 5 to 7</li> </ul>	<ul style="list-style-type: none"> <li>• On-Site Review Mandatory</li> <li>• On-Site Review Optional</li> <li>• Desk Review Only</li> </ul>

A standardized risk assessment score is not used for risk analysis of subrecipients implementing public works/public facilities projects; however, many of the same factors used for public services projects are considered in assessing risk and providing ongoing technical assistance and desk monitoring/desk review. Specifically, prior performance, project complexity, and staff experience, as well as other objective and subjective criteria, are used to determine the level and extent of assistance and review that is needed.

### Procedures for Risk Analysis

#### Compile and Analyze All Relevant Information

The “Risk Analysis” factors for determination of “desk” or on-site monitoring compliance review include, but are not limited to the following (as applicable):

- 1st time subrecipient, project complexity, or new project for subrecipient
- Length of time since subrecipient was monitored on-site
- Experience of subrecipient with this type of activity
- Past performance issues
- Negative findings in last audit report
- Financial issues

- High staff turnover
- Receiving a high ranking of risk

Grants Department staff considers all available evidence related to a project for determining if it is conforming to an approved program. Available evidence includes all documentation supporting substantial progress toward program goals, compliance with laws and program regulations, and continued capacity to carry out the approved program. Examples of source documents to complete the risk assessment matrix for each open project may include: the application; the agreement; monitoring reports; a review of any external or internal audit reports to determine if there are any significant outstanding compliance or performance issues; and a review of the office files for the subrecipient organization's performance reports to include timeliness in reporting and expenditure of funds, thus the ability to meet goals. All new subrecipients require on-site monitoring.

### Complete the Risk Assessment

The Grants Department staff completes a Risk Assessment by using the Risk Assessment Matrix for each open CDBG public services project to assess its relative levels of inherent and controlled risk. The values in the column titled "Level of Risk Assessed" should be totaled for each respective CDBG project in order to determine its relative level of risk among all CDBG projects. Furthermore, if the assessed level of risk for a CDBG project surpasses the established risk-tolerance threshold, this would indicate that mandatory on-site monitoring be implemented. The following table defines the established risk-tolerance thresholds:

**TABLE 59 – RISK-TOLERANCE THRESHOLDS**

Total Risk Assessment Score	Level of Risk Assessed	Indicated Type of Monitoring
Score equals 12 or >	HIGH	On-site Monitoring Mandatory
Score equals 8 to 11	MEDIUM	On-site Monitoring Optional
Score equals 5 to 7	LOW	Off-site or "Desk" Monitoring

### Review the Results of the Risk Assessment

The results of the risk assessment are reviewed by Mobile County Grants Administrative staff. Once the risk assessment has been completed and the results are reviewed/discussed by Grants Administrative staff, then either off-site (desk) or on-site monitoring techniques (or a combination as is the case for projects involving public works/public facilities) are implemented by the Grants Department staff.

### Procedures

In summary, the Grants Department uses the following processes and procedures for monitoring CDBG funded subrecipient projects:

1. Compile and analyze all relevant information;
2. Complete the risk assessment;
3. Review the results of the risk assessment;



4. Implement off-site (desk) monitoring and/or schedule on-site monitoring review, subject to the risk assessment and type of project;
5. Provide ongoing review and/or prepare for the monitoring review;
6. Attend the entrance conference, the review, and the exit conference (as applicable);
7. Prepare the monitoring report letter (as applicable);
8. Subrecipient reviews the monitoring report letter and responds to findings, as applicable; and
9. Grants Department staff receives resolution of monitoring findings, as applicable.

#### IV. PROCEDURES FOR OFF-SITE OR “DESK MONITORING”

1. Receive subrecipient’s monthly billings for reimbursement and progress/performance reports (as required by the agreement and/or if requested). Compare “actual” expenditures and progress/performance to “projected” goals.
2. If there are any questionable items found, consult the subrecipient by telephone to clarify information received. If necessary, request the subrecipient to provide copies of supporting records, documents, or files to the Grants Department.
3. If subrecipient’s explanation or documents received are insufficient, then request that subrecipient come to the office and meet with Grants Department staff and present additional supporting documents, records, and reports.
4. If the same or additional questionable items persist in reports received, implement on-site monitoring procedures.

#### V. PROCEDURES FOR ON-SITE MONITORING

If the results of the risk assessment for a public services project indicate on-site monitoring is required, then the Grants Department will use the following process to set up, undertake, and report on on-site monitoring visits. As for on-site monitoring of public works/public facilities projects, these will be handled on a case-by-case basis and will include visits to verify construction progress and, in some cases, to perform employee interviews for labor standard compliance.

##### Schedule the Monitoring Visit

Department staff sends a letter to schedule an on-site visit. The letter seeks confirmation of the proposed date and time as well as informs the subrecipient of the areas of review and the people and files needed during the visit.

##### Prepare for the Monitoring Visit

The Grants Department staff expects the subrecipient to have all documents needed for review available at the site of the visit. All grant records must be maintained and under the control of the subrecipient. The records must be readily accessible by the Grants Department staff. Furthermore, all documentation should be well organized for easy review. Conversely, Grants Department staff should assemble and have available at their disposal, all of their grant project files in order to conduct a thorough review. Before conducting the on-site visit, Grants Department staff should review the subrecipient’s application(s) and executed agreements, recent status reports, financial reports, any previous correspondence, and reports from past on-site monitoring reviews.

### Attend the Entrance Conference, the Review, and the Exit Conference

The purpose of the monitoring visit will be explained to the subrecipient's staff during the entrance conference. Following the entrance conference, Grants Department staff will conduct the on-site review and complete the Grants Department Monitoring Checklist. After the review, any instances of noncompliance as well as appropriate corrective actions to bring the preliminary findings/concerns into compliance will be discussed with subrecipient's management in the exit conference.

### MONITORING REPORTS

Grants Department staff will prepare and submit a monitoring report to the subrecipient. The monitoring report letter sent to the subrecipient following a review contains the following as applicable: compliance areas reviewed, files reviewed, who conducted the review and the date it occurred, and the conclusion and basis for the conclusion reached. The subrecipient should review it and respond in writing, if required, to all findings and recommendations. The Grants Department staff reviews the response and notifies the subrecipient of its acceptance or the need for additional corrective actions. The Grants Department staff works with the subrecipient organization until the concerns or findings, if any, are cleared.

With respect to the HOME program, the County will conduct an annual review of each downpayment and mortgage assistance participating household to secure evidence of the purchasing household's continued occupancy. This review will occur at twelve-month intervals beginning 12 months from the original date of occupancy. Households will occupy a home constructed by a CHDO will be monitored similarly. Rental projects will be monitored in compliance to the HOME program.

Regarding minority business outreach, Mobile County recognizes the value of diversity in our community and is, therefore, committed to actively developing supplier/contractor diversity by supporting Minority Business Enterprises (MBE), Women Business Enterprises (WBE) inclusive of small and disadvantaged businesses.

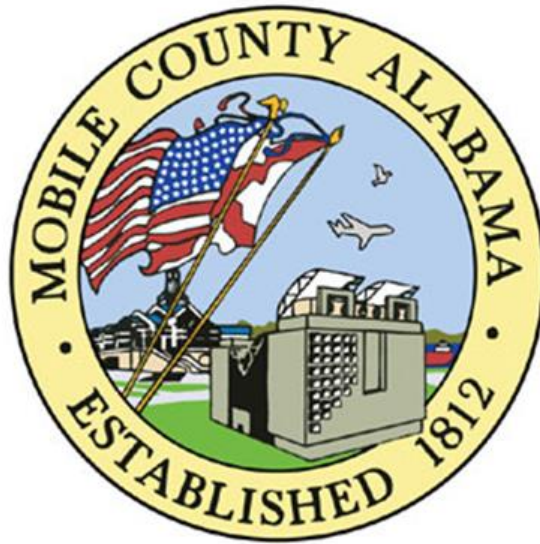
The County is committed to providing opportunities to Minority & Women-owned Businesses for procurement of contract services as well as homebuilders/developers. A variety of approaches are utilized to increase participation, such as outreach to State and local organizations which deal with such businesses. This includes the Alabama Department of Economic and Community Affairs Office of Minority Business Enterprise, Mobile Area Chamber of Commerce Small Business Development Department, University of South Alabama Small Business Development Center and the Mobile County Purchasing Office. County agreements require sub-recipients as well as developers to undertake outreach to minority and women-owned businesses. Further, the County encourages participation by such firms in request for proposals (RFPs).

The County is committed to providing equal access to procurement as well as job opportunities. Mobile County is an equal opportunity employer.

Mobile County is committed to complying with HUD's Section 3 requirements. A variety of approaches are utilized and a number of procedures are in place to ensure Section 3 compliance. These may include: 1) RFPs contain Section 3 language, 2) potential contractors are notified through a pre-bid conference of their Section 3 responsibilities, 3) a pre-construction conference reiterates to awarded contractors their Section 3 responsibilities in greater detail, 4) the Section 3 clause is incorporated into all covered

contracts, 5) the County assists and cooperates with HUD in making contractors comply with their Section 3 requirements, 6) the County refrains from entering into contracts with debarred contractors or those in violation of Section 3, 7) the County documents actions taken to comply with Section 3, and 8) the County submits Section 3 Annual Summary Reports as required by HUD. Use of the HUD Section 3 portal will be utilized to provide notification and outreach of potential contracting opportunities.

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# Mobile Urban County 2020 Year One Action Plan

**May 2020**

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# EXPECTED RESOURCES

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## AP-15 EXPECTED RESOURCES – 91.220(C) (1,2)

### Introduction

Mobile County is eligible to receive funding from three CPD formula grant programs (including ESG); however only two, the Community Development Block Grant Program and the HOME Investment Partnerships Program, have been allocated in 2020. Combined, the County will receive an anticipated \$2,202,974 in HUD grant funds for the 2020 program year. The County also has \$113,135 in prior year CDBG resources available, bringing the County's total 2020 resources to about \$2.3 million.

As of April 15, 2020, the County has been allocated \$954,256 in CDBG-CARES funding for FY2020. To make the most expedient use of these funds, Mobile County will amend its 2019 Annual Action Plan to reflect this allocation. Should additional CARES funding be received in the 2020 program year or any future program years, the County will amend the relevant Annual Action Plan as required by HUD to reflect the additional funding.

**TABLE 60 - EXPECTED RESOURCES**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and planning Economic development Housing Public improvements Public services	\$1,622,148	\$0	\$113,135	\$1,735,283	\$5,839,733	Expected amount available for the 2021 through 2024 program years is estimated to average about 90% of the County's 2020 allocation.
HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$580,826	\$0	\$0	\$580,826	\$2,090,974	Expected amount available for the 2021 through 2024 program years is estimated to average about 90% of the County's 2020 allocation.



**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.**

HOME funds will be matched through in-kind or cash contributions. If the total revenue match is larger than the required match expense, the difference will be accumulated to be used to meet match requirements when needed. In-kind or cash match will be contributed from the accumulated cash.

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

Mobile County does not currently anticipate using publicly owned land or property to address needs identified in the plan, but will continue to evaluate opportunities to use public land for future development.

# ANNUAL GOALS AND OBJECTIVES

## AP-20 ANNUAL GOALS AND OBJECTIVES

### Goals Summary Information

TABLE 61 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Areas	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing	2020	2024	Affordable Housing Homeless	Countywide	Develop and Preserve Affordable Rental Housing Homelessness Prevention	HOME: \$522,744	Rental units constructed: 4 housing units
2	Homeowner Housing	2020	2024	Affordable Housing	Countywide	Homeowners Housing Repair Assistance Homebuyer Assistance	CDBG: \$245,854	Homeowner housing rehabilitated: 28 housing units
3	Public Services	2020	2024	Non-Housing Community Development Homeless	Countywide CDBG Area Benefit	Public Services Homelessness Prevention Fair Housing	CDBG: \$215,000	Public service activity other than low/mod income housing benefit: 1,646 persons assisted
4	Public Facilities and Infrastructure	2020	2024	Non-Housing Community Development	Countywide CDBG Area Benefit	Public Facilities and Infrastructure	CDBG: \$750,000	Public facility or infrastructure activity for low/mod income housing benefit: 103 households  Public facility or infrastructure activity other than low/mod income housing benefit: 300 people

**TABLE 61 – GOALS SUMMARY (CONTINUED)**

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Areas	Needs Addressed	Funding	Goal Outcome Indicator
5	Spot Blight Clearance	2020	2024	Non-Housing Community Development	CDBG Area Benefit	Demolition and Spot Blight Clearance	CDBG: \$200,000	Buildings demolished: 18
6	Program Administration	2020	2024	Affordable Housing Homeless Non-Housing Community Development	Countywide CDBG Area Benefit	Public Administration	CDBG: \$324,429 HOME: \$58,082	Not applicable

# PROJECTS

## AP-35 PROJECTS – 91.220(D)

### Introduction

The projects listed below represent the activities Mobile County plans to undertake during the 2020 program year to address the goals of providing decent affordable housing, promoting a suitable living environment, and encouraging economic opportunity.

### Projects

TABLE 62 – PROJECT LIST

#	Project Name
1	CDBG Administration
2	Spot/Blight Clearance
3	Semmes Senior Center Improvements
4	Home Emergency Repair Assistance Program
5	Handicap Ramp/Accessibility Program
6	East Elm Street Improvements
7	Grand Farms Road West Road Improvements
8	Prescription Drug Assistance
9	Child Abuse Victim Assistance
10	Senior Services
11	Legal Services
12	Domestic Violence Victim Advocacy
13	Summer Youth Program
14	Rape Crisis Victim Assistance
15	HOME Administration
16	CHDO Rental Housing
17	Rental Housing

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

The projects listed above were selected from the total project proposals received in accordance with their consistency with the priorities established in the 2020-2024 Consolidated Plan and the funding available. Future Request for Proposals will be used to select specific projects for use of HOME rental housing funding. Obstacles to meeting underserved need include limited availability of local, state, and federal funding and limited housing development opportunities. Increased housing development costs are also a barrier.

## AP-38 PROJECT SUMMARY

### Project Summary Information

TABLE 63 – PROJECT INFORMATION

1	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration Fair Housing
	<b>Funding</b>	CDBG: \$324,429
	<b>Description</b>	Provide funding for general administration, planning, and staff costs for CDBG and, if needed, HOME programs. Provide funding for fair housing outreach and preparation of HUD required reports.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable; General program administration with no direct benefit
	<b>Location Description</b>	Mobile County offices
	<b>Planned Activities</b>	Develop, administer, revise, implement, and evaluate the day-to-day operation of the entitlement program. Activities include program design, grants administration, compliance monitoring, program and fair housing outreach, public relations, training, staff costs, and preparation of HUD required reports.
2	<b>Project Name</b>	Spot/Blight Clearance
	<b>Target Area</b>	CDBG Area Benefit
	<b>Goals Supported</b>	Spot Blight Clearance
	<b>Needs Addressed</b>	Demolition and Spot Blight Clearance

<b>Funding</b>	CDBG: \$200,000
<b>Description</b>	Provide funding for spot blight clearance to eliminate specific conditions of blight or physical decay on a spot basis not located in a designated slum or blighted area in the City of Prichard.
<b>Target Date</b>	12/31/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 18 structures demolished
<b>Location Description</b>	Locations in the City of Prichard. Specific structures will be identified during the program year.
<b>Planned Activities</b>	Removal of approximately 18 dilapidated structures throughout the City of Prichard through a spot blight removal program.
<b>3 Project Name</b>	Semmes Senior Center Improvements
<b>Target Area</b>	CDBG Area Benefit
<b>Goals Supported</b>	Public Facilities and Infrastructure
<b>Needs Addressed</b>	Public Facilities and Infrastructure
<b>Funding</b>	CDBG: \$250,000
<b>Description</b>	Provide funding for completion of a kitchen in the Semmes Senior Center addition. Upon completion of the kitchen, any remaining funds will be used for construction of a walking trail.
<b>Target Date</b>	12/31/2022
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 300 seniors
<b>Location Description</b>	Semmes Senior Center, 9635 Moffett Road, Semmes, AL 36575
<b>Planned Activities</b>	Completion of a kitchen in the Semmes Senior Center addition and construction of a walking trail, if funds remain.

<b>4</b>	<b>Project Name</b>	Home Emergency Repair Assistance Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Homeowner Housing
	<b>Needs Addressed</b>	Homeowner Housing Repair Assistance
	<b>Funding</b>	CDBG: \$225,854
	<b>Description</b>	Provide a home emergency repair assistance program for owner-occupied homes, targeting very low income families/households (i.e., 50% AMI or less).
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	A minimum of 8 homes of very low income families/households (i.e., 50% AMI or less)
	<b>Location Description</b>	Possible locations throughout Mobile County. Specific properties will be identified during the program year.
	<b>Planned Activities</b>	Provision of emergency home repair for a minimum of 8 homes occupied by very low income owner families/households (i.e., 50% AMI or less).
<b>5</b>	<b>Project Name</b>	Handicap Ramp/Accessibility Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Homeowner Housing
	<b>Needs Addressed</b>	Homeowner Housing Repair Assistance
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Provide construction of handicap ramps and other accessibility modifications for approximately 20 owner-occupied homes.
	<b>Target Date</b>	12/31/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20 owner-occupied homes of persons with severe disabilities
	<b>Location Description</b>	Possible locations throughout Mobile County. Specific properties will be identified during the program year.
	<b>Planned Activities</b>	Construction of handicap ramps and other accessibility modifications for approximately 20 owner-occupied homes.
6	<b>Project Name</b>	East Elm Street Improvements
	<b>Target Area</b>	CDBG Area Benefit
	<b>Goals Supported</b>	Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Provide utility relocation along E. Elm Street in Prichard (~3,200 linear feet) to facilitate street, drainage, and sidewalk improvements. The County's 2014 Pay-As-You-Go Program will provide funding for street, drainage, and sidewalk improvements to include construction, engineering design, construction engineering oversight, geotechnical engineering, right of way acquisition, and environmental permitting estimated at \$1,600,000. This project will correct poor drainage and street conditions by providing: 1) an overlay of the existing street; 2) installation of a new concrete valley gutter along the edge of the street; and 3) installation of new drainage pipes. A new sidewalk will also be installed on one or both sides of the street.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 75 households
	<b>Location Description</b>	East Elm Street in Prichard
	<b>Planned Activities</b>	Utility relocation along E. Elm Street to facilitate street, drainage, and sidewalk improvements.



<b>7</b>	<b>Project Name</b>	Grand Farms Road West Road Improvements
	<b>Target Area</b>	CDBG Area Benefit
	<b>Goals Supported</b>	Public Facilities and Infrastructure
	<b>Needs Addressed</b>	Public Facilities and Infrastructure
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Improvement of Grand Farms Road West in Grand Bay. Grand Farms Road West is currently a private road; however, if accepted to be publicly maintained (process currently on-going), the County will provide funding for drainage and road improvements. CDBG funds will primarily be used for utility relocation and driveway culverts.
	<b>Target Date</b>	12/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 28 to 34 households
	<b>Location Description</b>	Unincorporated area of Grand Bay
	<b>Planned Activities</b>	Utility relocation and driveway culverts as part of drainage and road improvements along Grand Farms Road West.
<b>8</b>	<b>Project Name</b>	Prescription Drug Assistance
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	Provide funds for a prescription drug assistance program, which offers pharmaceutical services at no cost to eligible low- and moderate-income persons.
	<b>Target Date</b>	12/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 160 low/moderate income individuals
	<b>Location Description</b>	Non-profit agency location for countywide service
	<b>Planned Activities</b>	Ozanam Charitable Pharmacy provides prescription medication at no cost to chronically ill patients who do not qualify for other programs and are unable to pay for discounted medication, which alleviates unnecessary emergency room visits for prescription refills. Grant funds will be used for purchase of generic prescription drugs.
9	<b>Project Name</b>	Child Abuse Victim Assistance
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Provide funds to assist with services including counseling and transportation for child sexual abuse victims and their non-offending family members living in Mobile County.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 130 child abuse victims
	<b>Location Description</b>	Non-profit agency location for countywide service
	<b>Planned Activities</b>	Child Advocacy Center provides to child victims of sexual abuse, and their non-offending family members, one central location for healing. It prevents their being forced to go from agency to agency, having to tell their sad stories over and over again. Eight different agencies collaborate on safety, counseling, prosecution, forensic medicine, and any other needs presented. Grant funds will be used for counseling and transportation services.

<b>10</b>	<b>Project Name</b>	Senior Services
	<b>Target Area</b>	CDBG Area Benefit
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$60,000
	<b>Description</b>	Provide \$50,000 for staff cost at a Semmes Senior Center. The staff is responsible for programming, scheduling, and coordination of activities that will be geared to the interests of the senior community plus designed to accommodate different ability levels. Provide \$10,000 towards home-delivered meals for seniors in the Grand Bay/Irvington area.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 300 (from Semmes) and 81 (from Grand Bay and St. Elmo) low/moderate income seniors
	<b>Location Description</b>	City of Semmes and unincorporated areas of Grand Bay and St. Elmo
	<b>Planned Activities</b>	Semmes Senior Center, which by responding to the diverse needs and interests of seniors, enhances dignity, supports independence, prevents isolation, and encourages involvement in the community. Grant funds will be used for staff cost. The SARPC home-delivered meal program feeds homebound seniors in Grand Bay and St. Elmo. The service aids seniors in maintaining their independence as well as their ability to remain in their own homes. Grant funds will be used for driver wages and payroll taxes as well as vehicle expenses.
<b>11</b>	<b>Project Name</b>	Legal Services
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Homelessness Prevention
	<b>Funding</b>	CDBG: \$50,000

	<b>Description</b>	Provide funds to deliver civil legal representation to low- and moderate-income individuals.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 450 persons at-risk of homelessness
	<b>Location Description</b>	Non-profit agency location for countywide service
	<b>Planned Activities</b>	Legal Services Alabama facilitates a Homelessness Prevention Project by providing free high-quality legal services toward alleviating civil legal issues that cause homelessness, including special needs and circumstances affecting Domestic Violence victims. Grant funds will be used for staff attorney salary and benefits.
12	<b>Project Name</b>	Domestic Violence Victim Advocacy
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Provide funds to support a Domestic Violence Victim Advocacy Program which will serve victims of intimate partner violence. Advocates will provide support and assistance to victims as they navigate throughout the court system.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 310 victims of domestic violence
	<b>Location Description</b>	Non-profit agency location for countywide services
	<b>Planned Activities</b>	Penelope House shelters and assists victims of intimate partner violence, and their families, through its Domestic Violence Victim Advocacy Program. Counselors/advocates assist and accompany victims as they navigate the court systems as well as assist in developing an ongoing safety plan. Grant funds will be used for court/victim advocate salary and payroll taxes as well as mileage.

<b>13</b>	<b>Project Name</b>	Summer Youth Program
	<b>Target Area</b>	CDBG Area Benefit
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Provide funding for a summer enrichment program for youth in northern Mobile County. The program will focus on youth development to include assistance with skills necessary for building good character/citizenship, achieving academic success, and living a healthy lifestyle.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of persons that will benefit from the proposed activity</b>	An estimated 220 youth
	<b>Location Description</b>	Town of Mt. Vernon and City of Citronelle
	<b>Planned Activities</b>	The Boys and Girls Clubs of South Alabama serves youth ages 6 - 14 in its summer enrichment program held in the City of Citronelle and Town of Mt. Vernon for six weeks of full days. A focus on five Core program areas: Arts, Education, Health & Wellness, Leadership & Service, and Sports & Recreation, instills character, citizenship, and healthy lifestyle, guiding toward a responsible and productive adulthood. Grant funds will be used for staff salaries and benefits as well as operating expenses.
<b>14</b>	<b>Project Name</b>	Rape Crisis Victim Assistance
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$5,000

	<b>Description</b>	Provide funds to assist with direct services to sexual assault victims and their families including individual counseling sessions for victims and their loved ones. Service will include crisis counseling via phone and face-to-face, support groups, and case management.
	<b>Target Date</b>	12/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 25 victims of sexual assault
	<b>Location Description</b>	Non-profit agency location for countywide services
	<b>Planned Activities</b>	The Rape Crisis Center, operated by Family Counseling Center of Mobile, aids rape victims and their loved ones through crisis intervention and therapeutic services. It offers hospital presence during medical exam/rape kit, court accompaniment, counseling, support groups, and emergency transportation, as well as a clothing bank for victims whose clothes are taken as evidence. Grant funds will be used for victim advocate salary and payroll taxes as well as office supplies.
15	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	HOME: \$58,082
	<b>Description</b>	Provide funds for staff cost, planning, underwriting and program administration.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	General program administration, no direct benefit.
	<b>Location Description</b>	Mobile County Offices
	<b>Planned Activities</b>	Provide funds for planning, underwriting and program administration.

<b>16</b>	<b>Project Name</b>	CHDO Rental Housing
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Rental Housing
	<b>Needs Addressed</b>	Develop and Preserve Affordable Rental Housing
	<b>Funding</b>	HOME: \$87,124
	<b>Description</b>	Provide funds to a CHDO organization for operating funds/acquisition/development/construction of rental housing.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 rental unit acquired/developed/constructed for 1 family
	<b>Location Description</b>	Location not yet determined
	<b>Planned Activities</b>	CHDO set-aside for operating funds/acquisition /development/construction of rental housing
<b>17</b>	<b>Project Name</b>	Rental Housing Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Rental Housing
	<b>Needs Addressed</b>	Develop and Preserve Affordable Rental Housing
	<b>Funding</b>	HOME: \$435,620
	<b>Description</b>	Acquisition/development/construction of rental housing.
	<b>Target Date</b>	12/31/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 rental units acquired/developed/constructed for 3 families
	<b>Location Description</b>	Location not yet determined
	<b>Planned Activities</b>	Acquisition/development/construction of rental housing.

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## 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.

Mobile County will fund six projects with a CDBG Area Benefit in the 2020 program year, with the total amount allocated to these projects at about \$1,040,000. Each of these areas qualifies as eligible because more than 51% of residents are low- or moderate-income. Areas to receive funding include:

- Prichard – for street improvements along East Elm Street and for removal of dilapidated buildings.
- Semmes – for improvements to and staffing at the Semmes Senior Center
- Mount Vernon – for a Boys and Girls Club of South Alabama summer enrichment program
- Citronelle – also for a Boys and Girls Club of South Alabama summer enrichment program
- Grand Bay – for a senior meals program and street improvements on Grand Farms Road West

Of Mobile County's \$1,410,854 of CDBG funding in the 2020 program year (not including program administration funding), about 74% will be used in one of the CDBG Area Benefit geographies noted above. The remaining 26% will be for use countywide.

### Geographic Distribution

TABLE 64 – GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
CDBG Area Benefit	74%
Countywide	26%

### Rationale for the Priorities for Allocating Investments Geographically

The Mobile County Grants Department requested applications from potential CDBG subrecipients for capital and public service projects. Following a review of the applications, the County allocated investments to best meet priority needs based on project eligibility, availability of funds, readiness to proceed, and responsiveness to the application.



# AFFORDABLE HOUSING

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## AP-55 AFFORDABLE HOUSING – 91.220(G)

### Introduction

Over the 2020 program year, Mobile County will assist 32 households with affordable housing. The County will fund construction of four new affordable rental units, emergency repair of 8 owned housing units, and accessibility modifications for 20 owner-occupied homes with a disabled resident.

**TABLE 65 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT**

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	12
Special Needs	20
<b>Total</b>	<b>32</b>

**TABLE 66 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
Production of New Units	4
Rehab of Existing Units	28
Acquisition of Existing Units	0
<b>Total</b>	<b>32</b>

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## AP-60 PUBLIC HOUSING – 91.220(H)

### Introduction

Public housing in Mobile County is operated by the Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw and the Mobile County Housing Authority.

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

Within the next year, the Chickasaw Housing Authority plans to save approximately \$30,000-\$40,000 to invest in the installation of new carbon monoxide detectors and the reduction of trip hazards on sidewalks. Both the Chickasaw Housing Authority and the HACP are participating in RAD conversions which may address some physical needs for their traditional public housing structures in the coming year.

The Mobile County Housing Authority plans to continue replacing roofs on its public housing units, which are done on a yearly basis.

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

At the beginning of its Annual PHA planning process, the HACP sent letters to invite residents to participate on the Resident Advisory Board (RAB). Members of the board were selected. However, no recommendations or comments were received for the 2019 plan. The RAB was also notified about upcoming public hearings about the PHA Plan.

HACP held a meeting for the Consolidated Planning process at its William “Bill” Clark Family Life Center. HACP staff coordinated and attended the meeting and invited residents. Fourteen people (who were not all HACP staff and residents) attended the meeting and provided input for this Plan.

The HACP offers two Family Self-Sufficiency programs, one for traditional public housing residents and one for housing choice voucher residents. The HACP has certified housing counselors on staff to help prepare tenants who are interested in homeownership. Staff members offer classes on financial literacy, budgeting, credit scores, down payment assistance and other steps in the homebuying process. The public housing FSS program has 24 participants with one graduate; the housing choice voucher FSS program has 46 participants.

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

Not applicable – None of the housing authorities in Mobile County are designated as “troubled.”

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## **AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)**

### **Introduction**

Mobile County is covered by the Mobile City and County/ Baldwin County Continuum of Care, a network of service providers covering Mobile and Baldwin counties. The Continuum of Care brings together housing and service providers to meet the needs of individuals and families experiencing homelessness. Mobile County will continue to partner with the Continuum of Care and local homelessness service providers to achieve the County’s homelessness goals.

**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.**

Over the next year, members of the Mobile City and County/ Baldwin County Continuum of Care and other homeless housing and service providers in Mobile County will continue reaching out to homeless persons,

including unsheltered persons, through street outreach and emergency shelter services. Housing First, Inc., AltaPointe Health, and the U.S. Department of Veterans Affairs will continue to provide outreach to people experiencing homelessness with the goal of getting individuals and families into permanent housing.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons.**

During the 2020 program year, Christ N Us Ministry, Family Promise of Coastal Alabama, McKemie Place, Penelope House, Salvation Army of Coastal Alabama, The Lighthouse, and Waterfront Rescue Mission will continue to provide emergency shelter in Mobile County. AIDS Alabama South, Dumas Wesley Community Center, Mobile Area Interfaith Conference, Penelope House, The Lighthouse, and Volunteers of America Southeast will continue to provide transitional housing for people experiencing homelessness.

**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.**

During the 2020 program year, Mobile County will work to increase the availability of affordable housing by using HOME funds to support the development of affordable rental housing.

The County will also continue to support the Continuum of Care, members of which provide supportive services and housing search assistance for individuals and families consistent with a Housing First approach. AltaPointe Health Systems, Gulf Coast Veterans Health Care System, and Housing First, Inc. will continue to provide permanent supportive housing.

Finally, the County will take steps to implement the strategies in its Analysis of Impediments to Fair Housing Choice, which includes strategies to support housing affordability in the county.

**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.**

Over the next year, housing and service providers in Mobile County will continue to work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. The County will continue funding housing rehabilitation to support residents affording needed home repairs and remaining in their homes. Funding will also be provided for a homelessness prevention program which provides legal services to assist individuals with matters related to premature discharge or those associated with eviction/foreclosure. Dumas Wesley Community Center, Family Promise of Coastal

Alabama, Housing First, Inc., and Mobile Area Interfaith Conference will continue to fund Rapid Re-Housing in the county.

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## AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

### Introduction

In conjunction with the development of this Consolidated Plan, Mobile County also developed an Analysis of Impediments to Fair Housing Choice (AI) covering the unincorporated County and the municipalities of Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes. In its assessment of fair housing barriers, the AI considered the impact of local land use and zoning policies on residential investment and affordable housing development. While Mobile County does not develop a comprehensive plan or having zoning power, municipalities within the county have adopted local zoning ordinances, with the exception of Semmes, which (along with Mobile County) has adopted subdivision regulations and requires building permits in conformity with adopted codes. A review of these ordinances found that “...there is more that the County jurisdictions can do to use zoning and land use policies to further remove artificial barriers to development of and access to affordable housing across all residential zones.” Examples include allowing attached housing types in single-family districts; permitting conversion of large single-family dwellings in high-opportunity neighborhoods to 2-family, 3-family, or multifamily dwellings compatible with the neighborhood character; decreasing minimum lot size requirements; allowing for subdivision of large lots in low density districts; allowing zero lot line, patio homes, or cottage communities on small or shared lots with no minimum floor area; or allowing accessory dwelling units. As a Dillon rule state, approval of State legislation for municipalities in Mobile County would be required in order to provide inclusionary zoning. If this was approved, inclusionary zoning could be an additional tool for incentivizing the development of affordable housing by providing density bonuses or other development concessions for developments where a portion of units are kept affordable.

In addition to local land use policy, affordable housing development is also impacted by policies at the state level. In 2018, the State of Alabama adjusted its formula for tax valuations on affordable multifamily properties. Under Addendum P in the state’s Property Tax Plan for Equalization, those properties receiving subsidies such as “grants, below market financing, direct rental assistance and low income housing tax credits” either through USDA or HUD,<sup>29</sup> will be subject to the same rules as used for assessment of market-rate multifamily properties. Addendum P would allow local tax assessors to value subsidized multifamily housing using one of the three standard appraisal approaches (sales, income or cost) based on the Alabama Appraisal Manual. While responsibility for determining how to best assess properties in Mobile County is the responsibility of the Revenue Commissioner, property owners are allowed an appellate process and can appeal an assessment by providing data (such as income and expenses) to justify an adjustment to the assessed value. Accordingly, the changes in valuation are not anticipated to have a significant impact on affordable multifamily properties in Mobile County and throughout the state.

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<sup>29</sup> Alabama Department of Revenue Property Tax Division. (2018, April 27). *Property Tax Plan for Equalization*. Retrieved from: [revenue.alabama.gov/wp-content/uploads/2017/07/plan\\_for\\_equalization\\_revised\\_04.27.18.pdf](https://revenue.alabama.gov/wp-content/uploads/2017/07/plan_for_equalization_revised_04.27.18.pdf), p. 153

**Actions 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 potential barriers to affordable housing discussed above are all at the municipal or state level and not within the immediate purview of Mobile County. However, as participants in the Urban County, municipalities in Mobile County are called upon to affirmatively further fair housing, which may include taking steps to ensure that barriers to affordable housing development are reduced. Mobile County can encourage jurisdictions that participate in the Urban County to review their zoning codes for potential opportunities to reduce restrictions and encourage access to affordable housing in their residential districts.

The County can also review the State of Alabama's Low Income Housing Tax Credit allocation plan and work with developers applying for LIHTCs to make their applications as competitive as possible so as to increase the available supply of affordable housing even as these tax valuation on such properties changed.

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## **AP-85 OTHER ACTIONS – 91.220(K)**

### **Introduction**

This section details Mobile County's actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

### **Actions Planned to Address Obstacles to Meeting Underserved Needs**

Lack of sufficient funding and high costs for new development are two of the biggest obstacles to meeting underserved needs in Mobile County. In order to develop additional resources to meet affordable housing and homeless housing and service needs, Mobile County will fund a variety of public services to address needs of low-income residents, including summer enrichment programs for children; housing counseling; legal services to prevent homelessness; access to no-cost prescription medication; assistance for victims of child abuse, domestic violence and/or rape; senior services; and home meal delivery.

The County will also work to identify and develop partnerships with private agencies with the goal of increasing the supply of affordable housing. These may include LIHTC or other developers considering housing projects in the county. The County will also look at using funding or grants that can be leveraged to bring new dollars for affordable housing or homelessness into the community. Additionally, the County will work with incorporated cities to review their zoning codes for possible changes that would decrease costs or risk for multifamily developments, including identifying zones where denser multifamily construction may be built as-of-right.

### **Actions Planned to Foster and Maintain Affordable Housing**

To maintain and expand the current affordable housing stock, Mobile County will fund construction of affordable rental housing, development of new affordable housing by Community Housing Development Organizations, home repair/rehabilitation assistance, and counseling services for homeownership. In addition to specific programs designed to foster and maintain affordable housing, the County will work with incorporated cities to review their zoning ordinances for prospective barriers to affordable housing development and make amendments as needed. The County has also recently updated its Analysis of Impediments to Fair Housing Choice. As a result of this study, the County will undertake additional approaches to fostering fair and affordable housing.

### **Actions Planned to Reduce Lead-Based Paint Hazards**

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have focused on reaching this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

In property repair/rehabilitation projects involving Mobile County, the County will follow the regulations found at 24 CFR Part 35 relative to lead based paint poisoning prevention in certain residential structures.

### **Actions Planned to Reduce the Number of Poverty-Level Families**

Mobile County's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above the poverty level. Current programs to reduce poverty through access to education and jobs are provided by the Southwest Alabama Workforce Development Council and other local workforce development organizations, as well as through the County's nonprofit grantees. Specifically, the County will fund summer enrichment programs for children; housing counseling; legal services for homelessness prevention; access to no-cost prescription medication; assistance for victims of child abuse, domestic violence and/or rape; senior services; and home meal delivery. Emergency assistance is also provided by several nonprofit housing and service agencies in the county.

Further, Mobile County's housing programs and activities that support development of and access to affordable housing inherently address poverty by creating housing opportunities for low-income households. Specifically, the County will use grant funds to support emergency home repair for low-income households. Without these housing opportunities, many low-income households would not be able to afford housing rehabilitation costs.

### **Actions Planned to Develop Institutional Structure**

The unmet needs of housing affordable to low-income residents and social services for individuals and families experiencing or at risk of homelessness present an opportunity for the County to connect with

organizations, affordable housing developers, and agencies working to address these needs in Mobile County. The County will also continue to work within existing partnerships and coalitions, such as the Continuum of Care, to work toward meeting local housing and service needs. Mobile County will continue to work closely with state and local agencies and governments, nonprofit organizations, and other service providers to coordinate delivery of services to county residents. The Grants Department will continue to consult with various housing, homelessness, social service, elderly and disability resource agencies to gather data and identify service gaps.

### **Actions Planned to Enhance Coordination between Public and Private Housing and Social Service Agencies**

Mobile County will continue to be an active participant in the Mobile City and County/Baldwin County Continuum of Care. The Continuum of Care brings together nonprofit, government, and business leaders to provide a shared approach to goals of ending homelessness. Planned activities include emergency, transitional, and permanent housing providers; nonprofit social service organizations; and government agencies.

### **Discussion**

The actions detailed in this section will support Mobile County in increasing access to safe and affordable housing for its residents, meeting underserved needs, reducing poverty, developing institutional structure, and enhancing coordination between public and private sector housing and community development agencies.

# PROGRAM SPECIFIC REQUIREMENTS

## AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L) (1,2,4)

### Introduction

Projects planned with 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.

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

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

### Other CDBG Requirements

1. The amount of urgent need activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall benefit – A consecutive period of one, two, or three years may be used to determine that a minimum of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan: 2018, 2019, 2020	70%



## HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

### 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The County will continue to support the many efforts of the non-profit and social service provider agencies in the community in their efforts to obtain funding from various sources for their programs. Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level.

The availability of increased federal funds would enhance any of the listed programs and would mean that more services and housing could be provided. Because of the scarcity of any type of funding, the County has been working with various organizations to try to develop programs that would increase the leveraging capacity of federal funding mechanisms so that more money would be available for other needed endeavors. Better utilization of the existing resources is a main concern of everyone.

### 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The Urban County uses the recapture provisions of 24 CFR 92.254 (a)(5)(ii)(A)(2) and (4). Recapture net of proceeds; Owner investment returned first. In the event of a voluntary or involuntary transfer of title of the purchased home during the applicable period of affordability, the County will recapture all or a portion of the direct subsidy provided to the homebuyer.

If there are no net proceeds from the voluntary or involuntary transfer, repayment is not required, and HOME requirements are considered to be satisfied. The term net proceeds is defined as sales price less payment of any superior loan and special liens due thereunder, expenses of sale, and the value of the homebuyer's initial investment in the purchased home.

Direct subsidy is the amount of HOME assistance that enabled the homebuyer to purchase the home at an affordable price. It includes any HOME funds provided as down payment assistance, closing costs assistance, or direct financing to the buyer. If HOME funds were used for the cost of developing a home which is sold below fair market value, direct subsidy also includes the difference between the fair market value and the purchase price.

Direct subsidy will be in the form of a deferred loan or loans, each secured by a promissory note and mortgage. The loan(s) will be forgiven pro rata, in equal monthly increments over the period of affordability, as set out in the promissory note(s), mortgage(s), and required HOME written agreement(s) (collectively, the loan documents) as long as the home remains the principal residence of the homebuyer and no other events of default, as are also set out in the loan documents, occur. The HOME program establishes the following period of affordability based upon the amount of assistance (direct subsidy) provided to the homebuyer:

- Direct subsidy of under \$15,000 will be forgiven in equal amounts on a monthly basis over a period of 5 years.

- Direct subsidy of \$15,000 to \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 10 years.
- Direct subsidy of over \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 15 years.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The HOME program establishes the following period of affordability based upon the amount of assistance (direct subsidy) provided to the homebuyer:

- Direct subsidy of under \$15,000 will be forgiven in equal amounts on a monthly basis over a period of 5 years.
- Direct subsidy of \$15,000 to \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 10 years.
- Direct subsidy of over \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 15 years.

If the homebuyer ceases to occupy the home; leases the home; converts the home to non-residential use; or should the home be destroyed by fire or other cause; or should the homebuyer refinance the first mortgage for any purpose other than 1) reducing the interest rate and/or 2) reducing the term of the mortgage; or “cash out” equity in the home, the homebuyer will be required to repay the County the entire amount of direct HOME-assistance provided.

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

The County does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The County is aware the HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.