

Executive Summary

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

1. Introduction

The Jefferson County Consortium Proposed Five-Year Strategic Plan outlines the objectives and outcomes to be undertaken by the County with funds from the Community Development Block Grant Program (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Solutions Grant Program (ESG).

The Jefferson County Commission was founded in 1819 by the Alabama Legislature and is named after Thomas Jefferson, the main author of the Declaration of Independence and third President of the United States. According to the Consolidated Plan Planning Tool ("Con Plan"), the population for the Jefferson County CDBG Consortium ("County") is 454,950 persons comprising 174,180 households.

Jefferson County is a Participating Jurisdiction and receives federal funding from the United States Department of Housing and Urban Development (HUD). Entitlement funds received in Jefferson County may be spent anywhere in the Jefferson County Community Development Consortium, which consists of all of Jefferson County except for the cities of Birmingham, Bessemer, Hoover, Alabama, and the town of Sumiton and city of Helena, Alabama.

The Jefferson County Commission is the recipient of three (3) annual entitlement grants from the U. S. Department of Housing and Urban Development (HUD). These grants are as follows: The Community Development Block Grant (CDBG); Emergency Solutions Grant (ESG); and HOME Investment Partnerships Program.

FY 2025-2029 Consolidated Plan Priorities

- Affordable Housing Supply
- Housing Quality
- Clearance and Remediation
- Economic Development Assistance

- Public Facilities and Improvements
- Public Infrastructure and Improvements
- Public Services
- Emergency Shelter Services

While HUD allocations are fundamental to advancing these critical development efforts, they alone are not adequate to overcome the barriers faced by low-income individuals and families in their pursuit to self-sufficiency. Based on HUD's release of funds notification, Jefferson County anticipates receiving the following grant amounts in Fiscal Year 2025. Projections for the entire five-year period follow in parentheses. However, these projected amounts are simply five times this year's allocation, and future amounts are expected to change based on federal allocation made annually.

FY 2025 Anticipated Funding for Jefferson County Commission

- CDBG: \$2,114,163 (5-yr estimate \$10,570,815)
- HOME: \$823,694 (5-yr estimate \$4,118,470)
- ESG: \$186,165 (5-yr estimate \$930,825)

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

Jefferson County expects to receive CDBG funds; CDBG program income; HOME funds; County match; HOME Program Income; federal ESG funds and will apply to receive State ESG funds for Program Years 2025-2029.

Housing programs will receive a portion of the total CDBG funds available each year. These Housing programs will include Housing Emergency Grant Program and Program Delivery.

Non-housing programs to be funded under the CDBG program include public facilities, public infrastructure, clearance and demolition improvements, public service, economic development activities, as well as planning and administration costs.

Homeless Assistance Programs: Jefferson County anticipates receiving Federal Emergency Solutions Grant (ESG) funds and may apply each year of this Five-Year Strategic Plan to receive State ESG funds. Eligible activities for ESG funding include administration, emergency shelter, street outreach, HMIS, rapid re-housing (housing relocation and stabilization services, tenant-based rental assistance), and homelessness prevention (housing relocation and stabilization services, tenant-based rental assistance).

HOME Program: Jefferson County anticipates receiving HOME funds for Program Years 2025-2029. These funds are proposed for use on a variety of housing programs including administration, the Home Buyers Assistance Program, Community Housing Development Organization (CHDO) activities, and special needs rental housing.

3. Evaluation of past performance

A close evaluation of the performance of the last five (5) years coupled with the current expressed needs of the Jefferson County Consortium, residents, and agencies have led Jefferson County to the goals chosen for the upcoming five (5) years. Because the County is a large Urban County, the need for public facilities increases faster than the resources available to meet those needs with new construction or renovations. Therefore, public facilities remain a high priority for the next five (5) years.

Public infrastructure has also been in high demand for the Consortium. Jefferson county has used its CDBG funds to do water system improvement, sewer system improvements, street paving and resurfacing improvements, storm drainage improvements, sidewalk improvements, and park improvements will remain a priority.

Housing Rehabilitation due to low- and moderate-income homeowners has greatly increased due to them not having the resources to keep their homes in standard condition. Jefferson County expects this demand to increase over the next five (5) years.

There has also been an increase with many homeowners abandoning homes leading to a state of slum and blight. Considering the current economic downturn during the consolidated planning process, Jefferson County expects this will only intensify. For the next five (5) year Jefferson County will continue to fight slum and blighted conditions through clearance and demolition projects.

According to the 2020 United States Census, Jefferson County has a population of 115,981 (17.2%) persons who are 65 years of age and older. These individuals with limited incomes may have been and may continue to be in need for rental housing, emergency housing rehabilitation and public services. However, emergency housing rehabilitation and public services in the past have not been limited to just the elderly. Due to economic conditions younger populations have applied for assistance under Jefferson County's programs who also have limited incomes that are not just insufficient for daily living, but for housing conditions as well.

4. Summary of citizen participation process and consultation process

The Jefferson County Office of Community Services held a series of community meetings from February to July 2025 to gain citizen input for the development of the Five-Year Consolidated Plan. In addition, the county met with the Advisory Committee on two occasions in accordance with the county's Citizens Participation Plan. The Technical Advisory Committee consists of low/mod-income residents, minorities, persons with disabilities, businesses, non-profit agencies, as well as faith-organizations. In addition,

there were three (3) public hearings held. A meeting was also held with the One Roof and the Homeless Providers to seek input on strategies to improve the homeless population. The notice for citizen comment on the draft Plan were published in the Birmingham News, the Birmingham Times, and the Latino News. The notices were also mailed to the mayors in the Jefferson County Consortium.

In the event of an emergency situation such as a disaster (for example, a tornado or a pandemic) or an urgent need, the County may direct a portion of its CDBG Program funds to the areas that are affected by that emergency situation or urgent need by adopting operations necessary to meet the program requirements in unique circumstances (for example, proposing activities without an application from the most recent open season). Further, the County may adopt other public notification methods and comment periods necessary to meet program requirements in unique circumstances, i.e., natural disasters; emergency allocations of funds; or other opportunities.

5. Summary of public comments

Jefferson County Community Services received public comments from September 2024 to May 2025.

Comments from the first Technical Advisory Committee Meeting emphasized significant need for owner-occupied housing rehabilitation. Various members of several social service and nonprofit organizations mentioned home issues encountered by low income and/or elderly residents. Due to the age of housing stock and limited income, they are often unable to afford needed services. Specific housing rehabilitation needs mentioned were roofs, plumbing and bathrooms, and ADA accessibility. Participants expressed that some of these needs are considered emergency situations. During the homeless provider focus group and second technical advisory committee meeting, participants focused on additional support needed by homeless service providers to assist those experiencing homelessness and needing permanent supportive housing. There were five gaps in services identified; insufficient/lack of affordable housing, limited supportive services, fragmented service delivery, transportation barriers, and persistent social stigma. Proposed solutions and strategies were provided by homeless service providers to address these needs. Providers stated an overwhelming need for more funding to both address homelessness and provide more supportive services. A public hearing also included citizen comments regarding such support. Specific services included transportation and addressing connectivity issues, better communication on available housing for those experiencing homelessness, and employment options while in emergency or transitional housing.

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

There were no comments or views that were not accepted by Jefferson County, Alabama.

7. Summary

The U.S. Department of HUD is requiring that all recipients of CDBG, HOME, HOPWA, and ESG, prepare a Five-Year Consolidated Plan, and an Annual Action Plan in order to receive grant funds.

The Jefferson County Commission finds that said grants are vitally needed for providing housing assistance, neighborhood improvements, and economic development activities directed to the needs of low- and moderate-income families and persons, aiding in the prevention and elimination of slums and blight creating and retaining jobs, as well as addressing other community development needs having a particular urgency to the community's health, welfare and safety.

Jefferson County has involved in its planning process citizens, non-profit organizations and other area governments to develop a comprehensive approach to solving the problems of low- and moderate-income people resulting in the Proposed 2025-2029 Jefferson County Five-Year Consolidated Plan, and the 2025 Action Plan.

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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.

| Agency Role | Name | Department/Agency |
|-----------------------|------------------|--------------------|
| Lead Agency | JEFFERSON COUNTY | Community Services |
| CDBG Administrator | JEFFERSON COUNTY | Community Services |
| HOPWA Administrator | N/A | N/A |
| HOME Administrator | JEFFERSON COUNTY | Community Services |
| ESG Administrator | JEFFERSON COUNTY | Community Services |
| HOPWA-C Administrator | N/A | N/A |

Table 1 – Responsible Agencies

Narrative

All CDBG, HOME and ESG programs are administered by the Jefferson County Office of Community Services.

Consolidated Plan Public Contact Information

Dr. Frederick L. Hamilton, Director

Mr. Bertram Young, Deputy Director

Jefferson County Office of Community Services

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Jefferson County conducted a variety of public outreach to garner input from the county, staff, government agencies, nonprofit agencies, affordable housing developers, local service providers, and county residents. The County held two (2) Technical Advisory Committee meetings, a Homeless Focus Group and the required public hearings during the Consolidated Plan/Action Plan process. Information related to the meetings were advertised in *The Birmingham Times*, *Alabama Messenger*, and *The Latino News*.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Continuum of Care (One Roof) has developed a coordinated system of homeless services that includes 1) outreach and assessment 2) emergency shelters 3) transitional housing with supportive services 4) permanent housing/permanent supportive housing. Agencies included in this process are members of public housing authorities; private property owners; mental health authorities; and other social services organizations. By partnering with One Roof, Jefferson County ensures an easy entrance for homeless consumers into a coordinated system of housing and service providers.

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

By partnering, funding, and consulting with the local Continuum of Care (One Roof), Jefferson County ensures an easy entrance for homeless consumers into a coordinated system of housing and service providers. Jefferson County supports applications for funding by agencies that actively participate with One Roof in events and activities designed to assist the homeless with specific interest in the chronically homeless. To help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless, Jefferson County will continue to identify those needs through the Open Season process, the Continuum of Care covering Jefferson County (One Roof), and the funding of applications for homeless prevention programs.

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

Jefferson County Continuum of Care is convened by One Roof. The purpose of the membership is to create, maintain, and build community-wide inventory of housing and services for homeless families and

individuals, identify their needs and work to fill gaps in services. One Roof is also responsible for the implementation of HMIS for the Continuum. Jefferson County is an active member in good standing of the Continuum of Care and an active participant of the HMIS system. Jefferson County provides financial assistance to One Roof. Jefferson County also consults with One Roof to determine the allocation of ESG funds and the consideration of homeless service providers for CDBG public service dollars. Moreover, Jefferson County actively participates in the development of performance standards planning and encourages participation by ESG funded organizations by requiring active participation to receive ESG funding and making continued participation a requirement for continued funding. Jefferson County actively participates in the evaluation, funding, and policies and procedures for the administration of HMIS.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

| | | |
|----------|--|--|
| 1 | Agency/Group/Organization | City of Fairfield |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facility, Public Service |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 2 | Agency/Group/Organization | Town of Sylvan Springs |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public facilities and Demolition |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan email, public hearing, and mail. |
| 3 | Agency/Group/Organization | Fair Housing Center of Northern Alabama |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Fair Housing |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Public Hearing |
| 4 | Agency/Group/Organization | YWCA Central Alabama |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Public Services |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Public hearing, email. |
| 5 | Agency/Group/Organization | First Presbyterian Church of Birmingham |
| | Agency/Group/Organization Type | Faith Based |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email and Mail |
| 6 | Agency/Group/Organization | Faith Chapel Christian Center |
| | Agency/Group/Organization Type | Services-Homeless Non-Homeless Special Needs |
| | What section of the Plan was addressed by Consultation? | Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email and Mail |
| 7 | Agency/Group/Organization | BRIDGE MINISTRIES, INC. |
| | Agency/Group/Organization Type | Services - Housing |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Families with children Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During Homeless Provider Focus Group Meeting . |
| 8 | Agency/Group/Organization | Center Point Fire District |
| | Agency/Group/Organization Type | Publicly Funded Institution/System of Care |
| | What section of the Plan was addressed by Consultation? | Public Facility |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 9 | Agency/Group/Organization | CITY OF TRUSSVILLE |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facilities |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 10 | Agency/Group/Organization | One Roof |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Homeless Focus Group Meet, Phone calls, and email. |
| 11 | Agency/Group/Organization | City of Fultondale |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facility, Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 12 | Agency/Group/Organization | CHILDCARE RESOURCES, INC |
| | Agency/Group/Organization Type | Services-Children |
| | What section of the Plan was addressed by Consultation? | Public Services |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email, mail, phone call |
| 13 | Agency/Group/Organization | PATHWAYS |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Families with children Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the Homeless Provider Focus Group Meeting |
| 14 | Agency/Group/Organization | Hueytown |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facilities |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Public hearing, mail, email |
| 15 | Agency/Group/Organization | City of Midfield |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facilities |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 16 | Agency/Group/Organization | City of Brighton |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facilities, Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email and mail |

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| 17 | Agency/Group/Organization | City of Lipscomb |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Services, Public Facilities |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 18 | Agency/Group/Organization | The Dannon Project |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with Disabilities Services-homeless Services-Employment |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email, mail, phone call |
| 19 | Agency/Group/Organization | City of Gardendale |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facility, Public Service |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 20 | Agency/Group/Organization | City of Center Point |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facility, Public Service |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 21 | Agency/Group/Organization | Martintown Elra Heights Civic League |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Public Service, Public Facility |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email, mail, phone call |
| 22 | Agency/Group/Organization | City of Homewood |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facility |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 23 | Agency/Group/Organization | Community Action Agency of Northeast Alabama |
| | Agency/Group/Organization Type | Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Public Services |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |
| 24 | Agency/Group/Organization | Youth Towers |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email and mail |
| 25 | Agency/Group/Organization | Forestdale Fire District |
| | Agency/Group/Organization Type | Publicly Funded Institution/System of Care |
| | What section of the Plan was addressed by Consultation? | Public Facility |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Email and mail |
| 26 | Agency/Group/Organization | Rosedale Community Associate |
| | Agency/Group/Organization Type | Civic Leaders Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Public Service, Public Facility |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Public Hearing |
| 27 | Agency/Group/Organization | City of Adamsville |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Public Facility |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | During the county's development and update of its Comprehensive Plan and email. |

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

No agencies were intentionally omitted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---------------------|--------------------------|---|
| Continuum of Care | One Roof | Jefferson County works in partnership with the Continuum of Care. |

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Demo

All mayors in the Jefferson County HUD Consortium were invited to participate in the Consolidated Plan process. Jefferson County works closely with mayors and council members by attending public meetings and sending them a community survey for their input.

Narrative (optional):

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PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The Jefferson County Office of Community Services held two (2) advisory committee meetings. The Technical Advisory Committee consists of low/mod income residents, minorities, persons with disabilities, businesses, non-profit agencies, as well as faith-based agencies. Moreover, during the development of the county's updated Comprehensive Plan, the consultant sent a community survey to the cities in the Consortium to determine their most critical needs for the next five years.

Community Services also sent a survey to further determine the community development needs within the Consortium as it related to low- and moderate-income areas.

In addition, there were a total of three (3) public hearings held in accordance with the Citizens Participation Plan.

There was a Homeless Provider Focus Group meeting held to determine the existing gaps in serving the homeless population with recommendations on how to use resources to close the gaps, as well as determine additional funding needed through federal and state grant resources.

The notice of the Five-Year Consolidated Plan was published in the Birmingham News, Alabama Messenger, and the Latino News. The notices were also mailed to members of the Jefferson County Consortium and delivered to all the public libraries. In addition, the draft Plan was sent to the Technical Advisory Committee, which was discussed during the second meeting.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|--------------------------------------|--|-------------------------------------|---|--|--|
| 1 | Technical Advisory Committee Meeting | Community and Non-profit organizations, Consortium members | 9 people attended in-person meeting | Verbal comments expressed the need for owner-occupied housing rehabilitation; specific needs mentioned were roofs, plumbing and/or bathrooms, and ADA accessibility | There were no comments that were not accepted. | Communityservices.jccal.org |

Demo

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------------------|--|-------------------------------------|---|--|--|
| 2 | Homeless Provider Focus Group | Community and Non-profit organizations | 6 people attended in-person meeting | Gaps identified in services for persons experiencing homelessness and needing permanent supportive housing included lack of affordable housing, limited supportive services, fragmented service delivery, transportation barriers, and persistent social stigma | There were no comments that were not accepted. | Communityservices.jccal.org |

Demo

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|--------------------------------------|--|-------------------------------------|--|--|--|
| 3 | Technical Advisory Committee Meeting | Community and Non-profit organizations, Consortium members | 2 people attended in-person meeting | Comments included focus on the need for more funding to address homelessness and to provide more supportive services among homeless service providers | There were no comments that were not accepted. | Communityservices.jccal.org |
| 4 | Public Hearing | Non-targeted/broad community Minorities Non-English Speaking - Specify other language: Spanish | 1 person attended in-person meeting | Need for more supportive services to assist those experiencing homelessness; specifically transportation or connectivity issues, better communication on available housing, and employment options | There were no comments that were not accepted. | Communityservices.jccal.org |

Demo

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--|--------------------------------|------------------------------|--|--|
| 5 | Public Hearing | Non-targeted/broad community Minorities Non-English Speaking - Specify other language: Spanish | None | None | There were no comments that were not accepted. | Communityservices.jccal.org |

Demo

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|---|--------------------------------|------------------------------|--|--|
| 6 | Internet Outreach | <p>Non-targeted/broad community</p> <p>Community and Non-profit organizations, Consortium members</p> <p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> | TBD | TBD | There were no comments that were not accepted. | Communityservices.jccal.org |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|--|--------------------------------|------------------------------|--|--|
| 7 | Public Hearing | Non-targeted/broad community Minorities Non-English Speaking - Specify other language: Spanish | TBD | TBD | There were no comments that were not accepted. | Communityservices.jccal.org |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment looks at a variety of housing, non-housing, homeless, community development and homeless special needs through an examination of Census and CHAS data, which was created by the U.S. Census Bureau, the U.S. Department of HUD and citizen participation efforts. Other needs are represented through Section 8 waiting lists and various state data sources which are noted throughout the Plan. The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Public Facilities Assessment
- Public Infrastructure Assessment
- Disproportionately Greater Need
- Public Housing Needs
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priorities which form the basis for the Strategic Plan as well as the programs, projects, and activities to be administered in the First Year Program Action Plan.

As defined by HUD, housing problems include:

- Units lacking a complete kitchen or plumbing facilities.
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities).
- Severe housing cost burden of more than 50 percent of gross income.
- Overcrowding, which is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

The following income categories are used throughout the Plan:

- Extremely Low: Households with income less than 30 percent of Area Median Income (AMI).
- Very Low: Households with income between 30 and 50 percent of AMI.
- Low: Households with income between 51 and 80 percent of AMI.

Demo

- Moderate: Households with income between 81 and 120 percent of AMI.

The data tables in this section are populated with default data developed by the Census Bureau for populated by the Consolidated Planning Suite. Other sources 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 Consolidated Plan Planning Tool ("Con Plan"), the population for the Jefferson County CDBG Consortium ("County") is 454,950 persons comprising 174,180 households. Of those households, 34,911 households (20%) are considered "extremely low or very low income" per HUD definitions. According to the ConPlan data, 67.4% of occupied housing units are owner-occupied and 32.6% are renter-occupied. The data shows that approximately 10,287 renter-households and 9,598 owner-households have some type of housing problem. That is equivalent to 11.4% of the households in Jefferson County. Nearly one in five households in Jefferson County with a housing problem have a housing affordability problem.

According to the ConPlan's Summary Information for Characteristics of Housing Stock, there are a total of 195,302 housing units within the Jefferson County CDBG Consortium. Of this total, 174,180 are occupied and 21,122 are vacant. The housing tenure in the Jefferson County CDBG Consortium consists of 117,397 owner-occupied housing units and 56,783 rental units. Of the occupied housing units, 1,051 lack complete plumbing or kitchen facilities.

| Demographics | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 450,049 | 454,950 | 1% |
| Households | 173,267 | 174,180 | 1% |
| Median Income | \$45,610.00 | \$55,088.00 | 21% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 18,008 | 16,903 | 27,566 | 16,889 | 94,786 |
| Small Family Households | 5,075 | 6,057 | 10,274 | 7,101 | 52,490 |
| Large Family Households | 883 | 1,208 | 1,831 | 1,368 | 6,985 |
| Household contains at least one person 62-74 years of age | 4,225 | 4,375 | 5,975 | 3,738 | 21,360 |
| Household contains at least one person age 75 or older | 2,983 | 3,764 | 5,109 | 2,006 | 7,445 |
| Households with one or more children 6 years old or younger | 2,682 | 2,896 | 4,183 | 3,177 | 9,669 |

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 238 | 208 | 270 | 40 | 756 | 40 | 63 | 158 | 34 | 295 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 53 | 55 | 119 | 190 | 417 | 10 | 114 | 8 | 0 | 132 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 220 | 295 | 234 | 105 | 854 | 0 | 160 | 131 | 108 | 399 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 5,289 | 2,377 | 507 | 100 | 8,273 | 5,140 | 2,100 | 1,238 | 325 | 8,803 |

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| Housing cost burden greater than 30% of income (and none of the above problems) | 871 | 2,988 | 3,079 | 530 | 7,468 | 1,377 | 1,896 | 4,017 | 1,934 | 9,224 |
| Zero/negative Income (and none of the above problems) | 1,136 | 0 | 0 | 0 | 1,136 | 879 | 0 | 0 | 0 | 879 |

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|--------|--------------|--------------------|--------------------|---------------------|--------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 5,793 | 2,936 | 1,133 | 425 | 10,287 | 5,185 | 2,440 | 1,511 | 462 | 9,598 |
| Having none of four housing problems | 3,275 | 4,497 | 8,595 | 4,641 | 21,008 | 3,779 | 7,015 | 16,301 | 11,398 | 38,493 |
| Household has negative income, but none of the other housing problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 8 – Housing Problems 2

Demo

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|----------------------|--------------|----------------|----------------|--------|--------------|----------------|----------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 2,455 | 2,964 | 1,102 | 6,521 | 1,659 | 1,432 | 1,872 | 4,963 |
| Large Related | 411 | 325 | 135 | 871 | 329 | 329 | 350 | 1,008 |
| Elderly | 1,227 | 1,172 | 673 | 3,072 | 3,164 | 1,673 | 2,177 | 7,014 |
| Other | 2,419 | 1,350 | 1,743 | 5,512 | 1,415 | 715 | 953 | 3,083 |
| Total need by income | 6,512 | 5,811 | 3,653 | 15,976 | 6,567 | 4,149 | 5,352 | 16,068 |

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|--------------|----------------|----------------|-------|--------------|----------------|----------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 0 | 0 | 1,082 | 1,082 | 1,407 | 673 | 0 | 2,080 |
| Large Related | 0 | 0 | 47 | 47 | 271 | 175 | 55 | 501 |
| Elderly | 954 | 641 | 354 | 1,949 | 2,470 | 756 | 509 | 3,735 |
| Other | 0 | 2,364 | 779 | 3,143 | 1,048 | 0 | 0 | 1,048 |
| Total need by income | 954 | 3,005 | 2,262 | 6,221 | 5,196 | 1,604 | 564 | 7,364 |

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|--------------------------|--------------|----------------|----------------|-----------------|-------|--------------|----------------|----------------|-----------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 273 | 305 | 263 | 200 | 1,041 | 0 | 254 | 70 | 100 | 424 |

| | 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 |
| Multiple, unrelated family households | 0 | 45 | 90 | 29 | 164 | 10 | 20 | 69 | 8 | 107 |
| Other, non-family households | 0 | 0 | 0 | 60 | 60 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 273 | 350 | 353 | 289 | 1,265 | 10 | 274 | 139 | 108 | 531 |

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Jefferson County does not collect specific data on single person households nor is this data provided by HUD in the eCon Planning Suite. To estimate the number of single person households in need of housing assistance, Jefferson County gathered data from the American Community Survey 2023 5-Year Estimates DP02 table.

Data indicates an estimated 33.4 percent of households are 1-person households accounting for 71.6 percent of all nonfamily households. This constitutes an estimated 89,764 persons. For both renter and owner-occupied units, extremely low and very low income single person households are most in need of assistance. There are, however, approximately the same number of low income owner-occupied households that are cost burdened as those that are extremely low income. Overall, the cost burden problem is most prevalent for extremely-low income households.

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.

According to the American Community Survey 2023 S1810 table that estimates the total number of individuals who are disabled in Jefferson County, an estimated 101,620 individuals are living with a disability, accounting for 15.3% of the total population in Jefferson County:

- Population under 5 years old with a disability – 292 individuals or 0.2% of the population within this age range
- Population 5 to 17 years old with a disability – 7,807 individuals or 7.7% of the population within in this age range
- Population 18 to 64 years old with a disability – 52,715 individuals or 51.9% of the population within this age range
- Population 65 years old and over with a disability – 40,806 or 40.2% of the population within this age range

According to 2024 data received from Jefferson County's domestic violence provider the following services were provided:

- Shelter was provided to 355 adults and children for 20,407 shelter nights through the Family Violence Center
- Provided 1,594 court advocacy services for 389 victims of domestic violence
- Provided legal services for 155 victims of domestic violence
- Provided assistance to 3,580 people through the Crisis Line, with 1,814 calls for specific domestic violence services and 1,766 calls for community resource information

What are the most common housing problems?

By far the most common housing problem in Jefferson County is cost burden. According to the CHAS data in the tables above, 72.63% of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30% as compared to 74.13% in the previous AI, with 34.15% having a cost burden of over 50% as opposed to 60.92% in the previous AI. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. A 50% cost burden means that a household is spending more than 50% of their gross income on housing expenses, including utilities, and is considered a severe cost burden. Approximately 58.92% of households in the 30-50% AMI income category had a 30% cost burden as opposed to 64.45% in the previous AI, with 27.27% having a cost burden of over 50% as opposed to 34.93% in the previous AI. Approximately 32.67% of households in the 50-80% AMI category had a 30% cost burden as opposed to 50.33% on the previous AI, while only 10.25% had a cost burden of 50% as opposed to 15.39% in the previous AI.

Looking at cost burden and severe cost burden by tenure, approximately 15.34% of renter households and 70.56% of owner households earning less than 30% of the area median income (AMI) are paying more than 50% of their gross income on housing expenses. Approximately 48.30% of renter households and 21.78% of owner households earning 30-50% of area median income (AMI) are paying more than 50% of their gross income on housing expenses.

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

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numeric terms, it would appear that "Elderly" households are most affected with severe cost burden, with approximately 31.33% of the total number of rental households affected and 50.72 % of the total number of owner households affected. Small family households are the most common type of household in Jefferson County. Among renter households, those in the "Other" category make up 50.52% of households with severe cost burden followed by "Small Related" at 17.39% and "Large Related" at less than 1.00%. Owner households in the "Small Related" category comprise 28.25% of those experiencing severe cost burden, followed by those in the "Other" category at 14.23% and "Large Related" at 6.80%.

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Jefferson County. The lower the income of the household the more extreme the cost burden. Overcrowding is also a housing problem in many lower income households but to a much lesser extent. Substandard Housing, which is defined as housing lacking complete plumbing or kitchen facilities, affects fewer renter and owner households than overcrowding. Lower income households experience other maintenance issues and even though they may have complete plumbing and kitchen facilities, the unit may not be habitable.

As a result of the tornados experienced locally in 2011, Jefferson County received an allocation of CDBG Disaster Recovery funds. As part of the allocation for these funds, the County identified that housing is a critical need since lower income persons normally live in older substandard housing. The County allocated a portion of its CDBG-DR funds and continues to address these needs.

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 the 2023 American Community Survey 5-Year Estimates, 11.6% of all families and 22.8% of families with children lived below the poverty level in Jefferson County. The percent of children of less than 18 years of age who lived in poverty was 18.5%. The percentage of individuals not in the workforce is 38.8%. Families that received some type of public assistance was 22.4%. *Lower income households have higher rates of housing problems. The most common housing problem is cost-burden of rent.*

The needs of the families at risk of either residing in shelters or becoming homeless includes finding affordable housing, attaining higher wage earning employment and financial education.

The needs of the formerly homeless families and individuals are: more affordable housing options, access to needed supportive services, jobs that pay a living wage, financial education and access to mainstream resources.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

N/A

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

In addition to the at-risk characteristics indicated above, other characteristics include unemployment, inadequate income, little or no education, substance abuse, lack of childcare, and limited transportation.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Jefferson County. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a housing problem in many lower income households but to a much lesser extent. Substandard Housing which is defined as housing lacking complete plumbing or kitchen facilities affects roughly as many renter and owner households as overcrowding. Lower income households experience other maintenance issues and even though they may have complete plumbing and kitchen facilities, the unit may not be habitable.

As a result of the tornados experienced locally in 2011, Jefferson County received an allocation of CDBG Disaster Recovery funds. As part of the allocation for these funds, the County identified that housing is a

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critical need since lower income persons normally live in older substandard housing. The County has allocated a portion of its CDBG-DR funds to address these needs.

DRAFT

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

The 2016-2020 CHAS data, constructed from data collected by the U.S. Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0-30 percent of the area median income (AMI), 30-50 percent of AMI, 50-80 percent of AMI, and 80-100 percent of AMI. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the housing problems mentioned above. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 11,573 | 4,504 | 0 |
| White | 5,455 | 2,743 | 0 |
| Black / African American | 5,385 | 1,464 | 0 |
| Asian | 45 | 28 | 0 |
| American Indian, Alaska Native | 19 | 10 | 0 |
| Pacific Islander | 0 | 10 | 0 |
| Hispanic | 509 | 104 | 0 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 8,219 | 6,011 | 0 |
| White | 4,198 | 4,429 | 0 |
| Black / African American | 3,440 | 1,267 | 0 |
| Asian | 14 | 14 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 334 | 268 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 7,780 | 16,280 | 0 |
| White | 4,737 | 10,350 | 0 |
| Black / African American | 2,644 | 4,971 | 0 |
| Asian | 4 | 108 | 0 |
| American Indian, Alaska Native | 20 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 294 | 655 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,518 | 11,515 | 0 |
| White | 1,925 | 7,211 | 0 |
| Black / African American | 571 | 3,723 | 0 |
| Asian | 0 | 79 | 0 |
| American Indian, Alaska Native | 0 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 8 | 328 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Approximately 64.3%, a decrease from 75.7% in 2020, of Jefferson County households in the 0-30% AMI bracket experience at least one (1) housing problem. The share for each ethnicity is as follows: White: 66.5%, a decrease from 72.7% in 2020; Black/African American: 78.6%, a slight decrease from 80.6% in 2020; Asian: 61.6%, a decrease from 66.7% in 2020; American Indian, Alaska Native: 65.5%, a significant increase from 41.4% in 2020; Pacific Islander: 0%, no change from 2020; and Hispanic: 83.0%, a slight increase from 79% in 2020.

Most racial groups at 0-30% AMI experience housing problems at roughly the same rate. However, persons of Black/African American and Hispanic race/ethnicity have a difference greater than ten percentage points and therefore represents a disproportionately greater need at this income level.

The share of households in Jefferson County at 30-50% AMI experiencing at least one (1) housing problem is 48.6%, a decrease from 61.8% in 2020. The share for each race/ethnicity is as follows: White: 48.7%, a decrease from 59.1% in 2020; Black/African American: 73.1%, a slight decrease from 75.6% in 2020; Asian: 50.0%, a significant decrease from 84.8% in 2020; American Indian, Alaska Native: 0%, a

significant decrease from 57.9% in 2020; Pacific Islander: 0%, from 100% in-2020; and Hispanic: 55.5%, also a significant decrease from 81.6% in 2020.

In the 30-50% AMI group, Blacks/African Americans have greater than ten percentage points difference compared to the group as a whole and therefore have a disproportionately greater need. All other races/ethnicities experience housing problems at roughly the same rate.

The share of households in Jefferson County at 50-80% AMI experiencing at least one (1) housing problem is 28.2%, a decrease from 42.6% in 2020. The share for each race/ethnicity is as follows: White: 31.4%, a decrease from 38.6% in 2020; Black/African American: 34.7%, a significant decrease from 51.5% in 2020; Asian: 3.6%, a large decrease from 45.7% in 2020; American Indian, Alaska Native: 100%, an increase from 89.9% in 2020; Pacific Islander: 0%, no change from 2020; and Hispanic: 31.0%, a slight decrease from 34.1% in 2020.

Among the 50-80% AMI bracket, only American Indian/Alaska Natives have more than ten percentage points difference and show a disproportionately greater need.

The share of households in Jefferson County at 80-100% AMI experiencing at least one housing problem is 14.9%, a decrease from 25.4% in 2020. The share for each race/ethnicity is as follows: White: 21.1%, a slight decrease from 24.6% in 2020; Black/African American: 13.3%, a decrease from 25.9% in 2020; Asian: 0%, a significant decrease from 56.5% in 2020; American Indian, Alaska Native: 0%, no change from 2020; Pacific Islander: 0%; no change from 2020; and Hispanic: 2.4%, a significant decrease from 25.3% in 2020.

Several racial groups at 80-100% AMI income level do not experience housing problems at all. For those that do, Whites and Blacks/African Americans, it is roughly at the same rate and does not represent a disproportionately greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

The 2016-2020 CHAS data, constructed from data collected by the U.S. Census Bureau for HUD, show severe housing problems by income and race/ethnicity. Severe housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 50 percent (share of income devoted to housing cost), overcrowding (more than 1.5 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0-30 percent of the area median income (AMI), 30-50 percent of AMI, 50-80 percent of AMI, and 80-100 percent of AMI. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the housing problems mentioned above. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 9,548 | 6,550 | 0 |
| White | 4,460 | 3,749 | 0 |
| Black / African American | 4,455 | 2,390 | 0 |
| Asian | 45 | 28 | 0 |
| American Indian, Alaska Native | 4 | 25 | 0 |

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Pacific Islander | 0 | 10 | 0 |
| Hispanic | 427 | 189 | 0 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,986 | 10,272 | 0 |
| White | 2,099 | 6,490 | 0 |
| Black / African American | 1,548 | 3,165 | 0 |
| Asian | 4 | 24 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 170 | 437 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,290 | 21,796 | 0 |

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| White | 1,614 | 13,491 | 0 |
| Black / African American | 526 | 7,080 | 0 |
| Asian | 0 | 112 | 0 |
| American Indian, Alaska Native | 10 | 10 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 130 | 826 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 577 | 13,474 | 0 |
| White | 514 | 8,590 | 0 |
| Black / African American | 58 | 4,232 | 0 |
| Asian | 0 | 79 | 0 |
| American Indian, Alaska Native | 0 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 4 | 332 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Approximately 53.0% of Jefferson County households in the 0-30% AMI bracket experience at least one (1) severe housing problem. This is down from 62.9% in 2020. The share for each ethnicity is as follows with decreases for all groups except for Asian and Hispanic ethnicities since 2020: White: 54.3%, a decrease from 61.5%; Black/African American: 65.1%, a slight decrease from 69.9%; Asian: 61.6%, a significant increase from 42.9%; American Indian/Alaska Native: 13.8%, a decrease from 18.0%; Pacific Islander: 0%, with no change from 2020; and Hispanic: 69.3%, an increase from 59.5%.

All racial groups at 0-30% AMI experience housing problems at different rates, with some races/ethnicities having significantly higher percentages than others. Asians experienced an increase rate when compared with other groups, but this did not exceed ten percentage points. Two groups, Blacks/African Americans and Hispanics, did show a difference greater than ten percentage points and therefore represent a disproportionately greater need at this income level.

Approximately 23.6% of Jefferson County households in the 30-50% AMI bracket experience at least one (1) severe housing problem. This is down from 37.5% in 2020. The share for each ethnicity is as follows with decreases for all groups since 2020: White: 24.4%, a decrease from 34.4%; Black/African American: 32.8%, a decrease from 39.4%; Asian: 14.3%, a significant decrease from 50.8%; American Indian/Alaska Native: 0%, down from 57.9%; Pacific Islander: 0%, a complete decrease from 100%; and Hispanic: 28.0%, a significant decrease from 58.9%.

In the 30-50% AMI group, no racial/ethnic groups have greater than ten percentage points difference compared to the group as a whole and therefore no group has disproportionately greater need.

The share of households in Jefferson County at 50-80% AMI experiencing at least one (1) severe housing problem is 8.3%, a decrease from 12.8% since 2020. The share for each race/ethnicity is as follows with decreases for all groups except for American Indian/Alaska Native since 2020: White: 10.7%, decreased from 12%; Black/African American: 7.0%, down from 10.4%; Asian: 0%, from 20.1%; American Indian/Alaska Native: 50%, significantly increased from 25.1%; Pacific Islander: 0%, with no change since 2020; and Hispanic: 13.6%, a decrease from 19.5%.

Among the 50-80% AMI bracket, American Indian/Alaskan Native are the only group that have more than ten percentage points difference and show a disproportionately greater need. American Indian/Alaskan Native ethnicity represents less than one percent of the total population for this band and are a statistically small sample.

The share of households in Jefferson County at 80-100% AMI experiencing at least one (1) severe housing problem is 3.4%, down from 6.5% in 2020. The share for each race/ethnicity is as follows with decreases for all except for Whites who experienced a slight increase: White: 5.6%, slightly up from 5.4% in 2020; Black/African American: 1.4%, a decrease from 7.9%; Asian: 0%, down from 13.1%; American Indian/Alaska Native: 0%, no change from 2020; Pacific Islander: remains 0%; and Hispanic: 1.2%, a significant decrease from 16.3%.

Demo

All racial groups at 80-100% AMI experience housing problems at roughly the same rate except for Whites. Although this population had a slight increase, it was not a difference greater than ten percentage points and therefore does not represent a disproportionately greater need.

DRAFT

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

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

Introduction:

The 2016-2020 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the county as a whole.

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing housing cost burden. To calculate disproportionate need for each race/ethnicity, Jefferson County has calculated the share of the total number of households with one or more housing problems that is from a particular race/ethnicity and compared that figure to the share of all Jefferson County households at that income level that experience the problem. (Share of Race/Ethnicity = # of households for that race/ethnicity with one or more housing problems / total # of households for that race/ethnicity).

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|---------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 108,391 | 16,256 | 14,931 | 1,929 |
| White | 76,713 | 9,419 | 8,163 | 1,040 |
| Black / African American | 26,593 | 6,111 | 5,869 | 778 |
| Asian | 1,100 | 89 | 59 | 4 |
| American Indian, Alaska Native | 166 | 25 | 4 | 10 |
| Pacific Islander | 10 | 0 | 0 | 0 |
| Hispanic | 2,287 | 429 | 602 | 90 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The share of total households in Jefferson County that are cost burdened (30-50% income spent on housing costs) is 9.3%, a decrease from 13.7% in 2020. The share of total households in Jefferson County that are severely cost burdened (more than 50%) is 8.6%, a decrease from 12.1% in 2020. The share for each race/ethnicity is as follows:

Cost Burdened (30-50%)

- White: 10.0%, a decrease from 11.9% in 2020
- Black/African American: 15.8%, a decrease from 18.4% in 2020
- Asian: 7.1%, a decrease from 21.3% in 2020
- American Indian, Alaska Native: 12.8%, a decrease from 22.5% in 2020
- Pacific Islander: 0%
- Hispanic: 12.9%, a decrease from 14.9% in 2020

Severely Cost Burdened (>50%)

- White: 8.7%, a decrease from 10.0% in 2020
- Black/African American: 15.2%, a decrease from 17.8% in 2020
- Asian: 4.7%, a decrease from 10.5% in 2020
- American Indian, Alaska Native: 2.1%, a decrease from 17% in 2020
- Pacific Islander: 0%, a decrease from 27% in 2020
- Hispanic: 18.1%, a decrease from 20.9% in 2020

There is no instance in the data above where the percentage of housing cost burden for a racial/ethnic group is more than 10 percent above the respective cost burden for Jefferson County as a whole. Although Black/African American and Hispanic groups show relatively higher rates of cost burden when compared with other groups, the percentages do not represent disproportionately greater need in the cost burden or severely cost burdened categories.

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?

In the above Needs Assessment, several racial and ethnic groups have disproportionately greater needs than the needs of the Jefferson County population as a whole in specific income categories. Note that the American Indian, Alaska Native, Pacific Islander and Asian populations combined are a statistically small sample of the total population of Jefferson County. Racial and ethnic groups include:

Housing Problems

30-50%

- Black/African American

50-80%

- American Indian/Alaskan Native

80-100%

- No racial/ethnic groups

Severe Housing Problems

30-50% AMI

- No racial/ethnic groups

50-80%

- American Indian/Alaskan Native

80-100%

- No racial/ethnic groups

Severely Cost Burdened (>50%)

- No racial/ethnic groups

*Note: Hispanics are only 0.5 percentage points away from being severely cost-burdened.

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

None identified.

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

The cities of Brighton, Center Point, Fairfield, Lipscomb, Midfield, and Tarrant have concentrations greater than 50% of Black or African American residents.

NA-35 Public Housing – 91.205(b)

Introduction

The housing authorities in Jefferson County operate a total of 955 public housing units and administer 2,686 vouchers in their efforts to assist low-income residents of Jefferson County. The four (4) housing authorities in Jefferson County are the Jefferson County Housing Authority (JCHA), Fairfield Housing Authority, Tarrant Housing Authority, and Leeds Housing Authority. JCHA is the largest of the four public housing authorities.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 0 | 955 | 2,686 | 364 | 2,322 | 60 | 71 | 225 |

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | Special Purpose Voucher | |
| | | | | Total | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| # Homeless at admission | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 139 | 576 | 196 | 348 | 27 | 5 |
| # of Disabled Families | 0 | 0 | 198 | 885 | 111 | 744 | 9 | 21 |
| # of Families requesting accessibility features | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

| Program Type | | | | | | | | | |
|--------------|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 206 | 237 | 118 | 84 | 18 | 15 | 2 |

Demo

| Program Type | | | | | | | | | |
|--|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Race | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Black/African American | 0 | 0 | 1,268 | 4,914 | 244 | 4,385 | 61 | 163 | 63 |
| Asian | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| Other | 0 | 0 | 23 | 35 | 0 | 35 | 0 | 0 | 0 |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

| Program Type | | | | | | | | | |
|--|-------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| Ethnicity | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 15 | 30 | 0 | 30 | 0 | 0 | 0 |
| Not Hispanic | 0 | 2 | 1,484 | 5,004 | 204 | 4,478 | 79 | 178 | 65 |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are currently 198 disabled families in public housing units and 1 disabled family requesting accessibility features. Data provided by the Jefferson County Housing Authority did not include the number of disabled families on their waiting list for an accessible public housing unit.

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

According to data provided by the public housing authorities, there are 1,490 on their public housing waiting lists. The number of elderly on the JCHA waiting list for a public housing unit is 28. The Fairfield Housing Authority reports 5 elderly on their waiting list. Families make up the largest group on the JCHA public housing waiting list with 956 as does the Fairfield Housing Authority with 337. Forty percent of the families on the JCHA public housing waiting list have requested 3 or more bedrooms while 23 percent have a need for 3 or more bedrooms according to data from the Fairfield Public Housing Authority. Those requesting 3 or more bedrooms comprise 28 percent of the Tarrant Housing Authority's waiting list. Information from the Leeds Housing Authority was not available.

JCHA reports 512 on their Section 8 waiting list with 32% of those expressing a need for 3 or more bedrooms.

Needs submitted to improve the living environment of low- and moderate-income families residing in public housing include security improvements, increased public transportation, training and employment opportunities, literacy classes and additional funding for Boys and Girls Clubs programs housed on public housing properties.

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

The number of 3+ bedroom rental units available in the rental market is slightly lower than the number of families on the public housing waiting list and slightly higher than those on the Section 8 waiting list suggesting that the need among those on waiting lists based on bedroom size is roughly equivalent to the availability in the open market. Presumably, those on the waiting lists are also counted among those that are described as currently cost burdened or severely cost burdened.

Discussion

There is clearly a need for additional public housing units and vouchers. The number of those on the waiting list for a public housing unit exceeds the number of units currently in operation. The need for vouchers exceeds the supply by 23%. The lower income groups served by public housing authorities have little chance of success in finding other affordable housing options without some time of assistance.

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Jefferson County works in cooperation with a Continuum of Care (CoC) led by One Roof of Birmingham. The CoC, which is comprised of more than 30 organizations, works to identify and provide various housing and supportive services to those that meet HUD definition of homeless. This CoC works with all its partners to provide information and data on homeless prevention, outreach and assessment, emergency shelters, and supportive services. The CoC coordinates the various types of housing and supportive services to homeless individuals throughout the County. Working in a decision-making capacity, the CoC has primary responsibility for managing the overall planning efforts of the entire Continuum and is actively engaged in project and site monitoring, determining project priorities, oversight of the funding application process, and the implementation of the Homeless Management Information System (HMIS). The collective primary objective of Continuum members is to help end the problem of homelessness in Jefferson County.

The CoC estimates that in 2024 a total of 911 persons were considered homeless in Jefferson County, according to the Point-In-Time (PIT) Count conducted by the continuum. The reasons that contribute to homelessness in Jefferson County are varied. Typical factors that contribute to homelessness include the following:

- Decline in public assistance
- Divorce
- Domestic Violence
- Drug and Alcohol related problems
- Illness/medical emergencies
- Increase in rent or utility costs
- Job/income loss
- Lack of affordable housing
- Lack of childcare/school stability programs
- Lack or loss of transportation
- Low wages
- Limited supportive services

- Mental Illness
- Physical Disabilities
- Post-Traumatic Stress Disorder
- Tragedy

Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|--|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 120 | 2 | 993 | 570 | 314 | 150 |
| Persons in Households with Only Children | 4 | 0 | 56 | 42 | 41 | 150 |
| Persons in Households with Only Adults | 369 | 387 | 3635 | 1830 | 633 | 323 |
| Chronically Homeless Individuals | 113 | 110 | 1113 | 278 | 147 | 847 |
| Chronically Homeless Families | 1 | 1 | 148 | 34 | 28 | 518 |
| Veterans | 61 | 20 | 947 | 430 | 151 | 336 |
| Unaccompanied Child | 4 | 0 | 56 | 42 | 41 | 150 |
| Persons with HIV | 13 | 13 | 148 | 65 | 21 | 75 |

Table 26 - Homeless Needs Assessment

Data Source Comments: One Roof (Continuum of Care) Homeless Management Information System (HMIS).

Indicate if the homeless population is:

Data provided by the local Continuum of Care does not indicate the number of rural homeless people in Jefferson County, Alabama, due to being categorized as an urban county.

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):

This data comes from reports One Roof submitted to HUD: Point in Time Count, System Performance Measures, and Longitudinal Systems Analysis. That file is called "Homeless Needs Assessment.doc". One Roof does not track Length of Time Homeless by the cohorts in the table.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|-------------------|-------------------------------|
| White | 0 | 0 |
| Black or African American | 0 | 0 |
| Asian | 0 | 0 |
| American Indian or Alaska Native | 0 | 0 |
| Pacific Islander | 0 | 0 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 0 | 0 |
| Not Hispanic | 0 | 0 |

Data Source

Comments:

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

The 2024 Point-in-Time (PIT) Count estimates that 13.8% (126 individuals) of the homeless in Jefferson County were members of a homeless family comprised of both adults and children and homeless veterans accounted for 3.7% (34 individuals) of the homeless in Jefferson County. Homeless families (households) decreased from the prior consolidated plan (176). Homeless veterans' numbers have been decreasing due to the national initiative to end veteran homelessness. In 2024, there was a significant decrease in the number of veterans experiencing homelessness reported on the last consolidated plan (91). However, although the number of veterans experiencing homelessness has decreased, there are more unsheltered than sheltered.

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

The nature and extent of homelessness by racial and ethnic groups in Jefferson County is a poverty issue and is not prevalent in one race or ethnic group. Homeless persons within Jefferson County are not divided by race. There are not a lot of Latino homeless in shelters because of an aversion to seeking shelter in Jefferson County due to statutes like HB56, and culturally Hispanic families care for each other in times of needs. Homeless providers noted during their focus group meetings that there is not one particular race served in their shelters.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Point-in-Time Count identified 911 homeless individuals living in Jefferson County, with 57% (516) sheltered and 43% (395) unsheltered. The County has seen an elevated number of sheltered and unsheltered survivors of domestic violence experiencing homelessness.

Discussion:

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

Introduction:

Jefferson County held focus group meetings in March 2025 and May 2025, with agencies that provide services to special needs populations to determine their needs.

Describe the characteristics of special needs populations in your community:

Special needs populations include frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, persons with HIV/AIDS, or persons with alcohol or drug addictions.

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

Jefferson County has consulted with both housing and supportive service providers to determine their needs and to assist coordination of services. Below is a summary of the comments received during the public hearing and focus group which addressed the needs:

- Elderly needs more supportive services and affordable senior housing
- The need for transportation services
- Respite care for the sick
- Need additional funding for training for case managers
- Medicaid Waiver, medication, homemaker services
- Assistance with utility bills

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

As of December 31, 2024, a combined 25,876 HIV/AIDS cases have been reported to the Alabama Department of Public Health (ADPH), an increase from 22,361 reported in the last consolidated plan. According to ADPH, 6,776 (26.2%) cases have been reported in Jefferson County alone as opposed to 6,060 (27.1%) reported on the last consolidated plan. These totals do not include persons tested in other

states who have relocated to Alabama or persons who are not aware of their HIV status. Within the last quarter, 106 new HIV cases were reported within the Birmingham region.

Rising infection rates coupled with inadequate funding, infrastructures, and resources have resulted in a grave situation in the public health care systems of the South, and Alabama is no exception. The impact of HIV/AIDS on the most vulnerable populations continues to intensify the challenges of 1) reducing new infections; 2) identifying infections as early as possible; and 3) providing adequate care, treatment, and housing. Adversities such as these are the reason that AIDS Alabama is devoted to supporting the County's and State's HIV/AIDS community and the most at-risk populations through housing, supportive services, advocacy, testing, and education.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

With a population of 664,744 people per the Census Bureau's 2024 estimate, Jefferson County, Alabama has a high need for infrastructure improvements to include water and sewer (03J), street (03K), public facilities such as senior centers (03A), neighborhood facilities (03E), parks and recreational facilities (03F), fire stations (03O), and health facilities (03P).

There is low to no need for other public facilities such as handicapped centers (03B), homeless facilities (03C), youth centers (03D), parking facilities (03G), childcare centers (03M), facilities for abused and neglected children (03Q), and facilities for AIDS patients (03S).

How were these needs determined?

Jefferson County's needs for public facilities was based upon responses received from the general public, local non-profit agencies and consortium members through a series of meetings, comments forms, and emails between September 2024 and May 2025.

Describe the jurisdiction's need for Public Improvements:

Jefferson County, Alabama has approximately 309,542 housing units where the majority (171,343) or 63.7% are in owner-occupied housing units and 97,568 or 36.3% are renter-occupied housing units **(Source: 2023 Selected Housing Characteristics ACS Data-AmericanFactfinder.Census.gov)**. This creates a high need for public improvements in low/mod-income areas where both owner-occupied and/or renter-occupied housing units exist such as street improvements (03K), sidewalks (03L), flood drainage improvements (03I), and water/sewer improvements (03J).

How were these needs determined?

Jefferson County's needs for public improvements was based upon responses received from the general public, local non-profit agencies and consortium members through a series of meetings, comments forms, and emails between September 2024 and May 2025.

Describe the jurisdiction's need for Public Services:

With a population of 664,744 people per the Census Bureau's 2024 estimate, Jefferson County, Alabama has a high need for public services in general. During the Citizen Participation period for the 2025 Five-Year Consolidated Plan residents, consortium members, and non-profit agencies submitted their input regarding the public services needed in their geographical areas. Those needs included senior services (05A), youth services (05D), legal services (05C), transportation services (05E), employment training (05H), fair housing activities (05J), housing counseling (05U), childcare services, (05L), health services (05M), mental health services (05O), neighborhood cleanups (05V), and food banks (05W).

How were these needs determined?

Jefferson County's needs for public services were based upon responses received from the general public, local non-profit agencies and consortium members through a series of meetings, comments forms, and emails between September 2024 and May 2025.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. Jefferson County will use market data in conjunction with the Needs Assessment as a basis for the Strategic Plan and the programs and projects to be administered. The data tables in this section are populated with default data developed by the Census Bureau for HUD based on 2023 American Community Survey (ACS) Census.

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

Introduction

The housing stock in Jefferson County is heavily weighted toward single-family housing. There are a total of 195,302 housing units in Jefferson County. It is estimated that 67.4% of these units are owner-occupied households. All residential property by number of units is presented below:

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|----------------|-------------|
| 1-unit detached structure | 145,635 | 75% |
| 1-unit, attached structure | 6,338 | 3% |
| 2-4 units | 7,377 | 4% |
| 5-19 units | 17,850 | 9% |
| 20 or more units | 10,135 | 5% |
| Mobile Home, boat, RV, van, etc | 7,967 | 4% |
| Total | 195,302 | 100% |

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|----------------|-------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 285 | 0% | 1,227 | 2.7% |
| 1 bedroom | 569 | 0% | 7,354 | 16.3% |
| 2 bedrooms | 13,903 | 11% | 19,997 | 44.3% |
| 3 or more bedrooms | 114,283 | 89% | 16,566 | 36.7% |
| Total | 129,040 | 100% | 45,144 | 100% |

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Each year, Jefferson County receives federal assistance, in the form of grant funding, from the U.S. Department of Housing and Urban Development (HUD) Community Planning and Development Department under three (3) primary formula allocation programs. These programs are the Community Development Block Grant Program (CDBG), the HOME Investment Partnership Program (HOME), and the Emergency Solutions Grant Program (ESG).

These entitlement program funds are received by Jefferson County based upon formula allocation and conditioned upon the submission and approval of a Five-Year Consolidated Plan and an approval of the Action Plan by HUD. Upon receipt, the funds are administered by the County's Office of Community Services and are utilized for a variety of purposes that meet the intent of the funding for each specific program. Services include, but are not limited to, public services, non-housing construction (parks, water improvements, road improvement, sidewalk improvement, street improvements, community centers, senior centers, etc.), housing rehabilitation, new construction and rehabilitation of affordable housing units for both homeownership and rental, services to special needs populations, economic development activities, and program administration. The following is a summary of housing activities:

CDBG Housing Activities

Jefferson County uses its CDBG funding to assist low to very low-income homeowners for housing rehabilitation. The principal program undertaken for this purpose is the provision of emergency housing rehabilitation assistance through the County's Emergency Repair Grant Program. This program provides assistance for low to moderate income qualifying homeowners within the forms of grants to pay for repairs to include roofs, HVAC, foundation and environmental issues such as sewer/septic tanks.

CDBG Non-Housing Activities

Jefferson County's Community Services also uses its CDBG funds to implement public facility projects for the construction and renovation of public facilities like senior centers, community centers, fire stations, libraries, and public infrastructure for communities that meet the CDBG national objective of benefiting predominately low- and moderate-income persons.

The Department also used its CDBG funds to do infrastructure projects like water system improvements, road improvements, sidewalks, storm drainage improvement and park improvements.

HOME Program Activities

While CDBG housing dollars target housing rehabilitation, the primary use of HOME dollars in Jefferson County is to stimulate and finance new construction and/or substantial renovation projects which result in the revitalization of neighborhoods and communities. These funds are targeted to homebuyers below 80 percent of Area Median Income (AMI) and renters below 60 percent of AMI with 20 percent of any rental funding targeted to renters below 50 percent of AMI.

ESG Program Activities

ESG funding is allocated for the purpose of assisting the homeless and those at high risk of becoming homeless. Eligible activities Jefferson County intends to provide include Emergency Shelter (Renovation, Operation, and Essential Services), Street Outreach - Essential Services, HMIS, Rapid Re-Housing (Housing Relocation/Stabilization Services and Tenant-Based Rental Assistance), Homeless Prevention (Housing Relocation/Stabilization Services and Tenant-Based Rental Assistance), and Administration.

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

According to the National Low-Income Housing Coalition's National Housing Preservation database on expiring project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 10 properties with 247 units in the Jefferson County Community Development Consortium with affordability restrictions set to expire within the next few years. Jefferson County will continue to monitor all affordable housing developments in their portfolio and other available databases over the next five years to assess if and when any units could be lost due to expiring affordability restrictions or contracts, and what actions the County can take to preserve these units.

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

As shown in the Needs Assessment, 19.4% of households in Jefferson County are either cost burdened or severely cost burdened with the lower income groups bearing the brunt of this housing problem. Owners and renters are cost burdened at roughly the same rate. This affects occupancy in substandard units due to a lack of funds for repairs among owners and, presumably, a lack of affordable housing choices in standard condition for renters. Clearly there is a lack of available housing units that are both affordable and in standard condition to meet the needs of over 1/5 of the households in Jefferson County, even for those households above area low-income levels.

Describe the need for specific types of housing:

The data shows that approximately 19.4% of all households in Jefferson County are paying too much for their housing costs. The data further shows that this cost burden exists for both renter-occupied and owner-occupied households. This illustrates that the County has a large need for both affordable rental and single-family units. The County will continue to focus resources to:

- Provide Decent, Safe, and Affordable Housing for Low and Very Low-Income Households
- Provide Homeownership Assistance to Homebuyers
- Provide Housing and Services for Populations with Special Needs
- Provide Housing and Supportive Services for Homeless Populations

Discussion

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

Introduction

Housing costs are a major portion of any household's monthly budget. According to 2016-2020 ACS data, the median home value in 2009 in Jefferson County was \$143,400 and by 2020 the median value had increased to over \$165,000, a 15% increase. Median rental costs have increased 17% from \$605 in 2009 to \$705 in 2020. In Jefferson County, 52% of renter households paid between \$500 and \$999 per month in rent.

Cost of Housing

| | Base Year: 2016 | Most Recent Year: 2023 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 143,400 | 165,000 | 15% |
| Median Contract Rent | 605 | 705 | 17% |

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year). 2016-2020 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|---------------|-------------|
| Less than \$500 | 9,224 | 21% |
| \$500-999 | 23,244 | 52% |
| \$1,000-1,499 | 9,196 | 20% |
| \$1,500-1,999 | 1,864 | 4% |
| \$2,000 or more | 1,335 | 3% |
| Total | 44,863 | 100% |

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|---------------|---------------|
| 30% HAMFI | 2,756 | No Data |
| 50% HAMFI | 9,613 | 11,005 |
| 80% HAMFI | 25,801 | 28,303 |
| 100% HAMFI | No Data | 41,195 |
| Total | 38,170 | 80,503 |

Table 31 – Housing Affordability

Data Source: HUD 5 years CHAS 2016-2020 (HUD Open Data)

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 866 | 942 | 1,075 | 1,376 | 1,494 |
| High HOME Rent | 706 | 763 | 873 | 1,154 | 1,282 |
| Low HOME Rent | 651 | 698 | 837 | 967 | 1,080 |

Table 32 – Monthly Rent

Data Source: 2025 FMR HUD/2024 HOME Rents HUD

Is there sufficient housing for households at all income levels?

There is insufficient housing for extremely low and low-income households (0-80% of Area Median Income [AMI]).

- 10.3% are extremely low-income
- 9.7% are very low-income
- 15.8% are low-income

In general, the most common problem being experienced by both owners and renters alike is the high cost of housing, which results in households being cost burdened. Of renter households earning less than 100% AMI. A majority of these households experience at least one housing problem with their home.

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

Income and wages are not keeping up with rising housing costs and overall costs of living. Home prices have significantly increased. Moreover, rent increases are having a negative impact on lower income citizens in Jefferson County.

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

- High HOME rents are equal to the FMR (Fair Market Rent) or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower.
- Low HOME rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

Jefferson County will continue to use its HUD HOME funds to provide affordable housing to lower income persons. In addition, Jefferson County will continue to use its CDBG funds to rehabilitate homeowners that are low and moderate income with housing repairs to include our emergency

program to assist persons needing roof installation and/or repair; HVAC work; as well as septic tank work. The Department will continue to do full rehabilitation work for homeowners who are qualified for assistance.

The Department has used ARPA funding to do additional home repairs and will continue to seek other funding to assist with the preservation of affordable housing.

Discussion

The cost of housing has increased significantly but incomes have not kept pace. While interest rates are higher making homeownership expensive, the county's down payment assistance program helps lower income persons to become homeowners.

In addition to rising housing costs, Jefferson County (as with the rest of the nation) has experienced rising costs for producing affordable housing. Historically, HOME funds have been a critical resource to fill the gap in development costs in typical affordable housing development projects financed through the Low-Income Housing Tax Credit (LIHTC) program. Especially given the decrease in the amount of based on the County's HOME funding and the high cost of development, developers must pursue multiple, highly competitive sources of funding which can take years to assemble.

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

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Jefferson County, 80% of owner-occupied housing units and 56% of renter-occupied housing units have no housing problems reported. Four (4) conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one (1) person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 20% of household owners and 44% of renter households have one (1) housing problem or condition. Presumably, this one (1) housing problem is most likely cost burden. It is reasonable to assume that many these households are lower income households since older housing stock is often filtered down through the income categories to the lowest income groups.

Definitions

Jefferson County defines "standard condition" as a housing unit that meets all state and local codes. A unit in "substandard condition" is a unit that has one (1) or more critical defects, or a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding. The defects may involve original construction, or they may result from continued neglect or lack of repair or from serious damage to the structure. Such a unit may or may not be suitable for rehab depending upon the nature of the deficiency or deficiencies and repair costs.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 22,017 | 17% | 17,610 | 39% |
| With two selected Conditions | 333 | 0% | 958 | 2.1% |
| With three selected Conditions | 14 | 0% | 4 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 106,634 | 83% | 26,605 | 58.9% |
| Total | 128,998 | 100% | 45,177 | 100% |

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|------------|
| | Number | % | Number | % |
| 2000 or later | 31,326 | 24% | 7,741 | 17% |
| 1980-1999 | 37,329 | 29% | 15,382 | 34% |
| 1950-1979 | 51,265 | 40% | 18,232 | 40% |
| Before 1950 | 9,158 | 7% | 3,804 | 8% |
| Total | 129,078 | 100% | 45,159 | 99% |

Table 34 – Year Unit Built

Data Source: 2016-2020 ACS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 60,423 | 47% | 22,036 | 49% |
| Housing Units build before 1980 with children present | 15,031 | 12% | 11,353 | 25% |

Table 35 – Risk of Lead-Based Paint

Data Source: Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|--------|
| Vacant Units | 0 | 0 | 39,881 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 36 - Vacant Units

Need for Owner and Rental Rehabilitation

49% of both owner-occupied housing and renter-occupied housing were built prior to 1980, placing the age of that housing at more than 45 years old. 8% of both owner-occupied housing units and renter-occupied housing units were built before 1950, placing the age of that housing at more than 75 years old. As the housing stock ages, water infiltration and many other factors can cause the rapid

deterioration of housing units, particularly where the residents do not or cannot provide needed maintenance. In those areas of older housing stock, the median income of those residents may be less than 50 percent of the area median income. In these situations, it is likely that housing conditions generally throughout those areas are poor. In some areas of Jefferson County many homes can be found with poor external conditions which suggest equally poor internal conditions.

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

The data show that the number of housing units in Jefferson County built prior to 1980, and potentially where lead-based paint hazards might be found, including 47% of all owner housing and 49% of rental housing. 11% of housing units owned and 20% of rental housing units build prior to 1980 are occupied by families with children present, a total of approximately 26,384 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 26,384 units in Jefferson County built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

While the data contained in the table "Condition of Units", above, does little to quantify the condition of housing units in the County, there exists a large number of housing units with a need for repairs including roofs, HVAC, electrical, plumbing, sewer/septic tank, and general structural repair such as foundation/floor systems and window replacement. Since cost burden is the most common housing problem among owner-occupied lower income households, it is reasonable to conclude that funds for needed repairs are equally scarce in those households. Each year, the number of applications for owner-occupied rehabilitation assistance greatly exceeds the amount of funding available. Jefferson County will continue to address owner- and renter-occupied housing rehabilitation with its limited funding.

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

Introduction

The housing authorities in Jefferson County operate a total of 955 public housing units and administers 2,686 vouchers in their efforts to assist low-income residents. The four housing authorities in Jefferson County are the Jefferson County Housing Authority (JCHA), Fairfield Housing Authority, Tarrant Housing Authority, and Leeds Housing Authority. JCHA is the largest housing authority of the four. Inspection scores for JCHA public housing averages 94. Leeds Housing Authority does not currently receive an inspection score from REAC. An average inspection score for Fairfield Housing Authority was not submitted to Jefferson County during consolidated planning. The average inspection score for Tarrant Housing Authority is 92.

Totals Number of Units

| | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|--|-------------|-----------|----------------|--------------|----------------|---------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | | | 955 | 2,686 | 364 | 2,322 | 60 | 71 | 225 |
| # of accessible units | | | 198 | 885 | 111 | 744 | 9 | 21 | 65 |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are 1,131 public housing units operated by the four housing authorities in Jefferson County. These units, as reflected in the average inspection scores below, are in above average condition scoring from a low of 82 to a high of 96.

DRAFT

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|------------------------------------|--------------------------|
| Jefferson County Housing Authority | 94 |
| Fairfield Housing Authority | Not available |
| Tarrant Housing Authority | 92 |
| Leeds Housing Authority | Not available |

Table 38 - Public Housing Condition

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

Needs submitted by the housing authorities include security improvements such as additional lighting and surveillance equipment or salaries for security personnel, and infrastructure improvements.

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

The Jefferson County Housing Authority (JCHA) lists several objectives in their goal to provide an improved living environment including, 1) implementing measures to promote income mixing in public housing by assuring access for lower income families into higher income developments, 2) Continuing to look for ways to improve security in public housing, and 3) updating the family obligations section of the Public Housing lease. Needs submitted to improve the living environment of low- and moderate-income families residing in public housing include security improvements, increased public transportation in rural parts of Jefferson County, and additional funding for Boys and Girls Clubs programs housed on public housing properties.

Discussion:

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

Introduction

One Roof is a coalition of more than 30 service providers (Continuum of Care) working to meet the needs of the homeless population in Jefferson County and surrounding areas. The main purpose of the membership is to create, maintain, and build a community-wide inventory of housing and services for homeless families and individuals, identify their needs and work to fill gaps in services. The geographic area covered includes Jefferson, Shelby, St. Clair, and Blount Counties. Membership includes the following:

AIDS Alabama
Alabama Regional Medical Services (ARMS)
Aletheia House
Baldwin Properties
Changed Lives Christian Center
Children's Aid Society/Project Independence
Church of the Reconciler
City Action Partnership (CAP)
City of Birmingham
City of Hoover
Faith Chapel Christian Center
Family Connection/Hope House
Family Promise of Birmingham
Fellowship House
Firehouse
First Light
Homeless Veterans Initiative of Alabama
Jefferson County Community Development
Jefferson County Housing Authority (JCHA)
Jefferson-Blount-St. Clair Mental Health Authority (JBS)/UAB REACT
Jimmie Hale Mission

Latch and Live Foundation
 Love Lady Center
 Pathways
 Priority Veteran
 Safehouse of Shelby County
 Salvation Army
 Shelby County Commission
 Shelby Emergency Assistance
 TAKE
 Three Hots and a Cot
 Travelers Aid of Greater Birmingham
 Urban Ministry
 Veterans Administration
 Volunteer Lawyers Birmingham
 Youth Towers
 YWCA of Central Alabama

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) | 182 | 10 | 97 | 484 | 0 |
| Households with Only Adults | 322 | 30 | 180 | 1,256 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 210 | 0 |
| Veterans | 74 | 0 | 0 | 545 | 0 |
| Unaccompanied Youth | 12 | 0 | 20 | 0 | 0 |

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: Housing Inventory Chart for the local Continuum of Care, One Roof, produced from the Homelessness Management Information System (HMIS)

DRAFT

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

Within Jefferson County, several mainstream services are used to complete services targeted at homeless persons. These services are delivered by several nonprofits, service organizations and other key partners of the County. Services include:

Housing and Shelter Assistance

- Housing for homeless individuals as a part of the transitional shelter program.
- Expanded shelter and supportive services for homeless women and children.
- Emergency shelter, housing, and supportive services for homeless women and children.
- Transitional housing for homeless families includes food, clothing, life skills training, case management, counseling, day care, school placement, and after school childcare.
- Homeless prevention activities to assist families that have received eviction notices or notices of termination of utility services.
- Homeless shelter for men in the Firehouse Shelter located at 626 2nd Avenue North providing food and shelter. The noontime soup kitchen will serve men, women, and children daily.
- Emergency shelter for homeless victims of domestic violence and their children.

Other Services and Assistance

- Dissemination of essential living items through HOPE Mobile such as food, clothing, blankets, jackets, and personal hygiene to homeless youth living on the streets of Birmingham.
- Provision of food, shelter, and medicine to homeless persons through the Community Kitchen and Emergency Care programs.
- Support services for homeless women at day shelters such as counseling, job readiness skills, and life management skills.
- Substance abuse treatment, employment readiness training, employment placement assistance, transportation to work, housing, meals, case management and other supportive services for homeless addicted men.
- Transportation for homeless children residing in local shelters to day care services at the YWCA.
- Provision of transitional housing for homeless families including food, clothing, life skills training, case management, counseling, day care, school placement, and after school childcare.
- Medications, medical supplies, dental, medical, or vision clinic fees for the homeless. Also provides temporary day care, lodging, and other services.
- Food to the homeless and low-income persons.
- Assistance to eligible clients through its community kitchen, children enrichment and tutoring program and emergency care program, and summer program for children.
- Childcare for homeless families in area shelters.
- Transportation assistance for homeless YW residents.

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.

One Roof is the homeless Continuum of Care system for Central Alabama. As a continuum organization, One Roof coordinates services provided by homeless agencies regionally. With PromisSE, One Roof member agencies are stronger, as they can collaborate with each other for services and projects and lean on each other for support. Member agencies are also more efficient because the continuum helps prevent duplicate services and helps agencies identify and fill gaps in services. One Roof advocates for people experiencing homelessness by providing internal and external education and working on a national level to bring HUD supporting housing dollars to the region.

Condition of housing of shelters/facilities do not meet the needs of the homeless persons due to the volume of homelessness. Agencies are looking for finance to help and support user-friendly facilities; homeless individuals need modern facilities. Agencies struggle with little funding and do a lot with the little funds available. The CoC helps avoid providing duplicate services across the agencies.

On any given night, there are over 1,100 homeless individuals in Central Alabama. Project Homeless Connect is the first step in a coordinated campaign to reduce homelessness. The annual Project Homeless Connect Event is put on by the Continuum of Care and One Roof. Numerous governments, business, health and human services and faith-based organizations provide a range of services to the homeless population including Medical Care, Legal Assistance, Dental Care, Mental Health Counseling, Benefit and Housing Counseling, Childcare Assistance, Haircuts, and a warm lunch.

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

Introduction

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

Jefferson County has consulted with both housing and supportive service providers to determine their needs and to assist coordination of services. Below is a summary of the comments received during the public hearing and focus group which addressed the needs:

- Elderly needs more affordable senior housing
- Transportation services
- Respite care for the sick
- Need additional funding for training for case managers
- Medicaid Waiver, medication, homemaker services
- Assistance with utility bills

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

None identified.

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)

Jefferson County will use HOME funds to increase the availability of affordable housing for the elderly by funding the construction of forty rental units for those at 50 percent and 60 percent of area median household income.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Jefferson County will use HOME funds to increase the availability of affordable housing for the elderly by funding the construction of affordable rental units for those at 50 percent and 60 percent of area median income.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Proposed budget cuts by Congress to HUD programs have seriously impacted Jefferson County's ability to address affordable housing issues. The County will continue its efforts to leverage other sources of funding to achieve the greatest impact.

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

Introduction

Economic Development Market Analysis

Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction | 938 | 1,562 | 1 | 1 | 0 |
| Arts, Entertainment, Accommodations | 19,517 | 23,358 | 13 | 14 | 1 |
| Construction | 9,001 | 9,361 | 6 | 6 | 0 |
| Education and Health Care Services | 28,615 | 24,217 | 19 | 15 | -4 |
| Finance, Insurance, and Real Estate | 18,312 | 24,496 | 12 | 15 | 3 |
| Information | 3,317 | 4,519 | 2 | 3 | 1 |
| Manufacturing | 13,822 | 10,957 | 9 | 7 | -2 |
| Other Services | 5,924 | 6,763 | 4 | 4 | 0 |
| Professional, Scientific, Management Services | 16,362 | 16,409 | 11 | 10 | -1 |
| Public Administration | 3 | 3 | 0 | 0 | 0 |
| Retail Trade | 22,551 | 30,284 | 15 | 18 | 3 |
| Transportation and Warehousing | 5,840 | 4,953 | 4 | 3 | -1 |
| Wholesale Trade | 10,405 | 10,046 | 7 | 6 | -1 |
| Total | 154,607 | 166,928 | 0 | 0 | 0 |

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 225,640 |
| Civilian Employed Population 16 years and over | 215,175 |
| Unemployment Rate | 4.62% |
| Unemployment Rate for Ages 16-24 | 14.72% |
| Unemployment Rate for Ages 25-65 | 2.77% |

Table 41 - Labor Force

Data Source: 2016-2020 ACS

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 61,465 |
| Farming, fisheries and forestry occupations | 5,598 |
| Service | 16,340 |
| Sales and office | 49,032 |
| Construction, extraction, maintenance and repair | 15,432 |
| Production, transportation and material moving | 12,010 |

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|----------------|-------------|
| < 30 Minutes | 122,256 | 61% |
| 30-59 Minutes | 68,925 | 34% |
| 60 or More Minutes | 8,944 | 4% |
| Total | 200,125 | 100% |

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|--------------------------------|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 7,533 | 718 | 6,141 |

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| High school graduate (includes equivalency) | 35,382 | 1,583 | 14,344 |
| Some college or Associate's degree | 53,806 | 2,749 | 14,893 |
| Bachelor's degree or higher | 82,067 | 1,505 | 14,749 |

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 505 | 1,054 | 1,204 | 1,579 | 2,511 |
| 9th to 12th grade, no diploma | 3,993 | 2,700 | 2,612 | 5,282 | 5,083 |
| High school graduate, GED, or alternative | 11,506 | 11,159 | 11,636 | 28,508 | 22,311 |
| Some college, no degree | 12,719 | 12,613 | 11,681 | 25,463 | 15,541 |
| Associate's degree | 1,481 | 5,496 | 6,233 | 10,014 | 3,856 |
| Bachelor's degree | 4,495 | 17,891 | 16,676 | 26,788 | 13,458 |
| Graduate or professional degree | 339 | 7,704 | 10,778 | 18,857 | 9,764 |

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 1,037,818 |
| High school graduate (includes equivalency) | 2,851,399 |
| Some college or Associate's degree | 3,443,813 |
| Bachelor's degree | 3,818,879 |
| Graduate or professional degree | 3,616,307 |

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The major employment sectors in Jefferson County include Health Care Services, Construction and Warehousing and Distribution, Finance and Real Estate, and Professional, Scientific, and Management Services.

Describe the workforce and infrastructure needs of the business community:

The workforce in Jefferson County includes welders, truck drivers, industrial machinists, HVAC technicians, electricians, Registered Nurses, LPNs, Patient Care Technicians, Medical Coding, and Certified Nursing Assistance.

There is also a need for infrastructure improvements from existing manufacturing, distribution and warehousing companies who will commit to reserve 51% of the jobs to be created or retain for low- and moderate-income persons.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The county, state, and nation are currently experiencing an economic downturn with economists predicting a recession in the coming months. Currently, the impact of the slowing economy is not fully known but the impacts are already widespread with the expectation of the HUD program being cut, which will have a significant impact on the county to address the needs of communities within the Jefferson County Consortium.

The opening of J.M. Smucker has created 750 good paying jobs and has a strong economic impact on Jefferson, as well as other nearby counties.

Brasfield and Gorrie headquarters is planning and expansion project with a capital investment of \$32 million and 70 new jobs being added.

The Village Creek Development project will be investing \$32.5 million and creating 27 new jobs.

In addition, the county is confidentially working with distribution, manufacturing, and information technology prospects that will further expand the local and regional economy if the projects materialized into location projects.

The workforce development needs for these jobs will be met by the Alabama Industrial Development Training Department and the Central Alabama Partnership for Training and Employment (CAPTE).

There may be a need for infrastructure improvements for manufacturing and distribution. CDBG and EDA Public Works funds can provide funding assistance for these improvements.

Healthcare is expected to continue to grow over the next 20 to 30 years and these jobs will be in high demand. Training for these positions can also come from the CAPTE mentioned above.

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

There is the expectation that the proposed tariffs may have a negative impact on the economy across many sectors, the loss of jobs is a real concern and its impact on the national economy is unclear at this point.

However, with an increase in construction and health care relation jobs, there will be a need for training the workforce to fill these positions. The CAPTE training program in these fields to include their On the JOB Training (OJT) program will allow workers to be prepared for these jobs. The program will also allow people being laid off at their jobs to re-train in various occupations for new job opportunities.

The Alabama Workforce Training program that provides job training in the construction trades and will also play an important role in training prospective workers for construction jobs.

Hospitality jobs are low skilled jobs that don't require a lot of skill training. In many cases, hotels will provide in-house training or send these employees to specialized training. Those working in management typically can go through the company's training program.

As mentioned, higher skill healthcare jobs are expected to be in demand for many years as the baby boomers reach their senior years. The WIOA CAPTE training service will be one (1) resource to train lower income persons. The two (2) year community colleges are also prepared to provide training in the health occupations as well as the private schools in Jefferson County.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The state of Alabama is the administrator of the CAPTE Workforce Innovation Opportunity Act (WIOA) program. The state traditionally funds to service eligible Adults, Dislocated Worker and Youth participants. The program operates under a Strategic Workforce Development Plan and will include the WIOA ACT and an Employer Sector Analysis. The information will identify the training needs of the major employers to better direct the Local Board on how to allocate the Department of Labor funds. In addition, the information will provide us with additional information on job openings by our major employers that may be filled by participants after they complete the training.

The opportunities of the CAPTE WIOA program will support the population the county serves with its HUD programs and staff is able to recommend citizens to the WIOA program for assistance needed to find unsubsidized employment.

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

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Jefferson County participates in the Comprehensive Economic Development Strategy. The Birmingham Area Regional Planning Commission and the county both operate an EDA Revolving Loan (RLF) program. The county's program is leveraged with CDBG funds. The programs have assisted many local businesses and created jobs for low- and moderate-income persons and will continue to serve as financing tool for the businesses in the county to further strengthen the local economy.

Discussion

MA-50 Needs and Market Analysis Discussion

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

HUD has identified four housing problems. As defined by HUD, housing problems include:

- Units lacking a complete kitchen or plumbing facilities.
- Housing cost burden of more than 30 percent of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities).
- Severe housing cost burden of more than 50 percent of gross income.
- Overcrowding is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

According to the data in the Housing Needs Summary Tables, the most common housing problem is cost burden and severe cost burden. The other two (2) housing problems, units lacking complete kitchen or plumbing facilities and overcrowding, are not common problems. These households may also experience cost burden or extreme cost burden but are a statistically small sample.

Concentration is defined as areas in which an above average rate of more than one housing problem is present in a census tract.

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

According to 2020 Census data, areas in the jurisdiction where racial or ethnic minorities are concentrated include Brighton, Center Point, Fairfield, Lipscomb, Midfield, and Tarrant. Concentration is defined as cities where the percentage of all minorities is more than 50 percent.

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

According to the American Community Survey 2023 estimates, the population in the city of Brighton is 3,091. There are 1,607 housing units in Brighton with 74% of these housing units being owner occupied. A majority of the housing units (74%) are owner-occupied. Twenty-five percent of these homes were built before 1990.

The ACS states that 38.6% of the citizens of Brighton are below the poverty level.

The ACS 2023 also estimates Center Point's population to be 16,125. Center Point has a total of 6,638 housing units. With 86% of the housing units being occupied. A large portion of the housing stock is owner occupied.

The poverty level for Fairfield is 18.6%.

According to the ACS 2023 estimates the city of Fairfield has a population of 9,846. There are a total of 4,732 housing units with 79% being occupied. Just short of two thirds of the housing units are owner occupied. The poverty level in Fairfield is 30.3%.

The city of Lipscomb, Alabama has an estimated population by ACS 2023 to be 2,407. There are a total of 1,006 housing units in Lipscomb with 80% being occupied and 695 being owner occupied. The poverty rate for Lipscomb is 36.1%.

ACS 2023 states that the population of Midfield, Alabama is 5,101. There are a total of 1,925 housing units in Midfield. There are 2,295 housing units in Midfield with 84% being occupied and 62: being owner occupied. The poverty rate for Midfield is 23.9%.

According to ACS 2023, Tarrant has a population of 6,014. There are a total of 2,980 housing units in Tarrant with 90% being occupied and 60% being owner occupied units. The poverty rate in Tarrant is 29.2%.

Are there any community assets in these areas/neighborhoods?

Community assets in these cities are limited, however, investments have been made in several public facilities including fire stations, community centers, libraries, walking tracks, and parks.

Are there other strategic opportunities in any of these areas?

All these areas are near a variety of educational opportunities. Miles College is in Fairfield, Jefferson State Community College is in Center Point and is a short commute from Tarrant, and Lawson State Community College is in Bessemer, which is a short commute from Brighton, Lipscomb, Fairfield and Midfield.

Both Jefferson State and Lawson State are training providers under these programs. The CAPTE program services eligible Adults, Dislocated Worker and Youth participants. The opportunities of the WIOA program will support the population the county serves with its HUD programs and staff is able to recommend citizens to the WIOA program for assistance needed to find unsubsidized employment.

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.

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

Broadband is accessible to all the citizens in Jefferson County.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

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

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 effects of climate change have been felt in Jefferson County and all areas of the state of Alabama.

The immediate impact has been centered around temperature, heat and wildfire.

It is estimated by midcentury average temperatures in Alabama will increase by 2 degrees Fahrenheit under low emissions scenarios, 3 degrees under a moderate emissions scenario and 4 degrees under higher emissions.

According to the Climate Impact Map, Alabama will be hotter than 95 degrees Fahrenheit and by mid century. 19 degrees under low emissions, and 30 degrees by moderate emissions.

The percentage of average number of days with high wildfire potential is expected to double by 20250.

In addition, Jefferson County is seeing more tornadoes and severe weather.

All of these factors have a significant impact on all the citizens in Jefferson County, but particularly lower income persons who don't have the financial capacity to deal with the changes in weather patterns.

Jefferson County Community Services will continue to promote it housing rehabilitation program to low- and moderate-income homeowner, which includes an emergency program for citizens needing roof, HVAC, and septic tank assistance.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the County intends to take in the distribution of the Community Development Block Grant, HOME, and Emergency Solutions Grant funding for the next five (5) years. The priorities listed were determined through the Needs Assessment, Market Analysis, consultation with service providers and consideration of input from the public at public hearings conducted during the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward areas within Jefferson County where the Median Household Incomes of the census tracts involved are below 80 percent of the area Median Household Income or have been determined to be so by means of a door-to-door survey (area benefit). The County's goals and objectives are summarized in Section SP-45.

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

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

All HOME and CDBG housing rehabilitation, homeless and public service programs are county-wide excluding the areas of Birmingham, Bessemer, Hoover, County Line, Sumiton, and Helena. Birmingham and Bessemer are excluded because they are HUD Entitlement cities. Hoover, County Line, Sumiton, and Helena are excluded because they are not participants of the Jefferson County Consortium. All non-housing projects are approved based upon the low/mod percentage for the service area of the project either based on the U.S. Census data, ACS estimates or the results of door-to-door surveys.

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

Priority Needs

Table 48 – Priority Needs Summary

| | | |
|---|------------------------------------|---|
| 1 | Priority Need Name | Affordable Housing Supply |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Elderly Frail Elderly |
| | Geographic Areas Affected | County-wide Jefferson County Consortium |
| | Associated Goals | Construction of Rental Units Homeownership Down Payment Assistance HOME Administration |
| | Description | Over 70 percent of HOME funds will be utilized for affordable housing development. This includes single-family new construction and/or acquisition and rehabilitation, acquisition and/or rehabilitation of substandard multi-family units, and new construction of multi-family housing units. While not included in year one (1) funding, down payment assistance remains an option for future funding years with an unspecified production goal. |
| | Basis for Relative Priority | According to the Market Analysis, there is insufficient housing for extremely low and low-income households (0-80% of Area Median Income [AMI]). As described in the Needs Assessment, the most common housing problem for both renters and owners in Jefferson County is cost burden with extremely low households experiencing this problem at the highest rate. A rent comparison shows that those below 65% AMI are cost burdened without some type of subsidy. |
| 2 | Priority Need Name | Housing Quality |
| | Priority Level | High |

| | | |
|----------|------------------------------------|--|
| | Population | Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Elderly Frail Elderly |
| | Geographic Areas Affected | County-wide Jefferson County Consortium |
| | Associated Goals | Rehab of Homeowner Housing: Emergency Repairs CDBG Housing Program Delivery Rehabilitation of Rental Housing Units HOME Administration |
| | Description | Approximately 20 percent of HOME funds and 31 percent of CDBG funding available for activities will be utilized for housing rehabilitation. This includes an owner-occupied rehabilitation program and rental housing rehabilitation. |
| | Basis for Relative Priority | According to the Market Analysis, there is insufficient housing for extremely low and low-income households (0-80% of Area Median Income [AMI]). As described in the Needs Assessment, the most common housing problem for both renters and owners in Jefferson County is cost burden with extremely low households experiencing this problem at the highest rate. A rent comparison shows that those below 65% AMI are cost burdened without some type of subsidy. Over half of the rental and owner housing stock is over 30 years old placing both new construction and the preservation of existing units at the forefront of concern. |
| 3 | Priority Need Name | Public Facilities and Improvements |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Non-housing Community Development |

| | | |
|---|------------------------------------|---|
| | Geographic Areas Affected | County-wide Jefferson County Consortium |
| | Associated Goals | Public Facilities CDBG General Admin |
| | Description | Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements, except as provided in 24 CFR Part 570.207(a). |
| | Basis for Relative Priority | Constant improvements or construction is needed to benefit Jefferson County's population of low/mod residents. |
| 4 | Priority Need Name | Public Services |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Non-housing Community Development |
| | Geographic Areas Affected | County-wide Jefferson County Consortium |

| | | |
|---|------------------------------------|--|
| | Associated Goals | Public Services CDBG General Admin |
| | Description | Public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, childcare, health, drug abuse, education, fair housing counseling, housing counseling, legal services, energy conservation, welfare (but excluding the provision of income payments identified under 24 CFR Part 570.207(b)(4). |
| | Basis for Relative Priority | Funds for public services are needed to benefit the low/mod income residents of Jefferson County where services are currently not provided, or an increase in service is needed due to an increased demand for the services provided. |
| 5 | Priority Need Name | Public Infrastructure and Improvements |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Elderly Non-housing Community Development |
| | Geographic Areas Affected | County-wide Jefferson Consortium |
| | Associated Goals | Public Infrastructure CDBG General Admin |
| | Description | Construction, reconstruction, rehabilitation or installation of public infrastructure and improvements, except as provided in 24 CFR Part 570.207(a). |
| | Basis for Relative Priority | Constant improvements or construction is needed to benefit Jefferson County's population of low/mod residents. |
| | | |
| 6 | Priority Need Name | Clearance and Remediation |
| | Priority Level | High |
| | Population | Non-housing Community Development |

| | | |
|---|------------------------------------|--|
| | Geographic Areas Affected | County-wide Jefferson County Consortium |
| | Associated Goals | Clearance and Remediation Activities |
| | Description | Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites and remediation of known or suspected environmental contamination. |
| | Basis for Relative Priority | Clearance and Remediation activities are necessary for the elimination and prevention of slums and blight due to the abandonment of structures by owners and the damage caused by tornados. |
| 7 | Priority Need Name | Emergency Shelter Services |
| | Priority Level | High |
| | Population | Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | County-wide Jefferson County Consortium |
| | Associated Goals | HESG Admin Homeless prevention overnight shelter Homelessness Prevention Rapid Rehousing |
| | Description | Emergency Solutions Grant funds to provide ESG administration, emergency shelter, street outreach, HMIS, rapid re-housing, and homelessness prevention activities. |
| | Basis for Relative Priority | Emergency Solution Grant funds are needed to provide services for those who are homeless and for those who are at risk of homelessness in order to foster housing stabilization. |

| | | |
|---|------------------------------------|--|
| 8 | Priority Need Name | Economic Development Assistance |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Non-housing Community Development |
| | Geographic Areas Affected | County-wide Jefferson County Consortium |
| | Associated Goals | Businesses assisted, Small business loans Jobs created/retained CDBG General Admin |
| | Description | Providing loans to businesses and infrastructure assistance that will create or retain jobs for predominantly low- and moderate-income persons |
| | Basis for Relative Priority | There is a need to strengthen the local economy by assisting businesses through financing tools and infrastructure improvements to spur expansion and development which will create jobs for low- and moderate-income persons. |

Narrative (Optional)

Jefferson County held two (2) Technical Advisory Committee meetings, three (3) public hearings, a Homeless Focus Group and the required public hearing during the Consolidated Plan/Action Plan process. The required public hearing were advertised in *The Birmingham Times*, *Latino News*, and *The Birmingham News*. The information collected was used by County staff to allocate priorities among the various facilities, infrastructure, service, housing, and economic development needs listed above.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | Jefferson County has no plans to use HOME funds for Tenant Based Rental Assistance but may choose to do so in the future depending on the changing market. |
| TBRA for Non-Homeless Special Needs | Jefferson County has no plans to use HOME funds for Tenant Based Rental Assistance but may choose to do so in the future depending on the changing market. |
| New Unit Production | The median home value has increased to \$215,000, creating a cost burden for lower income buyers. Even with interest rates at historically low levels, mortgage payments are out of reach without some type of subsidy to offset construction costs. Over half of both the rental and owner-occupied housing stock was built prior to 1980 increasing the risk of lead-based paint hazards. The median contract rent has increased to \$605 which is a cost burden to those below 65% of Area Median Income without some type of subsidy. |
| Rehabilitation | Aging housing stock and owners with a housing cost burden makes home maintenance and rehabilitation unaffordable. By rehabilitating owner occupied housing, the County will assist those who are living in dangerous or deteriorating situations by addressing code issues, increase energy efficiency where feasible, and/or improve access for disabled persons. The high cost of repairs makes it difficult for owners of rental developments to maintain adequate replacement reserves if they have lower rents and income qualifications targeted to the lower income groups without some type of subsidy. |
| Acquisition, including preservation | The median home value has increased to \$215,000 creating a cost burden for lower income buyers. Even with interest rates at historically low levels, mortgage payments are out of reach without some type of subsidy to offset acquisition and repair costs. Over half of both the rental and owner-occupied housing stock was built prior to 1980 increasing the risk of lead-based paint hazards. The median contract rent has increased to \$605 which is a cost burden to those below 65% of Area Median Income without some type of subsidy. As noted in the Market Analysis, there are many affordable housing units potentially expiring and losing their affordability status in the next five years. The County will work to preserve and maintain as many of these units as possible. |

Table 49 – Influence of Market Conditions

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

Introduction

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Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|--------------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 2,114,163 | 16,171.84 | 2,118,218 | 4,248,552.84 | 16,994,211.40 | Jefferson County's projected use of CDBG funds has been developed to give maximum feasible priority to activities which will carry out one of the national objectives of benefit to low- and moderate-income families or aid in the prevention or elimination of slums or blight. The projected use of funds may also include activities that the recipient certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. |

| 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: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 823,694 | 159,255 | 797,224 | 1,780,173 | 7,120,692 | Jefferson County's projected use of HOME funds is consistent with the HOME Program goal of providing decent affordable housing to lower-income households. |

| 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: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 186,165 | 0 | 214,965 | 401,130 | 1,604,520 | Jefferson County's projected use of ESG funds is consistent with the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance. |

Table 50 - Anticipated Resources

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

Federal HOME funds will be leveraged primarily through the County's affordable housing programs and economic development activity programs to maximize the impact of federal resources. In the past for example, Jefferson County has leverage millions of dollars in Federal Low-Income Housing Tax Credits (LIHTC), private grants from non-profits, loans from private financial institutions, and various affordable housing

loan and grant products from the Federal Home Loan Bank. Jefferson County will continue to seek these and other sources of private, state and local funds during the 2025-2029 Consolidated Plan period to stretch our limited federal dollars and make the greatest impact possible.

Jefferson County has exceeded the matching requirement for the HOME Program and does not anticipate a matching funds shortfall during the 2025-2029 Consolidated Plan period. Additional match will continue to be sought and logged in the Match Report as received.

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

From time-to-time Jefferson County may use publicly owned land or property to address the needs identified in the plan such as the development of public facilities (parks, senior centers, neighborhood facilities) and infrastructure improvements (street and drainage, water/sewer improvements).

Discussion

Jefferson County will continue to seek other funding sources to meet needs unmet by Community Development Block Grant, Emergency Solutions Grant, and HOME Grant funds. Jefferson County may also apply to the State of Alabama for an Emergency Solutions Grant and other eligible funds for assistance.

SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|--------------------|-------------------------|---|------------------------|
| | Government | Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services | Jurisdiction |

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

While there are unmet needs within Jefferson County, we have not identified any significant gaps in the service delivery system provided by the institutions within Jefferson County. Given the budget constraints, Jefferson County feels that it is meeting the identified high priority needs for both the County as a whole and its constituent local jurisdictions.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | X |
| Mortgage Assistance | X | | X |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |
| Street Outreach Services | | | |
| Law Enforcement | X | X | |
| Mobile Clinics | X | X | X |

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

Table 52 - Homeless Prevention Services Summary

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

Jefferson County has and will over the next five (5) years continue to collaborate with the local Continuum of Care which coordinates service providers, housing providers, funders and mainstream organizations to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youths) and persons with HIV within the jurisdiction.

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

No serious gaps in the institutional delivery system in Jefferson County have been identified. However, the County recognizes a need for continued development, capitalization, and capacity building of viable non-profit organizations to carry out housing development activities. The strengths of the service delivery system lie with the lead agency for the local Continuum of Care that has worked effortlessly to bring all agencies together in a cooperative effort for address the needs of the service area. This effort can be strengthened by an increase in use of the Homeless Management Information System (HMIS) to make referrals for clients from one agency to another.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The main strategy for overcoming possible gaps in the institutional structure and service delivery system to address priority needs as it relates to the homeless with housing and essential service needs is to ensure that each homeless provider (subrecipient) is a member of the local Continuum of Care and has been trained and certified in the use of HMIS.

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SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|------------------------------|------------|----------|--------------------|---|--|--------------------|---|
| 1 | Construction of Rental Units | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Affordable Housing Supply | HOME: 2,471,082.92 | Rental Units Constructed: 20 |
| 2 | Homeownership | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Affordable Housing Supply | \$494,216.56 | Homeowner Housing Added: 8 |
| 3 | Down Payment Assistance | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Affordable Housing Supply | \$223,750 | Direct Financial Assistance to Homebuyers: 20 |
| 4 | HOME Administration | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Affordable Housing Supply Housing Quality | HOME: \$329,476 | Program Administration |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|---|--|-------------------|--|
| 5 | Rehabilitation of Rental Housing Units | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Housing-Quality | HOME: \$720,332 | Rental units rehabilitated: 15 |
| 6 | Housing Rehabilitation and Program Delivery | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Housing Quality | CDBG: \$2,000,000 | Homeowner Housing Rehabilitated and Housing Inspection: 100 Household Housing Unit |
| 7 | Public Facilities | 2025 | 2029 | Non-Housing Community Development | County-wide Jefferson County Consortium | Public Facilities and Improvements | CDBG: \$1,200,000 | Public Facility Activities Improvements to eligible public facilities that benefit. 600 beneficiaries. |
| 8 | Public Infrastructure | 2025 | 2029 | Non-Housing Community Development | County-wide Jefferson County Consortium | Public Infrastructure and Improvements | \$600,000 | Infrastructure improvements that will benefit 600 persons. |
| 9 | Clearance and Remediation Activities | 2025 | 2029 | Non-Housing Community Development | County-wide Jefferson County Consortium | Clearance and Remediation | \$400,00 | 30 homes demolished. |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------------------|------------|----------|---|--|---------------------------------|-------------------------------|--|
| 10 | Public Services | 2025 | 2029 | Homeless Non-Homeless Special Needs | County-wide Jefferson County Consortium | Public Services | CDBG: \$1,165,321.60 | Public service activities for Low/Moderate Income people. There will be 1,000 beneficiaries. |
| 11 | Economic Development Assistance | 2025 | 2029 | Non-Housing Community Development | County-wide Jefferson County Consortium | Economic Development Assistance | \$154,355 (Program Income) | Businesses financial assistance. 25 jobs created/retained: |
| 12 | CDBG General Administration | 2025 | 2029 | Administration | | CDBG General Admin | CDBG: \$1,931,593 | Program Administration |
| 13 | HESG Admin | 2025 | 2029 | Homeless HESG Admin | County-wide Jefferson County Consortium | Emergency Shelter Services | ESG: \$329,476 | Program Administration |
| 14 | Homeless Service Provider Support | 2025 | 2029 | Homeless | | Emergency Shelter Services | ESG: \$160,000 | Homeless services with 4,000. |

Table 53 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Construction of Rental Units |
| | Goal Description | Improve the condition and availability of affordable housing over a five-year period through the construction of new rental units. |
| 2 | Goal Name | Rehabilitation of Rental Housing Units |
| | Goal Description | Improve the condition and availability of affordable housing over a five-year period through the rehabilitation of existing rental units. |
| 3 | Goal Name | Homeownership |
| | Goal Description | Improve the condition and availability of affordable housing over a five-year period through the new construction and/or acquisition and rehabilitation of existing single-family units. |

| | | |
|---|-------------------------|--|
| 4 | Goal Name | Down Payment Assistance |
| | Goal Description | Improve the availability of affordable housing over a five-year period by providing funding for down payment and closing costs for qualified homebuyers purchasing homes for owner-occupancy. Eligible applicants are low and moderate-income purchasers at 80% or below the Area Median Income. |
| 5 | Goal Name | HOME Administration |
| | Goal Description | HOME Administration costs in support of eligible activities. |
| 6 | Goal Name | Rehab of Homeowner Housing and Program Delivery: Emergency Repairs |
| | Goal Description | Improve the condition of affordable housing over a five-year period by providing funding for emergency repairs to homeowners with housing repair needs. |
| 7 | Goal Name | Public Facilities |
| | Goal Description | Acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements; the removal of architectural barriers that restrict the mobility and accessibility of elderly or severely disabled persons to public facilities and improvements. |
| 8 | Goal Name | Public Infrastructure |
| | Goal Description | Construction, reconstruction, rehabilitation or installation of public infrastructure and improvements. |

| | | |
|-----------|-------------------------|--|
| 9 | Goal Name | Clearance and Remediation Activities |
| | Goal Description | Clearance, demolition, and removal of buildings and improvements, including movement of structures to other sites and remediation of known or suspected environmental contamination. Demolition of HUD-assisted or HUD-owned housing units may be undertaken only with the prior approval of HUD. |
| 10 | Goal Name | Public Services |
| | Goal Description | Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, housing counseling, legal services, energy conservation, welfare (but excluding the provision of income payments identified under 24 CFR Part 570.207(b)(4), homebuyer down payment assistance, or recreational needs. |
| 11 | Goal Name | Economic Development Assistance |
| | Goal Description | Providing loans to business and infrastructure assistance that will create or retain jobs for predominantly low- and moderate-income persons. |

| | | |
|----|-----------|-----------------------------|
| 12 | Goal Name | CDBG General Administration |
|----|-----------|-----------------------------|

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| | | |
|--|-------------------------|---|
| | Goal Description | <p>Reasonable costs of overall program management, coordination, monitoring, and evaluation. Such costs include, but are not necessarily limited to, necessary expenditures for the following:</p> <p>(1) Salaries, wages, and related costs of the recipient's staff, the staff of local public agencies, or other staff engaged in program administration. In charging costs to this category the recipient may either include the entire salary, wages, and related costs allocable to the program of each person whose <i>primary</i> responsibilities with regard to the program involve program administration assignments, or the pro rata share of the salary, wages, and related costs of each person whose job includes <i>any</i> program administration assignments. The recipient may use only one of these methods during the program year (or the grant period for grants under subpart F). Program administration includes the following types of assignments:</p> <ul style="list-style-type: none"> (i) Providing local officials and citizens with information about the program; (ii) Preparing program budgets and schedules, and amendments thereto; (iii) Developing systems for assuring compliance with program requirements; (iv) Developing interagency agreements and agreements with subrecipients and contractors to carry out program activities; (v) Monitoring program activities for progress and compliance with program requirements; (vi) Preparing reports and other documents related to the program for submission to HUD; (vii) Coordinating the resolution of audit and monitoring findings; (viii) Evaluating program results against stated objectives; and (ix) Managing or supervising persons whose primary responsibilities regarding the program include such assignments as those described in paragraph (a)(1)(i) through (viii) of this section. <p>(2) Travel costs incurred for official business in carrying out the program;</p> <p>(3) Administrative services performed under third party contracts or agreements, including such services as general legal services, accounting services, and audit services; and</p> |
|--|-------------------------|---|

| | | |
|----|-------------------------|--|
| | | (4) Other costs for goods and services required for administration of the program, including such goods and services as rental or purchase of equipment, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space. |
| 13 | Goal Name | HESG Admin |
| | Goal Description | ESG funds are necessary to provide Emergency Solutions Grant activities that foster housing stabilization for the homeless and those at risk of homelessness. |
| 14 | Goal Name | Homeless Service Provider Support |
| | Goal Description | ESG funds may be used for costs of providing essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing, or critical services; and provide urgent, non-facility based care to unsheltered homeless people who are unwilling or unable to access emergency shelter, housing, or an appropriate health facility. This includes ESG activities to fund HMIS implementation, and activities for providing Jefferson County and sub-recipients with ESG funds to pay the costs of contributing data to the HMIS designated by the Continuum of Care. ESG activities may also include providing housing relocation and stabilization services and short- and/or medium-term rental assistance necessary to prevent an individual or family from moving into an emergency shelter, helping a homeless individual or family move as quickly as possible into permanent housing and achieve stability, providing essential services to homeless families and individuals in emergency shelters, and operating emergency shelters. |

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

The County anticipates that its housing programs will provide affordable housing to 76 households during this Consolidated Plan cycle.

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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)

No Housing Authority in Jefferson County is under a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Activities to increase resident involvement include representation on the housing authority board, a Community Action Committee, Senior Companions, computer centers and surveys.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

Major budget cuts by Congress to HUD programs have seriously impacted Jefferson County's ability to address affordable housing issues. The County will continue its efforts to leverage as many other sources of funding as possible to achieve the greatest impact.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The County will continue its efforts to leverage as many other sources of funding as possible to achieve the greatest impact.

SP-60 Homelessness Strategy – 91.215(d)

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

Jefferson County continues to coordinate closely with One Roof, the local continuum of care, whose board has a statutory requirement for homeless persons (especially unsheltered persons) being represented on the board. Additionally, the County continues to work closely with One Roof's coordinated assessment system and HMIS to assess individual needs through the funding of Street Outreach programs offered by local homeless service agencies. These agencies may be selected for funding through a competitive application process.

Addressing the emergency and transitional housing needs of homeless persons

Addressing the needs of the homeless population continues to be a priority for Jefferson County. Jefferson County and One Roof are focusing on the following to address the emergency and transitional housing needs. Jefferson County will continue to support applications for funding by agencies that provide emergency and transitional housing activities using its Emergency Solution Grant.

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.

Addressing the needs of its homeless population (homeless individuals and families, homeless families with children, veterans and their families, and unaccompanied youth) continues to be a priority for Jefferson County. Among the goals and strategies for addressing the needs to make the transition to permanent housing and independent living, Jefferson County and the Continuum are focusing on the following:

1. Housing & Services for Transition to Permanent Housing & Independent Living-Housing and services will continue to be provided. Efforts will be made to increase the time that homeless individuals remain in permanent housing to encourage more individuals to rapidly move to permanent housing using the housing first model. Emphasis will also be placed on creating self-sufficiency by increasing the percentage of persons employed. Jefferson County will support funding of applications that provide rapid rehousing services.
2. Emergency Housing and Street Outreach-The County will continue its practice of providing emergency shelter, food, counseling and supportive services to those experiencing homelessness. It will also support funding applications for those who provide services in this area.

3. Preventing Homelessness-Permanent housing opportunities and related services will be provided to those individuals at risk of homelessness with special emphasis on those who have formerly experienced homelessness. Jefferson County will support funding of applications that provide homelessness prevention services.
4. Data Driven Strategizing-Jefferson County will continue its practice of relying on data from the local HMIS and Coordinated Assessment to adjust its homelessness strategy.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Jefferson County's strategy to help prevent homelessness for individuals and families who are at imminent risk of becoming homeless is to identify those needs through the Open Season period in addition to the Continuum of Care and the funding of applications for homeless prevention programs.

Jefferson County supports One Roof's "Discharge Coordination Policy" which includes policies, strategies, and protocols for the discharge of individuals from publicly funded institutions. Publicly funded institutions are defined as health care facilities, youth facilities, correctional facilities, mental facilities, and/or foster care. The Continuum has strategic meetings with officials from publicly funded institutions in order to be aware of anticipated discharge dates of individuals along with the actual scheduled release dates. One Roof's policy requires that housing units along with the required supportive services be readily available to individuals in need before they are discharged from publicly funded institutions.

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

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

The Alabama Lead Contractors Certification Program is a statewide program authorized by Act No. 97-553. The Lead Reduction Act of 1997 established the procedures for certification of contractors/firms that perform lead-based paint (LBP) inspections, risk assessments, abatement, and renovation activities in pre-1978 housing and child-occupied facilities. The program requires that all persons engaged in LBP activities in such housing and child-occupied facilities be properly trained, that training programs are accredited, that firms are certified, and that all LBP activities be performed by accredited individuals of certified firms according to the prescribed work practice standards. The program consists of Lead Hazard Reduction Contractor Certification (Abatement) and Alabama Lead Renovation Contractor Certification. The Alabama Department of Public Health's (ADPH) Lead Hazard Reduction Contractor Certification rules took effect on September 5, 1998. Under this certification, the University of Alabama's Safe State environmental program accredits and registers individual lead professionals such as lead inspectors, risk assessors, training providers, abatement supervisors, abatement workers, and abatement project designers. The ADPH certifies lead abatement firms and provides enforcement of all state lead regulations. Further, these rules establish requirements for abatement project notifications, work practices, and record keeping. The Environmental Protection Agency's (EPA) Renovation, Repair and Painting (RRP) rules took effect on April 22, 2010. The University of Alabama's Safe State Environmental program and the ADPH have modified and promulgated lead rules to allow the state to take over the RRP program as part of its current Lead-Based Paint Contractor Accreditation Program. On February 17, 2010, the Alabama Lead Contractor Certification Program received approval from the Alabama State Committee on Public Health to seek EPA authorization to administer and enforce the lead-based paint RRP rules for the state in lieu of the EPA. The Renovation Contractor Certification, Chapter 420-3-29, establish requirements for certifying renovators, dust sampling technicians, and renovation firms. These rules establish requirements for renovation project notifications, pre-renovation education requirements, renovation work practices, and for record keeping.

All Jefferson County Department of Health clinics and private providers provide lead screening for children 12-72 months of age. For those with venous lead levels of 10mcg/dl, a home visit is scheduled where nutritional, hygienic, and health education information is given, and plans for follow-up are discussed. An interview is performed by case management services using an elevated blood lead environmental surveillance form to determine the source of the child's exposure. The Jefferson County Childhood Lead Poisoning Prevention Program enforces lead in the Food and Lodging Childcare Facility Rules. Water samples for lead are collected from Jefferson County Childcare Facilities and are sent to the ADPH Bureau of Clinical Services for analysis. Visual assessments are conducted by Environmentalists in childcare facilities and schools on physical lead hazards and referred to the lead program. Parents of children with lead levels greater than 15 mcg/dl undergo the procedure outlined above, but are also referred to the ADPH Lead Certification Program for an environmental assessment of

the home which includes Niton XRF painted surface testing as well as soil, water and dust sample collection for testing at the ADPH Bureau of Clinical Laboratories in Montgomery.

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

While lead-based paint was banned in 1978 by the U.S. consumer Product Safety Commission (CPSC), it is still a significant problem in areas where the housing stock is relatively old and built before the ban. In Jefferson County, approximately 49% of all owner-occupied housing and 50% percent of all rental housing was built before 1980.

As indicated in the Housing Market Analysis section, it is estimated that of the 85,767 total households at risk for lead-based paint (built before 1980).

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

Jefferson County has two (2) Lead-Based Paint Inspectors and Lead-Based Paint Risk Assessors certified by the University of Alabama's Safe States Environmental Program on staff as Senior Housing Rehabilitation Specialist. Training and licensing are kept current and are registered with the Alabama Department of Public Health.

Under the HOME Program, the use of lead-based paint is prohibited in all new construction. Any pre-1978 existing units to be rehabilitated and sold to homebuyers is tested for LBP prior to acquisition. If LBP is found, the unit is not acquired. Under the CDBG Program, all pre-1978 owner-occupied units are tested for lead-based paint prior to rehabilitation. None of the County's housing programs include activities that are expected to disturb lead painted surfaces except volunteer programs which are under the allowable threshold and are exempt. The County requires all projects to be compliant with all Federal and State laws and regulations.

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

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

Programs for Reducing Poverty

1. Coordination of activities undertaken by Jefferson County which improve or alter the living situation of persons whose incomes are below the poverty level and/or contribute to the reduction in the number of persons living in poverty. Targeted areas for concentration include:

A. The Department of Community Service will refer low and moderate-income person to the Jefferson County One Stop Career Center for employment services, which is required before a participant can participate in training programs offered at the local Career Center through WIOA and other programs. The program provides training to Adults, Dislocated Workers, and Youth. Many of the Eligible Training Providers offer placement services for participants completing the training programs.

B. Improvement of the educational system.

2. Actions to coordinate County's goals, policies and programs for producing and preserving affordable housing with services provided by private and public social service agencies.

A. Coordination of County's goals, policies, and programs with the services, which the County has initiated and are responsible.

B. Support and/or coordinate the County's goals, policies, and programs with services provided by private and public social service agencies which are willing to join in cooperative planning and joint programs.

3. Actions to expand the use of federal resources available for affordable housing.

4. Coordination of existing housing programs with housing counseling and educational opportunities for acquiring the knowledge and skills for responsible home ownership and tenancy.

5. Actions to nurture and strengthen existing community-based housing development corporations and to encourage the development of additional non-profits.

6. Exploration of new initiatives for affordable housing:

Reconsider the development of a comprehensive homeless prevention strategy which addresses the affordability crisis faced by families caught between low income housing and homelessness.

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

Possible Elements in Anti-Poverty Strategy:

Development of a cooperative network of service providers to conducted community needs assessment, review needs assessment, to compile data, and to develop specific housing-related action steps are presented below:

1. Provision of Basic Needs/Material Goods

Explore the cost of goods for persons in poverty (food, clothing, medicine, and other necessities; review levels and access to goods and services in the community; and determine action steps to be taken.

2. Labor Force Participation

Reviewing issues relating to employment/underemployment, skills training, OJT, apprenticeships, labor demand, and supportive services delivery.

3. Health Care Needs - Address issues relating to mental/physical health care- basic needs, nursing homes, home health care, respite for care for the chronically ill, preventive health care service and other health care needs.

4. Child Care/Child Support

Examine issues of the basic provision of childcare, child support enforcement, adolescent care, and related supportive services to children.

5. Self-Sufficiency/Determination - Examine community self-development/sufficiency, conduct consumer counseling, budget/credit counseling/awareness, promote opportunities for the empowerment of female heads of households.

6. Transportation - Address issue of accessibility, resources, and gaps in services.

7. Education - Review local educational responses to basic education, challenges for present and future population.

8. Housing Needs of Special Populations - Address issues of housing needs for the Elderly, Persons with AIDS, and Physically/Mentally Challenged.

9. Housing Rehabilitation, Renewal, Redevelopment - Address the needs of housing within the Jefferson County Consortium.

10. Public Assisted Housing-continue to work with Jefferson County, Leeds, Fairfield and Tarrant Housing Authorities; Board of Realtors; CHDOs; private landlords to increase access to programs and services that address issues that contribute to poverty.

| Poverty Estimate, All Ages | 90% CI Lower Bound | 90% CI Upper Bound | Poverty Percent, All Ages | 90% CI Lower Bound | 90% CI Upper Bound |
|-----------------------------------|---------------------------|---------------------------|----------------------------------|---------------------------|---------------------------|
| 103,120 | 93,558 | 112,682 | 16.0 | 14.5 | 17.5 |

Table 54 - Poverty Estimate (SAIPE) All Ages in Poverty 2023-Alabama (AL) - Jefferson County (AL)

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The County recognizes its responsibility to ensure that all Community Block Grant, Community Development Block Grant Disaster Recovery, HOME, and Emergency Solutions Grant activities fully comply with all federal, state and local regulations. The County will monitor all funds obligated and spent, whether spent directly, through a contract or a sub-recipient agreement to ensure compliance with the federal regulations. The County's monitoring process is designed to evaluate program performance, financial performance, and regulatory performance.

Jefferson County will require that all subrecipients, CHDOs, or other entities receiving funding execute written agreements before any CDBG, CDBG-DR, HOME, or ESG funds will be disbursed. These agreements will provide a description of the activity or project to be undertaken, its objectives, budget and expected duration. The roles and responsibilities of each partner and the expected public benefit will be specified, measured, and recorded for tracking performance. Monitoring is an on-going process and includes actions such as periodic meetings, review of monthly/quarterly/annual reports, site visits, construction inspections, financial reviews, and other forms of data collection. Technical assistance will be provided as needed.

Under the HOME Program, all homebuyer and rental activities are typically undertaken through an agreement with a CHDO, developer, owner, or other private entity such as a private financial institution. The HUD guidebook for completing income documentation and the method for determining income is specified in all written agreements along with all other applicable HOME requirements. The County utilizes checklists to ensure that all exhibits are present and have not expired. Homebuyer assistance applications are taken by these partners. They are responsible for compiling all file documentation. Completed files are submitted to the County and are monitored prior to closing with each homebuyer. Financial reviews and construction/rehabilitation/acquisition inspections are also conducted for each unit prior to the disbursement of funds. Any deficiencies must be corrected prior to closing. Compliance may be enforced by methods ranging from the withholding of payments to foreclosure of a construction loan. Rental developments are much more complex due to the size and cost of the projects but are monitored in a similar manner. Rental projects also include long term monitoring in compliance with CFR 92.504.

Expected Resources

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

Introduction

Anticipated Resources

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| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 2,114,163 | 16,171 | 2,118,216 | 4,248,550 | 16,994,200 | Jefferson County's projected use of CDBG funds has been developed to give maximum feasible priority to activities which will carry out one of the national objectives of benefit to low- and moderate-income families or aid in the prevention or elimination of slums or blight. The projected use of funds may also include activities that the recipient certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. |

| 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: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 823,694. | 159,255 | 797,224 | 1,780,173 | 7,120,692 | Jefferson County's projected use of HOME funds is consistent with the HOME Program goal of providing decent affordable housing to lower-income households. |

| 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: \$ | | |
| ESG | public - federal | Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing | 186,165 | 0 | 0 | 186,165 | 744,660 | Jefferson County's projected use of ESG funds is consistent with the rehabilitation or conversion of buildings for use as emergency shelter for the homeless, for the payment of certain expenses related to operating emergency shelters, for essential services related to emergency shelters and street outreach for the homeless, and for homelessness prevention and rapid re-housing assistance. |

Table 55 - Expected Resources – Priority Table

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

Federal HOME funds will be leveraged primarily through the County's affordable housing programs and economic development activity programs to maximize the impact of federal resources. In the past for example, Jefferson County has leveraged millions of dollars in Federal

Low-Income Housing Tax Credits (LIHTC), private grants from non-profits, loans from private financial institutions, and various affordable housing loan and grant products from the Federal Home Loan Bank. Jefferson County will continue to seek these and other sources of private, state and local funds during the 2025-2029 Consolidated Plan period to stretch our limited federal dollars and make the greatest impact possible.

Jefferson County has exceeded the matching requirement for the HOME Program and does not anticipate a matching funds shortfall during the 2025-2029 Consolidated Plan period. Additional match will, however, continue to be sought and logged in the Match Report as received.

Emergency Solutions Grant (ESG) funds will be matched by Jefferson County, Alabama or subrecipients through matching contributions obtained from any source, including Federal source other than the ESG program, as well as state, local, and private sources. All sources used as match will meet the requirements set forth in 24 CFR Part 576.201.

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

Jefferson County does not plan to use public property for any of its projects.

Discussion

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-----------------------------------|---|--|--------------------|--|
| 1 | Construction of Rental Units | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Affordable Housing Supply | \$617,770.77 | Rental units constructed: 5 |
| 2 | Single-family Homes | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Affordable Housing Supply | \$123,554.10 | Homeowner housing added: 6 |
| 3 | HOME Administration | 2025 | 2029 | Affordable Housing | County-wide Jefferson County Consortium | Affordable Housing Supply Housing Quality | \$82,369.43 | Program Administration |
| 4 | Housing Rehabilitation and Program Delivery | 2025 | 2029 | Housing Rehabilitation | County-wide Jefferson County Consortium | Housing Quality | \$100,000 | Housing Rehabilitation Work-write ups and inspection. 25 homeowners are expected to benefit. |
| 5 | Public Facility Improvements | 2025 | 2029 | Non-Housing Community Development | County-wide Jefferson County Consortium | Public Facilities | CDBG: \$300,000 | Public Facility improvements for low- and moderate-income beneficiaries. 80 persons are expected to benefit. |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|------------------------------------|------------|----------|---|---|--|--------------------|---|
| 6 | Public Infrastructure Improvements | 2025 | 2029 | Non-Housing Community Development | County-wide Jefferson County Consortium | Public Infrastructure | CDBG: \$600,000 | Public Infrastructure improvements with 300 persons benefitting. |
| 7 | Public Services Support | 2025 | 2029 | Homeless Non-Homeless Special Needs | County-wide Jefferson County Consortium | Public Services | CDBG: \$291,330.40 | Public services that benefit low- and moderate-income persons. 1,000persons will benefit. |
| 8 | CDBG General Administration | 2025 | 2029 | Administration Homeless Non-Homeless Special Need | County-wide Jefferson County Consortium | Housing Quality Public Facilities Public Infrastructure Public Services | CDBG: \$422,832.60 | Program Administration. |
| 9 | HESG Admin | 2025 | 2029 | Administration Homeless | County-wide Jefferson County Consortium | Emergency Shelter Services | ESG: \$13,962.37 | Program Administration. |
| 10 | Homeless Service Provider Support | 2025 | 2029 | Homeless | County-wide Jefferson County Consortium | Homeless services. | ESG: \$172,202.63 | Homeless services with 2,000 persons benefitting. |

Table 56 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Construction of Rental Units |
| | Goal Description | Support of the development of affordable rental housing units for low-income elderly residents. |
| 2 | Goal Name | Single-family Homes |
| | Goal Description | Homeowner housing for low to moderate income families provided through CHDO set-aside activity. |
| 3 | Goal Name | HOME Administration |
| | Goal Description | Eligible costs associated with carrying out HOME related activities. Overall program administration, including salaries, wages, and related costs of staff for program management, monitoring, and evaluation. |
| 4 | Goal Name | Housing Rehabilitation and Program Delivery |
| | Goal Description | Rehabilitation services for low to moderate income homeowners and Housing Rehab Program Delivery. |
| 5 | Goal Name | Facility Improvements |
| | Goal Description | Acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements. |
| 6 | Goal Name | Infrastructure Improvements |
| | Goal Description | Construction, reconstruction, rehabilitation, or installation of public infrastructure and improvements. |
| 7 | Goal Name | Public Services Support |
| | Goal Description | Program support for childcare and youth services, and to support salaries, wages, and benefits for non-profit and community-based organizations. Provision of public services (including labor, supplies, and materials) including but not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, housing counseling, legal services, energy conservation, welfare (but excluding the provision of income payments identified under 24 CFR Part 570.207(b)(4). |

| | | |
|---|-----------|-----------------------------|
| 8 | Goal Name | CDBG General Administration |
|---|-----------|-----------------------------|

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| | | |
|--|-------------------------|--|
| | Goal Description | <p>Reasonable costs of overall program management, coordination, monitoring, and evaluation. Such costs include, but are not necessarily limited to, necessary expenditures for the following:</p> <p>(1) Salaries, wages, and related costs of the recipient's staff, the staff of local public agencies, or other staff engaged in program administration. In charging costs to this category the recipient may either include the entire salary, wages, and related costs allocable to the program of each person whose <i>primary</i> responsibilities with regard to the program involve program administration assignments, or the pro rata share of the salary, wages, and related costs of each person whose job includes <i>any</i> program administration assignments. The recipient may use only one of these methods during the program year (or the grant period for grants under subpart F). Program administration includes the following types of assignments.</p> <p>(i) Providing local officials and citizens with information about the program.</p> <p>(ii) Preparing program budgets and schedules, and amendments thereto.</p> <p>(iii) Developing systems for assuring compliance with program requirements.</p> <p>(iv) Developing interagency agreements and agreements with subrecipients and contractors to carry out program activities.</p> <p>(v) Monitoring program activities for progress and compliance with program requirements.</p> <p>(vi) Preparing reports and other documents related to the program for submission to HUD.</p> <p>(vii) Coordinating the resolution of audit and monitoring findings.</p> <p>(viii) Evaluating program results against stated objectives.</p> <p>(ix) Managing or supervising persons whose primary responsibilities regarding the program include such assignments as those described in paragraph (a)(1)(i) through (viii) of this section.</p> <p>(2) Travel costs incurred for official business in carrying out the program.</p> <p>(3) Administrative services performed under third party contracts or agreements, including such services as general legal services, accounting services, and audit services.</p> |
|--|-------------------------|--|

| | | |
|----|-------------------------|--|
| | | (4) Other costs for goods and services required for administration of the program, including such goods and services as rental or purchase of equipment, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space. |
| 9 | Goal Name | HESG Admin |
| | Goal Description | Overall administration costs, including program management, monitoring, and evaluation of eligible ESG activities. ESG funds are necessary to provide Emergency Solutions Grant activities that foster housing stabilization for the homeless and those at risk of homelessness. |
| 10 | Goal Name | Homeless Service Provider Support |
| | Goal Description | Support of providers and HESG eligible activities to include Street Outreach, HMIS Support, Homeless person overnight shelter, Homelessness prevention, and Rapid rehousing services. |

Projects

AP-35 Projects – 91.220(d)

Introduction

Jefferson County expects to receive \$2,114,163 in CDBG funds, \$16,171.84 in CDBG program income; \$823,694.30 in HOME funds; \$159,255.76 in HOME Program Income, and \$186,165 in federal ESG funds making a total of \$3,295,449.90 in funds available for Program Year 2025. Funds will be used CDBG General Administration, CDBG Housing Program Delivery, ESG Administration, HOME Administration, CDBG: Public Facilities, Public Infrastructure, Public Services, and Emergency Housing Rehabilitation, ESG: Homeless Prevention, Rapid Re-Housing, Emergency Shelter, and HMIS.

Projects

| # | Project Name |
|----|--|
| 1 | CD2025 General Administration |
| 2 | CD2025 Emergency Housing Rehabilitation |
| 3 | CD2025 Senior Center Improvements |
| 4 | CD2025 City Street Improvements |
| 5 | CD2025 Public Services |
| 6 | HOME2025 Administration |
| 7 | HOME2025 Affordable Rental |
| 8 | HOME2025 Affordable Homebuyer |
| 9 | HESG Administration |
| 10 | HESG2025 Homeless Service Provider Support |

Table 57 – Project Information

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

All HOME and CDBG housing rehabilitation programs and public service programs are county-wide. All non-housing, non-homeless projects are approved based on the low/mod percentage for the service area of the project either based on the U.S. Census data or the results of door-to-door surveys. The biggest obstacle to meeting underserved needs is the lack of funding sources to meet those needs as well as meeting the eligibility guidelines for available funding sources.

AP-38 Project Summary

Project Summary Information

| | | |
|----------|--|--|
| 1 | Project Name | CD2025 General Administration |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | CDBG General Administration and other related goals |
| | Needs Addressed | Public Facilities, Public Infrastructure, Public Services, and Housing Quality |
| | Funding | \$422,832 |
| | Description | Overall program administration, including (but not limited to) salaries, wages, and related costs of staff |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | NA |
| | Location Description | 716 Richard Arrington Jr Blvd North, Suite A-430, Birmingham, AL 35203 |
| | Planned Activities | Program management, monitoring, and evaluation |
| 2 | Project Name | CD2025 Emergency Housing Rehabilitation |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Homeowner Housing Rehabilitated |
| | Needs Addressed | Housing Quality |
| | Funding | \$500,000 |
| | Description | Rehabilitation Services for low to moderate income homeowners and Housing Rehab Program Delivery. |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | 25 owner-occupied housing units are expected to receive emergency housing rehabilitation. |

| | | |
|----------|--|---|
| | Location Description | 716 Richard Arrington Jr Blvd North, Suite A-430, Birmingham, AL 35203 |
| | Planned Activities | Emergency housing rehabilitation and program management, monitoring, and evaluation. |
| 3 | Project Name | HOME2025 Administration |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Construction of rental units and Homeowner housing added |
| | Needs Addressed | Affordable Housing Supply |
| | Funding | \$82,369 |
| | Description | Overall program administration, including (but not limited to) salaries, wages, and related costs of staff or others engaged in program management, monitoring, and evaluation. |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | 716 Richard Arrington Jr Blvd North, Suite A-430, Birmingham, AL 35203 |
| | Planned Activities | Program management, monitoring, and evaluation |
| 4 | Project Name | HESG2025 Administration |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | HESG Administration and related activities to include Street Outreach, HMIS Support, Homeless Person Overnight Shelter, Homelessness Prevention, and Rapid Rehousing services |
| | Needs Addressed | Emergency Shelter Services |
| | Funding | \$13,962 |
| | Description | PY 2025 Administration for traditional ESG activities. |
| | Target Date | 9/30/2031 |

| | | |
|----------|--|--|
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | County-Wide through subrecipients and Jefferson County (716 Richard Arrington Jr Blvd N, Suite A-430, Birmingham, AL 35203) |
| | Planned Activities | Program management, monitoring, and evaluation |
| 5 | Project Name | HESG2025 Homeless Service Provider Support |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Homeless person overnight shelter, Homelessness prevention, and Tenant-based rental assistance/Rapid rehousing |
| | Needs Addressed | Emergency Shelter Services |
| | Funding | \$172,202.63 |
| | Description | HESG eligible activities to include Street Outreach, HMIS Support, Coordinated Entry, Homeless Person Overnight Shelter, Homelessness Prevention, and Rapid Rehousing services |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | It is estimated that 4,000 persons will benefit from this activity. |
| | Location Description | County-Wide Consortium through subrecipients and Jefferson County HUD Consortium |
| | Planned Activities | Support of homeless service providers to include Bridge Ministries, Cooperative Downtown Ministries, and One Roof. |
| 6 | Project Name | CD2025 City Street Improvements |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Public infrastructure improvements |
| | Needs Addressed | Public Infrastructure and Improvements |
| | Funding | \$600,000 |
| | Description | Public infrastructure improvements to public streets. |

| | | |
|----------|--|---|
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | 300 predominantly low- and moderate-income persons will benefit from this activity. |
| | Location Description | Countywide within the Jefferson County HUD Consortium |
| | Planned Activities | City of Brighton and City of Lipscomb Street Improvements |
| 7 | Project Name | CD2025 Public Services |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Public Services |
| | Needs Addressed | Public Services activities that are needed to improve the quality of life for predominantly low- and moderate-income persons. |
| | Funding | \$291.330.40 |
| | Description | Program support for non-profit organizations that provide services to predominantly low- and moderate-income persons. |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | Approximately 500 persons will be assisted, with 100% of the selected activities to meet or exceed the LMI beneficiary requirement |
| | Location Description | Countywide HUD Consortium |
| | Planned Activities | Planned activities will be carried out by Childcare Resources, Cooperative Downtown Ministries, Girls Inc., One Roof, Pathways, and Jimmie Hale |
| 8 | Project Name | CD2025 Senior Center Improvements |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Public Facility Improvements |
| | Needs Addressed | Public Facilities and Improvements |
| | Funding | \$300,000 |

| | | |
|----|--|--|
| | Description | Renovation improvements to eligible public facilities that predominately benefit low- and moderate-income persons. |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | 130 senior citizens. |
| | Location Description | Countywide HUD Consortium |
| | Planned Activities | County-wide HUD Consortium |
| 9 | Project Name | HOME 2025 Affordable Rental |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Rental units constructed |
| | Needs Addressed | Affordable Housing Supply and Quality |
| | Funding | |
| | Description | Support of the development of affordable rental housing, to include HOME-assisted units for low-income elderly residents of Consortium |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | 20 5 affordable rental housing units |
| | Location Description | Countywide |
| | Planned Activities | HOME-assisted units at Villas at York and Bridges at Hastings elderly rental developments |
| 10 | Project Name | HOME2025 Affordable Homebuyer |
| | Target Area | County-wide HUD Consortium |
| | Goals Supported | Homeowner housing added |
| | Needs Addressed | Affordable Housing Supply and Quality |
| | Funding | : |

| | | |
|--|--|---|
| | Description | Affordable homeowner housing for low to moderate income families provided through CHDO set-aside activity to include housing counseling |
| | Target Date | 9/30/2031 |
| | Estimate the number and type of families that will benefit from the proposed activities | 2 single-family homes developed through HOME Program assistance |
| | Location Description | Countywide HUD Consortium |
| | Planned Activities | Construction of affordable single-family homes for low to moderate income families |

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

Funds for the 2025 One-Year Action Plan will be directed County-Wide as needed for low/mod-income beneficiaries eligible for CDBG Emergency Housing Rehabilitation, Public Service Programs, Clearance/Demolition, and for the homeless or those at risk of homelessness as beneficiaries for ESG programs. Funds for other CDBG Non-Housing Projects such as Public Facilities will be directed to the following municipal areas of the Jefferson County Consortium: Brighton, Lipscomb, Trussville, and Warrior.

Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
| | |

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All HOME and CDBG housing rehabilitation, homeless and most public service programs are county-wide excluding the areas of Birmingham, Bessemer, Helena, Hoover, and Sumiton. Birmingham and Bessemer are excluded because they are HUD Entitlement entities. Helena, Hoover, and Sumiton are excluded because they are not participants of the Jefferson County Consortium. All non-housing projects are approved based upon the low and moderate income percentage for the service area of the project either based on the U.S. Census data or the results of door-to-door surveys.

Discussion

The Jefferson County Consortium consists of the following thirty-three municipalities: Adamsville, Argo, Brighton, Brookside, Cardiff, Center Point, Clay, County Line, Fairfield, Fultondale, Gardendale, Graysville, Homewood, Hueytown, Irondale, Kimberly, Leeds, Lipscomb, Maytown, Midfield, Morris, Mountain Brook, Mulga, North Johns, Pinson, Pleasant Grove, Sylvan Springs, Tarrant, Trafford, Trussville, Vestavia Hills, Warrior, and West Jefferson.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

| One Year Goals for the Number of Households to be Supported | |
|---|----|
| Homeless | 0 |
| Non-Homeless | 6 |
| Special-Needs | 5 |
| Total | 11 |

Table 59 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|----|
| Rental Assistance | 0 |
| The Production of New Units | 11 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| Total | 11 |

Table 60 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

There are four (4) housing authorities responsible for the administration and operations of public housing developments in Jefferson County. They include the Jefferson County Housing Authority (JCHA), Leeds Housing Authority, Tarrant Housing Authority and Fairfield Housing Authority. JCHA is the largest of the four.

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

Jefferson County will encourage public housing residents to participate in employment and training opportunities provided by construction activities under Section 3 and other available programs.

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

Actions to encourage public housing residents to become more involved in management include representation on the housing authority board, a Community Action Committee, Senior Companions, computer centers and surveys. Public housing residents are encouraged to participate in homeownership through voluntary participation in a Family Self Sufficiency program to become self-sufficient within five years. It is to be hoped that counseling and linkages to area agencies will enable earned income to increase and allow for the resident/tenant to qualify for an affordable mortgage. Housing counseling services include financial literacy, budgeting, credit repair, homeownership education, and fair housing.

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

Not applicable.

Discussion

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

Introduction

Jefferson County has developed one-year goals and specific steps for reducing and ending homelessness through:

- (i) Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.
- (ii) Addressing the emergency shelter and transitional housing needs of homeless persons.
- (iii) 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.
- (iv) Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are:
 - (A) 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
 - (B) Receiving assistance from public and private agencies that address housing, health, social services, employment, education, or youth needs.

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

Jefferson County continues to coordinate closely with One Roof, the local continuum of care, whose board has a statutory requirement for homeless persons (especially unsheltered persons) being represented on the board. Additionally, the County continues to work closely with One Roof's coordinated assessment system and HMIS to assess individual needs through the funding of Street Outreach programs offered by local homeless service agencies. These agencies may be selected for

funding through a competitive application process.

Addressing the emergency shelter and transitional housing needs of homeless persons

Addressing the needs of the homeless population continues to be a priority for Jefferson County. Jefferson County and One Roof are focusing on the following to address the emergency and transitional housing needs. Jefferson County will continue to support applications for funding by agencies that provide emergency and transitional housing activities using its Emergency Solution Grant.

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

Addressing the needs of its homeless population (homeless individuals and families, homeless families with children, veterans and their families, and unaccompanied youth) continues to be a priority for Jefferson County. Among the goals and strategies for addressing the needs to making the transition to permanent housing and independent living, Jefferson County and the Continuum are focusing on the following:

1. Housing & Services for Transition to Permanent Housing & Independent Living-Housing and services will continue to be provided. Efforts will be made to increase the time that homeless individuals remain in permanent housing to encourage more individuals to rapidly move to permanent housing using the housing first model. Emphasis will also be placed on creating self-sufficiency by increasing the percentage of persons employed. Jefferson County will support funding of applications that provide rapid rehousing services.
1. Emergency Housing and Street Outreach-The County will continue its practice of providing emergency shelter, food, counseling and supportive services to those experiencing homelessness. It will also support funding applications of those who provide services in this area.
1. Preventing Homelessness-Permanent housing opportunities and related services will be provided to those individuals at risk of homelessness with special emphasis on those who have formerly experienced homelessness. Jefferson County will support funding of applications that provide homelessness prevention services.
1. Data Driven Strategizing-Jefferson County will continue its practice of relying on data from the local HMIS and Coordinated Assessment to adjust its homelessness strategy.

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

Jefferson County's strategy to help prevent homelessness for individuals and families who are at imminent risk of becoming homeless is to identify those needs through the Open Season period in addition to the Continuum of Care and the funding of applications for homeless prevention programs.

Jefferson County supports One Roof's "Discharge Coordination Policy" which includes policies, strategies, and protocols for the discharge of individuals from publicly funded institutions. Publicly funded institutions are defined as health care facilities, youth facilities, correctional facilities, mental facilities, and/or foster care. The Continuum has strategic meetings with officials from publicly funded institutions in order to be aware of anticipated discharge dates of individuals along with the actual scheduled release dates. One Roof's policy requires that housing units along with the required supportive services be readily available to individuals in need before they are discharged from publicly funded institutions.

Discussion

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

Introduction:

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

Discussion:

The barriers to affordable housing in Jefferson County include high housing cost, limited affordable options, low wages, and limited public transportation.

Jefferson County will continue to use its HOME funds to decrease the barriers to affordable housing by continuing to assist with homebuyer assistance; work with Developers to build affordable housing using our HOME funds that are often leveraged with Low Income Tax credits from the Alabama Finance Authority.

The county will also encourage lower income citizens to seek job training to enhance their work skill and earn higher wages by sending them to the Alabama Career Center to take advantage of the WIOA training program that's designed to provide job training for lower income persons.

Jefferson County will also explore transportations opportunities for lower income persons who have issues getting to and from work timely.

AP-85 Other Actions – 91.220(k)

Introduction:

Over the period of the 20255 One-Year Action Plan, Jefferson County plans to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Addressing “Underserved Needs” is one of the most trying and difficult areas addressed in Jefferson County’s housing strategies, homeless strategies, and non-housing strategies. The main reason for this difficulty is a lack of available funding to meet those needs.

Actions planned to foster and maintain affordable housing

Jefferson County will continue to use its limited HUD Community Planning and Development (CPD) funds to support activities across the housing needs spectrum to foster and maintain affordable housing. Programs to address this issue under CDBG include owner-occupied rehabilitation, and housing counseling. The HOME Program may address new construction of single-family and rental housing, acquisition and/or rehabilitation of single-family and rental housing, and homebuyer assistance. The ESG Program may utilize rapid re-housing and homeless prevention programs to foster and maintain affordable housing for families and individuals who have become or are at risk of becoming homeless.

Actions planned to reduce lead-based paint hazards

Jefferson County has two (2) Lead-Based Paint Inspectors and Lead-Based Paint Risk Assessors certified by the University of Alabama's Safe States Environmental Program on staff as Senior Housing Rehabilitation Specialists. Training and licensing are kept current and are registered with the Alabama Department of Public Health.

Under the HOME Program, the use of lead-based paint (LBP) is prohibited in all new construction. Any pre-1978 existing units to be rehabilitated and sold to homebuyers is tested for LBP prior to acquisition. If LBP is found, the unit is not acquired. Under the CDBG Program, all pre-1978 owner-occupied units are tested for LBP prior to rehabilitation. None of the County's housing programs include activities that are expected to disturb lead painted surfaces except volunteer programs which are under the allowable threshold and are exempt. The County requires all projects to be compliant with all

Federal and State laws and regulations.

Actions planned to reduce the number of poverty-level families

1. Coordination of activities undertaken by Jefferson County which improve or alter the living situation of persons whose incomes are below the poverty level and/or contribute to the reduction in the number of persons living in poverty. Targeted areas for concentration include:

A. Economic Development - search for programs and funds to provide jobs and essential service initiatives to elevate and expand economic opportunities that will allow for suitable living environments.

B. Improvement of the educational system.

C. Support and/or coordinate County's goals, policies, and programs with services provided by private and public social service agencies which are willing to join in cooperative planning and joint programs.

D. Actions to expand the use of federal resources available for affordable housing.

E. Coordination of existing housing programs with housing counseling and educational opportunities for acquiring the knowledge and skills for responsible home ownership and tenancy.

F. Actions to nurture and strengthen existing community-based housing development corporations and to encourage the development of additional non-profits.

G. Exploration of new initiatives for affordable housing

Actions planned to develop institutional structure

Jefferson County will implement its Consolidated Plan through its Office of Community Services, which will serve as lead agency. Jefferson County works with several agencies both public and non-profit in delivering services to the residents of the County. Jefferson County's HOME Program further solicits outside sources of funds through both public and private sectors including Low Income Housing Tax Credits. The CDBG funded Housing Rehabilitation programs further work with volunteer and faith-based entities where possible. The ESG program works through a variety of non-profit entities to support their Continuum of Care initiatives.

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

There are four (4) Public Housing Authorities within the Jefferson County Community Development Consortium. These are the Fairfield, Tarrant, Leeds and Jefferson County Public Housing Authorities (PHA's). The Jefferson County Commission appoints board members to the Jefferson County Public

Housing Authority only. All other Authorities operate independently of the Jefferson County Commission. Jefferson County works closely with local PHA's in supporting their efforts to improve the housing stock and quality of life of their beneficiaries. When requested, Jefferson County reviews proposed capital improvements as well as proposed development, demolition or disposition of public housing development. Jefferson County does not fund any Authority and is not involved in procurement and hiring. This is done through the local Authority under plans approved by HUD.

Public Institutions and Private Organizations: Historically public institutions and private organizations have worked well together to provide housing and community development programs and services to the people of Jefferson County. Various resources are coordinated to help the County's families and individuals in need of housing assistance, elderly, low and very low income, and special needs populations.

Jefferson County, Alabama has operated the Community Development Block Grant (CDBG) program for many years as a HUD entitlement community. The County, in working with a variety of community agencies, has a well-established structure for implementing its programs. Jefferson County has in the past and presently continues to maintain extensive contracts and coordination with a broad variety of community organizations.

To increase the availability of affordable housing units to residents in Jefferson County, the County partners with CHDOs, non-profit organizations, community development corporations, and private developers as well as with private lenders, the Alabama Housing Finance Authority, the Jefferson County Department of Health and the Alabama Department of Human Resources.

Discussion:

Program Specific Requirements

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

Introduction:

Jefferson County expects to receive \$2,114,163 in CDBG funds, \$16,171.84 in CDBG program income; \$823,694.30 in HOME funds; \$159,255.76 in HOME Program Income, and \$186,165 in federal ESG funds making a total of \$3,299,449.90 in funds available for Program Year 2025. Funds will be used CDBG General Administration, CDBG Housing Program Delivery, ESG Administration, HOME Administration, CDBG: Public Facilities, Public Services, and Emergency Housing Rehabilitation, ESG: Homeless Prevention, Rapid Re-Housing, Emergency Shelter, and HMIS.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

| | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | \$16,171 |
| 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 |
| Total Program Income: | 0 |

Other CDBG Requirements

| | |
|---|---------|
| 1. The amount of urgent need activities | 300,000 |
| 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 (1), two (2) or three (3) years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 85.00% |

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

Jefferson County does not plan to provide other forms of investment beyond those identified in Section 92.205.

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:

Jefferson County will use the Recapture option should the debtor decide to sell their home within the Affordability Period. Under the Recapture option, the County may require the debtor to repay all the HOME Program subsidy to the County or a reduced amount on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period. The debtor is then able to sell his/her home to any buyer at whatever price the market will bear. The County will require full repayment of outstanding HOME Program funds as described above at the time of resale or, if the net proceeds of a sale are less than the full amount of the HOME Program subsidy, recapture of the net proceeds. The net proceeds of a sale are the sales price minus any non-HOME Program loan repayments and closing costs. These funds will be reinvested into HOME Program funded activities. In those cases where the real estate does not appreciate sufficiently to allow a full recapture, the County will reduce the repayment of the HOME Program subsidy to allow the original purchaser to resell the unit without incurring a loss. Jefferson County may, at its option, permit the subsequent homebuyer to assume the HOME assistance (subject to the HOME requirements for the remainder of the period of affordability) if the subsequent homebuyer is low-income, and no additional HOME assistance is provided.

The Period of Affordability will be suspended upon foreclosure by a superior lender or other transfer in lieu of foreclosure. However, if at any time following foreclosure or other transfer in lieu of foreclosure by such lender, but still during the Period of Affordability, the owner of record prior to the foreclosure or transfer in lieu of foreclosure, or any newly formed entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains and ownership interest in the property, the Period of Affordability shall be revived according to its original terms. In the event of a foreclosure of the property by the County or a superior lender, then the recapture shall be limited to the net proceeds received by the County as described above. Jefferson County will also retain a first right of refusal on the property.

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:

Jefferson County will use mortgage liens and restrictive covenants running with the land filled of record with the Jefferson County Judge of Probate to ensure the affordability of units acquired with HOME funds remain affordable for the applicable period of affordability. The applicable period of affordability shall be as follows:

- Under \$15,000 - 5 years
- \$15,000 - \$40,000 - 10 years
- Over \$40,000 - 15 years

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:

Jefferson County has no plans to use funds for this purpose.

Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

All applicants must be evaluated for program eligibility and needs.

The standard for calculating annual income under 24CFR 5.609 must be used when determining the annual income of an individual or family.

All clients must receive housing stability case management.

Jefferson County's policy for termination of assistance must be explained to and distributed to the client.

All shelters and housing must meet HUD's shelter and housing standards.

All agencies receiving Jefferson County ESG funds must adhere to the Conflict of Interest and Privacy Policies as set forth by Jefferson County.

To the maximum extent possible, all subrecipients must involve a homeless individuals or families in constructing, renovating, maintaining, and operating facilities assisted, in providing services, and in

providing services under the ESG Program. This may include employment or volunteer services.

Faith-based organizations are eligible, on the same basis as any other organization, to receive ESG funds.

One Roof, the local Continuum of Care, is consulted on applicants.

2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

While One Roof (Lead Agency for the Local Continuum of Care) has a complete operating Coordinated Assessment. Policies are in place.

All calls related to homelessness or homeless prevention will be referred to the One Roof office number and staff will go through a brief assessment of callers to determine the level of homelessness or risk of homelessness. If the client appears to be eligible for any service available in the CoC, Coordinated Assessment staff will go through a more extensive assessment including some pieces of Vulnerability Index. Clients will then be referred to the appropriate resource according to resource availability and level of vulnerability.

Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

Jefferson County holds a competitive application period for each program year's allocation of ESG funds. Applications are made available to private nonprofit organizations including faith-based organizations at the same period. Applications are rated and ranked from highest points to lowest points with the categories of ESG budgeted funds being allocated to the highest ranked organizations based on the funds available in that category of assistance. One Roof, the local Continuum of Care, is consulted on applicants.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

All of Jefferson County's subrecipients have had volunteers and/or staff members who meet the homeless participation requirement in 24 CFR 576.405 (a). If Jefferson County is unable to meet the requirement, a plan is in place where the subrecipient cannot receive ESG funding until the homeless participation requirement is met and verified.

3. Describe performance standards for evaluating ESG.

Jefferson County will review the performance of each subrecipient in carrying out its responsibilities no less than annually. In conducting performance reviews, the County will rely primarily on information obtained from the records and reports from the subrecipient and, when appropriate, its partners, as well as information from onsite monitoring, audit reports, and information from HMIS. Where applicable, the County may also consider relevant information pertaining to the subrecipient's performance gained from other sources, including citizen comments, complaint determinations, and litigation.

DRAFT

Appendix - Alternate/Local Data Sources

| | |
|---|---|
| 1 | Data Source Name One Roof |
| | List the name of the organization or individual who originated the data set. One Roof |
| | Provide a brief summary of the data set. Point in time count including demographic data. |
| | What was the purpose for developing this data set? The Point-in-Time (PIT) count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that Continuums of Care conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. |
| | How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Homeless Population |
| | What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2024 |
| | What is the status of the data set (complete, in progress, or planned)? Complete |
| 2 | Data Source Name |
| | List the name of the organization or individual who originated the data set. |
| | Provide a brief summary of the data set. |
| | What was the purpose for developing this data set? |
| | Provide the year (and optionally month, or month and day) for when the data was collected. |
| | Briefly describe the methodology for the data collection. |

| | |
|--|---|
| | Describe the total population from which the sample was taken. |
| | Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. |

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