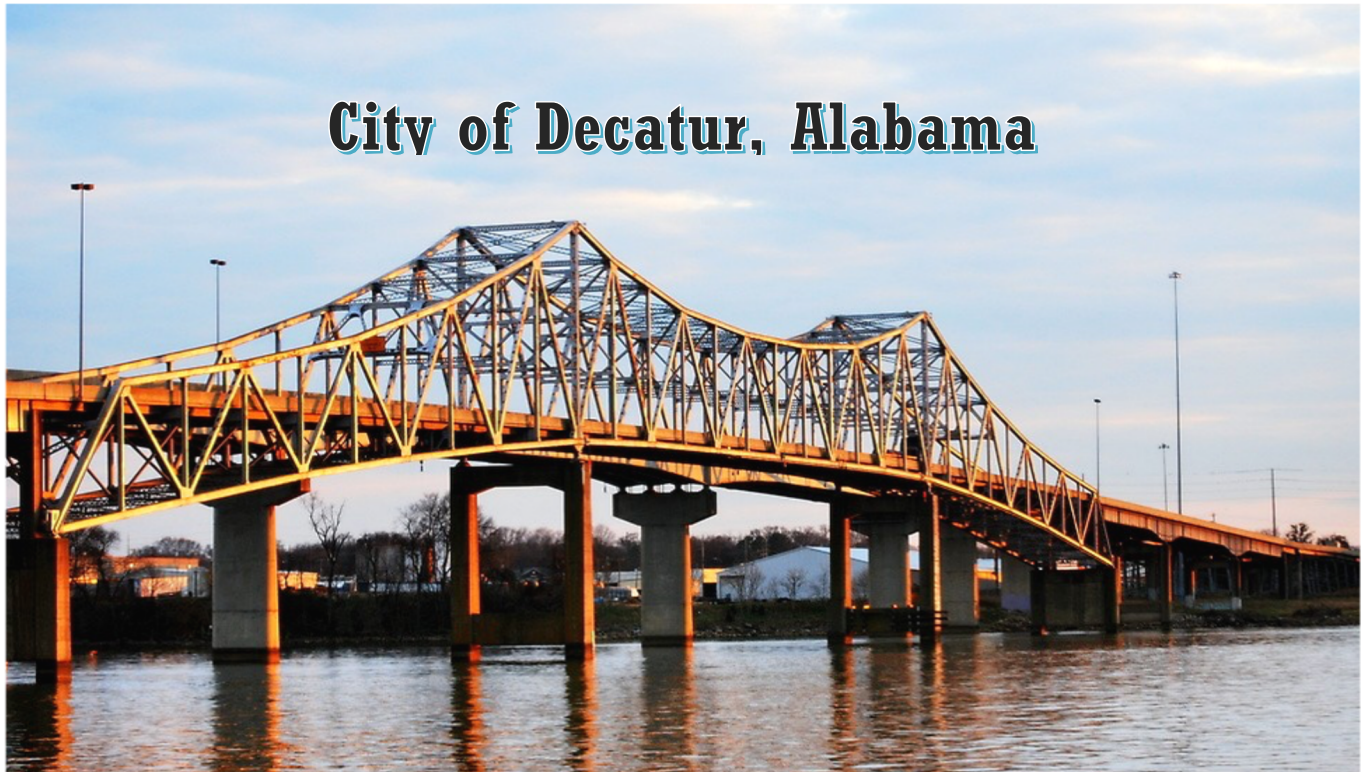




# **FY 2020-2024 Consolidated Plan & FY 2020 Annual Action Plan**



**City of Decatur, Alabama**

**Prepared by:**

**The City of Decatur  
Community  
Development Office  
and  
Envision Planning &  
Management Group**

**Public Display Draft**

**February 9 2020**

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# Executive Summary

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

### 1. Introduction

The City of Decatur Alabama receives funding annually from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG) program. The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for a wide array of activities, including housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.

### Structure of the Plan

The Consolidated Plan consists of three major sections: a housing and community development needs assessment, a housing market analysis, and a strategic plan which identifies those priority housing and community development needs and strategies that the City plans to address with the available HUD resources over the next five years.

Data in the three major sections was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2013-2017 American Community Survey (ACS) data from the Census Bureau. The CHAS data is a fixed set of data in pre-populated tables. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

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

The Strategic Plan provides a framework to address the needs of the City for the next five years using CDBG funds. The three overarching objectives guiding the proposed activities are:

1. Providing Decent Affordable Housing
2. Creating Suitable Living Environments
3. Creating Economic Opportunities

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the federal programs are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome. The City's framework for realizing the objectives and outcomes include the following goals:

#### Goal Area 1: Affordable Housing and Neighborhood Stability

- Objective #1: Provide down-payment assistance to first-time homebuyers who qualify based on income guidelines and other program regulations.
- Objective #2: Provide credit counseling to 150 home buyers through Community Action Partnership of North Alabama
- Objective #3: Provide support to the infrastructure project in Seville Housing Development

#### Goal Area 2: Public Services

- Objective #1: Provide services that support basic needs of low to moderate residents and the needs of special populations
- Objective #2: Support Youths' access to mentors and services that will provide guidance for successful transition into adulthood and preparatory tools for successful living.

#### Goal Area 3: Public Facilities/Infrastructure Investment

- Objective #1: Invest in infrastructure that will improve the neighborhood residential livability and quality of life in target areas.

### **3. Evaluation of past performance**

The City of Decatur's efforts to meet its goals and objectives were generally successful; especially in view of the budgetary constraints the City has faced and reduced HUD funding. The City remains committed to its housing, social services, and community development programs by allocating funding to nonprofit organizations as it has done in previous years. Decatur analyzes the performance of agencies it funds in order to ensure the effectiveness of its funding allocations. Decatur stayed under the mandated caps for public service spending and expenditures for planning and administrative functions.

**Projects completed between 2015 and 2019:**

Project	2015	2016	2017	2018	2019*	Total
Danville Road Sewer Project	\$106,183.47	—	—	—	—	\$106,183.47
Church Street Streetscape	\$189,607.16	—	—	—	—	\$189,607.16
Decatur HOME Program	\$50,000.00	\$44,135.06	\$50,000.00	\$50,000.00	\$60,000.00	\$254,135.06
Decatur Youth Services	\$31,781.21	\$29,246.24	\$32,547.59	\$37,032.84	\$37,302.00	\$167,909.88
Volunteer Center	\$4,505.37	\$4,500.00	\$4,500.00	\$4,382.27	\$5,000.00	\$22,887.64
ACES	\$1,852.72	\$1,460.00	\$3,289.99	\$2,186.31	\$3,000.00	\$9,936.30
Mental Health Association	\$4,485.63	\$4,489.00	\$2,518.84	\$1,289.70	\$4,500.00	\$17,283.17
Decatur Youth Enrichment	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00	\$1,800.00	\$9,000.00
PACT	\$2,285.24	\$1,768.20	\$1,452.84	\$2,032.06	\$2,000.00	\$9,538.34
Commission on Aging	\$17,266.43	\$7,503.18	\$9,692.27	\$5,978.54	\$15,000.00	\$55,440.42
Sterrs Day Care	—	\$4,338.00	\$1,399.15	\$1,999.50	\$2,000.00	\$9,736.65
Seville CBDO	—	\$446,059.40	\$276,419.32	\$272,300.00	—	\$994,778.72
Rough Rider Park	—	—	\$155,006.70	\$92,347.84	—	\$247,354.54
Enolam Pocket Park	—	—	—	\$169,273.50	\$128,296.26	\$297,569.76
Sterrs Day Care Rehabilitation	—	—	—	—	\$120,000.00	\$120,000.00
	\$407,914.51	\$545,299.08	\$538,626.70	\$640,622.56	\$378,898.26	\$2,511,361.11

**\*2019 values are funded amounts; projects are still open**

**NB: Amounts do not include CDBG Administration**

A major accomplishment is the development of affordable housing for low to moderate income families living in Decatur. The City of Decatur partnered with the Community Action Partnership of North Alabama (CAPNA) to transform an empty lot in the city to the Seville Subdivision, a 24-home single-family housing develop for low to moderate income homebuyers. This new subdivision occupies the land that previously housed the Stonegate apartment complex, an area formerly known for high crime and a prevalence of illegal drugs activities. The first home was built in 2016. A total of 6 homes have been constructed thus far at a cost of \$125 each, four are currently occupied.

**4. Summary of citizen participation process and consultation process**

The City of Decatur’s goal for citizen participation is to ensure a broad participation of City residents, and local housing, economic, and service providers in the planning and implementation of community development and housing programming. Citizen participation takes the form of advertised community meetings, surveys, focus group discussions and public hearings. The planning process for the preparation of the Five-Year Consolidated Plan and FY 2015 Annual Action Plan included the following distinct elements:

- Focus group sessions with representatives from City government (staff), non-profit organizations, and other service providers to gain stakeholder input on the identification of City needs.
- Additional meetings and telephone interviews with City departmental staff and other provider agencies and stakeholders throughout the planning process to understand the current scope of

programs, issues, and concerns. One-on-one conversations helped to develop strategies to address the community needs that were identified in the focus group sessions.

A review of existing community development-related planning documents, including the City of Comprehensive “One Decatur” Comprehensive Plan, the North Alabama Continuum of Care’s 2018 – 2022 Strategic Plan and Community Action Partnership of North Alabama (CAPNA) 2017 Community Resources Needs Assessment.

**5. Summary of public comments**

To be completed upon completion of the public display period.

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

To be completed upon completion of the public display period.

**7. Summary**

To be completed upon completion of the public display period.

## The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	Allen Stover	Community Development Department, City of Decatur

**Table 1 – Responsible Agencies**

#### Narrative

The Community Development Department of the City of Decatur Alabama was lead agency for the development of the Consolidated Plan. Community Development has followed the federal guidelines about public involvement, evaluation of quantitative and qualitative data, needs assessment, strategy development, priority setting, and the formulation of objectives. The City of Decatur’s Consolidated Plan for 2020-2025 was prepared in accordance with CFR Sections 91.100 through 91.230 of HUD’s Consolidated Plan regulations, applicable to local jurisdictions.

#### Consolidated Plan Public Contact Information

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Ms. Dana Pigg, Grant Administrator, [dpigg@decatur-al.gov](mailto:dpigg@decatur-al.gov); 256-341-4960



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

**1. Introduction**

The Community Development Department actively consulted with a variety of nonprofits, service providers, community residents, and governmental agencies to determine the needs of the City of Decatur Alabama and better allocate entitlement resources. A needs assessment survey was administered between June 1 and September 15, 2019 and a focus group meeting on July 12 was held with affordable/special needs housing and service providers, business associations, homeless service agencies, community building organizations, economic development officials, health and human service providers, and more. In addition, a number of meetings were attended and discussions held with representatives from groups including Zone 1, the Top of Alabama Regional Council of Governments (TARCOG) and the Community Action Partnership of North Alabama (CAPNA). A public meeting was held on October 8, 2019. Fifteen community members from a wide variety of neighborhoods attended the meeting and filled out a survey. In addition, the city held another public meeting on December 3, 2019.

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

The City of Decatur developed an outreach effort to maximize input from a large cross-section of stakeholders to fulfill its mission of stabilizing lower income neighborhoods through housing programs, infrastructure improvements, code enforcement and other public services and to promote economic empowerment for those residents. The outreach effort includes regular communication with the relevant agencies and Community Development staff sitting on a variety of boards and attending regular meeting with housing providers and service agencies that impact the Department’s mission.

Agencies with which the City works includes the Mental Health Center of North Central Alabama, the mission of which is to provide treatment, education and assistance to people affected by mental health problems. A portion of their population are homeless persons and families. The City of Decatur, along with the United Way of Morgan County, the Morgan /Lawrence County Chapter of the American Red Cross and Crisis Services of North Alabama are members of the North Alabama Coalition on the Homeless (NACH). NACH is responsible for developing and implementing homeless prevention activities throughout North Alabama, and is actively working toward the elimination of chronic homelessness. A member of the City’s staff serves on the Executive Committee and all members attend monthly meetings on a regular basis.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The Community Development Department works with NACH in the implementation of NACH’s Strategic Plan to End Homelessness 2018-2022. The mission of the North Alabama Coalition for the Homeless (NACH) is to educate the public regarding homelessness, and to coordinate and facilitate efforts of agencies, communities and concerned citizens into a seamless Continuum of Care to affect positive

solutions to homelessness in Madison, Morgan, and Limestone counties of North Alabama. NACH has as its priority, the needs of homeless persons and families and assists extremely low and low income individuals and families who are at imminent risk of becoming homeless. In their 2018-2022 Plan, NACH envisions a homeless system that would be a coordinated system with real-time housing inventory information, effective referrals, and no cracks; have a mix of housing and services and supply that are aligned with the client's needs – i.e. person-centered, not program or agency centered; have housing first principles and policies embedded throughout the system—this means programs are client ready versus participants being housing ready. The process assures people are screened-in versus screened-out; and be a system that is easily understood, accessed, and navigated by people experiencing homelessness.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City has a representative on the Continuum of Care Steering Committee that designates the priorities for the Continuum of Care funding application for homeless housing and services. To support homeless assistance needs in the Decatur, the City through the Grants Administrator applies for ESG funds on behalf of service organizations that assist homeless persons. Through sub-recipient agreements, funds are allocated to these organizations to support the needs of this population.

**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**

See table below.

**Table 2 – Agencies, groups, organizations who participated**

1	Agency/Group/Organization	City of Decatur
	Agency/Group/Organization Type	City
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Public Housing Needs Homelessness Strategy</li> <li>• Homeless Needs - Chronically homeless, Families with children, Veterans Homelessness Needs</li> <li>• Non-Homeless Special Needs</li> <li>• Economic Development</li> <li>• Market Analysis</li> <li>• Lead-based Paint Strategy</li> <li>• Anti-poverty Strategy</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Focus group discussions</li> <li>• Improved coordination on housing needs and anti-poverty actions</li> </ul>
2	Agency/Group/Organization	North Alabama Coalition for the Homeless
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Homelessness Strategy</li> <li>• Homeless Needs - Chronically homeless, Families with children, Veterans, Unaccompanied youth</li> <li>• Non-Homeless Special Needs</li> <li>• Anti-poverty Strategy</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus group discussion</li> <li>• Survey</li> <li>• Review of NACH's 2018-2022 Strategic Plan</li> <li>• Improved coordination on housing needs, homeless needs and anti-poverty actions</li> </ul>
3	Agency/Group/Organization	Decatur City Council/Mayor
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	Purpose of Consolidated Plan
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting

4	Agency/Group/Organization	Parents & Children Together
	Agency/Group/Organization Type	NGO
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Needs</li> <li>• Homeless Needs</li> <li>• Special Services and facilities needs</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Improved coordination on Special Services and facilities needs</li> </ul>
5	Agency/Group/Organization	Morgan County Association of REALTORS
	Agency/Group/Organization Type	Housing/Real Estate
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Needs Assessment</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Improved coordination on housing issues, housing problems, affordable housing &amp; market analysis</li> </ul>
6	Agency/Group/Organization	Decatur Downtown Redevelopment Authority
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Economic Redevelopment</li> <li>• Market Analysis</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Improved coordination on economic development, affordable housing</li> </ul>
7	Agency/Group/Organization	Decatur-Morgan County Entrepreneurial Center
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Needs Assessment</li> <li>• Economic Development</li> <li>• Antipoverty strategy</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Data extracted from website and reports</li> <li>• Improved coordination business development and economic development</li> </ul>

8	Agency/Group/Organization	Community Action Partnership of North Alabama
	Agency/Group/Organization Type	Community Development and Housing
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Homeless Needs - Chronically homeless, Families with children, Veterans Homelessness Needs</li> <li>• Non-Homeless Special Needs</li> <li>• Economic Development</li> <li>• Anti-poverty Strategy</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Interview</li> <li>• Focus Group Discussion</li> <li>• Assessment of 2017 Needs Assessment</li> <li>• Improved coordination and partnership to help CAPNA provide safe, quality housing for eligible low income residents</li> </ul>
9	Agency/Group/Organization	North Alabama Regional Council of Government
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> <li>• Economic Development</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Meeting</li> <li>• Improved coordination and partnership to help NARCOG provide non-homeless special needs</li> </ul>
10	Agency/Group/Organization	Volunteer Center of Morgan County
	Agency/Group/Organization Type	Community Development
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Non-Homeless Special Needs</li> <li>• Anti-poverty Strategy</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Improved partnership to mobilize people and resources to address the issues that are important to the community</li> </ul>

11	Agency/Group/Organization	North Alabama Regional Council of Government
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Homeless Needs - Chronically homeless, Families with children, Veterans Homelessness Needs</li> <li>• Non-Homeless Special Needs</li> <li>• Economic Development</li> <li>• Anti-poverty Strategy</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Improved partnership to mobilize people and resources to address the issues that are important to the community</li> </ul>
12	Agency/Group/Organization	Center for the Developmentally Disabled North Central AL, Inc
	Agency/Group/Organization Type	NGO
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Needs</li> <li>• Non-housing Special Needs</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Improved coordination to support and serve individuals with disabilities</li> </ul>
13	Agency/Group/Organization	Hands Across Decatur
	Agency/Group/Organization Type	NGO
	What section of the Plan was addressed by Consultation?	<ul style="list-style-type: none"> <li>• Housing Needs</li> <li>• Homeless Needs</li> <li>• Non-housing Special Needs</li> </ul>
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<ul style="list-style-type: none"> <li>• Focus Group Discussion</li> <li>• Improved coordination to provide assistance to homeless citizens</li> </ul>
14	Agency/Group/Organization	Zone 1
	Agency/Group/Organization Type	NGO

<p>What section of the Plan was addressed by Consultation?</p>	<ul style="list-style-type: none"> <li>• Housing Need Assessment</li> <li>• Homeless Needs - Chronically homeless, Families with children, Veterans Homelessness Needs</li> <li>• Non-Homeless Special Needs, Economic Development</li> <li>• Anti-poverty Strategy</li> </ul>
<p>How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<ul style="list-style-type: none"> <li>• Meeting</li> <li>• Improved partnership to mobilize people and resources to address the issues that are important to the community</li> </ul>

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

None

**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	NACH	The goals of the strategic plan focuses on affordable housing and neighborhood stability, public services and public facilities/infrastructure investment. These overlap with NACH's 2018-2022 Strategic Plan which intends to have a mix of housing and services and supply that are aligned with the clients' needs.
One Decatur Comprehensive Plan	City of Decatur	Sets forth the long-range vision for physical development, housing, economic development, transportation, community facilities and related topics to address community needs, prepare for change and protect what is treasured.
Human Services Coordinated Transportation Plan	NARCOG	A main goal of NARCOG's plan is to improve transportation services for persons with disabilities, older adults, and individuals with lower incomes by ensuring that communities coordinate transportation resources provided through multiple federal programs
Public Housing Authority 5-Year Plan	Decatur Housing Authority	The Housing Authority plans includes renovations to their real estate to support quality housing, goals for Section 8, and planned redevelopment of public housing projects.
Community Needs and Resources Assessment, 2017	Community Action Partnership of North Alabama	The Assessment was conducted to determine the top six needs of individuals, families and communities. The input influences where where services are utilized and where service gaps exist, identify the most valuable community resources and ultimately guide the strategic planning of the agency.

**Table 3 – Other local / regional / federal planning efforts**

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

In accordance with 24 CFR 91.100(4), the City of Decatur will notify, to the extent possible, adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

**Narrative (optional):**

NA



## **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 Citizen Participation process involved four major components:

1. Needs Assessment survey of residents to assist in prioritizing the housing and community development needs of low and moderate income residents. The survey was live from June 1 through September 15, 2019.
2. Focus group discussion held on July 12 with key officials and service providers, including CAPNA, NACH, & PACT.
3. Meeting with NARCOG board on July 25 comprising of representatives from local health, mental health, youth, community development and other service providers.
4. Neighborhood meetings within three targeted communities (Northwest Decatur, Zone One Community Organization, East Decatur).
5. Public meeting on October 8 with residents from a wide variety of organizations.

#### **Summary of Survey Results**

##### **The top five housing needs were:**

- 1) Special Needs Housing for Mentally Ill
- 2) Special Needs Housing Neglected/Abused Children
- 3) Special Needs Housing for Domestic Violence Shelters & Emergency Shelters for homeless
- 4) Repairs/Improvements to Apartments & Housing for Veterans
- 5) Housing for the disabled

##### **The top five priority non-housing needs were:**

- 1) Job creation
- 2) Street improvements & Employment Training
- 3) Services for Abused/Neglected Children & Transportation Services
- 4) Health Services
- 5) Services for Domestic Victims

##### **In order of priority, the overall major needs from the perspective of the respondents were:**

1. Job creation
2. Street improvements/ Employment Training/Special Needs Housing for Mentally Ill
3. Services for Abused & Neglected Children
4. Transportation Services
5. Special Needs Housing Neglected & Abused Children

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/ broad community	15 persons attended	Affordable single family and rental units ranked as highest needs	None	
2	Public Hearing	Non-targeted/ broad community	18 persons attended		None	
4	Community Survey	Non-targeted/broad community	88 survey responses	Special needs housing and job creation ranked as highest needs	None	<a href="https://docs.google.com/forms/u/1/d/1BF5BFuYug901XUd8lNeLX4P43ryq7VtcuLoUp5ya-n8/viewform?ts=5cfa822c&amp;edit_requested=true">https://docs.google.com/forms/u/1/d/1BF5BFuYug901XUd8lNeLX4P43ryq7VtcuLoUp5ya-n8/viewform?ts=5cfa822c&amp;edit_requested=true</a>
5	Public Meeting	Residents of selected communities	10 persons attended	Code enforcement for delinquent landlords; affordable single family and rental units; housing for special needs persons ranked highest	None	
6	Community Survey	Community Development, Health & Other Service Providers	6 participants	Affordable single family and rental units as well as code enforcement ranked as highest needs	None	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The needs assessment is based on an analysis of housing problems across the City of Decatur by income level among renters, owners, and households with special needs. Additional data in this section was drawn from the Census Bureau Quick Facts for 2018 and the 2017 ACS 5-year estimates data profile. Additionally, needs were identified through a comprehensive public outreach process that included stakeholder consultation, a series of neighborhood public hearings, and a review process designed to meaningfully engage citizens.

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

### Summary of Housing Needs

Decatur, Alabama is located in North Alabama in Morgan County with a small portion in Limestone County. It is bordered by the Tennessee River on the north, Cullman County on the south, Marshall County on the east, and Lawrence County on the west. Decatur is the county seat of Morgan County. According to the U.S. Census Bureau, the city has a total area of 59.9 square miles (155.1 km<sup>2</sup>), of which, 53.4 square miles (138.3 km<sup>2</sup>) of it is land and 6.5 square miles (16.8 km<sup>2</sup>) of it (10.83%) is water. Decatur's land area is 53.4 square miles with a 2008 population density of 1,050 persons per square mile.

### Population

Decatur's population grew by 28% between 1980 and 2000. The 2010 – 2015 Consolidated Plan predicted a 24% population growth between 2000 and 2020, however, HUD's data show a population of 55,683 in 2009 and 55,600 in 2015. The number of households fell by 3% while the median income grew by 2% (See Table 5). According to the 2013-2017 American Community Survey, population estimates at July 1, 2018 was 54,264, slightly lower than that reported in table 5 which shows a 2015 population of 55,600 persons. Population percent change from 2010 to 2018 was -2.70% according to the latest ACS estimates. The population structure had 6.1% under 5 years of age, 22.7% under 18 years and 16.5% of the population 65 years and older. Females represented 52.8% of the population. Whites were 69.6% and Blacks 21.8% of the population. There were 12.9% who were Hispanic or Latino.

### Housing & Household Characteristics

According to the American Community Survey, 2013-2017, Decatur city, Alabama had a total of 22,069 households (occupied housing units), 61.8% of which were owner-occupied. There was an average of 2.44 persons per households and 81.8% lived in the same house one year ago. The median value of owner occupied units was \$130,600 and median selected monthly owner costs with a mortgage was \$1,029 and \$333 for those without a mortgage. The median gross rent was \$625. The percent of households with a computer, according to the 2013-2017 ACS data, was 83% with 69.8% with a broadband internet subscription.

The age of the housing stock is also reported in the 2017 American Community Survey. The age of the housing stock has been grouped into ten categories, ranging from 1939 or earlier through 2014 or later. The data below shows that only a small proportion (9.3%) of housing units were added to the stock since 2000. Units built since 1990 accounted for 24.3 percent of the housing stock. Three-fourths of all housing units were built since prior to 1980.

**Median income**

Table 5 indicates a 2015 median income of \$41,496, which is a 2% increase from 2009. Table 6 shows that 3,150 (14%) of the total households fell in the extremely low income category; 48% percent of the households in this category were small family households with 26% with children 6 years and younger. Of the extremely low income households, 48% are small family, 10% have at least one-person aged 75 or older and 26% have one or more children 6 years old or younger.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	55,683	55,600	-0%
Households	23,002	22,295	-3%
Median Income	\$40,496.00	\$41,496.00	2%

**Table 5 - Housing Needs Assessment Demographics**

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

**Number of Households Table**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,150	2,750	3,760	2,055	10,580
Small Family Households	1,520	785	1,165	680	5,000
Large Family Households	135	315	310	70	740
Household contains at least one person 62-74 years of age	455	665	665	475	2,515
Household contains at least one person age 75 or older	320	465	675	290	1,075
Households with one or more children 6 years old or younger	820	645	685	255	845

**Table 6 - Total Households Table**

Data Source: 2011-2015 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	0	20	25	90	0	0	10	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	0	0	0	45	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	115	120	0	290	0	55	140	4	199
Housing cost burden greater than 50% of income (and none of the above problems)	1,215	310	95	25	1,645	545	395	150	50	1,140
Housing cost burden greater than 30% of income (and none of the above problems)	245	805	385	10	1,445	65	210	530	165	970
Zero/negative Income (and none of the above problems)	255	0	0	0	255	60	0	0	0	60

**Table 7 – Housing Problems Table**

Data Source: 2011-2015 CHAS

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

	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	1,360	430	235	45	2,070	545	450	295	55	1,345
Having none of four housing problems	775	1,135	1,670	800	4,380	155	740	1,550	1,155	3,600
Household has negative income, but none of the other housing problems	255	0	0	0	255	60	0	0	0	60

**Table 8 – Housing Problems 2**  
 Data 2011-2015 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	790	450	190	1,430	310	210	210	730
Large Related	95	160	40	295	40	120	4	164
Elderly	235	284	94	613	180	260	270	710
Other	460	325	155	940	75	65	200	340
Total need by income	1,580	1,219	479	3,278	605	655	684	1,944

**Table 9 – Cost Burden > 30%**  
 Data 2011-2015 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	650	160	45	855	310	135	60	505
Large Related	40	10	0	50	40	70	0	110
Elderly	165	79	35	279	135	130	55	320
Other	425	70	15	510	55	55	35	145
Total need by income	1,280	319	95	1,694	540	390	150	1,080

**Table 10 – Cost Burden > 50%**

Data 2011-2015 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	100	100	120	10	330	0	50	50	4	104
Multiple, unrelated family households	0	15	0	0	15	0	4	90	0	94
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	100	115	120	10	345	0	54	140	4	198

**Table 11 – Crowding Information – 1/2**

Data 2011-2015 CHAS  
Source:

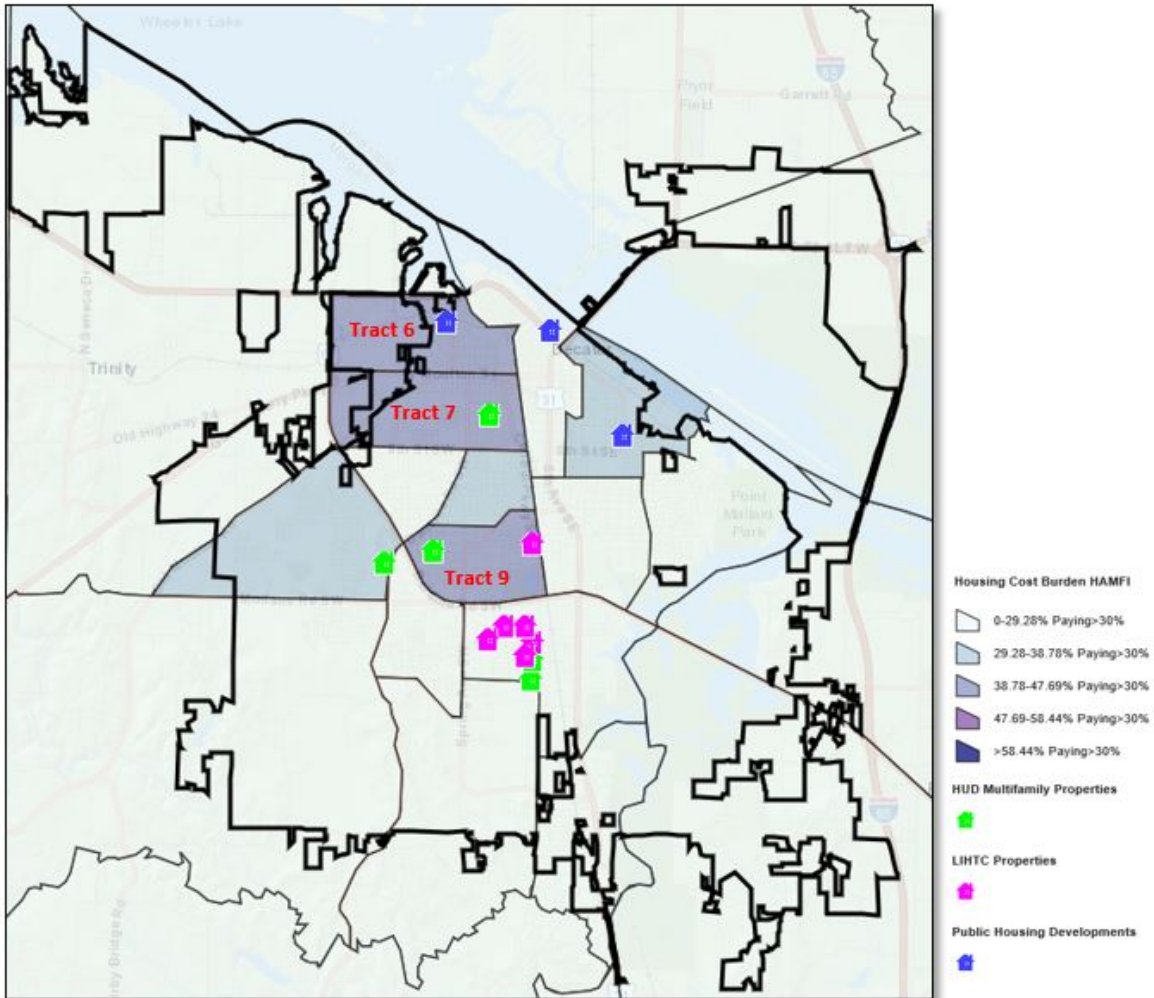


Figure1: Housing Cost Burden by Tract, Decatur Alabama  
 Source: <https://egis.hud.gov/cpdmaps/>

Figure 1 shows the three census tracts with the highest cost burden with 47.69% to 58.44% paying more than 30% of their income on housing.

**Cost Burden**



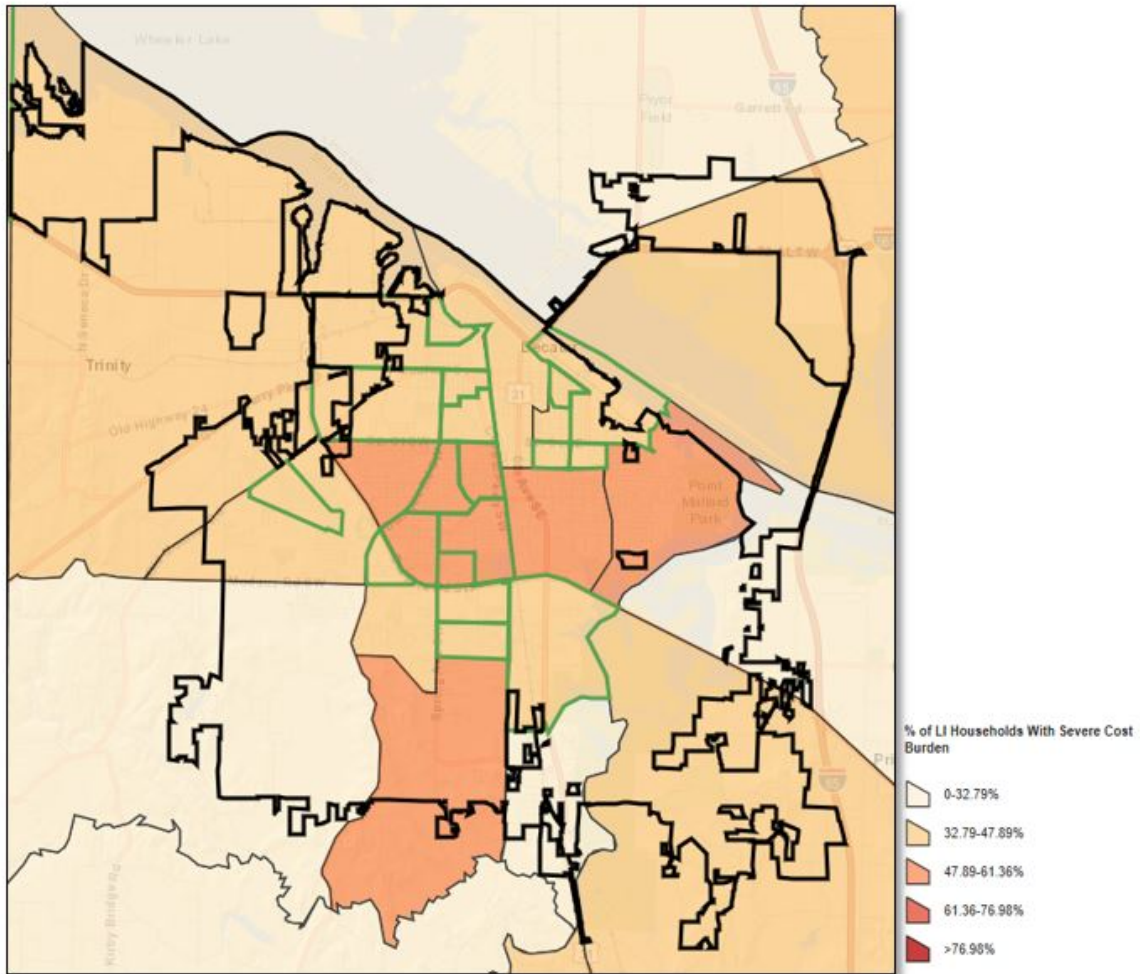


Figure 2: Percent of Low Income households with severe cost burdens by Tract, Decatur Alabama  
 Source: <https://egis.hud.gov/cpdmaps/>

Figure 2 shows the low to moderate income block groups overlaid with the percent of Low Income households with severe cost burdens in Decatur Alabama.

**Severe Cost Burden**

	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.**

According to 2017 ACS data, the City of Decatur had 24,763 housing units, of which 89.1% were occupied and 10.9% vacant. The vast majority of the vacant units in the City were rental units (8.2%). Of the total housing units, 68.5% were single family units and 9.5% of the housing had 5 – 9 units. According to the data 100 extremely low and 220 low/moderate renter households are overcrowded. In addition 279 elderly low and low/moderate income households are cost burdened by more than 50%.

**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 2017 ACS there were 9,332 persons with disabilities in the City in 2017, representing 17.3% of the population. Males represented 16.4% while females represented 18.1%. Almost 60% of the frail elderly (75 years and older) had a disability. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and cognitive, meaning difficulties with various types of mental tasks. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with cognitive disabilities may require assisted living facilities.

**What are the most common housing problems?**

Severe cost burden of greater than 50% was an issue mostly for small related then elderly households for renters. The same pattern was seen for owner occupied households as well. A total of 855 renter and 505 owner occupied households were severely cost burdened.

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

There is a shortage of rental homes affordable and available to extremely low income households, whose incomes are at or below the poverty guideline or 30% of their area median income. Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

**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 2013-2017 ACS data, tract 7 is the only area that has households at risk of homelessness. The data shows that 15% of the households are at risk; these are unrelated family renter households that are overcrowded. Of the households in the area 27.5% have sever housing problems and 39.83% are cost burdened. This area also has a high unemployment rate of 23.38%.

**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:**

NA

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

In addition to high housing costs, poor housing quality and overcrowding, unstable neighborhoods are also linked to instability and an increased risk of homelessness. Most of the subsidized housing in Decatur are located in unstable neighborhoods, characterized by conditions such as poverty, crime, and lack of job opportunities. Other problems that often characterize these neighborhoods include noise, traffic, litter, poor or very limited city services, and undesirable neighbors.

**Discussion**

For extremely low and low income households, the large majority were small families with children 6 years and younger. Data shows that the percentage of children living in low-income families has been on the rise and that children are more than twice as likely as adults 65 years and older to live in poor families. This tends to vary by race and ethnicity with much larger proportions of Black and Hispanic children living in poor families.

The number of substandard housing units in Decatur that lacked complete plumbing or kitchen facilities, was low, but were in predominantly renter occupied units. Renter occupied units were also the ones that were severely overcrowded. Cost burden of greater than 30% was an issue mostly for renter small related, and elderly households. However, housing cost burden greater than 50% of income (with none of the housing problems) was the biggest issue for both renters and owners. These issues often lead to instability and an increased risk of homelessness. Housing instability can cause continued reliance on, or return to public assistance. Left unaddressed, welfare clients' successful transition to economic self-sufficiency can be jeopardized by these issues.

**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**

In the extremely low income category, there are a total of 2,835 households – 12.7% of the total households in the City of Decatur. Of these, 2,215 units (9.9%) had one or more of the four housing problems - 44% were White, 47% Black and 6% Hispanic (Table 13). Of the 315 (1.4%) households that had no income but with none of the other housing problems, 48% were White, 25% Black and 25% Hispanic.

Table 14 shows that of the 1,895 housing units (8.5%) in the City of Decatur with one or more of the four housing problems in the very low income category, 40% were White, 34% were Black, and 21% were Hispanic. However, of the 860 units that had none of the four housing problems, the largest majority (76%) were White, 19% were Black and 5% were Hispanic. There were no low income households that had no income.

In the low income category, 1,450 units (6.5 %) had one or more of the four housing problems while 2,310 had none. 52.4% of those that had housing problems were White, 21% were Black and 21% were Hispanic (Table 15).

Of the 2,050 moderate income households, 275 (13.4%) have one or more of the four housing problems. Of the 275, 215 (78.2%) are white households; 10.9% are Blacks, 5.4% are Asians and 4.0% are Hispanic.

**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	2,215	620	315
White	985	320	150
Black / African American	1,035	290	80
Asian	20	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	134	0	80

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**  
 Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,895	860	0
White	760	650	0
Black / African American	640	160	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	395	45	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,450	2,310	0
White	760	1,505	0
Black / African American	305	600	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	295	145	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

**80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	275	1,775	0
White	215	1,200	0
Black / African American	30	310	0
Asian	15	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	14	220	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four housing problems are:

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

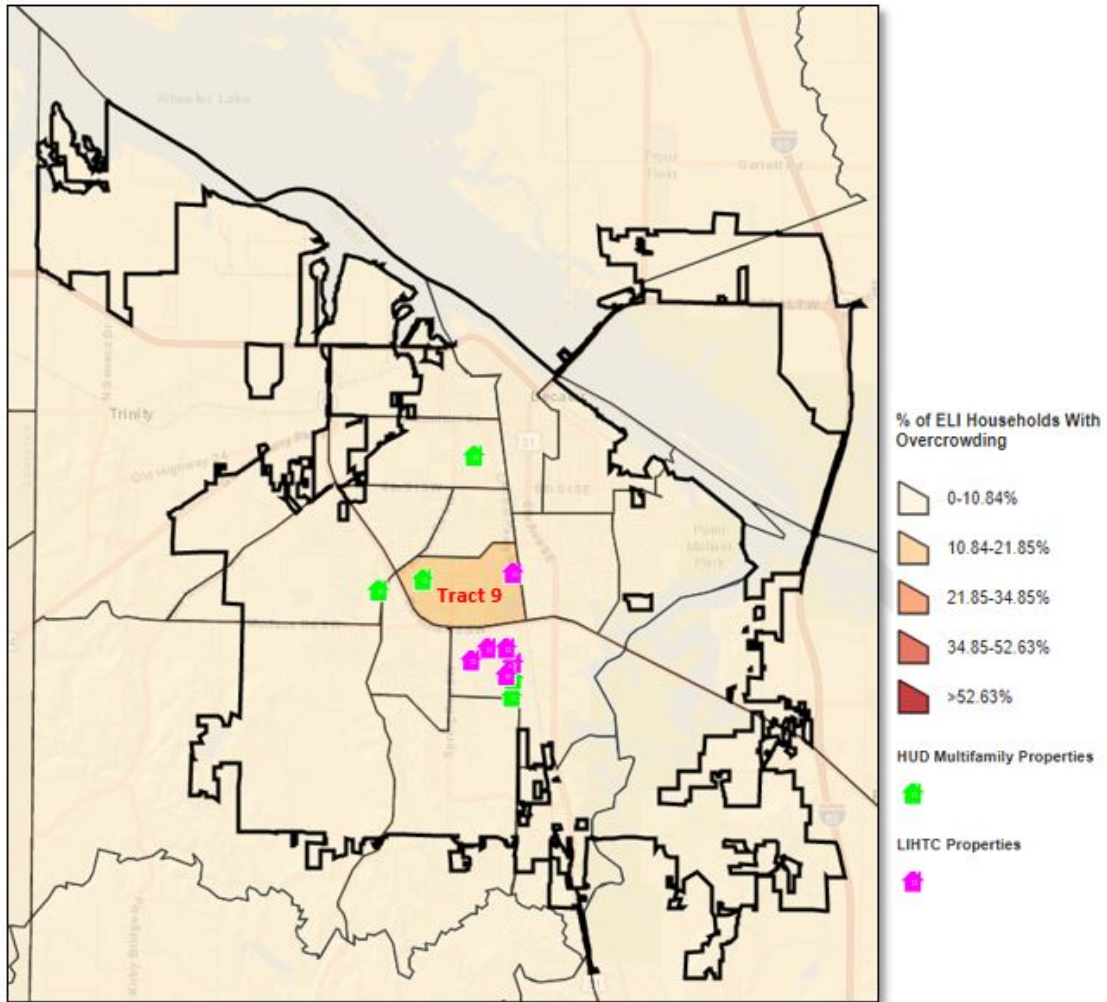


Figure 3: Risk of Homelessness from Housing Instability: Extremely Low Income Households with Overcrowding

Source: <https://egis.hud.gov/cpdmaps/>

Figure 3 shows that between 10.84% and 21.85% of tract 9 extremely low income households are overcrowded.

### Overcrowding

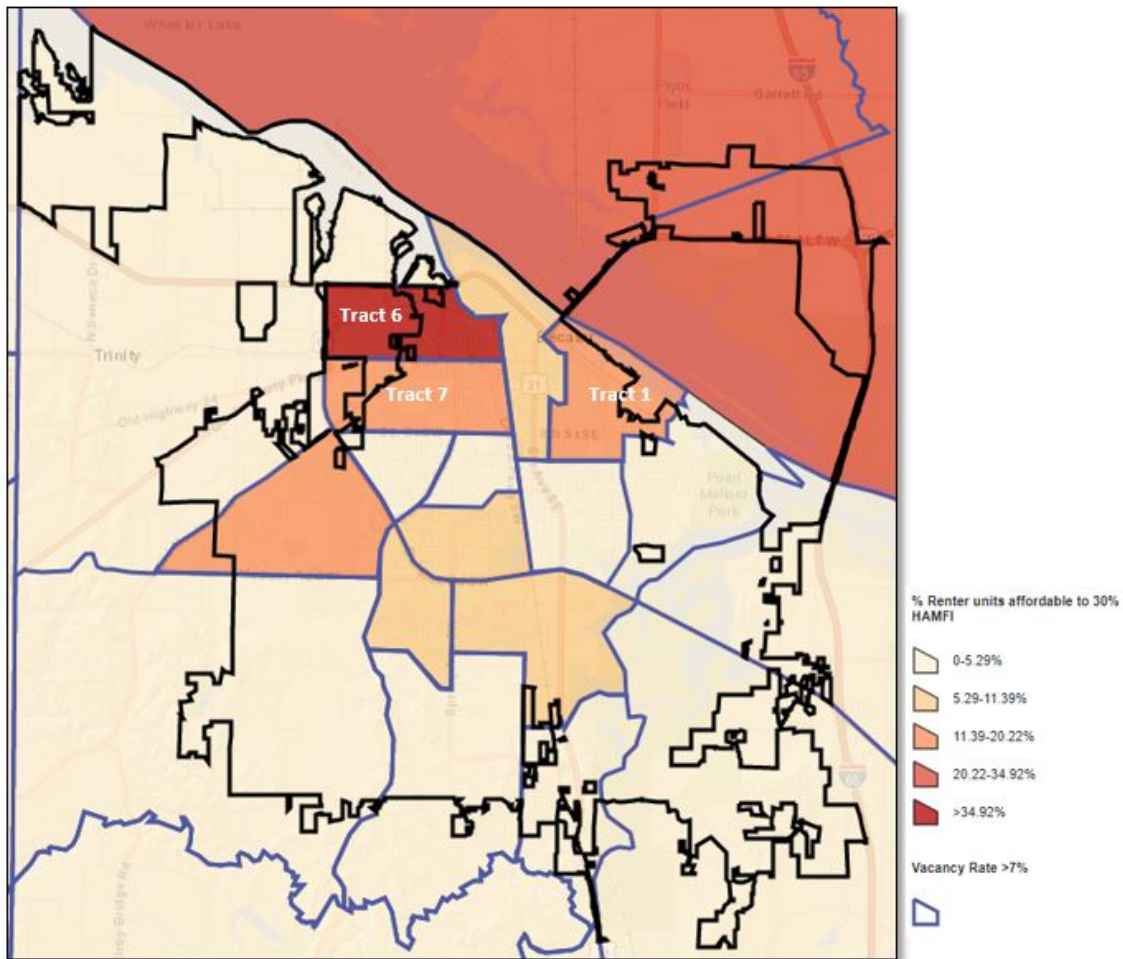


Figure 4: Percent Renter Units Affordable to 30% HAMFI  
 Source: <https://egis.hud.gov/cpdmaps/>

Figure 4 shows that tract 6 has over 34.92% of rental units affordable to persons paying 30% of their household area median family income.

### Renter Units Affordable to 30% HAMFI

#### Discussion

In the city of Decatur, a total of 5,560 households (29.4%) in the low income category of below 80% of the area median income have one or more housing problems. Of these 45% are White households, 35.6% are Black households and 14.8% are Hispanic households. Of these, 315 households (1.4%) had no income, the majority of which were White; these households, were in the extremely low income category and while cost burdened, they did not have any of the other housing problems. Of the 2,050 moderate income households, 275 (13.4%) have one or more of the four housing problems. Of those households with housing problems, 78.2% are white, 10.9% are Black, 5.4% are Asians and 4.0% are Hispanic.



**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**

In the extremely low income category, there are a total of 2,835 households – 12.7% of the total households in the City of Decatur. The 1,905 units (8.5%) with severe housing problems were almost equal in proportion between Black (45.1%) and White (45.4%) households (Table 17). Only 6.5% of Hispanic households experienced severe housing problems.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,905	930	315
White	865	440	150
Black / African American	860	470	80
Asian	20	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	124	10	80

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	880	1,875	0
White	345	1,065	0
Black / African American	350	455	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	185	260	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**50%-80% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	530	3,220	0
White	195	2,070	0
Black / African American	70	830	0
Asian	0	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	240	200	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	100	1,955	0
White	80	1,340	0
Black / African American	0	340	0
Asian	15	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	230	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2011-2015 CHAS

\*The four severe housing problems are:

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

**Discussion**

Of the 2,755 households in the very low income category, 46.9% had severe housing problems. As in the extremely low income category, Blacks and White households were similarly distributed with 39.7% and 9.2%, respectively.

Of the 3,750 households in the low income category, 530 (14.1%) have one or more severe housing problems. Hispanics have the largest proportion with 45% of the households; 36.8% are White households.

Of the 2050 housing units in the moderate income category, only 100 (4.9%) have severe housing problems. Of those households, 80% are White and 10% are Hispanic.

There are 3,315 (14.9%) in with area median incomes of 80% and below with severe housing problems. Of these 1,405 (42.3%) are White; 1280 (38.6%) are Black; 549 (16.5%) are Hispanic.

**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:**

HUD defines a disproportionately greater housing need as when a racial or ethnic group experiences housing problems at a rate of 10 percentage points more than that of the corresponding income level as a whole. Cost burdened is defined as paying 30-50% of household income on housing, and severely cost burdened is defined as paying greater than 50% of income on housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, no racial/ethnic groups in the City of Decatur experience cost burden at a disproportionate level.

**Housing Cost Burden**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,080	2,975	2,890	345
White	11,985	1,580	1,415	150
Black / African American	2,630	770	1,245	110
Asian	190	0	35	0
American Indian, Alaska Native	105	0	25	0
Pacific Islander	0	0	0	0
Hispanic	965	475	130	80

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

**Discussion:**

Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities). For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

According to the National Low Income Housing Coalition (NLIHC) August 2018 annual report, extremely low income households who account for nearly 73% of the nation’s severely cost burdened renters, are facing a shortage of more than 7.2 million affordable and available rental homes. The report also indicates that this pattern is the same across Alabama. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations. Workers earning full-time minimum wages are unable to afford a decent two-bedroom rental home according to the NLIHC.

## **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?**

5,560 households have incomes 80% and below of the area median income and have one or more housing problems; 3,315 (59.6%) have severe housing problems. Of those with severe housing problems, the majority are White (1,405) then Black (1,280) households.

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

315 housing units in the extremely low income category are severely cost burdened and have no income.

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

These groups are concentrated in North West Decatur.

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

Decatur Housing Authority is a Public Housing Agency in Decatur, Alabama that participates in the Section 8 Housing Choice Voucher (HCV), and Public Housing programs. Decatur Housing Authority serves the city of Decatur. Figure 5 shows the location of HUD’s multifamily properties.

### **Waiting List and Tenancy**

According to the 2016 fourth quarter Picture of Subsidized Households (PSH) database, the Decatur housing authority issued approximately 57 vouchers in the past year and has an annual turnover of 13%. The average voucher holder received housing benefits for approximately 8 years, however, persons who were issued a voucher in the preceding 12 months waited an average of 24 months on the waiting list. There are currently 157 elderly persons and 577 single persons on the waiting list. There are 1,108 families on the public housing and Section 8 tenant-based waiting list.

### **Income Characteristics**

According to 2016 Q4 PSH data, the average voucher household contains 2.4 persons and has a household income of \$11,693 per year. 72% of the households were extremely low income and 96% were very low income. 34% of households had wages as a major source of income, 1% of households had welfare (TANF, General Assistance or Public Assistance) as their primary source of income, and 60% of households had other income (Social Security, Disability or Pension) as their major source of income.

### **Heads of Household Characteristics**

- 70% were headed by a person 25 to 49 years old
- 12% were headed by a person 62 years old or older
- 59% of households included children, 1% of which had two adults in the household
- 58% of households with children have a female head of household
- 92% of all households were headed by a female
- 81% of all voucher households were headed by minorities with 80% of all heads of households being Black and 0% being Hispanic
- Of all households participating in the Decatur Housing Authority Housing Choice Voucher program, 18% include at least one person with a disability
- 31% of households with a head of household 61 years or less were headed by a person with a disability
- 85% of households headed by someone 62 or older were headed by a person with a disability

Bedroom Size: 12% of voucher holders reside in a home with zero or 1 bedroom, 36% with 2 bedrooms and 52% with 3 or more bedrooms.

Rent, Assistance, and Utility Allowances: The average monthly tenant contribution to rent by Decatur Housing Authority voucher holders in 2016 was \$300 and the average monthly HUD expenditure per voucher holder was \$499. The average utility allowance across all voucher recipients is \$142.

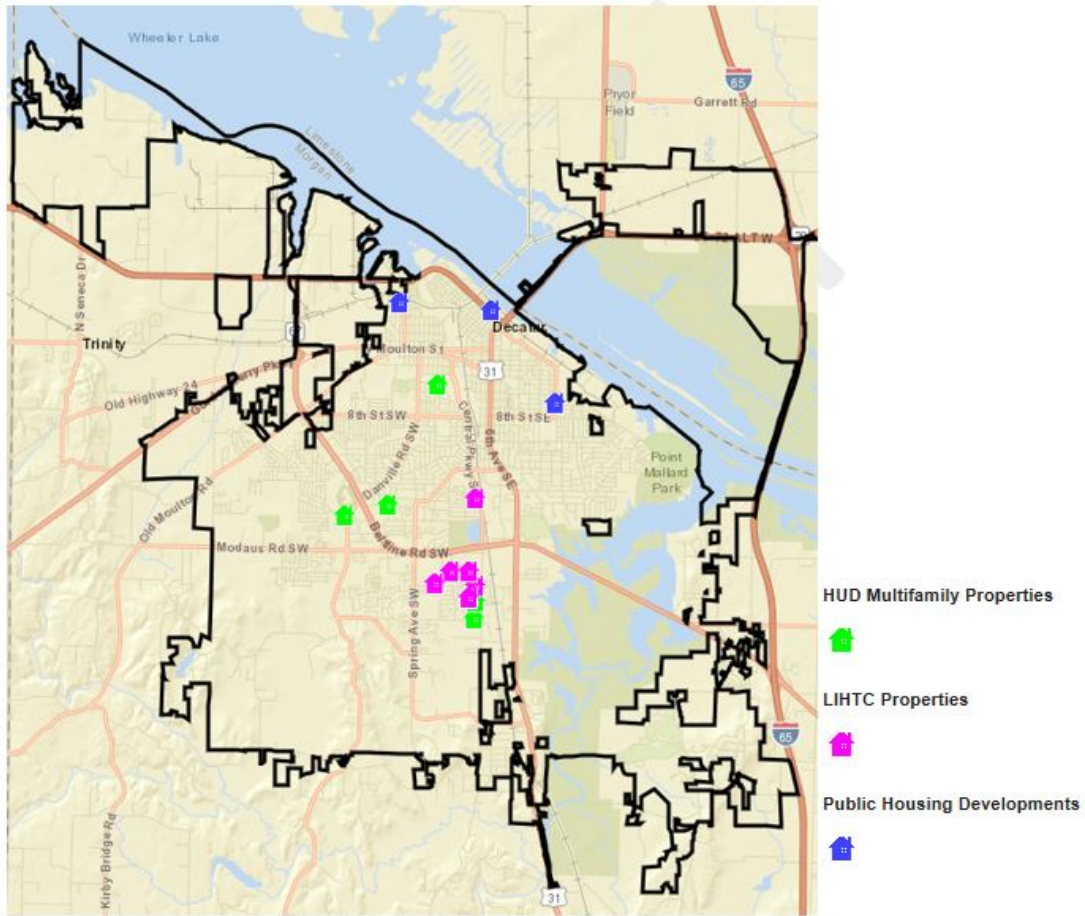
**Totals in Use**

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	590	763	0	-	762	0	0	0

**Table 22 - Public Housing by Program Type**

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

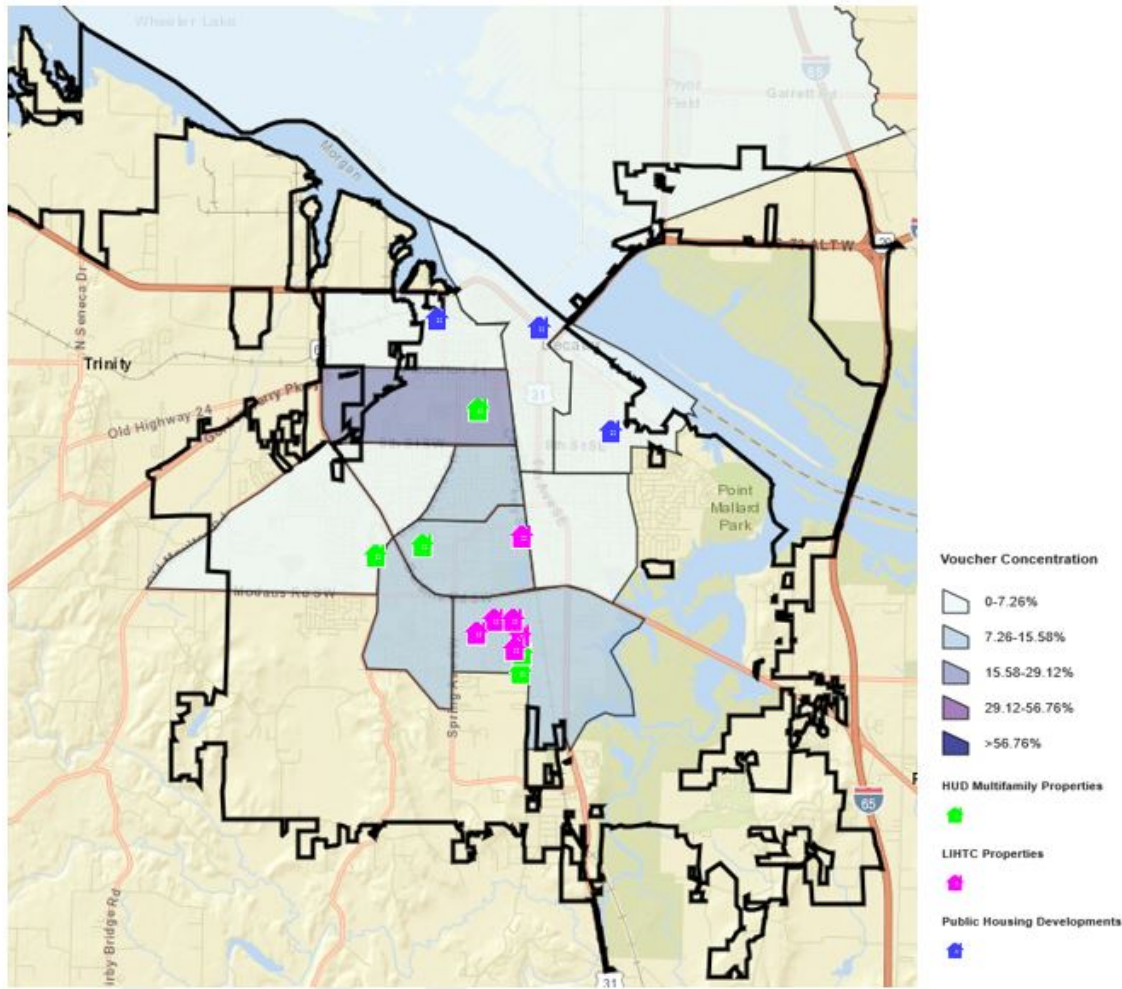
Data Source: PIC (PIH Information Center)



**Public Housing Developments, LIHTC Housing and HUD Multifamily Properties**

Source: <https://egis.hud.gov/cpdmaps/>





**Voucher Concentration**

Source: <https://egis.hud.gov/cpdmaps/>

## Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project based	Tenant based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,659	9,342	0	9,322	0	0
Average length of stay	0	0	5	5	0	5	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	216	70	0	70	0	0
# of Disabled Families	0	0	82	177	0	177	0	0
# of Families requesting accessibility features	0	0	590	763	0	762	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	247	179	0	179	0	0	0
Black/African American	0	0	342	580	0	579	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	2	0	2	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	- Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	6	0	6	0	0	0
Not Hispanic	0	0	586	757	0	756	0	0	0

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

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments.

There are 1,108 families on the Public Housing waiting list, 157 of which are elderly persons, many of whom would have some type of disability. However, not all of the persons require physically modified units (i.e., persons with mental illness).

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

The greatest needs of public housing tenants and holders of housing choice vouchers continues to be access to stable, decent living conditions and access to opportunities for employment, education and transportation to neighborhood amenities and services. In addition, there needs to be the removal of barriers to fair housing for the elderly and disabled.

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

The housing needs of public housing tenants and holders of housing choice vouchers reflects the needs of the population at large.

**Discussion**

To access public housing, a family must be “low income” — meaning that its income may not exceed 80 percent of the local median income. According to the Center on Budget and Policy Priorities at least 40 percent of the new families that an agency admits each year must be “extremely low income,” with incomes no greater than the higher of the poverty line or 30 percent of the local median; on average, agencies exceed this requirement by a large margin. In Decatur 72% of the households were extremely low income and 96% were very low income.

In 2016, 90 percent of public housing households were elderly, had disabilities, worked, had recently worked, or were subject to work requirements through another program. In Decatur, 31% of households with a head of household 61 years or less were headed by a person with a disability and 85% of households headed by someone 62 or older were headed by a person with a disability.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

This section provides a concise summary of the homeless needs of the City of Decatur collected from the North Alabama Coalition for the Homeless (NACH), the main agency that coordinates issues of homelessness. NACH educates the public regarding homelessness in the North Alabama region and coordinates and facilitates the efforts of agencies, communities and concerned citizens into a seamless Continuum of Care (CoC) to affect positive solutions to homelessness in Madison, Morgan and Limestone counties of North Alabama. Figure 6 shows the point in time counts from 2009 to 2019. The majority of the homeless are in Madison County. Discussions with city officials indicate that data is not available at the city level, however homelessness in the City of Decatur is extremely low.

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Not available.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
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.**

Data for the three county region show that of the total of the 464 persons who were homeless in the 2019 Point of Time count:

- 79 (17%) were children under the age of 18
- 204 (43.9%) were females
- 40 (8.6%) were veterans

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

Of the 464 persons who were homeless in 2019, 93% were non-Hispanic, 240 (51.7%) White, and 174 (37.5%) Black

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

- 377 persons were sheltered and 97 unsheltered representing 288 sheltered and 72 unsheltered households
- 79 children were sheltered and non were unsheltered
- Of the sheltered persons 96% were in emergency shelters and 4% in transitional housing.
- According to the 2013-2017 ACS, there were 3.639 veterans in Decatur Alabama. Of the 40 homeless veterans, 28 were sheltered; 24 were males; 16 were White and 4 chronically homeless

**Discussion:**

The data show a general decrease in the homeless population based on the point in time counts from 2010 however, between 2016 and 2019, there has been a small rise in number from 385 to 464 persons. In 2019, there were 87 persons who were unsheltered, 358 in emergency shelters and 19 in transitional housing. Of those in emergency shelters 40 were veterans who population has shown a steady rise

between 2016 and 2019. Of the 464 persons who were homeless in 2019:

- 79 (17%) were children under the age of 18;
- 204 (43.9%) were females;
- 93% were non-Hispanic, 240 (51.7%) White, and 174 (37.5%) Black
- 96 (20.6%) chronically homeless, but 66 sheltered and 30 unsheltered

However, it is again important to note that this data is collected for a three county region and data for the City are unavailable. The majority of the homeless are in the Huntsville/Madison county area and estimates indicate that the homeless numbers in Decatur are negligible.



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

### **Introduction:**

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

### **Describe the characteristics of special needs populations in your community:**

Populations with special needs include the elderly, people living with disabilities and people with substance abuse and addiction.

#### **Elderly**

Elderly persons tend to live on fixed, very low incomes or require special supportive services to for their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers. According to census data, 38.8% of renter households that are cost burdened have at least on elderly resident; 16% of owner occupied cost burdened households have elderly residents.

#### **People Living with Disabilities**

According to 2017 ACS data, there were 23,556 persons with disabilities in the City in 2017, representing 13.7% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and cognitive, meaning difficulties with various types of mental tasks. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with cognitive disabilities may require assisted living facilities. Approximately 36.4% of persons with a disability also live in poverty, compared to 29.8% of persons with no disabilities. There are currently 203 persons with disabilities currently in need of housing assistance as well as mental health, and accessibility needs.

#### **Substance Abuse and Addiction**

Alabamians identified mental health and substance abuse as the second greatest current health concern in Alabama according to the Alabama Department of Public Health.

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

Stakeholder interviews and analysis of Census data determined that the major housing and supportive needs of these populations are affordable housing, handicap accessible public facilities, housing rehabilitation and home repair programs, economic development and employment training programs, emergency assistance, and homeowner/homebuyer education. Education about the impact of drug abuse and addiction is also very important.

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

NA

**Discussion:**

Individuals who have special needs are typically in the extremely low and very low income categories; they tend to face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have much smaller funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

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

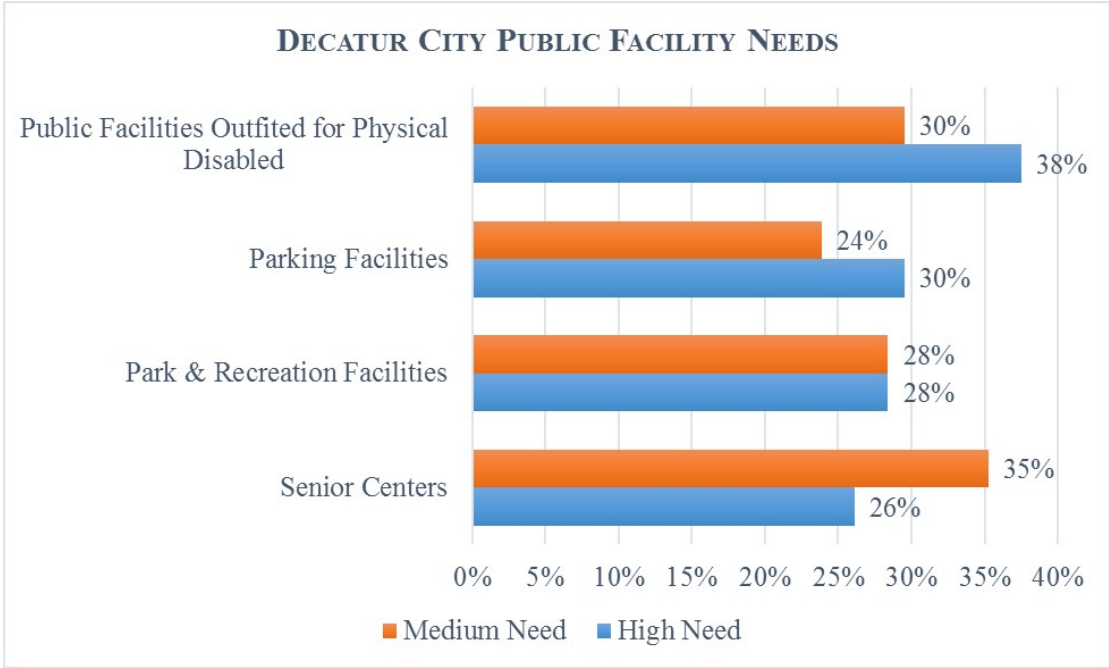
**Describe the jurisdiction’s need for Public Facilities:**

An analysis of the City's public facility needs focused on senior centers, youth centers, parks and recreation facilities, parking facilities and public facilities outfitted to accommodate the physically disabled. Combining the scores would give the highest needs to youth centers followed by public facilities with handicap accessibility.

**How were these needs determined?**

The city of Decatur conducted a needs assessment during the months of June through August 2019. The survey asked participants to rank the level needs in the following categories:

- Housing
- Infrastructure improvements
- Public Facilities
- Public Service
- Economic Development
- Non Housing and other community needs



Source: Community Needs Assessment Survey

**Describe the jurisdiction’s need for Public Improvements:**

The public infrastructure improvement needs assessment focused on flood/drainage, sewer, street and water systems. On analysis of infrastructure improvements needed, the largest proportion of respondents identified street improvements as a high need. In fact, 100% of the respondents felt that street

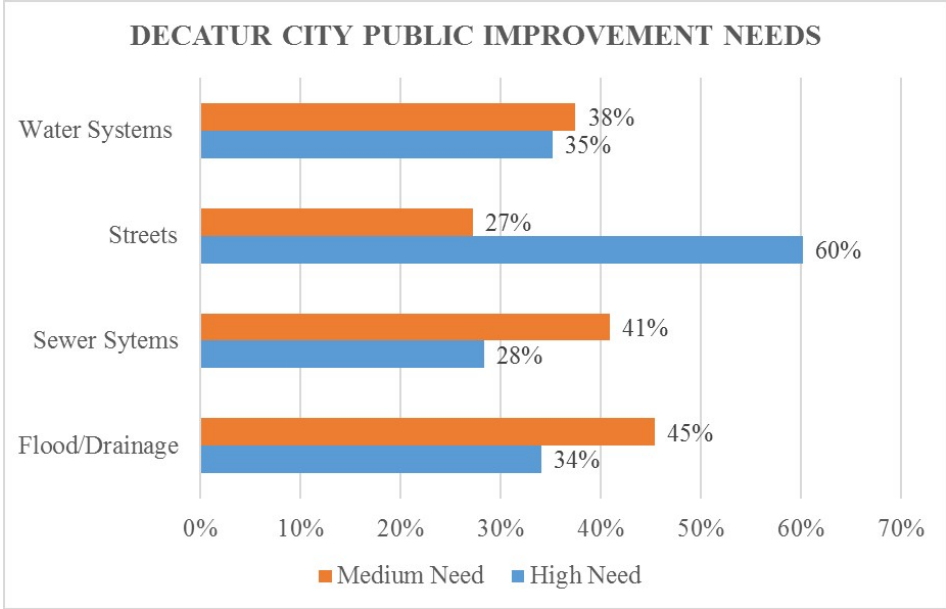
improvements in Decatur was a need. Flood/drainage and water systems improvement were also high priorities.

**How were these needs determined?**

The city of Decatur conducted a needs assessment during the months of June through August 2019. The survey asked participants to rank the level needs in the following categories:

- Housing
- Infrastructure improvements
- Public Facilities
- Public Service
- Economic Development
- Non Housing and other community needs

Of the 88 respondents 53 (60%) indicated that they resided within the limits of the City of Decatur. Twenty-one (23.9%) were non-profit providers.



Source: Community Needs Assessment Survey

**Describe the jurisdiction’s need for Public Services:**

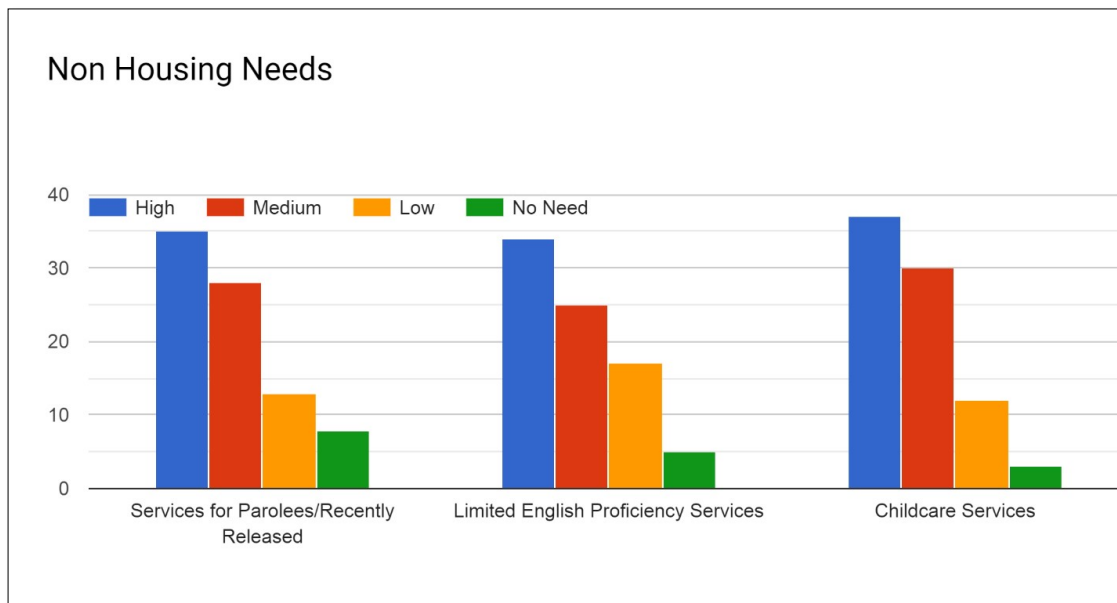
Of the 88 survey respondents, 58% of the participants ranked needs for services for abused/neglected children and transportation services as highest public services’ needs. Child care services was the highest non-housing need identified.

**How were these needs determined?**

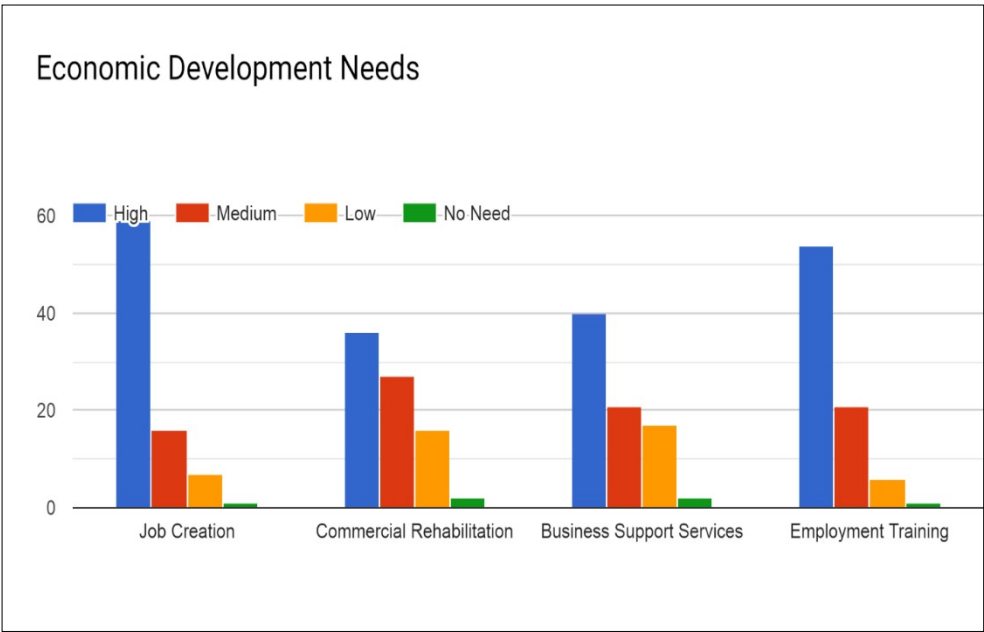
The community needs assessment survey asked respondents to rank public service needs for youth services, senior citizens, special needs, health services, services for abused and neglected children, services for domestic violence victims, substance abuse services, transportation services and crime awareness and prevention.

<b>Public Service Needs</b>	<b>Percent High Rating</b>
<b>a. Youth Services</b>	43.2%
<b>b. Senior Citizen Services</b>	38.6%
<b>c. Special Needs Services</b>	45.5%
<b>d. Health Services</b>	55.7%
<b>e. Services for Abused/Neglected Children</b>	58.0%
<b>f. Services for Domestic Victims</b>	48.9%
<b>g. Substance Abuse Services</b>	51.1%
<b>h. Transportation Services</b>	58.0%
<b>i. Crime Awareness and Prevention</b>	28.4%
<b>j. Fair Housing Counseling</b>	37.5%

**Source: Community Needs Assessment Survey**



**Source: Community Needs Assessment Survey**



Source: Community Needs Assessment Survey

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This section describes significant characteristics of Decatur’s housing market, including the supply, demand, condition and cost of housing and the housing stock available to service persons with disabilities, homeless and special needs.

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

### Introduction

According to the 2013-2017 American Community Survey 5-Year Estimates, there are 24,763 housing units in Decatur Alabama with a median housing unit value of \$130,600. Of the total units 22,069 were occupied with 61.8% owner occupancy. Median costs for owners with a mortgage was \$1,029 and without a mortgage \$333. The median gross rent was \$625.

Of the persons living in the households, 81.8% lived in the same house one year prior. In 11.6% of the households a language other than English was spoken.

American Community Survey 2015 five-year estimates indicated that 67% of Decatur’s housing are 1-unit detached with the second highest as 5 to 9 units representing 13%; and 9% having 2.4 units (Table 27). Almost half (45%) of the renter units were two bedrooms and 30% and 23%, three and one bedroom, respectively. Owner occupied units were predominantly three bedrooms (84%) (Table 28)

According to the One Decatur Comprehensive Plan, the City of Decatur averaged 260 units per year between 1996 and 2003, but that fell to 144 per year between 2004 and 2008 (during an economic boom), and to just 47 per year between 2009 and 2011 (during recession). The report found that most distressing was that construction during the economic recovery period (2012 through 2016) averaged only 32 units per year, lower than during the height of the recession - a number is not sufficient even to ensure replacement of existing housing stock lost to fire, disaster, or other demolition. Overall, the report claims, 250 new housing units have been built in Decatur between 2010 and 2017 while over 3,000 housing units were built in in neighboring city of Huntsville.

The One Decatur Comprehensive Plan indicates an estimated 45% of the Decatur housing market is currently driven by “move-ups” from within Decatur; this refers to existing Decatur homeowners purchasing homes that are larger or newer or otherwise more appropriate than their current residence. Another 30% are first-time buyers and 15% are “empty nesters” who are downsizing. Only about 10% of home sales are generated by those relocating to Decatur. A vacancy rate at or below 5% tends to signal a healthy market, so Decatur’s rising vacancy, from 1.1% in 2007 to 8.3% in 2017, suggests that the City’s rental properties are performing below market standards. There has been very little new apartment construction in recent years in the City.

**All residential properties by number of units**

Property Type	Number	%
1-unit detached structure	16,645	67%
1-unit, attached structure	1,275	5%
2-4 units	2,150	9%
5-19 units	3,250	13%
20 or more units	1,160	5%
Mobile Home, boat, RV, van, etc	240	1%
<b>Total</b>	<b>24,720</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

**Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	0%	165	2%
1 bedroom	55	0%	2,020	23%
2 bedrooms	2,140	16%	3,915	45%
3 or more bedrooms	11,345	84%	2,628	30%
<b>Total</b>	<b>13,570</b>	<b>100%</b>	<b>8,728</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

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

According to Affordable Housing Online, there are 14 low income housing apartment communities offering 1,238 affordable apartments for rent in Decatur, Alabama. Decatur features 1,023 low income apartments with rental assistance where households typically pay no more than 30% of their income towards rent. In addition, there are 215 other low income apartments that do not provide direct rental assistance but remain affordable to low income households in Decatur.

HUD’s data reports that the Decatur Housing Authority manages 763 active Housing Choice Vouchers, the vast majority (590) for public housing (Table 22).The table summarizes the types of vouchers managed and the monthly costs of each.

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

Units are not expected to be lost.



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

No. There is a high demand for renter units as a number of major employers are setting up base in Morgan County and other nearby areas. No affordable rental units have been built in the past 10 years. Like most of Alabama, the City of Decatur is experiencing a major shortage of affordable and available rental units for extremely low, and low/moderate income households. Affordability is a barrier for both renters and owners in Decatur.

**Describe the need for specific types of housing:**

There is need for affordable rental housing throughout the City of Decatur. Specifically, there is a strong need for housing affordable to households earning less than 80% of the median income. No new units have been built in the past 10 years. The need is also for small families with children and elderly households.

**Discussion**

Sixty-eight % of renters occupied 1 or 2 bedroom units and 30% had 3 bedrooms; the average household size was 2.43. The median gross rent was \$625. No affordable rental units have been built in the past 10 years. Even though no public housing units are expected to be lost, the need for public housing is very high, especially for those individuals who have had issues with the law.

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

## Introduction

Table 29 shows the 2011-2015 ACS median home value and contract rent as 124,200 and \$462, respectively. However, updated figures from the 2013-2017 ACS, indicated that the median home value had risen to \$130,600 and median rent was \$625. This values showed an increase of \$6,400 (5.1%) and \$163 (3.5%), respectively. The growth of both costs was lower than for the previous period (2009 – 2015). ACS data for 2007 – 2011 showed that 67.9% of the renters paid less than \$500 for rent while 2011-5015 shows that 64% of renter households paid less than \$500 for housing. More households (33%) were in the \$500 to \$999 costs in the more recent data in comparison to 29.3%. Analysis of the previous 2007-2011 CHAS data compared to the 2011-2015 statistics showed that a larger number and percent of renter households in the extremely low income category were able to afford to pay their rent. This did not hold true for the owners in the very low and low income categories.

## Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	115,600	124,200	7%
Median Contract Rent	428	462	8%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	5,588	64.0%
\$500-999	2,880	33.0%
\$1,000-1,499	85	1.0%
\$1,500-1,999	80	0.9%
\$2,000 or more	105	1.2%
<b>Total</b>	<b>8,738</b>	<b>100.1%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	940	No Data
50% HAMFI	2,575	1,265
80% HAMFI	5,895	3,285

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
100% HAMFI	No Data	4,665
<b>Total</b>	<b>9,410</b>	<b>9,215</b>

**Table 31 – Housing Affordability**

Data Source: 2011-2015 CHAS

### Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 32 – Monthly Rent**

Data Source Comments:

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

No. As discussed in the Housing Needs Assessment, there are not a sufficient number of affordable units in the City of Decatur. The priority need is for additional affordable units for small-related families and the elderly. For these populations, there are also issues related to housing cost burden and overcrowding, especially for renters.

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

Home values and rents are on the rise. Between 2009 and 2015 home values and housing rental costs increased by 7% and 8%, respectively. Then the increased again from 2015 to 2017, by 5.1% and 3.5%. Housing affordability is a growing issue as the median household income only grew from 0.19% between 2010 and 2017; it was \$43,090 in 2000 and is currently \$43,176.

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

Median rent jumped from by 3.5% from \$462 in 2015 to \$625 in 2017. The median gross rent is \$625. A comparison of the Needs Assessment census data and the Department of Housing and Urban Development (HUD) FY 2014 Fair Market Rent Documentation System indicates that approximately 80% of the rental units in the City fall within the fair market range. Based on these findings, the City's strategy is likely to be focused on maintaining the existing affordable rental housing stock and providing assistance to those that seek to purchase owner occupied affordable housing.

**Discussion**

The City’s median contract rent (\$625) is higher than the FMR/HOME rent of efficiency units and lower than the cost of a one bedroom units. This means that a household receiving a tenant based rental subsidy would be able to afford only a one-bedroom within Decatur. As housing construction and rehabilitation costs rise, it will be increasingly difficult to produce affordable housing. Preserving existing units of affordable housing continues to be one of the City’s priorities. The City, because of the age of its current housing stock and shifts in redevelopment, through its adopted policies and regulations will have to encourage affordability in order to maintain a sufficient mix of housing.

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

## Introduction

The City of Decatur does not have a sufficient number of rental or owner units to meet demand, as detailed in the Needs Assessment. In addition, there is a cost burden issue for some segments of the LMI population. As the data shows, the City has a significant number of units with at least one of the four housing problems which include lacking complete kitchen facilities, complete plumbing facilities, more than one person per room, and cost burden greater than 30%.

Table 33 data shows that 80% of owner-occupied housing units have none of the four conditions and are defined as in standard condition meeting all of the state and local codes. In comparison, only 58% of the renter-occupied units are in standard condition; 40% of these units have one selected condition. More than half of the units in the City of Decatur were built prior to 1980; 55% of owner-occupied units and 60% of renter occupied units. These units are at risk for lead based paint hazards.

## Definitions

The City defines “standard condition” as a housing unit that meets all state and local codes. A “substandard condition” is a unit that is in poor condition; however, substandard units can be either suitable for rehabilitation or not suitable. In these units, 10% and 8% of the owner-occupied and renter-occupied units, respectively have children living in them.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,645	20%	3,460	40%
With two selected Conditions	75	1%	235	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,845	80%	5,033	58%
<b>Total</b>	<b>13,565</b>	<b>101%</b>	<b>8,728</b>	<b>101%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,780	13%	448	5%
1980-1999	4,330	32%	3,070	35%
1950-1979	6,345	47%	4,435	51%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	1,105	8%	775	9%
<b>Total</b>	<b>13,560</b>	<b>100%</b>	<b>8,728</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,450	55%	5,210	60%
Housing Units build before 1980 with children present	1,310	10%	710	8%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Vacant Units

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

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

Due to such a large proportion of the housing stock for both owners and renters built almost 40 years ago, rehabilitation is a great need. The city has found that rehabilitation of entire neighborhoods may be an option. Especially when multifamily rental dwellings are allowed to deteriorate, crime rates can increase, property values decrease, and tenants' health and well-being are often compromised. Due to the City's proactive Code Enforcement programs, the City's housing stock is predominantly maintained at standard condition though some rehabilitation has been necessary.

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

The large majority of the units that were built prior to 1980 with the potential to contain lead-based paint are concentrated primarily in the inner core of the City. Figure 7 shows that over 64% of the rental units in the city center were built prior to 1980.

### **Discussion**

The data above indicates that approximately 60% of both the renter- and owner-occupied units within the City have the potential to contain lead-based paint. Housing units built after 1980 are expected to not have lead based paint hazards. The geographic location of housing unit built before this time are concentrated in the inner core the city. While the City has an aged housing stock, through its Code Enforcement programs the City has ensured that its units have maintained a safe and sanitary condition.

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

### Introduction

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing is one of the nation’s three main rental assistance programs, along with “Section 8” vouchers and project-based rental assistance. Public housing developments provide affordable homes to 2.1 million low-income Americans. According to the U.S. Department of Housing and Urban Development (HUD), there are approximately 1.2 million households living in public housing units, managed by some 3,300 Housing Authorities.

### Totals Number of Units

Program Type										
	Certificate	Mod-Rehab	Public Housing	Vouchers						
				Total	Project -based	Tenant -based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			603	1,050				0	0	0
# of accessible units										
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>										

**Table 37 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

The Decatur Housing Authority (DHA) operates 3 public housing properties within the city limits of Decatur Alabama and has 607 units. While meeting some of the needs of the low to moderate income population, these properties do not completely meet the needs. There are currently 258 extremely low income families on the waiting list for public housing with DHA. The Average Total Tenant Payment for DHA is \$235.00 compared to the state average of \$289.00.



**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition**

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

According to Federal Register 66 FR 59084 - Public Housing Assessment System Physical Condition Scoring Process, the physical inspection scoring is deficiency based; all properties start with 100 points. Each deficiency observed reduces the score by an amount dependent on the importance and severity of the deficiency, the number of buildings and units inspected, the inspectable items actually present to be inspected and the relative weights between inspectable items and between inspectable areas. During its 2007 inspection, East Acres received a score of 45.6 out of 100 and East Acres Addition received 52.26. The housing at this location has not been maintained pursuant to Federal regulations and there appears to be restoration or revitalization needs for this development. During its 2007 inspection, Jordan/Neill High-rise received a score of 60.7 out of 100. During the same time period, Sterrs Homes received a score of 39.1 out of 100, however, a year later, during its 2008 inspection, Sterrs Homes Addition received a score of 70.61 out of 100.

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

DHA should continue with its goals of repairing and modernizing its public housing units through infrastructure improvements (e.g. upgrading of water and sewer lines), capital improvements (e.g. renovation to interior and exterior of units), and addressing accessibility needs for elderly and disabled residents.

**Discussion:**

Housing insecurity touches nearly half of adults at some point in their lives. Public housing and subsidized help families to afford modest housing and avoid homelessness or other kinds of housing instability. By limiting housing costs, these options enables families to have more resources for basic needs, transportation and other expenses. For frail seniors and people with disabilities, public and subsidized housing enables them to remain in their home communities and avoid or delay moving into nursing homes or other institutions that are much more costly for state and federal governments. However, the condition of housing units in Decatur has decline over time especially in privately owned housing especially as these owners may not have the means to do the needed repairs. Solutions may include increasing tax credits for construction and repairs; more vouchers and incentives for private landlords to accept them; more federal staff and resources for better oversight, and more tenant participation in site improvements.

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

### **Introduction**

There are currently a number of organizations in the region that offer a variety of services to both aid those who have become homeless and to prevent persons from becoming homeless. A partial list of the organizations providing services to the homeless population is provided below. Services to aid the homeless include: health clinics, housing referrals, addiction aid, employment readiness skills training, domestic/sexual abuse support, and veteran support. Several of these facilities were consulted as a part of the Needs Assessment process for this Consolidated Plan.

1. Community Action Partnership of North Alabama
2. Habitat for Humanity
3. AshaKiran
4. Breaking Free Rescue Mission
5. Crisis Services of North Alabama
6. Downtown Rescue Mission
7. Mental Health Center of North Central Alabama
8. New Futures, Inc.
9. RiahRose Home for Children, Inc.
10. Salvation Army Decatur
11. Tennessee Valley Family Services
12. Tennessee Valley Outreach
13. Manna House

**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)	123	0	85	27	0
Households with Only Adults	324	0	7	10	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	110	0
Unaccompanied Youth	0	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments: NACH

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The previous section lists agencies and programs that offer multiple services. Below is an expansion on the services of some of these agencies and programs that provide mainstream services, specifically health, mental health and employment:

1. Community Action Partnership of North Alabama is a results-driven, non-profit business committed to reducing or eliminating the causes and consequences of poverty for families and communities in need through comprehensive services and strategic partnerships. Their services include energy assistance, homeownership, housing and community development, meals on wheels, senior services and weatherization.
2. Mental Health Center of North Central Alabama provides treatment for persons diagnosed with a serious mental illness and/ or a severe emotional disturbance; counseling and therapy for adults, children and families; transitional and permanent housing programs; community presentations to educate the public about mental health.
3. Habitat for Humanity brings people together to build homes, communities and hope. Habitat for Humanity's vision is a world where everyone has a decent place to live which provides the strength, stability and independence that families need. Habitat homeowners pay an affordable mortgage, receive financial education and help build their homes alongside volunteers.
4. Family Services Center is a community-based organization whose mission is to strengthen and support individuals and families through comprehensive, prevention-based services designed to increase self-sufficiency. Family Services Center provides an array of anti-poverty and family strengthening programs in the greater Huntsville area, including affordable housing, homelessness prevention, job transportation, conflict resolution, financial literacy training, mental health & substance abuse counseling, and parenting support.
5. AshaKiran serves the South Asian Community in North Alabama by providing assistance to persons who are in need of a support system. They also focus on domestic violence.
6. Crisis Services of North Alabama serves domestic violence victims in Madison, Morgan, Limestone, and Jackson counties.
7. Breaking Free Rescue Mission serves the homeless and the people living throughout the Northern Alabama area by providing shelter and meals.
8. New Futures, Inc. provides an alternative for families who cannot use other shelters because of their family composition: single fathers with minor children and with sons over age 13 included.
9. RiahRose Home for Children, Inc. provides services for homeless pregnant women and homeless mothers with young children.
10. Salvation Army Decatur serves the Morgan, Lawrence, and Limestone county area and provides emergency shelter and transitional housing services.
11. Tennessee Valley Outreach provides shelter, food, clothing, life skills training, and education.
12. Manna House is a 501(c) 3 Public Charity that provides food assistance to those in need. While some food is donated and locally grown most is purchased for distribution programs.

13. Downtown Rescue Mission provides services such as emergency services, recovery services, transitional housing, community outreach, a thrift store, and other services.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

See above

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

### **Introduction**

The City of Decatur understands the importance of ensuring that there are adequate number of facilities and amount of services designed to meet the needs of children and adults with mental and physical disabilities and special needs to empower and enrich the lives of this population, their families and the city as a whole.

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

**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**

**Supportive housing needs include:**

- anti-poverty and family strengthening programs
- financial literacy training
- mental health & substance abuse counseling
- parenting support
- counseling and therapy for adults, children and families;
- geriatric program
- education about mental health
- suicide prevention education

The following agencies and programs offer supportive housing, including mental and physical health:

Family Services Center is a community-based organization whose mission is to strengthen and support individuals and families through comprehensive, prevention-based services designed to increase self-sufficiency. Services include affordable housing, homelessness prevention, job transportation, conflict resolution, financial literacy training, mental health & substance abuse counseling, and parenting support. Mental Health Center of North Central Alabama.

The Mental Health Center of North Central Alabama (MHCNCA) Counseling Center and the Albany Clinic for Children in Decatur assist with ensuring the patients receive appropriate supportive housing. The Mental Health Center of North Central Alabama is a public, non-profit 501(c)(3) organization that has provided psychiatric and mental health services for Lawrence, Limestone, and Morgan counties Alabama since 1967. Their mission is to provide the highest quality treatment, education and assistance to people affected by mental health and substance use issues. Services provided by the Mental Health Center includes: counseling and therapy for adults, children and families; co-occurring substance abuse

treatment; treatment for people with mental illnesses; in-home treatment services; case management; geriatric programs; psychiatric assessment; medication prescription; and other programs that serve the mental health needs of the north central Alabama community. Programs include: Decatur Morgan Counseling Center (DMCC), Moulton- Lawrence Counseling Center (MLCC), Athens -Limestone Counseling Center (ALCC), The Albany Clinic for Children (CTAC), Options Geriatric Program and others. The Center has approximately 170 staff including psychiatrists, nurses, clinicians, social workers, counselors, case managers and numerous support personnel. Services are provided at outpatient clinics, local schools, nursing homes, courthouses, and other locations. During 2016 the Mental Health Center provided treatment services for over 3,858 people.

The Mental Health Center:

- Provides psychiatric, and mental health services to adults, children and adolescents
- Has adult, child, and adolescent psychiatrists who direct the treatment of all clients
- Employs licensed, certified social workers, nurses, licensed professional counselors and psychiatrists
- Provides counseling at area schools
- Provides co-occurring substance abuse treatment and prevention services
- Provides services directly to residents of nursing homes, family members and nursing home staff to better equip them to assist elderly persons who are suffering from mental illness
- Provides transitional and permanent housing programs for the clients it serves
- Provides community presentations to educate the public about mental health

TARCOG (Top of Alabama Regional Council of Governments) serves as the Area Agency on Aging for northeast Alabama. The agency maintains a list of elder care facilities providing supportive housing. In addition, the agency provides direct and indirect caregiver assistance programs, access to in-home services, health insurance counseling, and an array of other services. There do not appear to be any specific programs targeted toward individuals with HIV/AIDS.

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

See above discussion.

**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)**

For the period of the 2020 - 2021, the City's strategy for addressing the special needs populations is to better document the specific needs of these groups in Decatur, including the upcoming 2020 Census data. Given the need for additional data to assist with prioritizing and developing an appropriate special needs

strategy, the City will continue to rely on agencies providing housing and supportive services. The City will also continue to ensure proper review and evaluation of permit applications for compliance with ADA requirements.

**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))**

NA



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

## Negative Effects of Public Policies on Affordable Housing and Residential Investment

The public sector influence was examined through regulatory policies that included zoning ordinances, code enforcement regulations, and subdivision regulations. Behaviors, criteria and standards and behaviors that are a part of the culture.

- Realtors’ Practices: Realtors are key agents in the task of encouraging fair housing opportunities and choice.
- Insurance: Securing insurance has recently been hampered by the use of credit information for applicants. People with poor credit histories are being faced with the lack of ability to attain insurance. When it is offered it is usually at a higher premium thus increasing the economic burden on this group of people.
- Landlord practices: Minorities and low-income persons tend to be renter twice as often as non-minorities. A tract by tract analysis of the 2010 Census of population showed that in tracts where the percentage of blacks or other minorities was highest there was a corresponding increase in renters.
- Governmental regulations: The housing development process is guided by a set of regulations that control development and the approval process needed to guide that process. The process and requirements factor into the cost of housing. Zoning classification and the provision of infrastructure attribute to the cost of land; such cost factors impede the development of affordable housing thus impacting the availability of those housing options. The lack of affordable housing limits housing choice. Land cost has been accelerating throughout most areas of this community. Few exceptions to this escalation in land cost are found in areas where the community is economically declining.
- Subdivisions regulation and standards at as barriers to affordable housing. They typically include minimum residential lot sizes, minimum unit sizes, garage requirements, or landscaping and infrastructure requirements. Update based on zoning goals
- Code enforcement regulations while they support the goal of enhancing the quality of life in neighborhoods, they also create a loss of affordable housing units, particularly in the rental market. These losses increase the shortage of affordable housing units throughout the city.
- Households with Children: The lack of private market rental housing units with three or more bedrooms in the City is a problem for large families. Such lack greatly limits the choice that people have in location and communities environments.

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

### **Introduction**

According to the Decatur-Morgan County Chamber of Commerce, Morgan County boasts a diverse economic base, from nearly 20 Fortune 500 companies to innovative entrepreneurs and small business owners. Also Decatur is a commerce hub and primary artery for railroads with both CSX Transportation Systems and Norfolk-Southern maintaining rails through the area. The nearby interstate highway system, Huntsville International Airport (with intermodal system) and the Tennessee River have made Decatur a prime location for business. Decatur has one of the largest barge terminals along the 650-mile Tennessee-Tombigbee Waterway, making the city a vital link for goods shipped from the Great Lakes.

### **Economic Development Market Analysis**

According to the One Decatur Comprehensive Plan, in 2017, Decatur had a local labor force of approximately 26,450 persons, growing at a rate of 0.9% per year. Employment topped 25,000 and grew by 1.2% per year which meant that the job base was growing faster than the labor force. Decatur has a relatively diverse employment base, with manufacturing leading the economy with nearly one in five jobs. Decatur saw a slow but steady employment growth between 2002 and 2014, adding approximately 1,700 jobs or 5.4% during that 13-year period. While total employment has grown, there is significant variation between sectors. Seven sectors saw employment growth led by manufacturing, which added almost 2,000 jobs. Management services, professional & technical services, transportation, and accommodation & foodservice also added jobs since 2002. Eleven sectors saw a net decrease in employment between 2002 and 2014, led by retail, finance, information, wholesale, real estate, and other services. According to the 2013-2017 ACS data, the civilian labor force comprised of 56.8% of the population 16 years and older. The unemployment rate is 9.6%. Median household income (in 2017 dollars) was \$43,176 with a percapita income of \$25,737. Male median income was \$ 29,691 while female median income was \$ 18,492. There were 21.8% persons in living in poverty.

The majority of the jobs and workers are in the manufacturing and retail sectors, followed by Arts, Entertainment, and Accommodations and Education and Health Care Services. Mean travel time to work for workers age 16 years and older was 20.9 minutes. 73% of the population travelled less than 30 minutes to work while 24% travelled between 30 minutes and an hour. 85% of the employed civilians had a high diploma or higher. 82.4% of the population of the city 18 years and older had a diploma or higher. 27.6% had a High school graduate, GED, or alternative; 25.3% had some college but no degree, 15.5% had a bachelor's degree only and 7% had Graduate or professional degree.

According to 2011-2015 ACS data, 14.5% of the employed civilians had median earnings in the Past 12 Months of only \$17,809. Table 46 shows the distinct advantage of having at a minimum, a high school diploma which increases earning by over 270% from \$17,806 with less than a high school diploma to \$66,005 with a high school diploma only.

## 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	66	14	0	0	0
Arts, Entertainment, Accommodations	2,430	3,296	14	14	0
Construction	1,071	1,455	6	6	0
Education and Health Care Services	2,345	3,393	13	14	1
Finance, Insurance, and Real Estate	911	1,299	5	5	0
Information	177	161	1	1	0
Manufacturing	4,683	6,330	26	26	0
Other Services	470	624	3	3	0
Professional, Scientific, Management Services	1,563	1,772	9	7	-2
Public Administration	0	1	0	0	0
Retail Trade	2,816	4,470	16	18	2
Transportation and Warehousing	534	399	3	2	-1
Wholesale Trade	872	1,044	5	4	-1
Total	17,938	24,258	--	--	--

**Table 40 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	26,645
Civilian Employed Population 16 years and over	24,085
Unemployment Rate	9.60
Unemployment Rate for Ages 16-24	38.72
Unemployment Rate for Ages 25-65	5.44

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	5,120
Farming, fisheries and forestry occupations	690
Service	2,325
Sales and office	5,768
Construction, extraction, maintenance and repair	2,610
Production, transportation and material moving	1,920

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,853	73%
30-59 Minutes	5,630	24%
60 or More Minutes	695	3%
<b>Total</b>	<b>23,178</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 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	2,915	275	1,784
High school graduate (includes equivalency)	4,810	600	2,235
Some college or Associate's degree	6,180	620	2,479
Bachelor's degree or higher	6,075	95	1,135

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	250	815	615	544	650
9th to 12th grade, no diploma	685	1,115	620	1,275	945
High school graduate, GED, or alternative	1,415	1,920	1,670	4,050	2,720
Some college, no degree	2,040	1,725	1,675	3,404	1,970
Associate's degree	135	505	470	1,500	385
Bachelor's degree	130	1,020	1,575	2,530	1,375
Graduate or professional degree	30	315	560	1,325	755

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,809
High school graduate (includes equivalency)	66,005
Some college or Associate's degree	123,435
Bachelor's degree	126,134
Graduate or professional degree	212,629

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

Table 40 based on 2011-2015 ACS data indicates that the major employment sectors manufacturing and retail sectors, followed by Arts, Entertainment, and Accommodations, then Education and Health Care Services. Data from the One Decatur Comprehensive Plan supports this by indicating that employment is largely distributed among five key sectors including manufacturing (18%), health care (14%), retail trade (14%), accommodation & foodservice (10%), and administrative services (9%). Other important sectors include education (6%), construction (5%), government (4%), professional & technical services (4%), wholesale trade (3%), and finance (3%).

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

The following are recommendations from the One Decatur Comprehensive Plan:

- To improve mobility, what is needed is a well-maintained, smart and sustainable transportation system that offers strong regional and internal connectivity, provides attractive and safe options for cycling, walking and public transportation, and supports desirable development and a strong economy.
- To advance prosperity, what is needed is a thriving economy that offers a variety of jobs, attracts new businesses and residents, and provides a diversity of retail, entertainment, and housing options
- To enhance amenities, a wide variety of modern city services, outstanding parks and recreational facilities, well supported cultural institutions, and access to health services that support the needs of the community is needed.
- In addition, table 41 shows that the unemployment rate for persons in the labor force age 16 to 24 is very high at 38.72%. It is possible that with an analysis of the needs of this population and the provision of facilities and services to meet these needs, that this percent can be lowered.

### **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 One Decatur Comprehensive Plan identifies a number of marketing and development for the future of city of Decatur:

- I-65/565 Mixed-Use “Decatur Gateway” Site for mixed-use (commercial exposure) including retail and community amenities like recreation facilities.
- Amenity-Driven / Downtown Project(s) with infill residential or mixed-use projects would be most appropriate.
- Move-up Program: Housing infill and redevelopment provides an opportunity for the City to capture further housing demand in inner-city neighborhoods.

According to the Morgan County Economic Development Association there were 20 new and expanding business in 2017 and 16 in 2018. The results included an additional 436 jobs in 2017 and 364 jobs in 2018 with a total investment of \$535.4 m in 2017 and \$159.2 m in 2018.

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

Decatur has a local labor force is growing at a rate of 0.9% per year while employment grew by 1.2% per year; this meant that the job base was growing faster than the labor force. While total employment has grown, there is significant variation between sectors with employment growth led by manufacturing, which added almost 2,000 jobs. The data shows that there was a define relationship between the level of

education and median earnings. The educational level of Decatur is high with 83.4% with a high school diploma or higher and 24.7% with a bachelor's degree or higher.

**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 workforce development committee and sub-committees of the Decatur-Morgan County Chamber of commerce work to help expand public and private workforce training efforts for the emerging, unemployed and underemployed workers in Morgan County. The focus of the committee is to provide a well-trained workforce to meet the needs of area businesses and industries.
- The Chamber's Partners-in-Education program links area businesses and industries with schools to provide educational opportunities for the students and increase the awareness of area businesses and industries. Partnerships also heighten awareness of present and future job needs, help improve the education of future employees and customers, and increases understanding of the quality and needs of public school systems.
- The Chamber's Quality Education Committee focuses on the objectives of community involvement to increase student success, increasing quality and access to Pre-K education, provide high performance learning environments for K-12 and expanding local access to higher education and job training opportunities.
- The Morgan County Workforce Development Coalition is a partnership of the Decatur-Morgan County Chamber of Commerce and the Morgan County Economic Development Association. The vision is for Morgan County is to be the place where current employers thrive and new employers locate because of a skilled, highly competitive workforce.
- Decatur-Morgan County Chamber of Commerce and Calhoun Community College team up to present the Summer Welding & Electrical Technology (SWeETy) Camp for 9th – 12th grade girls. This free camp provides hands-on experience in welding and electricity and help students develop problem solving skills and teamwork as they participate in instructor-led projects, field trips, and interact with women role models during industry sponsored lunches.
- Available workforce training programs by the Morgan County Economic Development Association include: Screening & Selection of Trainees, Job Specific Training, Professional Certification Programs, Lean Manufacturing, Leadership Training, Advance Manufacturing, Educational Workforce Training, Calhoun Community College, Alabama Robotic Technology ParkAustin High School STEM Academy, Regional Workforce Council Collaboration, Existing Workforce Training
- The North Alabama Workforce Development Alliance is a non-profit organization that promotes a consistent, efficient, and sustainable skilled trades workforce in North Alabama
- **AIDT**, an independent agency under the supervision and oversight of the Secretary of Commerce, encourages economic development through job-specific training. Training services are offered in many areas, at no cost, to new and expanding businesses throughout the State

- Calhoun’s Community College Workforce Solutions department delivers training for individuals looking to expand their current skills or certifications or explore a new career path, or both. These career track courses are designed to provide in-demand skills in a short timeframe. Areas of training include: Business & Industry Training CDL & Logistics Training, Cyber & IT Training, Health Care, Industrial Maintenance Technician Online Refresher Training, Industrial Skills Leadership Online, OSHA 30 General Industry, Quality and LEAN training

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

**No**

**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.**

The City does not participate in a CEDS. However, the Decatur-Morgan County Chamber of Commerce *One Vision. One Voice. One Morgan County.* Plan adopted by the Decatur-Morgan County Chamber of Commerce and the Morgan County Economic Development Association (MCEDA) annual reports are the baseline documents that will guide economic growth for the County’s various business sectors. In addition, the city developed its One Decatur Comprehensive Plan which serves as a guide for decision makers and the community for future development and many aspects of the City’s quality of life. It is both comprehensive—taking a long-term view of a broad range of topics—and strategic—serving as a call-to-action to move the community forward. Additionally, TARCOG (Top of Alabama Regional Council of Governments) is an Economic Development District (EDD) of the U. S. Economic Development Administration (EDA). As such, TARCOG maintains and updates a Comprehensive Economic Development Strategy (CEDS) for the region which includes DeKalb, Jackson, Limestone, Madison, and Marshall Counties and the municipalities located in those counties. The status of TARCOG as an EDD makes member government projects eligible to receive EDA funding. Through EDA, funding is available for infrastructure improvements based on job creation.

**Discussion**

Based on the data above and the data available from plans prepared by the City, it is clear that while manufacturing jobs comprise a significant portion of the overall Decatur workforce, the City’s economy is diversified and not dependent upon any particular employment sector or company and the City’s workforce is sufficient to support its economy. However, manufacturing still leads the economy, with nearly one in five jobs. Relatively underrepresented in the local economy are information services, real estate, arts & entertainment, mining, and utilities.



## **MA-50 Needs and Market Analysis Discussion**

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

The majority of substandard housing is geographically located in the northwest and upper southwest areas of the city. These units, by nature of their age and obsolescence, exhibit multiple housing problems identified in the Needs Assessment. This concentration is based on the location of LMI populations by Census block group.

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

Racial/ethnic minorities and LMI populations are concentrated in the northwest and upper southwest areas of the City. This concentration has been determined by Census block group.

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

The northwest and upper southwest areas of the city are characterized by aging residential developments with limited redevelopment and investment taking place over the last 5-years.

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

Within the northwest and upper southwest areas of the City a community asset would include the area's citizens and community facilities (e.g. churches, schools). The area also has several City park and recreation facilities.

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

The primary strategic opportunity is the redevelopment of existing units and construction of new affordable housing.

## **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.**

Of the 22,069 households in Decatur Alabama, 18,327 (83%) had one or more types of computing devices while 3,742 (17%) had no computer. In terms of internet subscription, 15,404 households had broadband service of any type with the majority (13,559) having cable, fiber optic or DSL and 828 with satellite internet service. However, there were 6,548 (29.7%) of the household without an internet subscription. For households in the lowest income category earning less than \$20,000 in 2017 inflation-adjusted dollars, 59% (3,028) households were without an internet subscription. For those in the \$20,000 to \$74,999 income category, 27.3% (2,966) households did not have an internet subscription.

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

There are several broadband internet service providers in the jurisdiction who provide cable, fiber optic, DSL and satellite internet service.

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

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

Decatur is located along the Tennessee River. However, this is considered a strategic location and a tremendous asset and the natural hazard risks associated with climate change are considered as low. Along with cities such as Chattanooga, TN, and Greenville, SC, and Montgomery, Tuscaloosa, and Florence, AL, Decatur has and can continue to benefit from creating development opportunities on its riverfront for recreational, civic, and other uses, and particularly improving the connection between the downtown and waterfront.

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

None.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The 2015-2020 Consolidated Plan for the City of Decatur provides the guidance for the Department of Community Development to implement the programmatic goals of the Consolidated Plan and follow the priorities established within the Plan.

The vision, mission and objectives of the Consolidated Plan are framed by the three statutory program goals established by HUD. Through the Consolidated Plan process HUD aims to develop viable communities by *providing decent housing, a suitable living environment and expanding economic opportunities primarily for low and moderate-income persons.*

The foundation and focus of the strategic plan has evolved through an assessment of needs, a documentation of key factors related to the furtherance of the intent of Community Development Block Grant funds and , and a prioritization of the allocation of the funds to best impact the needs of low to moderate income residents of Decatur, Alabama.

Through an assessment and documentation of current conditions as scoped by the CDBG program, a gap in needs has been determined. This gap analysis has provided the parameters for setting priorities and developing specific strategies for the allocation of CDBG and other resources that will improve the quality of life for low to moderate income residents of Decatur.

This plan delineates a set of actions and resources designed to achieve the objectives that addresses the larger vision of improving the life of low to moderate income residents. Not all strategies listed strategies will be funded by CDBG dollars; it is expected that resources will be leveraged where possible. Based on this percept, the following are given as the guiding principles that will under gird how funds will be allocated. The guiding principles offered as expected outcomes or program impacts:

- 1) Allocation of dollars as prescribed by the strategy outline in the five year consolidated plan should lead to an enhanced quality of life for Decatur's extremely low, low and moderate income residents
- 2) Aim for lasting impacts of dollar investments by building communities through actions that support viable and sustainable neighborhoods
- 3) Collaboration, cooperation and sequencing of initiatives to improve program impacts for low and moderate income residents will lead to maximum impact of resources.
- 4) Leverage resources that would assist in overcoming barriers that serve as obstacles to addressing the underserved needs of target populations such as lack of access to credit, limited work skills, and availability and access to services.

The priorities of the Consolidated Plan emerged from a synthesis of focus groups, community meetings, grassroots contacts, and social and economic variables that offer insight and direction for how and where the CDBG funds should be utilized. The guiding principle is to leverage these dollars in such a way that residential livability becomes the hallmark of achievement undergirded by residents realizing a higher level of self-sufficiency, economic empowerment and engagement in the future direction of their communities.

The needs identified during the community meetings, the focus groups, and from the surveys returns were placed under the four areas of Housing, Public Service, Neighborhood/Economic Development and Citizen Participation.

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	<b>Area Name:</b>	Austinville
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Public Services
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Grant Street Goodyear
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
3	<b>Area Name:</b>	NORTH WEST TARGET AREA
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	

<b>Revital Type:</b>	Housing
<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	

### General Allocation Priorities

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

An analysis of patterns and associations among key demographic, social, and economic indicators was conducted using the census-defined, area geography of the census block group (CBG) as the unit of analysis. The CBG is used in this analysis as a proxy for a neighborhood. The concept is to analyze the data to detect patterns and trends in the various communities and identify areas of concern for the community. Ultimately, this analysis along with the input from citizens, service provider and others will support good public policy decisions for the City of Decatur.

The analysis uses the variables listed below:

- Households below poverty
- Income: Median Household, Family & Per Capita
- Housing unit – year built
- Housing unit value
- Employment
- Households with annual incomes less than \$10,000

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

### Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing and Neighborhood Stability
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Small Families Families with Children Elderly Renters Public Housing Residents Chronic Homelessness Individuals Victims of Domestic Violence
	Geographic Areas Affected	NORTH WEST TARGET AREA
	Associated Goals	Homeownership Program
	Description	Provide down payment assistance to first time home buyers Provide credit counseling to qualifying individuals and families Provide support to infrastructure project in Seville Housing Development
	Basis for Relative Priority	This need was identified in the Needs Assessment section of the Consolidated Plan and based on historic needs in the community.
	2	Priority Need Name
2	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Unaccompanied Youth Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	NORTH WEST TARGET AREA
	Associated Goals	Public Services



	Description	Provide service to support basic needs of LMI residents and special needs populations: Wheelchair ramps Dementia patients Senior nutrition programs PACTS' Caring Cars program Support youths' access to mentors and services: Youth services (tutoring, mentoring, job and work readiness) Youth programs for crime prevention Early headstart for LMI families (Sterrs' Day Care)
	Basis for Relative Priority	These needs were identified in the Needs Assessment section of the Consolidated Plan.
3	Priority Need Name	Public Facilities & Infrastructure Investment
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Renters Families with Children Elderly Public Housing Residents Chronic Homelessness Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	NORTH WEST TARGET AREA
	Associated Goals	Public Facilities or Infrastructure
	Description	Public facilities and infrastructure improvement program for the following potential projects: Austinville Park improvements Emergency rehab through CAPNA other neighborhood quality improvement projects in Target areas, e.g., pedestrian lights, beautification

Basis for Relative Priority	These needs were identified in the Needs Assessment section of the plan as well as based on historic programming.
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**Narrative (Optional)**

The Needs Assessment section of the Consolidated Plan was used to arrive at the relative assignment of “needs” based on housing problems and cost burden estimates using the 0%-30% MFI, 30%-50% MFI and 50%-80% MFI categories. Although the City is not planning to use the CDBG program to provide any additional housing units, a study of existing housing data from the Census and other sources indicates the highest priorities for unmet needs are associated with small related and elderly households and especially renter households. Additional programming has been proposed based on the citizen survey and consultations conducted during the Needs Assessment.

## 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)	<p>The Decatur Housing Authority updates its written policies to assure compliance with Federal, State and Local Laws. Two of the most recent policy amendments will enhance housing choice for public housing tenants. a) Preference will be given to individuals who spend 50% or more of their disposal income on rent and utilities; and b) the policy that preference be given to individuals who are not receiving assistance currently in housing placements was deleted. The DHA operates 3 public housing properties within the city limits:</p> <ol style="list-style-type: none"> <li>1. -East Acres and East Acres Addition</li> <li>2. -Sterrs Homes and Sterrs Homes Addition</li> <li>3. -Jordan/Neill High-rise</li> </ol>
TBRA for Non-Homeless Special Needs	<p>According to the American Community Survey, 2013-2017, Decatur city, Alabama had a total of 22,069 households (occupied housing units), 61.8% of which were owner-occupied and 32.8% renter occupied. Of all of the rental units, 40% have at least one selected condition. However, more than half of all units were built prior to 1980 with 60% of these older units occupied by renters.</p> <p>The waiting for public housing is a key indicator and a measure of the “expressed” needs of this segment of the population. Data indicate that there are 1,108 families on the waiting list for public housing, including 157 elderly persons and 577 single persons.</p>
New Unit Production	<p>Decatur’s rising vacancy, from 1.1% in 2007 to 8.3% in 2017, suggests that the City’s rental properties are performing below market standards. The market does not indicate a need for new unit production, maintenance is a key issue.</p>
Rehabilitation	<p>Over 60% of the total units were built over 40 years ago, prior to 1980, so at risk for lead based paint hazards; 55% are owner-occupied units and 40% are renter occupied units. 40% of rental units have one selected condition. These units are concentrated primarily in the inner core of the City. Rehabilitation is a great need.</p>
Acquisition, including preservation	<p>The changing dynamics of the rental market are characterized by:</p> <ul style="list-style-type: none"> <li>• 32.8% of housing is renter occupied</li> <li>• Average household size of renter-occupied unit is 2.26</li> </ul> <p>The market conditions indicate a need for preservation of existing affordable units. Many of these units are concentrated in the target areas where the aging housing stock is greatest.</p>

**Table 49 – Influence of Market Conditions**

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

**Introduction**

**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	483,015	1,653	0	484,668	1,676,126	

**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**

For 2015, CDBG funds will not leveraged with other City, State, or Federal funds.

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

NA

**Discussion**

### SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF DECATUR	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction
COMMUNITY ACTION PARTNERSHIP OF NORTH ALABAMA, INC.	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental neighborhood improvements	Region
Decatur Housing Authority	PHA	Ownership Public Housing Rental	Jurisdiction
North Alabama Coalition for the Homeless, Inc	Non-profit organizations	Homelessness	Region

**Table 51 - Institutional Delivery Structure**

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

There are many agencies in the City of Decatur that provide services to low to moderate income households. The coordination of services to assist those in need has been improved through the creation of the Community Services Planning Council. The Council was formed to stimulate dialogue and a level of agency interaction that will facilitate the provision of services to the populations in need. The makeup of the Council is inclusive of public and assisted housing providers and private and governmental mental health and service agencies. The Community Planning Council offers a good overview of a coalition of organizations which came together to better understand what services, programs and opportunities exist within the City. The Council provides a strong institutional support structure for the key populations being served through the CDBG dollars provided to the City. Through the Council the city is better able to assess

the strengths and gaps in the service delivery system. In the planning and management of the various programmatic efforts on going in the city, the institutional structure has a flexible style which affords key informants, experts, policymakers, and business persons to coalesce around appropriate key issues and problems.

As reported during the focus group discussions there is a gap in services provided to the Hispanic population due to the language barrier. Many agencies have tried when funds were available to hire bilingual staff.

**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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance			
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
<b>Other</b>			

**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)**

The City will rely on the area's Continuum of Care to provide these services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Nonprofit organizations play a very important role in the coordination between housing, health, and social service agencies to provide basic social services and affordable housing to Decatur residents. The relationships established between the City and these agencies ensure the continuation of valuable housing and social services to low- and moderate- income residents of Decatur.

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

The City of Decatur works closely with area agencies to overcome gaps in the service delivery system.

## 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	Affordable Housing	2020	2024	Affordable Housing	NORTH WEST TARGET AREA	Improve homeownership and neighborhood stability	\$250,000	Down-payment assistance to 150 first-time homebuyers credit counseling to 150 home buyers support to affordable housing project (Seville Housing Development)
2	Public Services	2020	2024	Non-Homeless Special Needs	NORTH WEST TARGET AREA	Improve needs of LMI residents special populations eg youths	\$365,000	Wheelchair ramps Senior nutrition program; Youth services & programs (tutoring, mentoring, job and work readiness; crime prevention Early head start for LMI families (Sterrs' Day Care)
3	Public Facilities/Infrastructure Investment	2020	2024	Non-Housing Community Development	NORTH WEST TARGET AREA	Improve the neighborhood residential livability and quality	\$733,500	Infrastructure improvements at Austinville Park; Emergency rehab through CAPNA; ]Other neighborhood quality improvement projects in Target areas, e.g., pedestrian lights, beautification

Table 53 – Goals Summary



**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing and Neighborhood Stability
	<b>Goal Description</b>	First Time Homebuyer Assistance (\$50,000 X 5 = \$250,000)
2	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	a) Youth access to mentors \$3,000 X 5 = \$15,000 b) Youth development (\$35,000 X 5 = \$175,000) c) Senior & special populations \$35,000 X 5 = \$175,000)
3		Public Facilities/Infrastructure Investment
		Rough Rider Park \$150,000 Danville Road sewer improvements \$150,000 Church St Beautification \$133,500 Other neighborhood quality improvement projects in Target areas, e.g., pedestrian lights, beautification \$200,000 Finance Infrastructure in support Seville \$100,000

**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)**

NA

## **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)**

A Section 504 Voluntary Compliance Agreement is put in place when there have been complaints received regarding disability discrimination within a jurisdiction. Based on the information collected as a part of the Analysis of Impediments to Fair Housing, there have been no complaints received regarding disability discrimination in Decatur. As such, the City does not plan to undertake capital improvements that directly affect the public housing projects. However, the City has and will continue to provide housing down payment assistance to qualifying low- and moderate-income families. Annually, the City has used \$100,000 of its CDBG funding for this purpose to benefit up to 30 LMI families.

### **Activities to Increase Resident Involvements**

The City in conjunction with the Decatur Housing Authority meets with public housing residents at the monthly District One Community Meeting, which is held near several public housing developments at the Turner-Surles Community Resource Center.

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

No

### **Plan to remove the ‘troubled’ designation**

The Decatur Housing Authority has not been listed as troubled public housing authority.

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

### **Barriers to Affordable Housing**

The public sector influence was examined through regulatory policies that included zoning ordinances, code enforcement regulations, and subdivision regulations. Behaviors, criteria and standards and behaviors that are a part of the culture.

- **Realtors' Practices:** Realtors are key agents in the task of encouraging fair housing opportunities and choice.
- **Insurance:** Securing insurance has recently been hampered by the use of credit information for applicants. People with poor credit histories are being faced with the lack of ability to attain insurance. When it is offered it is usually at a higher premium thus increasing the economic burden on this group of people.
- **Landlord practices:** Minorities and low-income persons tend to be renter twice as often as non-minorities. A tract by tract analysis of the 2010 Census of population showed that in tracts where the percentage of blacks or other minorities was highest there was a corresponding increase in renters.
- **Governmental regulations:** The housing development process is guided by a set of regulations that control development and the approval process needed to guide that process. The process and requirements factor into the cost of housing. Zoning classification and the provision of infrastructure attribute to the cost of land; such cost factors impede the development of affordable housing thus impacting the availability of those housing options. The lack of affordable housing limits housing choice. Land cost has been accelerating throughout most areas of this community. Few exceptions to this escalation in land cost are found in areas where the community is economically declining.
- **Subdivisions regulation and standards** at as barriers to affordable housing. They typically include minimum residential lot sizes, minimum unit sizes, garage requirements, or landscaping and infrastructure requirements. Update based on zoning goals
- **Code enforcement regulations** while they support the goal of enhancing the quality of life in neighborhoods, they also create a loss of affordable housing units, particularly in the rental market. These losses increase the shortage of affordable housing units throughout the city.
- **Households with Children:** The lack of private market rental housing units with three or more bedrooms in the City is a problem for large families. Such lack greatly limits the choice that people have in location and communities environments.

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

Strategies that would be used to remove or ameliorate barriers include:

1. Home buyer education
2. Restructure and refine down payment assistance program
3. Enforcing city ordinances with slum land lords
4. Revise Zoning Ordinance to ensure that affordable housing is directly encouraged and incentivized

## **SP-60 Homelessness Strategy – 91.215(d)**

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

The City works closely with the Continuum of Care (CoC) to provide homeless services and emergency, transitional, and permanent housing for homeless individuals and families, including veterans, those with special needs, the disabled, HIV/AIDS, and victims of domestic violence. The City is not proposing to use any CDBG funds to directly combat or address homelessness. An analysis of homeless needs has been completed using the North Alabama Coalition for the Homeless (NACH). However, the assessment report captures homelessness housing options for the cities of Decatur, Huntsville, and Morgan, Madison, and Limestone counties. Data specific to Decatur is not available. As such, the City's strategy for addressing the homeless needs identified in the Needs Assessment is to work with NACH and Community Action Partnership of North Alabama to document needs specific to Decatur.

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

The City's strategy is to continue to support Public Service agencies located within the City such as the Decatur-Morgan County Salvation Army. The Salvation Army has historically received Emergency Shelter Grant (ESG) funds to provide emergency and transitional housing for homeless families in the community. In addition to working with the Salvation Army, the City will continue to coordinate with other public service agencies through NACH, the Continuum of Care for the area.

### **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.**

While there are agencies that provide homeless services and housing options in Decatur and North Alabama, the need "gaps" identified in the NACH Strategic Plan cover the metro area – not just Decatur. Therefore, without data that clearly documents homeless needs specific to Decatur it is difficult to discuss such needs. It is also important to note that the 2014 NACH point-in-time homeless census did not identify homeless persons by jurisdiction. However, Decatur could be expected to have a proportionate number of homeless based on general population comparisons, which likely would be very few. As such, the City has not proposed a strategy for rapid-rehousing and will rather rely on the area's public service agencies.

### **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**

The City has not adopted any specific strategies to address homelessness and the priority needs of homeless persons. This is due largely to the lack of existing data on homeless people in the City. Furthermore, the City does not have a strategy at the present time to help families and individuals at risk of becoming homeless. While the City has not adopted any specific strategies to address homelessness and the priority needs of homeless persons, the City has established a policy for the discharge of persons from publicly funded institutions or systems of care in order to ensure that these individuals do not end up in a homeless situation. In addition, the city works with a variety of agencies such as NACH and CAPNA to help address homelessness in Decatur.

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

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

The 2011-2015 American Community Survey 3-year Estimate indicates that approximately 65% of both the renter- and owner-occupied units within the City have the potential to contain lead-based paint. These units would mostly be located in the extremely low and low/moderate income areas of the City.

The City has identified its rental housing units built before 1980 by low/moderate income block Groups in Decatur AL. There is significant need for rehabilitation as census tracts 3, 6 and 7 have 82% of their rental units built before 1980. These households are at risk for lead based paint.

City staff have been trained to be able to detect potential lead-based paint hazards, and they advise the potential homebuyers of any concerns before a contract is signed. All homes that first time homebuyers select for purchase are visually inspected in an attempt to evaluate and reduce lead-based paint hazards. If hazards are detected and are not corrected by the seller, then the property is disqualified from use of CDBG funds for down payment assistance.

In addition the City could coordinate with the Morgan County Health Department to reduce lead-based paint hazards for children.

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

The actions listed above will assist in reducing the lead based paint found in the homes and would reduce the extent of any lead poisoning and hazards.

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

HUD has issued regulations to protect persons from LBP hazards in housing built prior to 1978. The City of Decatur is required to follow these Federal LBP regulations in implementing its housing programs. The requirements of the LBP regulations have been incorporated into the Policies and Procedures for the City's housing programs.

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

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

The core premise of the City of Decatur's anti-poverty strategy is the use of employment as the vehicle through which those who are impoverished can best achieve the goal of self-sufficiency. To achieve this goal, the City strives for an improved economic climate that leads to the increased availability of a wide range of possible jobs available for these individuals. The Decatur-Morgan County Chamber of Commerce and the Morgan County Economic Development Association have both adopted economic development related plans that highlight the existing and proposed workforce training programs in the Decatur-Morgan County area. Both of these plans focus on priorities adopted within the region to attract, retain, and strengthen business activities throughout the Decatur metropolitan area and across all employment sectors. These programs and priorities promote a strong workforce and assist in the reduction on poverty-level families.

The City's primary strategy should be to coordinate with the Decatur-Morgan County Chamber of Commerce and the Morgan County Economic Development Association to determine if programs or partnerships with service agencies could help the City achieve a reasonable antipoverty strategy through workforce development. The City's newly unveiled "One Decatur" Comprehensive plan outlines a variety of strategies for economic development and poverty reduction.

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

This affordable housing plan is designed to support a variety of city initiatives that have similar goals. The City's affordable housing strategy highlights a variety of actions taken by the City to limit barriers to affordable housing, such as adopting Comprehensive Plan policies and Zoning Ordinances that allow for mixed-use, mixed-housing developments. These types of policies and ordinances provide support to a wide range of businesses with potential employment opportunities for individuals in a variety of income brackets with varying skill sets.

## **SP-80 Monitoring – 91.230**

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

The City of Decatur currently receives only CDBG funds direct from HUD. The Department of Community Development has the responsibility for administering these program dollars. The specific nature of that responsibility involves documenting the needs, developing plans and carrying out approved program, projects and activities in compliance with state and federal regulations. This responsibility also includes ensuring that sub-recipients of funds carry out their program according to applicable laws and regulations. The monitoring procedures and process is designed and implemented to assure the following:

- The projects are developed and implemented according to all applicable local, state, federal laws and procedures;
- The project funded through sub-recipients follow all local, state, federal policies and regulations;
- Charges against projects are eligible cost and in accordance to applicable regulations and the grant agreement.
- Projects are managed and carried out in a timely manner;
- Programs have procedures in place to protect against fraud;
- Sub-recipients remain capable of fulfilling the scope of their agreements; and
- All other applicable laws are being adhered to.

### **Management of Monitoring Activities**

The monitoring procedures implemented involve both internal administrative monitoring and field monitoring.

To assure that the City fulfills the goals of the Consolidated Plan and annual Action Plan, internal administrative monitoring involves review and analysis of the following:

1. Approved application
2. Grant agreements and contracts
3. Environmental and historic significance reviews
4. Drawdown request for reimbursement
5. Budget updates or changes
6. Litigation matters
7. Citizen complaints
8. Audit reports
9. Monthly project update reports
10. Annual CAPER
11. Monthly review of Goal and Objective status per activity
12. Monthly review of the timeliness of the overall grant and approved activities



**Field monitoring involves the City conducting:**

- Periodic on-site monitoring of project and program activities
- Neighborhood site reconnaissance, specifically target neighborhoods
- Visits for all sub-recipients (at least once during the program and once after completion of the sub-recipient program)

The internal and external management and monitoring activities will cover the following:

**Review and Monitoring Activities**

- Applicant meeting threshold criteria
- Grant or regulatory agreement, to include compliance requirements
- Environmental review (including flood insurance, historic preservation)
- Local record keeping requirements
- Review of drawdown of funds
- Real property acquisition
- Labor standards (wage decisions/payroll/reviews/employee interviews)
- Housing rehabilitation (program guidelines, housing quality standards, write up/cost estimates, inspections)
- Review of operations/maintenance, essential services and homeless prevention services cost.
- New Housing Construction
- Fair Housing/EEO
- Close out report (review)
- Financial and compliance audits

## Expected Resources

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

#### Introduction

#### 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	4,83015	1,653	0	484,668	1,676,126	

Table 54 - Expected Resources – Priority Table

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

For 2020, CDBG funds will not leveraged with other City, State, or Federal funds. There is not a matching requirement for the CDBG program.

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

NA

### **Discussion**

Based on the anticipated funds, the City should be able to implement many of its priority projects.

# 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	Affordable Housing	2020	2024	Affordable Housing	NORTH WEST TARGET AREA	Improve homeownership and neighborhood stability	\$250,000	Down-payment assistance to 150 first-time homebuyers credit counseling to 150 home buyers support to affordable housing project (Seville Housing Development)
2	Public Services	2020	2024	Non-Homeless Special Needs	NORTH WEST TARGET AREA	Improve needs of LMI residents special populations	\$365,000	Wheelchair ramps Senior nutrition program; Youth services & programs (tutoring, mentoring, job and work readiness; crime prevention Early head start for LMI families (Sterrs' Day Care)

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities/Infrastructure Investment	2020	2024	Non-Housing Community Development	NORTH WEST TARGET AREA	Improve the neighborhood residential livability and quality	\$733,500	Infrastructure improvements at Austinville Park; Emergency rehab through CAPNA; Other neighborhood quality improvement projects in Target areas, e.g., pedestrian lights, beautification

Table 55 – Goals Summary

**Goal Descriptions**

1	<b>Goal Name</b>	Affordable Housing and Neighborhood Stability
	<b>Goal Description</b>	First Time Homebuyer Assistance (\$50,000 X 5 = \$250,000)
2	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	a) Youth access to mentors \$3,000 X 5 = \$15,000 b) Youth development (\$35,000 X 5 = \$175,000) c) Senior & special populations \$35,000 X 5 = \$175,000)
3	<b>Goal Name</b>	Public Facilities/Infrastructure Investment
	<b>Goal Description</b>	Rough Rider Park \$150,000 Danville Road sewer improvements \$150,000 Church St Beautification \$133,500 Other neighborhood quality improvement projects in Target areas, e.g., pedestrian lights, beautification \$200,000 Finance Infrastructure in support Seville \$100,000

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City's projects will include:

- Program Administration
- Affordable Housing
- Public Services
- Public Facilities & Infrastructure

### Projects

#	Project Name
1	Sterr’s Boys and Girls Club
2	Austinville Park Improvements
3	Decatur HOME Program
4	General Administration
5	Public Services
6	
7	

Table 56 – Project Information

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

Funding priorities are consistent with those outlined in the Strategic Plan.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Sterr's Boys and Girls Club
	<b>Target Area</b>	NORTH WEST TARGET AREA
	<b>Goals Supported</b>	Public Facilities or Infrastructure
	<b>Needs Addressed</b>	Public Facilities & Infrastructure
	<b>Funding</b>	CDBG: \$172,214
	<b>Description</b>	Renovation of Sterrs Club into an afterschool tutoring program
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	70 at risk youth will benefit from the tutoring program
	<b>Location Description</b>	Austinville Park
	<b>Planned Activities</b>	Improvements at Austinville Park
2	<b>Project Name</b>	Austinville Park Improvements
	<b>Target Area</b>	Austinville Target Area
	<b>Goals Supported</b>	Public Facilities or Infrastructure
	<b>Needs Addressed</b>	Public Facilities & Infrastructure
	<b>Funding</b>	CDBG: \$97,701
	<b>Description</b>	Rehab of existing building
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	General population in target area block group.
	<b>Location Description</b>	Austinville Park Improvements
	<b>Planned Activities</b>	Other neighborhood quality improvement projects in Target areas, e.g. pedestrian lights, beautification at Austinville Park
3	<b>Project Name</b>	Decatur HOME Program
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Homeownership Program

	<b>Needs Addressed</b>	Homeownership Program
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	First Time Home Buyers assistance Program
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	First Time Buyers Assistance Program
	<b>Location Description</b>	City Wide program for qualified low to mod first time home buyers
	<b>Planned Activities</b>	Assits first time home buyers to become home owners
4	<b>Project Name</b>	General Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Facilities or Infrastructure Homeownership Program Public Services
	<b>Needs Addressed</b>	Public Facilities & Infrastructure Homeownership Program Public Services
	<b>Funding</b>	CDBG: \$94,136
	<b>Description</b>	General Administration of CDBG Program
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	General Administration of CDBG Program
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	General Administration of CDBG Program
5	<b>Project Name</b>	Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$70,602



	<b>Description</b>	Public Services activities including Youth access to mentors and other youth programs designed to assists at risk youth within the city of Decatur, Senior service activities including heat relief, Alzheimer's patients assistance and nutrition program as well as a caring cars program for welfare to work program
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2400 low to mod residents throughout the city of decatur
	<b>Location Description</b>	City Wide
	<b>Planned Activities</b>	Public Services activities including Youth access to mentors and other youth programs designed to assists at risk youth within the city of Decatur, Senior service activities including heat relief, Alzheimer's patients assistance and nutrition program as well as a caring cars program for welfare to work program  Decatur Youth Services Commission on the Aging ACES Decatur Youth Enrichment PACT Mental Health Association Volunteer Center
<b>6</b>	<b>Project Name</b>	no project
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	
	<b>Description</b>	
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	CDBG target areas.
	<b>Planned Activities</b>	
7	<b>Project Name</b>	no project
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	
	<b>Description</b>	
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Senior & Special Populations Program

**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**

**Geographic Distribution**

Target Area	Percentage of Funds
NORTH WEST TARGET AREA	20
Grant Street Goodyear	15
Austinville	15

**Table 57 - Geographic Distribution**

**Rationale for the priorities for allocating investments geographically**

These area have some of the highest concentrations of low- and moderate-income populations in the City of Decatur

**Discussion**

The analysis of census data assisted in determining geographic “Areas of Concern” by Census Tract. The target areas below hold populations that support focused attend as CDBG funds are allocated. Common characteristics among these areas are:

- High cost burden
- Low median household & family incomes
- High percentages of households living below poverty
- High proportion of housing units built prior to 1980
- High proportion of units with housing problems
- Low median incomes/over 50% of population are low/moderate income
- Some of the lowest per capita incomes
- High percentage of unemployed

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

According to the American Community Survey, 2013-2017, Decatur city, Alabama had a total of 22,069 households (occupied housing units), 61.8% of which were owner-occupied. There was an average of 2.44 persons per households and 81.8% lived in the same house one year ago. In general, the market analysis determined that there are housing needs for the City of Decatur as follows:

- additional affordable housing unit for small families and the elderly
- additional renter occupied units
- increased quality and improved condition of existing units

To address the identified needs, the City is proposing to continue its down payment assistance program. This program provides assistance to low- and moderate-income families seeking to purchase homes in areas with a 50% or less homeownership rate. These areas also coincide with the CDBG target areas identified in the Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	30
Special-Needs	0
Total	30

Table 58 - 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	0
Rehab of Existing Units	0
Acquisition of Existing Units	30
Total	30

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

### Discussion

While the City has taken steps towards limiting barriers to affordable housing, the City could take additional steps such as adopting Comprehensive Plan policies and Zoning Ordinances that encourage and allow for mixed-use, mixed-housing developments. As part of its strategy to reduce the impact of barriers to affordable housing, the City should continue efforts such as its down payment assistance program, but also ensure opportunities for the development and rehabilitation of multifamily residential units. For the period of the Consolidated Plan, the City will need to analyze the 2017 Comprehensive Plan and the proposed revision to the Zoning Ordinance to ensure that affordable housing is directly encouraged and incentivized.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City does not plan to undertake capital improvements that directly affect public housing.

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

The Decatur Housing Authority (DHA) is the public housing agency for the City of Decatur. The DHA operates the following public housing facilities:

The City in conjunction with the Decatur Housing Authority meets with public housing residents at the monthly District One Community Meeting, which is held near several public housing developments at the Turner-Surles Community Resource Center

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

The City does not plan to undertake capital improvements that directly affect the public housing projects. However, the City has and will continue to provide housing down payment assistance to qualifying low- and moderate-income families. Annually, the City has used \$100,000 of its CDBG funding for this purpose to benefit up to 30 LMI families.

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

NA

### **Discussion**

Though the City will not undertake any direct public housing activities during 2020, the down payment assistance program which will result from CDBG funding will provide opportunities for qualifying residents to transition out of public housing and into affordable single family residential units.

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

### **Introduction**

With respect to homelessness, the Annual Action Plan must include the jurisdiction's strategy for reducing and ending homelessness by working with the North Alabama Coalition for the Homeless who:

- (1) Helps low-income families avoid becoming homeless;
- (2) Reaches out to homeless persons and assessing their individual needs;
- (3) Addresses the emergency shelter and transitional housing needs of homeless persons; and
- (4) Helps homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.

### **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**

The City's strategy is to continue to support Public Service agencies located within the City such as the Decatur-Morgan County Salvation Army. The Salvation Army has historically received Emergency Shelter Grant (ESG) funds to provide emergency and transitional housing for homeless families in the community. In addition to working with the Salvation Army, the City will continue to coordinate with other public service agencies through NACH, the Continuum of Care for the area.

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

The City is not proposing to use any CDBG funds to directly combat or address homelessness. An analysis of homeless needs has been completed using the North Alabama Coalition for the Homeless (NACH) Strategic Plan as permitted by HUD regulations and included in the Appendix of this document. However, it is important to note that the report captures the inventory of homeless housing options for the cities of Decatur, Huntsville, and Morgan, Madison, and Limestone counties. Data specific to Decatur is not available, which is noted in the Needs Assessment section. As such, the City's strategy for addressing the homeless needs identified in the Needs Assessment is to better document the specific needs of the homeless in Decatur, separate from those reported for the combined NACH area. This is a necessary strategy to develop a measured and thoughtful approach to addressing these needs.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals**

**and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City has not adopted any specific strategies to address homelessness and the priority needs of homeless persons. This is due largely to the lack of existing data on homeless people in the City. Furthermore, the City does not have a strategy at the present time to help families and individuals at risk of becoming homeless. While the City has not adopted any specific strategies to address homelessness and the priority needs of homeless persons, the City has established a policy for the discharge of persons from publicly funded institutions or systems of care in order to ensure that these individuals do not end up in a homeless situation.

People experiencing chronic homelessness have high and complex service needs. Individuals experiencing chronic homelessness have high rates of mental illness and/or substance use disorders. Chronic homelessness is associated with severe symptoms of substance use, schizophrenia, and other mental health disorders. Individuals experiencing chronic homelessness also have high rates of institutionalization or incarceration. NACH has several strategies to end chronic homelessness.

**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**

While there are agencies that provide homeless services and housing options in Decatur and North Alabama, the need “gaps” identified in the NACH Strategic Plan cover the metro area – not just Decatur. Therefore, without data that clearly documents homeless needs specific to Decatur it is difficult to discuss such needs. It is also important to note that the 2014 NACH point-in-time homeless census did not identify homeless persons by jurisdiction. However, Decatur could be expected to have a proportionate number of homeless based on general population comparisons, which likely would be very few. As such, the City has not proposed a strategy for rapid-rehousing and will rather rely on the area’s public service agencies.

**Discussion**

For the period of the 2020 Annual Action Plan, the City’s strategy for addressing the homeless needs identified in the needs assessment is to seek to extract the specific needs of the homeless in the city of Decatur, as NACH data is reported for Limestone, Madison, and Morgan Counties combined. This is a necessary strategy to develop a measured and thoughtful approach to addressing homelessness in the City of Decatur.

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

### **Introduction:**

The City of Decatur recognizes the need to create a balanced, sustainable range of housing choices to encourage social and economic diversity. The City considers projects that add more low-income and affordable housing in the community with great care. In the case of proposals presented to the City, such as multi-unit Low-Income Housing Tax Credit rent-to-own developments, the City has been supportive of those projects which evidence greater income diversity and quality designs that are sensitive to the issues associated with increasing low-income concentrations. However, the City does not impose zoning or subdivision ordinances or development regulations that are intended to erect barriers to affordable housing.

The most significant barriers to affordable housing are:

1. Housing stock in Decatur is predominantly single family and aging
2. Affordable housing suffers from a “not in my backyard” problem
3. Threat of cuts to affordable housing programs
4. City ordinances which do not control slum lords
5. Low property values
6. Qualifying challenges, particularly income and credit
7. The existing stock of affordable rental housing is disappearing due to deterioration and the exit of private owners from the affordable housing market.
8. Restrictive zoning codes suppress housing supply eg limiting the height of new buildings or deciding that large apartment buildings need a minimum number of parking spots; these restrictions make construction more difficult and more expensive.
9. Affordable housing is impacted by transportation issue. Rising rents and home prices push low- and middle-income households farther from major urban centers—where the greatest number of jobs and public transit systems tend to be—mismatch between transportation and jobs

### **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**

As part of its strategy to reduce the impact of barriers to affordable housing, the City should continue efforts such as its down payment assistance program, but also ensure opportunities for the development and rehabilitation of multifamily residential units. For the period of the Consolidated Plan, the City will need to analyze the 2010 Comprehensive Plan and the Zoning Ordinance to ensure that affordable housing is directly encouraged and incentivized.



**Discussion:**

For the period of the 2020 Annual Action Plan strategies for addressing such barriers will include analyses of building codes, environmental problems, and the creation of incentive policies, ordinances and programs.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to collaborate with public institutions, nonprofit organizations and private sector organizations to leverage funds and devise models that address the challenges to the goal of self-sufficiency and sustainability for low to moderate income individuals, households and communities.

#### **Actions planned to foster and maintain affordable housing**

The City's priority includes stabilizing and redeveloping communities, one neighborhood at a time. The City and CAPNA partnered to transform an empty lot in the city to the Seville Subdivision, a 24-home single-family affordable housing development for income-eligible homebuyers in the target area of Northwest Decatur. Seville now occupies the land that previously housed the Stonegate apartment complex, a location formerly known for high crime, a prevalence of drugs and a contagious feeling of hopelessness among its residents.

#### **Actions planned to reduce lead-based paint hazards**

The City plans to continue to promote the use of the Guide Specifications for Reducing Lead-Based Paint Hazards which is a technical guidance document for the purchase of services for reducing lead-based paint hazards. The Guide is intended for owners, or their representative agents, planning to contract for lead-based paint hazard mitigation. The Guide addresses lead-based paint inspection, risk assessment, interim controls and abatement of lead-based paint in buildings in the context of a standalone project and as part of a larger renovation project.

#### **Actions planned to reduce the number of poverty-level families**

The City, through strategic partnership with organizations such the Decatur Housing Authority, the Community Action Partnership of North Alabama and other service organizations, is committed to continue supporting programs and interventions aimed at reducing or eliminating the causes and consequences of poverty for families and communities.

#### **Actions planned to develop institutional structure**

The institutional structure for addressing the goals of the CDBG program is in the form of a collaborative network of public institutions, nonprofit organizations, and the private sector to provide decent and affordable housing and suitable living environments and expanded economic and community

development opportunities for the low to moderate income residents of Decatur.

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

To adequately serve the low to moderate income population in Decatur, the City will continue to works with a variety of housing, health, special needs and other service providers.

**Discussion:**

To adequately serve the low to moderate income population in Decatur, the City will continue to works with a variety of housing, health, special needs and other service providers.

## **Program Specific Requirements**

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

#### **Introduction:**

#### **Community Development Block Grant Program (CDBG)**

#### **Reference 24 CFR 91.220(I)(1)**

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

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

Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

**Appendix - Alternate/Local Data Sources**