

ACTION PLAN

Fiscal Year 2026-2027

DRAFT

DRAFT



DRAFT

City of Decatur, Alabama
Community Development Department

DRAFT

Executive Summary

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

1. Introduction

Decatur is the largest city in and county seat of Morgan County, Alabama. While most of the city lies within Morgan County, a small portion of the city, primarily industrial, is north of the Tennessee River in Limestone County. The city is bounded on the east by I-65. Metropolitan Huntsville begins east of the interstate. Between 1980 and 2000, Decatur's population increased from 42,002 to 53,953, a growth rate of 28.5%. The Census Bureau estimates the current population of Decatur to be 58,321.

Decatur receives an annual Community Development Block Grant allocation from the U.S. Department of Housing & Urban Development (HUD). The overall goal of the CDBG program is "to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons." (24 CFR 91.1)

HUD requires CDBG entitlements to prepare a plan every five years for allocating anticipated resources. The governing regulation (§91) calls it the consolidated plan because it combines planning for CDBG with other programs administered by HUD's Office of Community Planning and Development. CDBG is the only HUD program for which Decatur is a direct recipient. This plan covers Decatur's 2025-6 through 2029-30 program years. The City's program year begins on April 1 and ends on March 31. The Consolidated Plan is supported by five annual action plans, the first of which is incorporated into this plan.

The Consolidated Plan is divided into five sections as required by §91:

1. The Process (PR)
2. Needs Assessment (NA)
3. Market Analysis (MA)
4. Strategic Plan (SP)
5. First-Year Annual Action Plan (AP)

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

CDBG regulations are found at 24 CFR 570. The program allows a great deal of flexibility as long as an activity is eligible for funding (§570.201-207) and meets one of three national objectives (§570.208). Activities Decatur will fund over the next five years will be selected to meet one of two objectives:

- Provide safe, decent affordable housing
- Create suitable living environments

It should be noted that while CDBG funds may not be used for the construction of new housing, they may be used in a number of ways to support new housing construction.

HUD requires CDBG-funded activities to produce one of the following outcomes:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

The outcome for each activity is identified in the Annual Action Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City's community development activities are guided by the goals of the Consolidated Plan and the Annual Action Plans. The Community Development Department has generally been successful in undertaking key actions that are making an impact throughout Decatur. The City has identified several needs that would improve performance and customer service and satisfaction during the next five years, including: a) developing a response form to encourage public comments on documents made available for public comment; and; b) budgeting more funds for the operation and maintenance of the Community Resource Center and the Decatur Home Ownership Made Easy (H.O.M.E.) downpayment and mortgage assistance program.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The city conducted two public hearings during the planning process as required by its Citizen Participation Plan and 24 CFR 91.105(e). The consultation process included interviews, group discussions, workshops, and the extensive use of topic-related surveys. All stakeholder types recommended by HUD were consulted through one or more of the methods listed above.

The draft copy of the Consolidated Plan was made available for citizen comments from April 27th 2026, through May 29th 2026. Copies of the draft Consolidated Plan were made available for citizen review at City Hall, the Wheeler Basin Public Library, the Decatur Housing Authority, and the Turner-Surles Community Resource Center. A downloadable pdf of the draft Consolidated Plan was available on the City website until replaced by the document as submitted to HUD.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Any written comments received during the 30-day Comment Period beginning April 27th 2026, will be added to this plan before it is submitted to HUD.

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

Any written comments received during the 30-day Comment Period beginning April 27th 2026, but not accepted will be added to this plan before it is submitted to HUD.

7. Summary

Grantees are required to submit new Action Plans at least 45 days before the start of its program year. Decatur's CDBG program year runs from April 1 to March 31. Because of the required 30-day comment period, the City conducted the second of two required public hearings on the plan January 23rd 2026. HUD instructs grantees not to submit plans until HUD has released its annual funding allocations. At the time of the second public hearing, Congress had not yet approved HUD's budget for FY2026 which began October 1, 2025. Because of its early program year start date, the City is presenting this Action Plan using provisional funding levels. The sections requiring specific funding levels have been built on the assumption of level funding for the five years, with an arbitrary funding level of \$424,836 per year. Should the actual 2026-27 program year funding level be higher than \$424,836 funding levels for public services will be increased to 15% of the new total. The balance of the new funding will be spread to housing rehabilitation and program administration, subject to the 20% statutory cap on administrative expenses.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency

Table 1 – Responsible Agencies

Narrative (optional)

The department's responsibilities include overseeing preparation of the five-year consolidated plan; annual action plans in support of the consolidated plan; and development of policies and procedures to insure all CDBG-funded activities undertaken by the City or its subrecipients are eligible and meet a National Objective as required by 24 CFR 570.

Consolidated Plan Public Contact Information

Mr. Allen Stover, Community Development Manager - agstover@decatur-al.gov; 256-341-4966

Ms. Susanne Henderson, Grant Administrator, shenderson@decatur-al.gov ; 256-341-4967

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

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. Specific outreach efforts were undertaken to solicit community participation and input from diverse racial and ethnic minorities, elderly and families with children. Efforts were also made to ensure that Limited English Proficient (LEP) residents and persons with disabilities were provided the opportunity to participate in the 2025 – 2029 Consolidated Plan development process. Efforts included a needs assessment survey, focus group discussions, community meetings and public hearings.

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, North Alabama Regional Council of Governments (NARCOG) and the Community Action Partnership of North Alabama (CAPNA). A public meeting was held on October 2, 2025. In addition, the city held another public meeting on December 23rd 2026

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(l))

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 for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 -- Agencies, groups, organizations who participated

1	<p>Agency/Group/Organization</p>	<p>North Alabama Coalition for the Homeless, Inc</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing Services - Victims</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

<p>2 Agency/Group/Organization</p>	<p>COMMUNITY ACTION PARTNERSHIP OF NORTH ALABAMA, INC.</p>
<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders</p>

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy</p>
<p>3</p>	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> <p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>Decatur Utilities</p> <p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - Local</p> <p>Market Analysis Economic Development</p>
	<p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

4	Agency/Group/Organization	United Way of Morgan County
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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

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.
Community Needs and Resource	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 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

Narrative (optional)

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.

AP-12 Participation – 91.105, 91.200(c)

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

Needs assessment surveys covering Housing Needs, Public Facilities and Infrastructure, Non-Homeless Special Needs, and Homeless Needs were distributed, and responses collected between June 1 and September 30, 2024. The City held a workshop on July 9 for Realtors, mortgage lenders, and attorneys to introduce changes to its Home Ownership Made Easy (H.O.M.E.) program. One segment of the workshop was devoted to gathering input for housing sections of the Consolidated Plan. Workshop participants completed housing surveys, adding a strong voice representing low- and moderate-income (LMI) residents of the city. Fair Housing Presentation was also presented at the workshop. Public hearing was held on October 2nd 2025 and January 23rd 2026.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community CDBG recipients	5 persons attended and session live streamed and archived	no written comments received	none	N/A
2	Public Hearing	Non-targeted/broad community CDBG recipients	4 persons attended and session live-streamed and archived	no written comments received	none	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Housing Workshop 7-9-2025	realtors, lenders attorneys	30 persons attended	no written comments received	none	N/A

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Allocation from HUD for the City of Decatur Alabama for the 2026-2027 Grant year is \$383,699

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	383,699.00	0.00	0.00	383,699.00	1,375,000.00	he estimated amount of CDBG funds that will be used for activities that benefit persons of low-and moderate-income for this program year is 95%.

Table 5 - Expected Resources – Priority Table

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

CDBG funds will be used to leverage other City, State, or Federal revenue streams should they become available. There is no matching requirement for CDBG 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

N/A

Discussion

Decatur's CDBG allocations trended downward through the life of 2020-2024 Consolidated Plan. The City has chosen to take a conservative position for 2025-2029 Consolidated Plan, projecting level funding for the next five years. Increased funding, if any, will be reflected in subsequent Annual Action Plans.

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	Increase Affordable Housing Opportunities	2025	2029	Affordable Housing	Citywide	Low- and Mod-income households with unmet needs	CDBG: \$159,405.00	Direct Financial Assistance to Homebuyers: 12 Households Assisted
2	Owner-Occupied Single-Family Housing Rehab	2025	2029	Affordable Housing	Citywide	Low- and Mod-income households with unmet needs	CDBG: \$90,000.00	Homeowner Housing Rehabilitated: 10 Household Housing Unit
3	Public Services	2025	2029	Non-Housing Community Development	Citywide	Community and Public Services	CDBG: \$57,555.00	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
4	Promote Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing	CDBG: \$600.00	Other: 58000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Support Programs through program admin	2025	2029	Planning/Administration	Citywide	Low- and Mod-income households with unmet needs Community and Public Services Fair Housing	CDBG: \$76,139.00	Other: 58000 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Affordable Housing Opportunities
	Goal Description	
2	Goal Name	Owner-Occupied Single-Family Housing Rehab
	Goal Description	
3	Goal Name	Public Services
	Goal Description	
4	Goal Name	Promote Fair Housing
	Goal Description	
5	Goal Name	Support Programs through program admin
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects selected are the City's response to the highest priorities identified during the consultation and public input phases of the planning process

Projects

#	Project Name

Table 7 - Project Information

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

The allocation priorities are based on the priority needs and goals established during the 2025-2029 Consolidated Planning process. The major obstacle to meeting underserved needs is the need for larger allocations

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Es ar th fr ac
<TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D8380]>							

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

Five census tracts – 1,6,7,8, and 51.09 – are considered high poverty. Three more – 4, 9, and 51.01 – are possibly high poverty area.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on feedback from consultations, public hearings and surveys the City decided not to restrict its activities to specific areas. As the map in SP-10 of the 2025-2029 Consolidated Plan indicates, funding needs exist through the City.

Discussion

Choosing the allocate CDBG funds citywide gives Community Development staff the flexibility to respond to needs throughout the community as they become apparent.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

we intend to do 9 single family owner occupied rehabs and 11 first time home buyer assistance grant this year

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

Table 9 - 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	9
Acquisition of Existing Units	11
Total	20

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

we intend to do 9 single family owner occupied rehabs and 11 first time home buyer assistance grant this year

AP-60 Public Housing – 91.220(h)

Introduction

The City and Decatur Housing Authority holds semi annual meetings to discuss issues that may arise

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

At this time the City does not plan to use CDBG funds to assist the Decatur Housing Authority

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

Decatur conducts Homeownership Workshops for HCV holders and public housing residents. Speakers include Realtors, mortgage bankers, HUD-certified housing counselors, and representatives from the Community Development Department who discuss the City's Downpayment Assistance Program.

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

Decatur Housing Authority is not designated as Troubled under the provisions of 24 CFR 902

Discussion

N/A

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

Introduction

Homelessness has been identified as a high priority need in Decatur. The City will rely on nonprofit agencies to serve the needs of the public and special needs populations not being served by the agencies receiving allocations for the 2026-27 program year.

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 needs of this population are assisted by several nonprofits in Decatur, with an emphasis on providing meals for the homeless and disadvantaged.

Addressing the emergency shelter and transitional housing needs of homeless persons

The nearest homeless emergency shelters are in Huntsville. The Salvation Army has offered an emergency shelter in Decatur in the past but has chosen to cease operations due to financial considerations. The City is working with the Army to obtain ESG funding through the State of Alabama for the purpose of re-opening its shelter. The City has also spoken with other nonprofits who are working on the feasibility of opening a shelter.

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

There are no agencies in Decatur and Morgan County specializing in providing transitional housing. Families and individuals needing these services will have to find them in Huntsville. The City of Decatur is not proposing any emergency shelter or transitional housing activities assisting with the transition to permanent housing and independent living in this Action Plan, but will continue to support these activities through NACH.

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.

The City of Decatur has a policy for the discharge of persons from publicly funded institutions or systems of care in order to prevent such discharges from immediately resulting in homelessness for such persons.

Discussion

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). A member of the Decatur delegation serves on the Executive Committee, and all members attend monthly meetings on a regular basis. NACH is charged with homeless prevention activities throughout North Alabama, and the City is actively working toward the elimination of chronic homelessness.

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

Introduction:

Affordable owner-occupied housing is a major point of emphasis in Decatur’s 2025-2029 Consolidated Plan. The City will allocate approximately 40% of its annual allocation to funding its Home Ownership Made Easy (H.O.M.E.) program which assists LMI households buy affordable single-family homes.

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

Decatur revised its Zoning ordinances in 2024. The results of consultation and housing surveys suggest market pressures rather than public policies are the primary barriers to affordable housing in Decatur and Morgan County. There has 2 new affordable housing projects that have started and a third which is in the process of starting which will relieve some pressure in the affordable housing market.

Discussion:

See MA-40 and SP-55 in the 2025-2029 Consolidated Plan for a more extensive discussion of this topic.

AP-85 Other Actions – 91.220(k)

Introduction:

The City continues to invest federal funds in projects and programs that address the priority needs of the community. In an effort to direct critical HUD resources to the needs of the community, the City continues to work towards achieving the goals identified in the Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The City collaborates with various social services housing, and economic development service providers. The City allocates 15% annually i CDBG funds to provide services to vulnerable populations. Through the various programs provided residents are assisted with identifying housing and supportive service needs. The level of demand for these programs exceeds the amount of funding available .

Actions planned to foster and maintain affordable housing

The Action Plan allocates 40% of available funds for homeownership assistance and approximately 25% of available funds for single-family, and owner-occupied housing rehabilitation.

Actions planned to reduce lead-based paint hazards

Visual inspections are conducted on all pre-1978 homes being considered for homebuyers assistance or housing rehabilitation. Any LBP issues discovered are discussed with the homeowner and mitigated if possible.

Actions planned to reduce the number of poverty-level families

This Action plan allocates no funds directly to reducing the number of poverty-level families. The City will, however, continue to support the efforts of partner agencies who work with this population.

Actions planned to develop institutional structure

none at this time

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

Public agencies, nonprofit organizations, and other service agencies all play an integral role in the provision of affordable housing and support services. The City will continue to work with these agencies to meet the proposed housing and community development goals.

Discussion:

The City recognizes its obligation and responsibility to be a good steward of its CDBG funding and is committed to serving the needs of all residents of Decatur, particularly low to mod income individuals and households.

Program Specific Requirements

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

Introduction:

Any program income that is generated during the 2026-2027 will come from the Seville Sub division. That income will be reallocated to the Citys CDBO for the Construction of Affordable Housing. All Program Income will be allocated before anyother funds are requested in the IDIS system.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	95
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	1.00%

The City intends to expend 95% of this allocation towards low to mod income residents. over the past 10 years our % has been almost 100%

