

2016-2021 Consolidated Plan and 2016-2017 Annual Action Plan

City of Albany, Georgia

May, 2016

Prepared for the
City of Albany
Department of Community and Economic Development

By



Under contract to WFN Consulting, LLC

Executive Summary

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

1. Introduction

The City of Albany's 2016-2021 Consolidated Plan is a comprehensive planning document promoting a coordinated approach to housing and community development needs, and fostering coordination of all programs funded by the U.S. Department of Housing and Urban Development (HUD). It provides guidance on the investment of HUD dollars, as well as other federal, state, and local funds. This Plan outlines the priorities by which the City's Community Development Block Grant (CDBG) Program and HOME Investment Partnership (HOME) Program funds will be invested over the next five years. Every year, the City will produce an Annual Action Plan to detail specific activities to carry out the 5-Year Plan's priorities and goals in seeking to meet the City's community development needs.

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

By far the most common housing problems in Albany for both owners and renters are cost burdening and severe cost burdening. The City has 7,895 low and moderate income renter households that spend more than 30% of their income on housing, as do 2,232 low and moderate income owner households. Taken together, there are 10,127 cost burdened households with incomes under 80% of the area median income (AMI), constituting 68% of that income group. Of these, 5,714 households have a severe cost burden (4,440 renters and 1,274 owners), comprising 38% of total low and moderate income households.

Crowding (more than one person per room) affects 570 renters and 33 owners with low and moderate incomes, or 4% of all households in that income group, a considerably lower share than are affected by cost burdens or severe cost burdens.

Substandard housing (lacking complete plumbing or kitchen facilities) affects the smallest number of low and moderate income households in Albany: 305 renters and 40 owners, or 2% of all households with incomes under 80% AMI.

3. Evaluation of past performance

Each year, the City of Albany reports its progress in meeting the five-year and annual goals in a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days of the start of the new program year. Copies of recent CAPERs are available for

review at the City of Albany Department of Community and Economic Development (DCED) or online at <http://www.albany.ga.us/dced>.

4. Summary of citizen participation process and consultation process

The City conducted significant consultation with citizens, non-profit agencies, government agencies, the Albany Housing Authority, housing providers, and others in preparing this Plan. The City hosted five community meetings and provided options for stakeholders to participate in individual interviews, if preferred. A Community Needs Survey was also used to determine needs and priorities. Outreach efforts resulted in 82 meeting attendees, 3 interview participants, and 135 survey respondents. Comments received from each outreach method are provided in the Citizen Participation section of this Plan.

5. Summary of public comments

Comments received through the public meetings, community survey, and interviews are summarized in the Citizen Participation section of this Plan.

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

The City took all comments into consideration in preparing this Consolidated Plan and Annual Action Plan. The City reviewed all comments for common and recurring themes to help establish priorities and goals.

7. Summary

During the development of the Consolidated Plan, a number of priority needs were identified. The City's eight priority needs are:

1. Neighborhood Revitalization
2. Maintain Affordable Housing Stock
3. Increase Access to Affordable Housing
4. Support the Needs of Homeless and At-Risk Persons
5. Public Services Supporting Low-Income and Special Needs Populations
6. Acquire, Develop, or Improve Public Facilities
7. Affirmatively Further Fair Housing Choice
8. Program Administration and Planning

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	City of Albany	Department of Community & Economic Development
HOME Administrator	City of Albany	Department of Community & Economic Development

Table 1 – Responsible Agencies

Narrative

The City of Albany, Department of Community & Economic Development (DCED) developed this 5-Year Consolidated Plan (2016-2021) and 2016-2017 Annual Action Plan through collaborative efforts of City staff and local stakeholders, with assistance from WFN Consulting and Mosaic Community Planning consulting team.

Consolidated Plan Public Contact Information

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

1. Introduction

In preparing this Plan, the City of Albany conducted significant public outreach to gather input from citizens, City staff, non-profit agencies, housing developers, local service providers, government agencies, the Albany Housing Authority, and others. To identify community development and housing priorities, the City held five public meetings at various times and locations throughout Albany, conducted a communitywide survey, and interviewed key stakeholders not able to attend a meeting. These outreach efforts are summarized in the Citizen Participation section of this Plan.

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 strove to include both housing providers and health, mental health, and other service agencies in the development of this Plan. Over 20 organizations were invited to attend public meetings and/or participate in interviews, including nonprofit housing developers, the Albany Housing Authority, homeless service providers and food pantries, community service providers, transit providers, and school system representatives. Public meetings allowed group discussions of the connections between housing and other community needs. This Plan is designed to promote enhanced coordination amongst local housing and service organizations over the next five years.

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

The City of Albany participates in Georgia’s Balance of State Continuum of Care (BoS CoC). A City staff sits on the BoS CoC’s Homeless Management and Information Systems Committee and a representative of the Albany-Dougherty Homeless Coalition is a member of the Board. The City participated in the BoS CoC’s Point-in-Time homeless count in January 2015.

In addition to participating in the BoS CoC, Albany has a local organization – the Albany-Dougherty Homeless Coalition – dedicated to addressing the needs of homeless persons and persons at risk of homelessness. Founded in 1997, the Coalition is a collaboration of organizations and advocates dedicated to ending homelessness and increasing the local supply of sustainable and affordable housing. The Coalition meets monthly to identify, plan, and implement activities to address homelessness in Albany. Annually, the organizations conducts a homeless count, hosts a Homeless Summit to enhance coordination between local agencies, and holds a Project

Homeless Connect event designed to provide homeless persons with medical services, healthcare options, clothing, and other basic needs.

In 2012, the Coalition published *Recommendations to Albany-Dougherty County: 10-Year Plan to Reduce Homelessness*, which identified short-, mid-, and long-term goals to addressing homelessness in the city and county. In the short term, the agency sought to increase awareness regarding homelessness and strengthen relationships between local providers. Mid-term goals focus on homeless prevention, strategies for special populations, and improved data management. The long-term goal is to increase the number of transitional and permanent housing units available for chronically homeless persons. More detailed descriptions of resources, facilities, and activities aimed at preventing or reducing homelessness are included in the Market Analysis, Strategic Plan, and Annual Action Plan sections of this document.

Over the next five years, the City will continue to forge new partnerships with social service agencies, housing developers/managers, educational institutions, and organizations serving special needs populations including elderly, persons with disabilities, and youth. Funding for these agencies will be made available annually through a competitive application process.

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

The City of Albany does not receive Emergency Services Grant (ESG) funds directly from HUD, but participates in the Balance of State Continuum of Care, receiving a portion of the state's ESG allocation through the Georgia Department of Community Affairs (DCA). The Homeless Coalition of Albany-Dougherty County serves as the lead agency for the Continuum of Care Plan for the City.

City of Albany agencies who serve the homeless population, including DCED, enter data into the Homeless Management Information System (HMIS) for reporting to DCA to track the provision of services.

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

In addition to obtaining input from DCED staff, the City of Albany invited more than 20 local stakeholders to provide input for the Consolidated Plan via public meetings, in-person or telephone interviews, and/or participation in a survey regarding housing and community development needs. The City also advertised the planning process and ways to get involved in local newspapers (the *Albany Herald* and *Southwest Georgian*), on the DCED's webpage, through

press releases and interviews with local news outlets, and through flyers (in English and Spanish) placed in public places within the city. Seventeen groups participated in the planning process; they are listed in Table 2 along with the areas of the Plan for which they provided input. Organizations consulted include homeless housing and service providers, faith-based organizations, special needs advocates and housing providers, community-based organizations, education providers, and public agencies such as the Dougherty County District Attorney’s office, the Albany Police Department, and Albany Utilities.

Agency/Group/Organization Name		Agency/Group/Organization Type	Consolidated Plan Section Consulted	How Consulted?
1	Albany ARC	Disability Advocacy and Services	Non-Homeless Special Needs, Other (Community Development Needs)	Public Meeting
2	Albany Community Builders	Community Organization	Housing Need Assessment, Other (Community Development Needs), Market Analysis	Public Meeting
3	Albany Housing Authority	Housing Authority	Public Housing Needs, Housing Needs Assessment, Anti-Poverty Strategy, Barriers to Affordable Housing	Interview
4	Albany Police Department	Local Government Agency	Non-Homeless Special Needs, Other (Community Development Needs)	Public Meeting
5	Albany State University	Education	Housing Need Assessment, Market Analysis, Economic Development, Other (Community Development Needs)	Public Meeting

6	Albany Utilities	Local Government Agency	Housing Need Assessment, Barriers to Affordable Housing	Public Meeting
7	Bailey Healthcare, Inc.	Housing	Non-Homeless Special Needs Assessment, Barriers to Affordable Housing	Interview
8	Bridge of Power Outreach Ministries	Community Services	Housing Need Assessment, Economic Development, Other (Community Development Needs)	Public Meeting
9	Communities in Schools	Education	Economic Development, Market Analysis, Non-Homeless Special Needs	Public Meeting
10	Dougherty County District Attorney	Local Government Agency	Non-Homeless Special Needs, Anti-Poverty Strategy, Other (Community Development Needs)	Public Meeting
11	Dougherty County Schools	Education/Local Government Agency	Housing Need Assessment, Homelessness Needs, Other (Community Development Needs), Economic Development	Public Meeting
12	Faith Community Outreach	Homeless Housing/Services	Homelessness Needs, Homelessness Strategy, Housing Need Assessment	Interview

13	First Monumental Faith Ministry	Faith-based Organization	Housing Need Assessment, Other (Community Development Needs), Non-Homeless Special Needs, Anti-Poverty Strategy	Public Meeting
14	Greater 2 nd Mt Olive Baptist Church/Mt Olive Community Outreach Center	Faith-Based Organization	Housing Need Assessment, Other (Community Development Needs), Non-Homeless Special Needs, Anti-Poverty Strategy	Public Meeting
15	NAMI of Albany	Mental Health Advocacy and Services	Non-Homeless Special Needs, Housing Need Assessment	Public Meeting
16	Neighborhood Watch	Neighborhood Organization	Anti-Poverty Strategy, Other (Community Development Needs), Economic Development	Public Meeting
17	Open Arms, Inc.	Child Abuse Prevention	Housing Need Assessment, Homelessness Needs and Strategy, Non-Homeless Special Needs	Public Meeting

Table 2 – Agencies, groups, organizations who participated

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

Efforts were made to consult as broad a group of community stakeholders as possible. Invitations to participate in the planning process were extended to over 20 organizations, who had the option of participating by attending a meeting, giving a one-on-one interview, or completing an anonymous survey. No agency types were excluded from participation.

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?
<p><i>Recommendations to Albany-Dougherty County: 10-Year Plan to Reduce Homelessness, 2012-2022</i></p> <p>Prepared by Timothy Sweet-Holp, Albany State University</p>	<p>Albany-Dougherty Coalition to End Homelessness</p>	<p>Goals from the <i>10-Year Plan</i> directly overlap with Strategic Plan goals related to reducing homelessness, increasing the supply of affordable housing, and promoting inter-agency coordination. Specific goals from the <i>10-Year Plan</i> include: increasing awareness of homelessness needs, strengthening relationships between local agencies, homelessness prevention, strategies for special needs homeless populations, improved data management, and increased transitional and permanent housing for the chronically homeless.</p>

<p><i>PHA 5-Year Plan (for FY2013-2014 to FY2017-2018) and PHA Annual Plan (for FY2015-2016)</i></p> <p>Prepared by the Albany Housing Authority</p>	<p>Albany Housing Authority</p>	<p>PHA goals directly overlap with Strategic Plan goals related to the provision of affordable housing, economic development, and fair housing. Specific goals from the <i>PHA 5-Year Plan</i> and <i>PHA Annual Plan</i> include: expanding the supply of assisted housing through rental vouchers, increasing public housing occupancy, and leveraging private and other public funds; improving the quality of assisted housing through renovations and customer service; improving the living environment by deconcentrating poverty; promoting self-sufficiency through employment and supportive services; and affirmatively furthering fair housing.</p>
<p><i>Oaks at North Intown Choice Neighborhoods Transformation Plan, June 2013</i></p> <p>Prepared by the Albany Housing Authority with assistance from Boulevard Group, Inc.</p>	<p>Albany Housing Authority</p>	<p>This plan adopted the goals of the Choice Neighborhoods Initiative related to housing, people, and neighborhoods. Specific goals include: improve and expand housing opportunities; improve access to basic services such as retail opportunities, healthcare, and early childhood learning programs; improving the quality of local public schools; improving public assets such as parks, gardens, and playgrounds; offering effective transportation alternatives; increasing job access and employment rates; and strengthening public safety to lower crime rates.</p>

Table 3 – Other local / regional / federal planning efforts

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

As the City of Albany implements its 5-Year Consolidated Plan, it will continue to work with other local public and private entities, regional organizations, Dougherty County, and the State of Georgia. To address homelessness, the City will continue to collaborate as a member of the Balance of State Continuum of Care and the Albany-Dougherty Homeless Coalition.

The City will foster coordination and collaboration with public and private entities by making funding available to organizations to achieve Consolidated Plan goals through annual competitive or limited application processes.

PR-15 Citizen Participation

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

City of Albany residents were invited to attend five public meetings at various times and locations in Albany so as to be convenient for a variety of residents. Residents also had the opportunity to provide input in one-on-one interviews, if desired. A Community Needs Survey in English and Spanish was available to residents via a web link and in hard copy. Paper copies of the survey were available at each public meeting, through local homeless and other service providers, and at other public locations throughout Albany. The survey was made available from February 8, 2016 to February 26, 2016, and a total of 135 responses were received.

Advertisement for the public meetings and survey targeted the general public, as well as areas of low and moderate income households, racial/minority concentrations, and persons with limited English proficiency. Advance notice was given to residents through announcements in local newspapers (the *Albany Herald* and *Southwest Georgian*), via the DCED's webpage, through press releases and interviews with local news outlets, and through flyers (in English and Spanish) placed in public places throughout the city. Flyers were emailed to local housing and service providers and other community development practitioners, both as outreach to these stakeholders and for posting and distribution to their clients. In all meeting advertisements, special accommodations (including translation, interpretation, and services for the hearing impaired) were made available, but none were requested.

Dates, times, and locations for the public meetings are shown below:

Tuesday, February 9, 2016

Cathedral of Praise Church
1510-A West Broad Avenue
Albany, Georgia 31707
6:00 PM

Friday, February 12, 2016

Albany State University
Simmons Hall – Room 101
504 College Drive
Albany, Georgia 31705
12:00 PM

Wednesday, February 10, 2016

Monroe Comprehensive High School
900 Lippitt Drive
Albany, Georgia 31701
6:00 PM

Monday, March 7, 2016

City of Albany Law Enforcement Center
201 West Oglethorpe Boulevard
Albany, Georgia 31701

Thursday, February 11, 2016

Greater Second Mt. Olive Baptist Church
302 Atkins Street
Albany, Georgia 31705
6:00 PM

Following development of the draft 2016-2020 Consolidated Plan and 2016-2017 Annual Action Plan, the City of Albany will hold a 30-day public comment period from March 24, 2016 to April 25, 2016. During this time, copies of the draft reports will be available for public inspection. Residents and other stakeholders can provide written comments by email, mail, or hand delivery to DCED. A public hearing to present key plan components and receive comments will be held on March 24, 2016. Input received during the public comment period and public hearing will be added to this section and appended to this document prior to completion of the final Consolidated Plan and Annual Action Plan.

A summary of citizen participation outreach efforts and responses received is shown below, with complete survey results available as an appendix.

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 Meetings	Residents, including minority residents, persons with limited English proficiency, persons with disabilities, and residents of public and assisted housing; Housing and service providers; Community development practitioners	5 public meetings with a total of 82 attendees	<p>Top needs identified through the meetings include:</p> <ul style="list-style-type: none"> • Homeowner rehabilitation/ accessibility improvements • Code enforcement and clean-up of vacant homes • Weatherization and energy efficiency improvements • Economic development in low income neighborhoods • Youth programs • Group housing and homeless shelters • Food security and hunger • Education, drop-out prevention • GED diploma programs • Housing for special populations (people with disabilities, senior, ex-offenders) • Housing vouchers • Neighborhood beautification • Collaboration between local organizations/agencies • Sidewalks • Economic development, revitalized local businesses • Transportation: expansion of hours, fare reductions • Benches and shelters at bus stops 	None	N/A

2	Stakeholder Interviews	Housing and service providers, Community development practitioners	3 interviewees	<p>Top needs identified through the interviews include:</p> <ul style="list-style-type: none"> • Homeless needs – day center, transitional housing, food, mental health services, personal hygiene products • Assistance for the working poor and grandparents raising grandchildren (childcare, rental assistance, literacy programs) • Housing needs – energy efficiency improvements, more affordable housing, short term rental assistance to prevent homelessness • Accessible housing units • Place-based focus on community development • Chronic health problems Group homes for people with disabilities 	None	N/A
3	Community Needs Survey	Residents, including minority residents, persons with limited English proficiency, persons with disabilities, and residents of public and assisted housing; Housing and service providers; Community development practitioners	135 respondents	<p>Top needs identified through the survey include:</p> <ul style="list-style-type: none"> • Demolition/redevelopment of abandoned properties • Street/sidewalk improvements • Elderly housing • Homeless prevention and outreach • Housing for the homeless • Energy efficiency improvements • Housing for persons with disabilities • Drug abuse/crime prevention • Employment training • Youth and senior services • Medical/dental assistance • Food banks/community meals • Child abuse prevention • Financial assistance to community agencies 	None	N/A

4	Newspaper Ad and Articles	Residents, including minority residents, persons with limited English proficiency, persons with disabilities, and residents of public and assisted housing; Housing and service providers; Community development practitioners	<p>The <i>Albany Herald</i> is the main newspaper circulating to Albany-Dougherty County residents.</p> <p>The <i>Southwest Georgian</i> is a weekly newspaper primarily targeted to African American residents in the Albany area.</p>	None	None	http://www.albanyherald.com/news/local/albany-community-and-economic-development-sets-housing-meetings/article_07839759-78e7-5cba-a0d7-31fcd2d408c6.html
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5	Flyers	Residents, including minority residents, persons with limited English proficiency, persons with disabilities, and residents of public and assisted housing; Housing and service providers; Community development practitioners	Flyers in English and Spanish were posted throughout the city and distributed through DCED's network of housing providers, service providers, and other community development organizations.	None	None	N/A
6	City webpage	Residents, including minority residents, persons with limited English proficiency, persons with disabilities, and residents of public and assisted housing; Housing and service providers; Community development practitioners	The DCED webpage is the primary method for information about the Consolidated Plan and Annual Action Plan.	None	None	http://www.albany.ga.us/content/1798/2879/2951/

7	Public Comment Period	Residents, including minority residents, persons with limited English proficiency, persons with disabilities, and residents of public and assisted housing; Housing and service providers; Community development practitioners	N/A	None	None	N/A
8	Public Hearing	Residents, including minority residents, persons with limited English proficiency, persons with disabilities, and residents of public and assisted housing; Housing and service providers; Community development practitioners	5 attendees	Support of the need for home energy efficiency improvements	None	N/A

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on HUD provided figures, the following data indicates the number and percentage of renters and homeowners who may be subject to housing problems, based on income level. The current economic recession has substantially increased the number of households experiencing housing problems and cost burdens.

HUD receives a “special tabulation” of data from the U.S. Census Bureau’s American Community Survey (ACS) that is largely not available through standard Census products. These “special tabulation” data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of area median income) and household types of particular interest to planners and policy-makers. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, is used by local governments for housing planning and as part of the Consolidated Planning process.

Assessing the specific housing needs of Albany is critical to creating a realistic and responsive affordable housing strategy. As such, an assessment of the City’s affordable rental and single family homes was conducted based on available demographic, economic and housing data for Albany utilizing HUD’s new eCon Planning Suite downloaded in the Integrated Disbursement and Information System (IDIS). The eCon Planning Suite pre-populates the most up-to-date housing and economic data available to assist jurisdictions identify funding priorities in the Consolidated Plan and Annual Action Plan. Highlights of this assessment are provided in this section.

Summary of Housing Needs

According to the 2006-2010 Five-Year American Community Survey, Albany was home to 77,217 residents living in 29,130 households, as shown in Table 5. Since the 2000 Census, the city grew very little, adding only 278 persons (a rate of under 1%) and 383 households (1%). These rates are well below the state and national population growth rates from the 2000 to 2010 Censuses of 18.3% and 9.7%, respectively. Median household income increased slightly over the ten year period, from \$28,639 to \$30,000. Compared to state (\$49,342) and national (\$53,482) median incomes, Albany’s median is considerably lower.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	76,939	77,217	0%
Households	28,747	29,130	1%
Median Income	\$28,639.00	\$30,000.00	5%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

Table 6 identifies income levels for a variety of household types, including small families (2-4 members), large families (5 or more members), households with young children, and households with seniors. As shown, 14,970 households in Albany have low or moderate incomes (under 80% of HUD Area Median Family Income (HAMFI)), and together they comprise 51% of the city's households. Looking at income by household type shows that the large majority of households with children under 6 are low or moderate income (72% or 3,654 households), as are 60% of large families (1,435 households), about half of households with an elderly resident (49% with someone age 62 to 74 and 54% with someone over 75), and 45% of small families.

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,155	4,480	5,335	2,575	11,575
Small Family Households *	2,175	1,580	1,850	915	5,955
Large Family Households *	465	440	530	240	700
Household contains at least one person 62-74 years of age	640	695	770	370	1,810
Household contains at least one person age 75 or older	509	560	595	304	1,110
Households with one or more children 6 years old or younger *	1,685	925	1,044	445	1,000
* The highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

Housing needs by tenure and income are provided in Table 7 through Table 12 with a discussion following. HUD defines four housing needs that are quantified in the proceeding tables:

1. Housing units lacking complete kitchen facilities;
2. Housing units lacking completed plumbing facilities;
3. Overcrowded households (households with more than one person per room); and
4. Cost burdened households (households spending more than 30% of their monthly income on monthly housing costs, including utilities).

Additionally, HUD identifies the following four severe housing needs:

1. Housing units lacking complete kitchen facilities;
2. Housing units lacking complete plumbing facilities;
3. Severely overcrowded households (households with more than 1.5 persons per room); and
4. Severe cost burdened households (households spending more than 50% of their monthly income on monthly housing costs, including utilities).

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	160	90	55	0	305	0	0	40	0	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	125	50	0	235	4	0	0	0	4

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	185	20	85	0	290	15	0	20	0	35
Housing cost burden greater than 50% of income (and none of the above problems)	2,700	1,210	195	0	4,105	485	305	470	25	1,285
Housing cost burden greater than 30% of income (and none of the above problems)	370	1,410	1,440	250	3,470	100	370	475	305	1,250
Zero/negative Income (and none of the above problems)	580	0	0	0	580	110	0	0	0	110

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,105	1,445	380	0	4,930	505	305	525	25	1,360
Having none of four housing problems	750	1,980	3,075	1,635	7,440	110	755	1,360	920	3,145
Household has negative income, but none of the other housing problems	580	0	0	0	580	110	0	0	0	110

Table 8 – Housing Problems 2

Data 2006-2010 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	1,440	1,045	550	3,035	190	200	315	705
Large Related	310	360	115	785	85	15	30	130
Elderly	525	340	270	1,135	299	344	175	818
Other	1,130	1,055	755	2,940	30	114	435	579
Total need by income	3,405	2,800	1,690	7,895	604	673	955	2,232

Table 9 – Cost Burden > 30%

Data 2006-2010 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	1,370	370	0	1,740	180	125	125	430
Large Related	300	135	10	445	85	0	20	105
Elderly	400	135	70	605	210	79	55	344
Other	950	575	125	1,650	30	100	265	395
Total need by income	3,020	1,215	205	4,440	505	304	465	1,274

Table 10 – Cost Burden > 50%

Data 2006-2010 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	235	110	125	0	470	19	0	0	0	19
Multiple, unrelated family households	40	50	10	0	100	0	0	10	0	10
Other, non-family households	0	0	0	0	0	0	0	4	0	4
Total need by income	275	160	135	0	570	19	0	14	0	33

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present*	--	--	--	--	--	--	--	--
*HUD did not make available data to complete this table.								

Table 12 – Crowding Information – 2/2

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

Estimates of the number of single person households in need of housing assistance are not available for the City of Albany. In Table 9 and Table 10 above, non-elderly single person households are included in the “other” households category, along with non-family households, such as roommates or non-married partner households. Table 9 shows that there are an estimated 2,940 “other” renter households and 579 “other” owner households with low or moderate incomes who spend more than 30% of their income on housing. Of these, 56% of renter households and 68% of owner households are also severely cost burdened, meaning they spend over 50% of income on housing.

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

According to the 2010-2014 5-Year American Community Survey, there are an estimated 10,826 disabled persons in Albany, comprising 14% of its population. While housing need is not estimated for the disabled population, the ACS does provide poverty rates by disability status, which can serve as an indicator of potential need, give that households with low incomes are more likely to have a housing need. For persons age 18 to 64, 51% of the disabled population is impoverished, compared to 26% of the non-disabled population. For seniors, the poverty rate for disabled persons is 35% compared to 15% of those without a disability. Thus, poverty rates suggest that disabled adults in Albany would be more likely to have difficulty affording housing than their non-disabled counterparts. Additionally, a limited supply of accessible housing and the cost of making needed modifications represent housing needs for Albany’s disabled population.

Liberty House of Albany, a nonprofit that serves victims of domestic violence, dating violence, and stalking, estimates serving approximately 500 victims per year from Dougherty County. The organization also reports that local law enforcement agencies respond to three to eight “founded” calls per day related to domestic violence. Calls are considered to be “founded” only when the accused is present when law enforcement arrives, resulting in what is likely a vast undercount of the true number of domestic violence incidents in the city. Other input from

housing and homeless service providers similarly indicated a continued need for housing for persons facing domestic abuse. At the City's recent Project Homeless Connect event, five of the 353 participants who reported a reason for homelessness cited domestic violence. In the Community Needs Survey, over half of respondents (53%) identified domestic abuse services as a high need in Albany.

What are the most common housing problems?

As shown in Table 7, a total of 8,405 renter households and 2,614 owner households with incomes at or below the area median experience one or more housing problems. Comparing these numbers with the total households at that income level (as provided in Table 6) indicates that 63% have one or more housing needs. At low and moderate incomes (at or below 80% AMI), there are 10,439 households with needs, which represents 70% of total households.

By far the most common housing problems in Albany for both owners and renters are cost burdening and severe cost burdening. Table 9 reveals that 7,895 low and moderate income renter households spend more than 30% of their income on housing, as do 2,232 low and moderate income owner households. Taken together, there are 10,127 cost burdened households with incomes under 80% AMI, constituting 68% of that income group. Of these, 5,714 households have a severe cost burden (4,440 renters and 1,274 owners), comprising 38% of total low and moderate income households, as Table 10 displays.

Crowding (more than one person per room) affects 570 renters and 33 owners with low and moderate incomes, or 4% of all households in that income group (Table 11), a considerably lower share than are affected by cost burdens or severe cost burdens.

Substandard housing (lacking complete plumbing or kitchen facilities) affects the smallest number of low and moderate income households in Albany: 305 renters and 40 owners, or 2% of all households with incomes under 80% AMI, according to Table 7.

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

Uniformly, renters are more often affected by housing problems than owners. The number of renters living in substandard housing (305) is more than seven times the number of owners (40) doing so. Likewise, the number of crowded renters (570) is more than 17 times the number of overcrowded owners (33). Albany's cost burdened households are 3.5 times more likely to be renters (7,895 households) than owners (2,232 households).

For renters, cost burdens are greatest for those with the lowest incomes: 43% of those with a cost burden have incomes at or below 30% AMI; 36% have incomes from 30-50% AMI; and 21% have incomes from 50-80% AMI. This trend is consistent with the understanding of housing as a

basic necessity that must be obtained, no matter what share of one's income it consumes. Those with lower incomes spend a greater share of their resources on housing costs. Cost burdened owners show an opposite trend, with housing needs more concentrated at higher incomes. About one quarter (27%) of cost burdened owners have incomes from 0-30% AMI; 30% have incomes from 30-50% AMI; and 42% have incomes from 50-80% AMI.

Looking at needs by household types, small families (2 to 4 persons) make up the largest share of low and moderate income renters with a cost burden at 38%, closely followed by "other" households at 37%. For owners, elderly households make up the largest share with housing needs at 37%, followed by small families at 32%. The high share of cost burdened elderly owner households likely reflects the difficulty many seniors face in continuing to pay housing costs such as utilities and taxes while living on fixed incomes, even if they no longer have mortgages. Comparing data in Table 9 with total household by type in Table 6 shows that 67% of small families are cost burdened. While they make up relatively small shares of the needs populations, 64% of large families (5 or more persons) are cost burdened.

Finally, overcrowded renter and owner households are more likely to be single family households than multiple, unrelated families. The former make up 80% of overcrowded households, and the latter constitutes 18%. Given that the vast majority of Albany households are single families, however, overcrowding is more likely to affect unrelated families sharing a home (i.e., "doubling up").

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

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage jobs, rents that are more than 30 or 50% of their incomes, and high childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness often have additional issues present such as family conflicts, domestic violence, doubling up with family members or friends, housing with code or safety violations, household members with a disability, criminal histories, histories of mental health issues or substance abuse, difficulty navigating systems to access public benefits or community-based services, and prior experience with homelessness.

For families and individuals nearing the termination of rapid re-housing assistance, a top need is to secure permanent housing. Other needs include access to Social Security disability and other benefits; linkages to health, mental health, and legal services; continued case management and

supportive services; and access to mainstream job training, employment, and education programs, and supportive employment agencies.

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:

The City of Albany does not prepare estimates of its at-risk population.

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

Low incomes and high housing cost burdens are two housing characteristics linked with instability and an increased risk of homelessness. Renters with incomes under 30% AMI and housing cost burdens over 50% are at risk of homelessness, especially if they encounter a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Additionally, families or individuals doubling up with other, unrelated households are an increased risk of homelessness. In Albany, there are 3,020 extremely low income renter households (under 30% AMI) spending more than 50% of their income on housing. Albany also has 100 households comprised of multiple, unrelated families living together in overcrowded conditions.

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

Introduction

According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 13 through Table 16 identify the number of households experiencing one or more of the four housing problems by householder race and ethnicity and income level. The four housing problems include: (1) cost burden (paying more than 30% of income for housing and utilities); (2) overcrowding (more than one person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Income classifications include extremely low income (under 30% of Area Median Income (AMI)); low income (30-50% AMI); moderate income (50-80% AMI); and middle income (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 81% of households in Albany have one or more housing problems (3,945 households, as show in Table 13). Two groups – Asians and Latinos – have a disproportionately greater need. All of the 25 Asian households have at least one housing problem, as all of the 140 Latino households.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,945	420	530
White	370	15	60
Black / African American	3,320	385	470
Asian	25	0	0
American Indian, Alaska Native	25	0	4
Pacific Islander	0	0	0
Hispanic	140	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2006-2010 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Nearly three-quarters of households with incomes from 30-50% AMI have one or more housing problems (71% or 3,220 households). Whites face housing needs at a slightly lower rate (65%) and African Americans at a somewhat higher rate (74%). One group – Asian households – had a disproportionately greater rate of housing need: all of the 10 Asian households had a housing problem.

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,220	1,290	0
White	705	385	0
Black / African American	2,490	885	0
Asian	10	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2006-2010 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Of the 5,195 Albany households with moderate incomes, less than half (45%) have at least one housing problem. Rates of need were lowest for Asians (33%) and Whites (39%) compared to African Americans (46%). Latinos face a disproportionate rate of housing need at 75%.

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	2,325	2,870	0
White	525	815	0
Black / African American	1,735	2,020	0
Asian	10	20	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	45	15	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2006-2010 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

One in seven middle income households in Albany have at least one housing need (335 households). No racial or ethnic group had a disproportionate need. Variation from the citywide rate of 14% ranged from 12% for Latinos and African Americans to 20% for Whites.

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	335	2,030	0
White	150	590	0
Black / African American	185	1,405	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	29	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2006-2010 CHAS
Source:

*The four housing problems are:

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

Discussion

Overall, CHAS data regarding housing problems by income level and race/ethnicity shows that need is more common at low incomes – more than 70% of low and extremely low income

households face one or more housing problems. At moderate income, that rate falls to 45% and, at middle incomes, to 14%.

Four groups experience a disproportionately greater incidence of housing need than the city as a whole. They include extremely low income (0-30% AMI) Asian and Latino households, of which 100% have a housing need compared to 81% citywide; low income Asian households (100% rate of housing need versus citywide rate of 71%); and moderate income Latino households (75% rate of housing need versus citywide rate of 45%). At middle incomes, no group had a disproportionately greater housing need.

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

Introduction

This section examines *severe* housing need by income level and householder race and ethnicity. Like in the preceding analysis, this section uses HUD’s definition of disproportionately greater need, which occurs when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 17 through Table 20 identify the number of households experiencing one or more of the four severe housing problems by householder race and ethnicity and income level. The four severe housing problems include: (1) severe cost burden (paying more than 50% of income for housing and utilities); (2) severe overcrowding (more than 1.5 persons per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Income classifications include extremely low income (under 30% of Area Median Income (AMI)); low income (30-50% AMI); moderate income (50-80% AMI); and middle incomes (80-100% AMI).

0%-30% of Area Median Income

At extremely low incomes, 69% of households in Albany experience a severe housing need (3,405 households). Three-quarters of Whites with incomes up to 30% of the area median have a severe need (75%), as do 68% of African Americans. Three racial/ethnic groups face severe housing problems at a disproportionately greater rate: Asians (100% of 25 households), American Indians/Alaska Natives (86% or 25 households), and Latinos (82% or 115 households).

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,405	965	530
White	330	50	60
Black / African American	2,855	860	470
Asian	25	0	0
American Indian, Alaska Native	25	0	4
Pacific Islander	0	0	0
Hispanic	115	25	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2006-2010 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

At low incomes, 31% of Albany households have a severe housing problem (1,390 households). Of the White population in this income bracket, 349 out of 730 (32%) households face a severe housing problem. The rate for African Americans in this income group is nearly equal: 1,010 out of 2,360 low-income African American households (30%) face severe housing needs. Asian households have a disproportionately greater rate of severe housing need (100% of 10 households).

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,390	3,120	0
White	349	730	0
Black / African American	1,010	2,360	0
Asian	10	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2006-2010 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Eleven percent (11%) of moderate income households in Albany have one or more severe housing needs (590 households). At this income level, the rate of need for African American households is more than double the rate of need for Whites (13% versus 6%). No group has a disproportionate incidence of severe housing need.

	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	590	4,605	0
White	85	1,255	0
Black / African American	495	3,255	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	60	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2006-2010 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

In the 80-100% AMI income range, only a small share of households (1% or 20 households) experience a severe housing need. No group faced a disproportionate rate of needs.

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	20	2,345	0
White	0	735	0
Black / African American	20	1,570	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	33	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2006-2010 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Overall, severe housing problems are most severe at lower income levels. Over two-thirds (69%) of Albany households with incomes below 30% AMI face a severe need, as do 31% of low income households. As incomes increase, rates of severe housing problems decline, dropping to 11% at moderate incomes and 1% for the middle income group.

At both the extremely low and low income levels, Asian households have a disproportionately high rate of severe housing needs – 100% of Asian households face a severe need compared to 69% and 31% of all households. Note, however, that there are very few Asian households in these income bands (35 total). Extremely low income American Indian/Alaska Native households and Latino households also have disproportionate levels of severe need at 86% and 82%, respectively. As with Asians, however, the total number of households in these specific racial and ethnic groups and also in the low- or extremely-low income classifications are very small: 54 total American Indian/Alaska Native households and 140 Latino households.

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

Introduction:

While the preceding sections assessed all housing and severe housing problems by race and ethnicity, Table 21 focuses only on what share of their income households spend on housing. Data is broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, for whom housing as a share of income was not calculated. Note that no racial or ethnic group had more than 5% of households with no or negative income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,015	5,220	5,030	565
White	7,225	1,240	815	60
Black / African American	10,455	3,860	3,985	505
Asian	150	25	35	0
American Indian, Alaska Native	55	0	25	4
Pacific Islander	0	0	0	0
Hispanic	85	74	115	0
Share of Total Households by Race and Ethnicity				
Jurisdiction as a whole	62%	18%	17%	2%
White	77%	13%	9%	1%
Black / African American	56%	21%	21%	3%
Asian	71%	12%	17%	0%
American Indian, Alaska Native	65%	0%	30%	5%
Pacific Islander	--	--	--	--
Hispanic	31%	27%	42%	0%

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

As Table 21 shows, 18% of all households in Albany spend between 30 and 50% of their income on housing costs. Percentages within this housing cost bracket range from 12% for Asian households to 27% for Latino households. No racial or ethnic group is disproportionately represented in this category.

Citywide, 17% of households spend over 50% of their income on housing costs. Rates of severe cost burdens by race and ethnicity range from 9% for White households to 42% for Latinos. Two groups face a disproportionate rate of severe cost burdening: American Indians/Alaska Natives (30% or 25 households) and Latinos (42% or 115 households).

Combining the 30-50% and over 50% cost ranges shows that there are a total of 10,250 cost burdened households in Albany, which constitutes 35% of the city's total. By race and ethnicity, rates of cost burdening range from 22% for Whites to 69% for Latinos. Latinos are the only group that is disproportionately likely to be cost burdened.

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?

Table 13 through Table 21 identified several instances of disproportionately greater need, which are summarized below:

- Of the ten income and need categories examined, Asian households are disproportionately affected by housing needs in four of them. At extremely low and low incomes, they face housing needs at rates of 100%, compared to 81% and 71%, respectively, for the city as a whole. Also at extremely low and low incomes, they face severe housing needs at rates of 100% versus citywide rates of 69% and 31%, respectively. Asians make up 0.8% of the city's total population.
- Latino households also have disproportionate levels of need in four instances: housing needs at extremely low incomes (100% versus 81% citywide), housing needs at moderate incomes (75% versus 45% citywide), severe housing need at extremely low incomes (82% versus 69% citywide), and severe cost burdens regardless of income (42% versus 17% citywide). Latinos comprise 2.1% of Albany's population.
- American Indians and Alaska Natives with extremely low incomes face housing needs at a rate of 86%, which is disproportionately greater than the citywide rate of 69%. They also face a higher rate of severe cost burdens at 30% compared to 17% citywide. This population group makes up 0.2% of the population in Albany.

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

Stakeholder input revealed that high utility costs may be a common issue for low income and minority households living in older and less energy efficient homes. Housing quality was also mentioned by some stakeholders, who pointed out that while households may be able to afford their homes, units may lack appliances or are in need of significant repairs.

Commenters discussed difficulties affording childcare and transportation. For low income households without a car, transit access, routes, and hours may impact the ability to obtain and keep employment. At public meetings, residents expressed the need for homeownership rehabilitation programs to assist low/moderate income homeowners with energy efficiency, handicap accessibility, or other improvements.

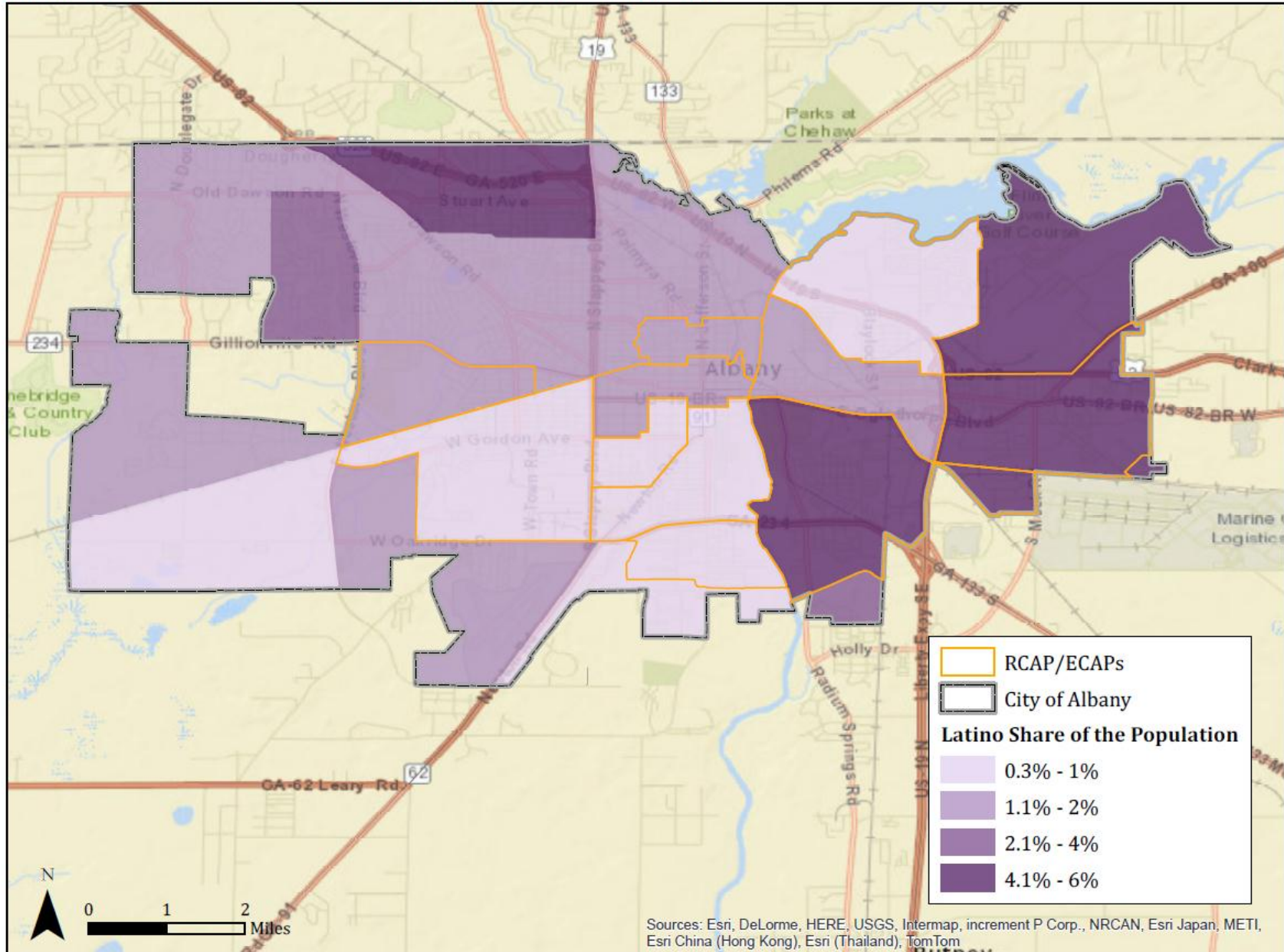
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

As of 2010, Asians, American Indians/Alaska Natives, and Latinos (the three racial groups with disproportionate levels of housing need) all made up small shares of the population in Albany. Latinos had a total population of 1,596, or 2.1% of the city's total. Four-fifths of the Latino population was concentrated in six census tracts, including three in the easternmost portion of the city and three in the northwest.

Asians comprised 0.8% of the population (622 persons). Two-thirds of Albany's Asian population reside in tracts 4, 5.01, and 104.01 in the northwest portion of the city. Finally, American Indians/Alaska Natives constituted 0.2% of the city's population, but were not concentrated in specific areas of Albany.

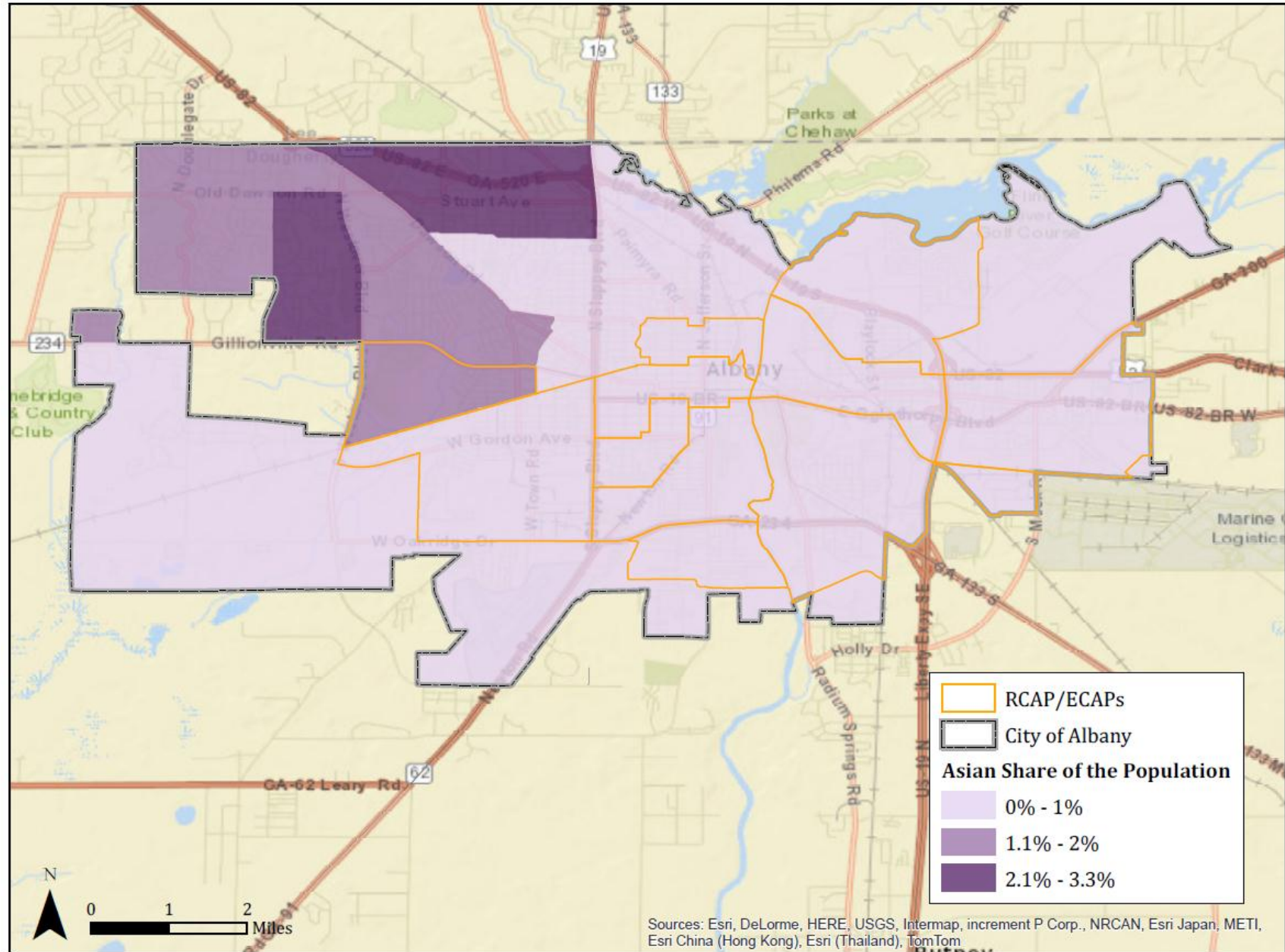
Maps showing the city's Latino and Asian populations by census tract are provided on the following pages.

Latino Share of the Population in Albany by Census Tract, 2010



Source: 2010 U.S. Census SF1, Table P5

Asian Share of the Population in Albany by Census Tract, 2010



Source: 2010 U.S. Census SF1, Table P5

NA-35 Public Housing – 91.205(b)

Introduction

The Albany Housing Authority (AHA) is an independent, quasi-governmental agency that helps to meet the affordable housing needs in Albany through provision of public housing units and vouchers for low-income families. Specifically, AHA's mission is to provide low-income families with safe, secure, and healthy housing, while fostering an atmosphere that allows individual families to develop a sense of community within their neighborhoods. The AHA is supported by the U.S. Department of Housing and Urban Development (HUD) which provided the majority of AHA's funding through annual grant awards. The AHA manages a portfolio of 1,117 units of public housing distributed among 20 different properties as well as 61 Housing Choice Vouchers that recipients may use to subsidize the cost of privately-owned market-rate rental housing of their choice. Additionally, AHA manages the 98 public housing units owned by the neighboring Lee County Housing Authority.

The five primary goals of the AHA are:

- Expand the supply of assisted housing;
- Improve the quality of assisted housing;
- Provide an improved living environment;
- Promote self-sufficiency and asset development of assisted households; ad
- Ensure equal opportunity and affirmatively further fair housing.

To fulfill its mission, the AHA works with the City of Albany and through organizations such as the Homeless Provider's Committee and Social Services Coordinating Council to provide affordable housing to the City's low-income residents.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,106	57	0	57	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,484	12,411	0	12,411	0	0	
Average length of stay	0	0	6	7	0	7	0	0	
Average Household size	0	0	2	2	0	2	0	0	
# Homeless at admission	0	0	7	1	0	1	0	0	
# of Elderly Program Participants (>62)	0	0	209	3	0	3	0	0	
# of Disabled Families	0	0	224	11	0	11	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	1,106	57	0	57	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	38	4	0	4	0	0	0
Black/African American	0	0	1,066	53	0	53	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	0	0	0	0	0	0
Not Hispanic	0	0	1,101	57	0	57	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:

Of the 1,106 occupied public housing units in Albany (occupied as of the date data was obtained for this report), 224, or 20%, were occupied by a family described as disabled. Of the voucher holders, 19% were disabled. The AHA's Hudson-Malone Towers has 95 1-bedroom units restricted for the elderly and disabled, but these units are not sufficient to meet the community's need for this type of housing. Because the private market provides very few affordable housing opportunities for single disabled persons, the AHA observes longer waiting lists and competition for its one-bedroom accessible units, whereas 2- and 3-bedroom accessible units are not in especially high demand.

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

The most immediate needs of AHAs residents are low levels of educational attainment and transportation access which results in decreased employment opportunity. Management of chronic health problems such as high blood pressure and diabetes is also a significant challenge for many residents.

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

The greatest divergence in needs between the population of public housing residents and the general low-income population at large is related to housing stability. Public housing residents and voucher holders are relatively stably housed in units that are in good condition, whereas the balance of the low-income population tends to face a critical lack of quality affordable housing.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section provides an assessment of the City's homeless population and its needs. Data is provided by the Point-in-Time Count for Dougherty County found in *Georgia's 14,000: 2015 Report on Homelessness* and by records of persons served at Albany's November 2015 Project Homeless Connect event held by the Albany-Dougherty Coalition to End Homelessness.

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):

According to the Point-in-Time count conducted in January 2015 as part of the Balance of State Continuum of Care's Point-in-Time count, there were a total of 114 homeless persons in Dougherty County. Of these, 72 were unsheltered and 42 were sheltered in emergency or transitional housing. The BoS CoC Point-in-Time count does not provide additional data regarding the homeless population such as race, ethnicity, family type, or veteran status.

Additional data about the homeless population is available from attendance records at the Albany-Dougherty Coalition to End Homelessness' recent Project Homeless Connect event. While attendance was not restricted to homeless persons, data was collected from participants regarding where they slept the night before, reasons for facing homelessness or eviction, and frequency of homelessness, along with race, ethnicity, gender, household type, and veteran status.

Table 26 shows provides demographic data for event participants who were homeless or living in other tenuous housing situations. Sheltered persons include those who said they spent the previous night in emergency shelter, transitional housing, jail, or a treatment facility. This includes 55 persons, primarily African American males without children. The unsheltered population includes persons who described themselves as spending the previous night somewhere not meant for habitation such as a tent, car, or unsheltered public space. This group includes 33 persons, most of whom were African American, male, and without children. This group also included the highest rate of chronic homelessness – 61% of unsheltered persons experienced homelessness four or more other times over the last year.

Finally, a third group includes persons living in tenuous housing situations, and spent the previous night staying with friends or family or in a hotel/motel. This is the largest group with 234 persons.

It's also the most diverse group, with higher shares of females, veterans, and adults with children.

Nature and Extent of Homelessness: (Optional)

Demographic Indicator	Sheltered		Unsheltered		Other Housing	
	Number	Share	Number	Share	Number	Share
Race and Ethnicity						
White	3	5%	1	3%	8	3%
Black/African American	52	95%	32	97%	221	94%
American Indian/Alaska Native	0	0%	0	0%	2	1%
Native Hawaiian/Pacific Islander	0	0%	0	0%	2	1%
Latino	0	0%	0	0%	1	0%
Gender						
Male	40	73%	29	88%	113	48%
Female	15	27%	4	12%	120	51%
Veterans						
Veterans	4	7%	0	0%	27	12%
Household Type						
Adult/No Children	45	82%	25	76%	135	58%
Adult with Children	9	16%	7	21%	85	36%
Unaccompanied Youth	1	2%	1	3%	4	2%
Chronic Homelessness						
Homeless 0 times in the last year	2	4%	0	0%	45	19%
Homeless 1-3 times in the last year	25	45%	13	39%	128	55%
Homeless 4+ times in the last year	28	51%	20	61%	61	26%
Total	55	100%	33	100%	234	100%

Table 26 – Nature and Extent of Homelessness

Data City of Albany
Source:

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

According to participant data collected at the Project Homeless Connect event, Dougherty County included (at that point in time in November 2015) 9 families living in shelters, 7 unsheltered families, and 85 families living in other unstable housing.

Participants also included 4 veterans living in shelters and 27 living with family/friends or in a hotel/motel. There were no unsheltered veterans included in attendance records.

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

By far, African Americans are most affected by homelessness. Of the 322 persons included in Table 26, 95% are African American. Only 12 White persons, 2 American Indians/Alaska Natives, 2 Native Hawaiians/Pacific Islanders, and 1 Latino person who were homeless or living in unstable housing attended the November 2015 event.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the BoS CoC Point-in-Time homeless count, Dougherty County had 72 unsheltered and 42 sheltered persons as of January 2015. According to these figures, 63% of the county's homeless were unsheltered and 37% were sheltered.

The Homeless Project Connect attendance data indicates 55 sheltered homeless persons (63%) and 33 unsheltered homeless persons (37%), a breakdown which is roughly opposite of the Point-in-Time County. The attendance data also includes persons living in unstable housing situations (with friends/relatives or in hotels/motels) – at 234 persons, this group is much larger than both the sheltered and unsheltered homeless populations.

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

Introduction:

This section will discuss the characteristics and needs of persons in various subpopulations of the City of Albany who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental) persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families.

Describe the characteristics of special needs populations in your community:

According to the 2010 Census, 4,563 (5.9%) Albany residents were age 65+, and 4,209 (5.4%) residents were frail elderly (75+), with over 10%, or slightly more than 1 in 10 of the City's population being elderly or frail elderly. According to ACS 2014 five-year population estimates, as of 2014, 11.4% of City residents are elderly or frail elderly, while 11.1% of Albany residents are persons with disabilities.

According to the Georgia Department of Public Health, Georgia is ranked the sixth highest in the nation for the cumulative total of reported number of AIDS cases through December of 2009. In 2010, the number of persons living with HIV/AIDS in Georgia was 40,328, 44% of these persons had HIV (not AIDS), 56% had AIDS. In 2010, 66% of Georgians living with HIV/AIDS resided in the Atlanta Metropolitan Statistical Area (MSA). HIV and AIDS diagnosis have been most prevalent in the African-American community.

The Department of Health indicates 77% of HIV/AIDS cases diagnosed in 2010 were among African Americans, who make up only 31% of Georgia's population. In 2010, the highest number of newly diagnosed HIV/AIDS cases was among the area's younger population including among persons between the ages of 30 and 49 years of age. In 2010, 38.8% of HIV diagnoses and 44.1% of AIDS cases were diagnosed among men who have sex with men (MSM), or homosexual males. The Dougherty County Public Health Department identifies the rate of HIV cases in the County as 685.4 per 100,000 which greatly exceeds both the State (428.8) and national (350.4) rates. Dougherty County ranks 6th in counties across the state in HIV cases.

The Georgia Department of Health indicates that in 2012, there were 44,560 substance abuse users who checked into rehab in Georgia, representing 0.46% of the total population receiving treatment for substance abuse. Georgia has average rates of rehabilitation admittances compared to other areas in the United States. The highest admissions by drug included: alcohol (43.1%), marijuana (19.9%), cocaine or crack (10.8%), and other opiates and synthetics (6.9%).

Persons with a criminal background and their families also have been identified as a special needs subpopulation in Albany in terms of requiring assistive services for housing, employment, and other social services.

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

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through the survey, public meetings, and stakeholder interviews. These needs include affordable, safe housing opportunities in areas with access to transportation and paratransit, commercial and job centers, and social services including counseling, case management, and subsidies for childcare, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units and use of supportive/therapeutic animals. Victims of domestic violence need safe housing, removal of barriers to relocation, and protection from perpetrators. Persons with criminal records and their families may be disqualified from public housing or Section 8 rental assistance, and accordingly, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations. Interviews with stakeholders and residents indicated that residents with alcohol and substance abuse histories, as well as, victims of domestic violence may have criminal records.

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

The City of Albany is not a HOPWA grantee. This question is not applicable.

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

Describe the jurisdiction's need for Public Facilities:

The City of Albany's greatest public facility needs are for community centers to facilitate cultural or recreational activities, particularly for youth and seniors. Healthcare facilities and shelters for homeless persons also ranked highly among the City's needs. Some needs assessment meeting participants also voiced a need for shelters and benches at bus stops. In general, however, public facility needs as a group tended to be ranked lower priorities than other needs for public improvements, homelessness, public services, or housing.

How were these needs determined?

In the public survey conducted in conjunction with the development of this Consolidated Plan, 60.18% of survey respondents ranked community centers as a high need followed by healthcare facilities, which was ranked a high need by 52.34% of respondents. Although it was the lowest ranked of all the homelessness-related needs surveyed, 66.98% of respondents indicated a high need for homeless shelters (the other homelessness-related needs were for housing or services).

Describe the jurisdiction's need for Public Improvements:

Of all the types of non-housing community development needs discussed in public meetings and queried by the survey, the City's public improvement needs, as a category, were consistently given highest priority. Chief among these is the need for redevelopment or demolition of abandoned properties. Since Albany's flood in 1994, abandoned homes and vacant properties have remained a persistent community development issue. Another highly ranked group of public improvement needs included street, road, and sidewalk improvements. Residents spoke specifically about potholes and missing sidewalks.

How were these needs determined?

In the survey, more than 4 of every 5 respondents named the redevelopment or demolition of abandoned properties as a high need. Street, road, and sidewalk improvements were rated a high need by 75.22% of respondents. These needs were also frequently mentioned in public needs assessment meetings held in communities throughout the City.

Describe the jurisdiction's need for Public Services:

The City's top needs for public services are youth services, drug abuse education, crime prevention, and employment training. Regarding employment, some residents engaged in development of this plan described particular needs for GED programs, opportunities for students/youth and ex-offenders, and revitalization of retail districts and storefronts. While code

enforcement was not ranked an especially high need in the survey (“high need” by 55.86% of respondents) a frequent concern voiced in public needs assessment meetings was for blighted, boarded-up, and overgrown property, litter cleanups, programs to help homeowners with property upkeep, and neighborhood beautification.

How were these needs determined?

The need for many of the public services listed above was most apparent in the public needs assessment workshops where they were listed repeatedly. The survey found that 74.55% of respondents rated youth services as a high need, followed by drug abuse education/crime prevention (“high need” by 71.96% of respondents), and employment training (“high need” by 71.17% of respondents).

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low-income households preventing them from meeting their other basic needs. Stakeholders and residents reported housing affordability for low-income and moderate-income residents to be an issue throughout the City with areas in high need of increased affordability housing opportunities. According to 2010-2014 ACS estimates, housing costs have increased for both owners and renters in the past ten years, and are exacerbated by high costs associated with utilities and weatherization.

In interviews and meetings held in conjunction with this plan development process, residents frequently described a need for home repairs and weatherization in order to reduce the costs of utility service. Due to the age and condition of Albany's housing stock, units that have not recently been renovated or rehabilitated are at risk of needing significant and costly improvements without which heating and cooling costs and rates of water usage will become increasingly expensive and unsustainable.

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

Introduction

This section explores the number and types of housing units in Albany and whether or not the number of available units is sufficient to meet housing demand for the City.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,640	56%
1-unit, attached structure	1,161	3%
2-4 units	7,445	22%
5-19 units	4,234	13%
20 or more units	728	2%
Mobile Home, boat, RV, van, etc	1,038	3%
Total	33,246	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	41	0%	271	2%
1 bedroom	86	1%	2,966	17%
2 bedrooms	1,680	14%	6,926	41%
3 or more bedrooms	10,222	85%	6,938	41%
Total	12,029	100%	17,101	101%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

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

Eligible clients currently assisted under CDBG and HOME Programs (by the City or one of its local nonprofit agencies) must have an annual income that does not exceed 80% of median income.

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

While the City of Albany does plan to demolish irreparable substandard housing (approximately three units per year) as an activity under this Consolidated Plan, Albany does not anticipate losing any public housing units from the housing inventory during this Consolidated Plan period.

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

While the City has a large housing supply of over 33,000 units, there is a significant disconnect between the supply of the housing units and the location, price, and quality of the housing units. Many of the housing units are reported by residents to be of poor or substandard quality, and many properties are boarded up with absentee owners and landlords or code enforcement issues. High costs associated with utilities also creates a barrier to maintenance of affordable housing units.

Describe the need for specific types of housing

The City has a specific need for housing units that have been weatherized and suitable to larger families. Large related households, which are defined as households consisting of 5 or more persons, have a greater percentage of housing need than any other household type. In order to achieve affordability extended families may reside together. The high price and limited supply of larger housing units force many families to either live in overcrowded, smaller units or overpriced, larger homes. Additionally, senior and disabled housing is needed in Albany as the aging of the population creates an increasing need for housing that is accessible for occupants as well as visitors.

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

Introduction

This section describes housing cost and affordability in Albany. The median home value in Albany as increased by 41% in the past 10 years. And, rent has increased by 29% in the same time period. Rises in both ownership and rental cost, have made housing affordability a critical issue for the City.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	69,200	97,800	41%
Median Contract Rent	341	440	29%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	11,093	64.9%
\$500-999	5,884	34.4%
\$1,000-1,499	62	0.4%
\$1,500-1,999	32	0.2%
\$2,000 or more	30	0.2%
Total	17,101	100.0%

Table 30 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,055	No Data
50% HAMFI	3,905	1,335
80% HAMFI	11,135	3,340
100% HAMFI	No Data	4,635
Total	16,095	9,310

Table 31 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	504	571	688	952	977
High HOME Rent	506	571	688	801	874
Low HOME Rent	432	463	556	642	717

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Housing affordability is reported as a key issue in Albany. While there are affordable units with lower rents that are available to low-income residents, many of these units are visibly substandard and have absentee landlords. In addition, the high cost of utilities makes otherwise affordable units unaffordable.

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

Many variables influence the demand for affordable housing units such as emerging demographic trends, the incidence of overcrowding, and housing costs. The normal rate of population growth in Albany, coupled with an aging population that is likely to be on a fixed-income, high rates of poverty and unemployment, also translates into strong demand for new affordable housing units, which is expected to increase.

Rent Comparison

The majority of the rental housing in Albany (64.9%) rents at rates of less than \$500 per month. Only 124 units (less than 1% of the city's rental housing stock) carry rents of \$1,000 or more per month. Not accounted for in the data here is housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions in those affordable units may make them unsafe or may lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit elsewhere. Although rental units currently tend to be more available at the affordable end of the market, median rents increased by nearly 30% between 2000 and 2010, indicating a potential decline in housing affordability.

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

Introduction

This section examines the condition of housing in Albany including the presence of 1 of 4 housing conditions: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock and the risk of lead based paint. According to 2010-2014 ACS estimates, 32% of owner occupied units and 49% of renter occupied units have at least one housing condition.

Definitions

Albany’s definition of “standard condition” is a unit that meets all applicable state and local codes. Structures in substandard, or “unsafe” condition, as described in Albany’s Ordinance 09-101 are those that are or become “unsafe, uninhabitable, or which constitute a fire hazard, or are otherwise dangerous to human life or the public welfare.” If declared unsafe by a building official, the structure must be demolished or rehabilitated.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,337	28%	7,922	46%
With two selected Conditions	47	0%	535	3%
With three selected Conditions	0	0%	49	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,645	72%	8,595	50%
Total	12,029	100%	17,101	99%

Table 33 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,192	10%	2,038	12%
1980-1999	2,565	21%	4,127	24%
1950-1979	7,204	60%	9,509	56%
Before 1950	1,068	9%	1,427	8%
Total	12,029	100%	17,101	100%

Table 34 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,272	69%	10,936	64%
Housing Units build before 1980 with children present	1,315	11%	7,154	42%

Table 35 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Need for Owner and Rental Rehabilitation

The age of the housing stock in Albany has a significant impact on the housing conditions in the area. Much of the housing stock in the City has aged significantly, as evidenced by (60%) of owner-occupied housing units and [56%] of rental housing units built between 1950 and 1979. As housing ages, maintenance costs increase which can present significant costs for low and moderate- income homeowners. In addition, older units often need rehabilitation to bring housing up to current code, reduce lead-based paint hazards, and meet current ADA requirements. Age of housing stock is also a crucial issue for the City due to the high costs associated with weatherization of older properties.

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

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health. HUD regulations regarding lead-based paint apply to all federally assisted housing. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings. Many residential properties built before 1978 contain lead-based paint. Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. Lead is a highly toxic metal that may cause a range of health problems for adults and children.

Low-income households that earn between 0 and 50% of Median Family Income (MFI) are least able to afford well-maintained housing and, therefore, are often at greater risk of lead poisoning. Using 2010-2014 ACS data for the number of housing units by tenure and year built, for the distribution of housing units by age and tenure in Albany, 69% of owner-occupied households and 64% of renter households may be at risk of lead hazard problems.

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

Introduction

This section provides a summary of the public and assisted housing available throughout the City of Albany. While the HUD-required portion of this section focuses on Public Housing and Housing Choice Vouchers, other types of subsidized or assisted housing, particularly Low-Income Housing Tax Credit (LIHTC) units, are important components of the City’s affordable housing stock as well. The following tables will summarize information only on the number of HUD-funded Housing Choice Vouchers available in the jurisdiction.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,117	61			0	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

The current supply of public housing units in Albany is insufficient to meet local needs. Over 2,000 families are on waiting lists for a total of just 1,117 public housing units and the occupancy rate for existing units is virtually 100%. Because HUD has not provided funding for new public housing units or for additional vouchers, AHA has not been able to use these traditional sources to expand the supply of assisted housing. In the past, AHA has successfully partnered with a nonprofit entity to construct 52 units of new assisted housing for the elderly; these units are fully leased.

HUD’s LIHTC Database lists 862 tax credit-funded units in Albany, at least 537 of them restricted to low-income households; however, the database does not provide a count of income-restricted units for projects placed in service since 2005. Though the LIHTC Database is current only through 2014, it shows no new LIHTC units placed in service in Albany since 2011. Since the last database

update, Pointe North Apartments, a senior development in northwest Albany, was awarded tax credits in 2014 and 2015.

Low-Income Housing Tax Credit (LIHTC) Inventory					
Project Name:	Project Address:	Project ZIP Code:	Total Number of Units:	Total Low-Income Units:	Placed-In-Service Year:
East Tift Avenue, Phase II	1017 E Tift Ave	31705	24	24	1991
Lockett Station	316 Carriage Ln	31721	24	24	1993
Albany Spring Sr Apts	1601 Radium Springs Rd	31705	74	80	1995
Lockett Station, Phase I	321 Carriage Ln	31721	8	8	1995
Lockett Station	404 Station Crossing Dr	31721	4	8	1995
Lockett Station Apts	417 Station Crossing Dr	31721	5	5	1995
Towering Pines	1202 Towering Pines Ln	31705	30	30	1996
Rivercrest Apts	525 Don Cutler Sr Dr	31705	153	153	1997
Sunchase Apts	1308 Hobson St	31705	100	100	1999
Ashley Riverside	320 S Jackson St	31701	120	105	2004
Woodpine Way	421 S Westover Blvd	31707	96	--	2005
Barkley Estates	1005 E 4Th Ave	31705	67	--	2008
Bridges At Southlake	503 Ebony Ln	31701	55	--	2009
Macon Manor	106 Force Dr	31705		--	2010
Landing At Southlake	496 Ebony Ln	31701	40	--	2010
Cove At Southlake	509 Hickory Ln	31701	38	--	2011
East Tift Avenue	1027 E Tift Ave	31705	24	--	--
Pointe North Apts	2716 Dawson Rd	31707	106	--	2014

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:

In addition to AHA’s 1,117 public housing units and 61 Housing Choice Vouchers, there are 968 LIHTC-funded units and, as reported in HUD PIC databases, another 101 units in HUD’s Section 202 (supportive housing for low-income elderly residents) program, and 22 Section 811 (supportive housing for people with disabilities) units in the City. Taken together, these various programs result in a total of approximately 2,269 subsidized or assisted housing units in Albany.

Based on a 2014 score report from the Public Housing Assessment System, the AHA was designated an overall high performer and the physical condition of its units was scored a 36 out of a maximum possible score of 40.

Public Housing Condition

Public Housing Development	Average Inspection Score
Ashley Riverside	94.04
Briarwood Court	77.15
Golden Age Apartments	63.77
Grover Cross Homes	76.8
Harvey Pate Homes	74.27
Holley Homes	74.21
Hudson Malone Towers	93.08
Kingsbury	88.19
Lane Landings	91.7
McIntosh Homes	66.19
O B Hines Homes	62.28
Paul Lipsey Homes	76.52
Seay Village North	92.08
Seay Village North	88.15
Sherman Oaks	92.32
Thronateeska Homes	59.29
W C Holman Homes	77.68
Wetherbee Homes	73.29
William Binns Homes	74.24
William Dennis Homes	79.67

Table 38 - Public Housing Condition

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

AHA implements a “Continued Viability Plan” based on useful life tables and the results of a physical needs assessment that provides for regular maintenance of its properties to ensure their long-term utility. A \$1.025 million Capital Fund Program annual grant from HUD funds AHA’s replacement of doors, installation of LED lighting, appliance replacement, kitchen and bath renovations, HVAC installation, roof replacements, and similar maintenance items. The availability of Capital Fund Grants allows AHA to continually improve the quality of its housing stock.

Additionally, AHA has plans for significant revitalization of the West Central Albany area in a project known as The Oaks at North Intown. Planning for the project was funded by a Choice Neighborhoods Planning Grant and implementation will entail demolition of McIntosh Homes (125 units) and Golden Age (66 units) in order to construct a new, mixed-income community that will catalyze further revitalization of what is currently one of Albany’s most distressed neighborhoods. As part of the implementation of The Oaks at North Intown Transformation Plan, the AHA plans to utilize a variety of financing tools such as Rental Assistance Demonstration (RAD) conversion, LIHTC, and Section 18 demolition and disposition activities.

The revitalization of McIntosh Homes, Golden Age, and West Central Albany is intended to replace the deteriorated and physically obsolete public housing with a new market-quality, mixed-income community providing real housing choices for residents. It is also intended to enhance existing housing, to strengthen access to neighborhood retail, create enduring linkages that support educational, health and wellness, and employment opportunities. AHA is committed to providing affordable housing units to replace the existing 191 units of public housing at McIntosh Homes and Golden Age one-for-one and add another 125-250 units of affordable and market rate housing.

At its core, The Oaks at North Intown Transformation Plan has the following three goals:

1. Housing: Replace distressed public and assisted housing with high-quality mixed income housing that is well-managed and responsive to the needs of the surrounding neighborhood;
2. People: Improve educational outcomes and intergenerational mobility for youth with services and supports delivered directly to youth and their families; and
3. Neighborhood: Create the conditions necessary for public and private reinvestment in distressed neighborhoods to offer the kinds of amenities and assets, including safety, good schools, and commercial activity that are important to families’ choices about their community.

The Oaks at North Intown Transformation Plan: Proposed Conceptual Site Plan Design

- A. Family Clubhouse and Management Center
- B. Pedestrian "Greenwalk" connecting Safe Playgrounds and Tot Lots
- C. Off-street Parking Courts accessed from Alleyway

- D. On-street Parking along Society Ave
- E. Pedestrian Crosswalk connecting "Greenwalk" and Open Space Amenities
- F. Alleyway Access to Parking Courts
- G. Existing Retention Pond - Proposed Rehabilitation for Community Use

- 1. Hugh Mills Stadium - Albany High
- 2. Athletic Fields - Albany High
- 3. Tift Head Start Center
- 4. Lincoln Elementary Magnet School
- 5. Former Mamie Brosnan Elementary School - Vacant

- 6. City Park on N. Monroe Street
- 7. Girls Inc.
- 8. Boys & Girls Club (AHA Building)



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

With the demolition of two buildings in McIntosh Homes in 2010, density has been reduced, the appearance of the property has been greatly improved and is aesthetically pleasing, and security cameras have been installed to provide a safer environment. Only residents and their guests are permitted to enter the complex through controlled access gates. The buildings, constructed in 1942, received a facelift with new paint and the grounds have been professionally landscaped. In addition, O.B. Hines Homes also underwent a recent transformation with new winding sidewalks, parking wells, exterior painting, decorative fencing, new doors, professional landscaping, and a paved alley. Implementation of The Oaks at North Intown Transformation Plan will continue to enhance the living environment of low- and moderate-income families living in these developments.

Albany Housing Authority has a no-smoking policy in all its properties.

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

Introduction

The City of Albany is home to several homeless facilities and service providers that operate food pantries, soup kitchens, emergency shelters, transitional housing, and permanent supportive housing. Table 39 below identifies bed counts for some of the facilities servicing homeless households by household type. These (and others not shown below) include Faith Community Outreach Center, Albany Rescue Mission, Liberty House of Albany, Salvation Army of Albany Emergency Shelter, and Open Arms Shelter for Youth.

Most of these homeless facilities provide transitional housing for men, women, or adults with children, typically allowing residents to stay for 3 to 4 months, depending on the program. Open Arms Shelter provides both transitional housing for children under age 18 and a transitional program for youth aging out of foster care.

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)			20		
Households with Only Adults			30		
Chronically Homeless Households					
Veterans					
Unaccompanied Youth			12		

Table 39 - Facilities and Housing Targeted to Homeless Households

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

Most homeless shelters and transitional housing providers in Albany also offer supportive services for residents or assist in connecting them with mainstream services for assistance with health, mental health, and employment. Housing providers collaborate with other social service providers to connect clients with food vouchers, personal hygiene products, transportation assistance, and other necessities.

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.

Open Arms, Inc. provides two transitional housing shelters. The Bridge provides housing for children from birth to 18 years, along with all daily necessities such as food, clothing, job training, education, medical services, and advocacy. The Transitional Living Program is designed to provide housing for youth aging out of the foster care system (ages 18 to 21). It includes housing in scattered-site apartments and assistance with basic necessities and allows clients to gradually assume responsibility for their own living expenses while working or attending school. Both programs provide follow-up services for six months after clients have moved out.

Liberty House of Albany provides housing and services for domestic violence victims and their families. Services include an emergency shelter, support groups, legal advocacy, a 24-hour crisis line, and information and referrals to other service providers for housing, financial assistance, job training, healthcare, and counseling services.

The Salvation Army of Albany operates a temporary emergency shelter for homeless adults. Other services include food, clothing, and utility assistance; a day center for homeless outreach; a thrift store; and disaster relief services.

Albany Rescue Mission runs two transitional housing programs – one for homeless men and one for homeless women and children. Along with housing, the Rescue Mission operates a meals program that serves over 7,000 meals each month to its residents and others in the Albany community.

Faith Community Outreach Center provides transitional housing for up to 20 women and children. The Center also offers parenting classes and life skills training, adult literacy courses, distribution of personal hygiene items, and referrals for assistance with housing, utilities, and other needs.

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

Introduction

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

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

The primary housing and supportive service needs of Albany's special needs subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, social services and supportive services including counseling, case management, support for activities of daily life, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units and supportive animals. Available housing for this subpopulation is limited within Albany, thus limiting housing choice. Victims of domestic violence need safe housing, removal of barriers for relocation, and protection from perpetrators to be held accountable. Persons with criminal records and their families, including residents with alcohol/substance abuse issues and victims of domestic violence, may be disqualified from public housing or Section 8 rental assistance, and accordingly, assistance with housing for low-income members of this subpopulation must be provided by other nongovernmental organizations.

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

Information gathered through community meetings and stakeholder interviews indicates that supportive housing is a need for people with mental health and substance abuse disorders after being discharged from inpatient treatment in order to prevent homelessness. Housing referrals are often made to several area nonprofits that work together to provide temporary food, clothing, and other immediate services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect

to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Albany will make it a priority to increase the supply of affordable housing with supportive services by: giving priority funding to new projects that are in close proximity to grocery stores, public transportation, and job centers; considering the viability of programs such as tenant-based rental assistance (TBRA) that provide rental subsidies to low income households to make existing units affordable and also link participants with needed service providers; providing down payment and mortgage assistance to eligible low and moderate-income homebuyers; and focusing on increasing the supply of accessible units for persons with disabilities.

Many of the supportive services for the special needs subpopulations are available through existing nongovernmental organizations. However, there is a strong need for greater collaboration and education in order to link persons with special needs to the network of services available more efficiently and comprehensively and reduce service duplication. Albany will strengthen collaboration among the network of service providers by: facilitating the development of a social service collaborations across the region to coordinate the work of social service organizations, disseminate news and information, and spearhead community-wide solutions to local needs.

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))

Albany will make it a priority to increase the supply of affordable rental housing by giving priority funding to new projects that are in close proximity to grocery stores, public transportation, and job centers; the City also will focus on increasing the supply of accessible units for persons with disabilities. The City will work to strengthen collaboration among the network of service providers and reduce service duplication by: facilitating the development of a regional social service collaborative to coordinate the work of social service organizations, disseminate news and information, and spearhead community-wide solutions to local needs.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In Albany, often the difficulty associated with affordable housing is the condition of the housing. There may be housing available at an affordable cost, but it may not be in standard condition. City code enforcement actions, paired with the availability of weatherization and emergency repair programs, can help to identify substandard housing conditions and work with homeowners or landlords to improve the housing conditions.

Additionally, there is some history in Albany of legislative action taken to stall the placement of a group home that would have served people with disabilities. By instituting changes to the City's zoning code and denying an applicant's business license based on the code revisions, the City's public policies limited an affordable housing option for people with disabilities, a group often cited as having some of the greatest difficulty finding available housing in Albany. The zoning situation surrounding this case was ultimately resolved and the applicant located its group home elsewhere. Public policy decisions such as these have been used in the past and could result in future negative impacts on affordable housing.

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

Introduction

This section examines the community assets aside from housing in Albany including: business activity, the workforce, economic activities, and educational attainment.

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	271	278	1	1	-1
Arts, Entertainment, Accommodations	2,562	4,201	12	12	0
Construction	771	1,338	4	4	0
Education and Health Care Services	4,627	8,882	22	26	4
Finance, Insurance, and Real Estate	776	1,474	4	4	1
Information	428	928	2	3	1
Manufacturing	2,412	2,353	12	7	-5
Other Services	765	1,218	4	4	0
Professional, Scientific, Management Services	1,098	1,770	5	5	0
Public Administration	266	278	1	1	0
Retail Trade	3,092	5,320	15	16	1
Transportation and Warehousing	804	1,231	4	4	0
Wholesale Trade	851	1,534	4	5	0
Total	18,723	30,805	--	--	--

Table 40 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	34,602
Civilian Employed Population 16 years and over	29,773
Unemployment Rate	13.96
Unemployment Rate for Ages 16-24	38.36
Unemployment Rate for Ages 25-65	6.94

Table 41 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	4,524
Farming, fisheries and forestry occupations	1,040
Service	4,087
Sales and office	5,563
Construction, extraction, maintenance and repair	2,432
Production, transportation and material moving	2,546

Table 42 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,354	86%
30-59 Minutes	2,963	10%
60 or More Minutes	971	3%
Total	28,288	100%

Table 43 - Travel Time

Data Source: 2006-2010 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	2,383	421	3,242

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,027	1,003	3,849
Some college or Associate's degree	8,989	991	3,029
Bachelor's degree or higher	5,974	162	996

Table 44 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	269	375	174	618	1,507
9th to 12th grade, no diploma	2,178	1,427	1,055	2,397	1,434
High school graduate, GED, or alternative	2,533	2,639	2,886	5,398	2,199
Some college, no degree	5,091	3,815	2,530	4,064	1,266
Associate's degree	362	835	715	1,050	363
Bachelor's degree	470	1,221	1,199	2,082	878
Graduate or professional degree	27	586	551	1,498	647

Table 45 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,758
High school graduate (includes equivalency)	20,828
Some college or Associate's degree	24,675
Bachelor's degree	39,074
Graduate or professional degree	51,523

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

As depicted in the Business Activity chart above, Albany's largest employment sectors are: educational services, and health care and social assistance (22.0%), retail trade (15%), arts, entertainment, accommodations and food (12%), and manufacturing (12%).

Describe the workforce and infrastructure needs of the business community:

With more than one-fifth of the City's workforce employed in the education, health care, and social services sector, the local economy will depend on a strong pool of labor skilled in these particular industries. Based on the lower income levels associated with non-completion of a high-school diploma, the City should continue job training and employment services and seek to increase community college attendance among residents in poorer areas including residents residing in the racially- and ethnically-concentrated areas of poverty (RCAP/ECAPs).

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.

Business closures have had an adverse impact on employment opportunities in Albany. The city's unemployment rate has been gradually declining from its 12.7% peak in 2010, however, unemployment in the area has been and continues to be a persistent issue. Since at least 2004, Albany's rate of unemployment has exceeded that of the state. Albany residents will need skills in business development and management and job training in various service industries including health care, education, arts, entertainment, tourism, and food services.

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

Albany has business incubators and job training programs. However, educational attainment for the City is low and schools report high rates of homelessness amongst students which inhibit learning and graduation rates. Each of these factors negatively impact job skills and readiness. Collaboration between Albany's institutions of higher learning are needed to promote curricula and coursework focused on the local labor market needs. Programs promoting entrepreneurship with a primary focus on technology are needed.

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 Albany MicroBusiness Enterprise Center provides business development training for entrepreneurs, startups, and existing business owners. Albany-Dougherty Economic Development Commission provides individuals with career development resources in order to produce a skilled workforce for businesses. Currently, the organization offers various

assessments, workshops and services to equip job seekers with the necessary skills to achieve self-sufficient employment, and has partnerships with Georgia Work Ready, Georgia's "Entrepreneur Friendly" Initiative, Albany Technical College, Darton State College, and Turner Job Corps to promote higher education and job training and small business development for non-traditional students. This work can support the Consolidated Plan by increasing job readiness and job opportunities in priority neighborhoods, encouraging microenterprise, and offering job skills and work programs to youth.

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

The Southwest Georgia Regional Commission prepares a CEDS to document economic development goals and priorities of the 14-county southwest Georgia region. The current CEDS is from 2012-2017.

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.

Major program goals for the 2012-2017 strategy are organized broadly under the following categories:

- Encourage and increase regional collaboration among cities and counties
- Expand existing industries
- Improve infrastructure of water, sewer, roads, and technology
- Support technical colleges within the region
- Increase tourism in the region
- Recruit retirees
- Increase access to capital for small businesses in the region
- Create a diverse economy resistant to economic recession

Specific economic development goals for Dougherty County as outlined in the Southwest Georgia Regional Commission's 2012-2017 CEDS are:

- Partner with other MSAs to brand the region
- Identify suppliers to major manufacturers for second, third markets
- Identify industries best suited for Albany
- Support existing industries
- Expand production and processing of agriculture related products
- Proactively market the community

- Develop and assist entrepreneurs
- Identify and market vacant industrial properties
- Develop and enhance local incentives
- Share successes with the community
- Work with the Department of Defense to expand the marine base
- Redevelop blighted areas
- Recruit business conferences
- Identify and collaborate with local developers
- Recruit retirees
- Enhance relations with existing industry
- Identify key economic development partners and leverage opportunities
- Identify and recruit KIA suppliers
- Engage state economic development leaders
- Create community-wide branding

MA-50 Needs and Market Analysis Discussion

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

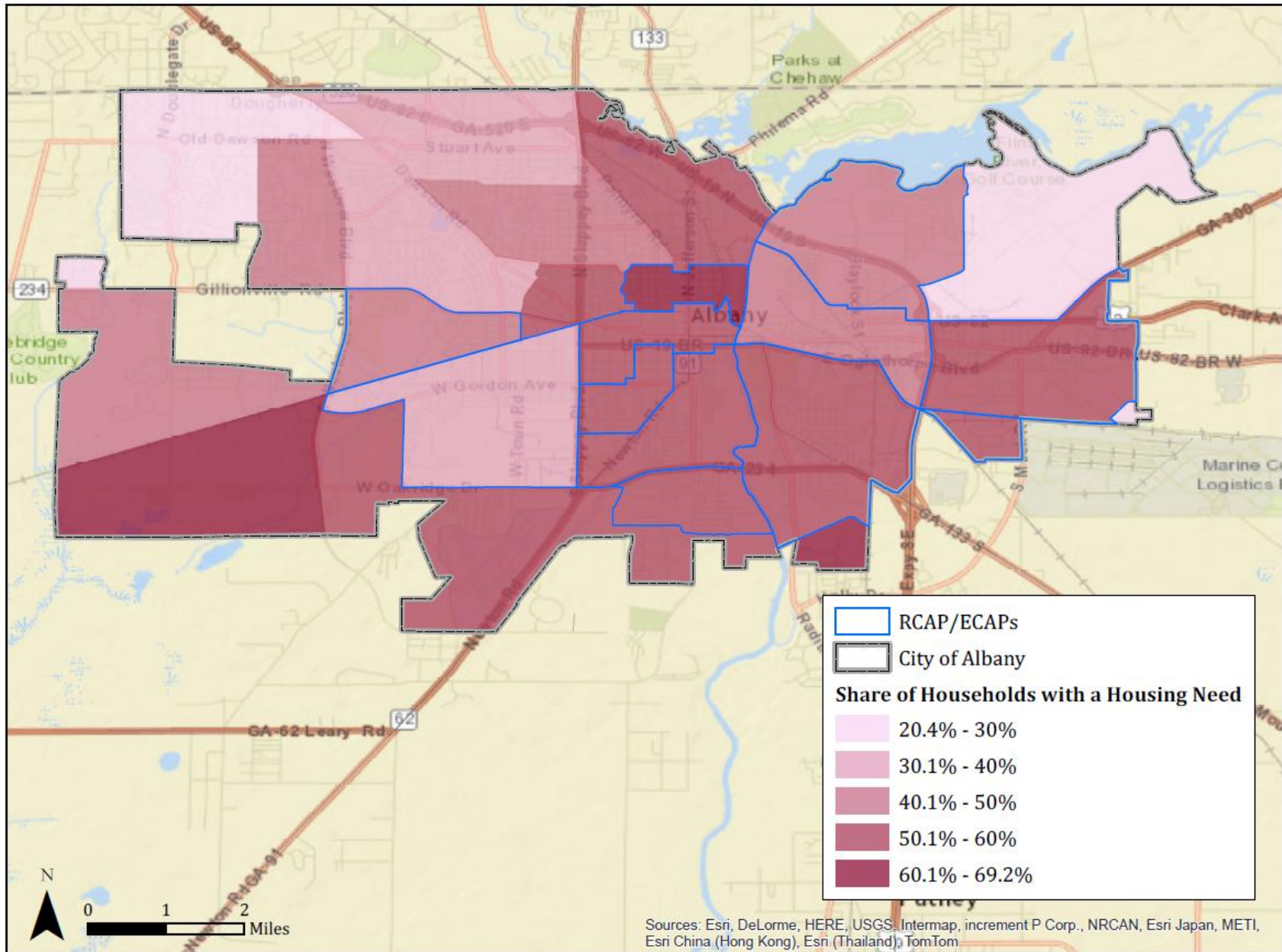
HUD defines four types of housing problems: (1) cost burden – household spends more than 30% of income on housing costs; (2) overcrowding – more than one person per room; (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities. Based on CPD Maps data, the map on the following page shows the share of households within each census tract that have one or more housing needs. In the context of the map below, areas with the highest concentration of housing needs are those in the darkest shading, which represents tracts where more than 60% of households face one or more housing needs. These tracts include tract 8 (downtown Albany along West Society Avenue just south of Phoebe Putney Memorial Hospital), tract 109 (in Albany's southeast corner and extending beyond the city limits along Radium Springs Road), and tract 104.3 (in Albany's southwest corner and extending west beyond the city limits past Eight Mile Road). These areas of highest concentration also happen to be Albany's three NRSAs: Enterprise, South Albany, and East Albany.

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

The 2016 Analysis of Impediments to Fair Housing Choice being completed for Albany concurrently with this Consolidated Plan uses a methodology developed by HUD that combines demographic and economic indicators to identify racially or ethnically concentrated areas of poverty (RCAP/ECAPs). These areas are defined as census tracts that have an individual poverty rate of 40% or more and a non-White population of 50% or more. According to the 2010-2014 American Community Survey, there are 11 tracts in the City of Albany that are areas of concentrated poverty and majority minority populations. These tracts are home to 40,453 residents, or 53% of the city's total population. More than any other minority groups, African Americans and Native Americans/Alaska Natives tend to reside in these areas: 65% of Albany's total Black population lives in an RCAP/ECAP, as does 81% of its total Native American/Alaska Native population.

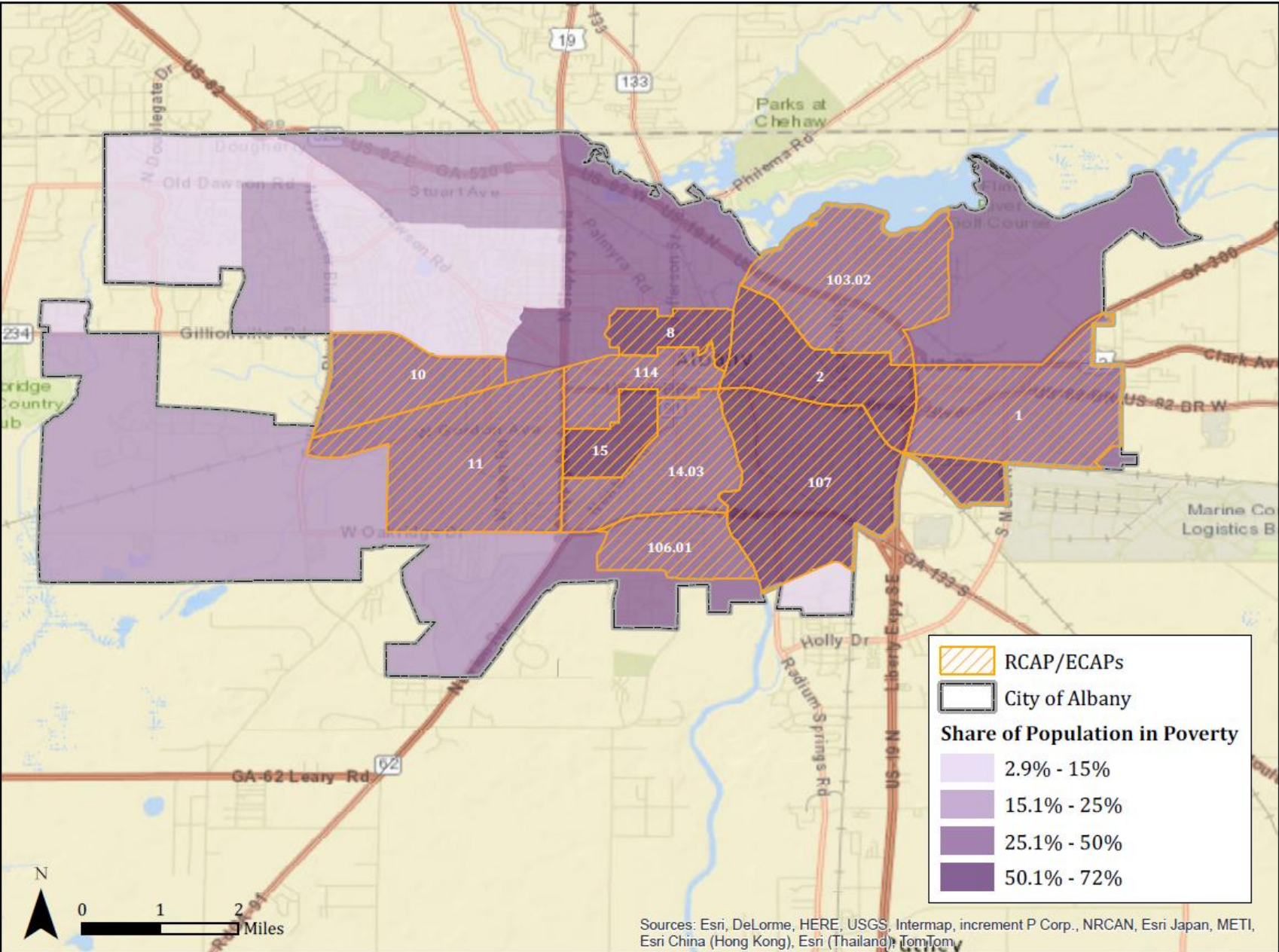
The map in this section identifies RCAP/ECAP locations. These tracts cover much of central, east, and south Albany, as well as the portion extending west along West Gordon Avenue, and include the East Albany, South Albany, and Enterprise NRSAs.

Share of the Households with One or More Housing Needs by Census Tract in Albany



Source: HUD CPD Maps, Accessed via <http://egis.hud.gov/cpdmaps/>

Racially and Ethnically Concentrated Areas of Poverty (RCAP/ECAPs) in Albany, 2010-2014



Source: 2010-2014 5-Year American Community Survey Tables B03002 and B17001

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

Housing market indicators for the RCAP/ECAP census tracts are provided in the table on the following page, with comparisons to the City of Albany, the State of Georgia, and the U.S. As shown, of the 16,903 housing units located in an RCAP/ECAP, 14% are vacant, above the vacancy rate at the city, state, and national levels.

The majority of households in RCAP/ECAPs rent their homes (68%), which is above the share of renters in each other geography. In terms of structure type, single family homes make up the majority of all geographies. Both the RCAP/ECAPs and the City of Albany have a high share of small multifamily rental housing (35%) and a limited supply of large multifamily properties (1-3%). Mobile homes make up a larger share of housing in the RCAP/ECAP tracts than in Albany, but both are well below the share statewide.

Housing in RCAP/ECAPs tends to be older. Nearly three-quarters of homes (71%) were built before 1980, compared to 64% in Albany and 38% in Georgia. Finally, RCAP/ECAP housing tends to cost less than housing in comparison geographies, not surprising given that households in poverty have less income to spend on housing. The median gross rent of \$639 is \$54 below the median for the city; both are at least \$150 less than the state median. Median monthly owner costs for households with a mortgage are \$217 below the median for the city and \$482 below the median for the state.

Are there any community assets in these areas/neighborhoods?

Given the large area they cover, there are many community assets in the RCAP/ECAP neighborhoods, including schools, public libraries, parks and recreation centers, medical facilities, transit centers, historical and cultural landmarks, and retail and other commercial areas. Specific assets include:

- Colleges: Albany State University, Albany Technical College, Darton State College
- Parks: Riverfront Park, Dellwood Park, CW Health Park, Tallulah Massey Park, Highland Field, Martin Luther King, Jr. Park
- Sports Complexes: Carver Sports Complex, Paul Eames Sports Complex
- Community Centers: Thornton Community Center, Henderson Community Center
- Schools: Monroe High School, Dougherty High School, Southside Middle School, Albany Middle School, Jackson Heights Elementary School, Turner Elementary School, Sylvester Road Elementary School, Morningside Elementary School, Magnolia Elementary School, and Lincoln Elementary Magnet School
- Community resources such as social service providers and faith-based community organizations

- Retail, office, and employment centers such as downtown Albany
- Albany Avenue Primary Healthcare
- Public Libraries
- Albany MicroBusiness Enterprise Center

Housing Market Indicators in RCAP/ECAP Tracts and Comparison Geographies				
Indicator	RCAP/ECAPs	City of Albany	State of Georgia	United States
Total Units (2010)	16,903	33,436	4.1 million	131.7 million
Vacancy Rate	14%	11%	12%	11%
Occupied Units (2010)	14,612	29,781	3.6 million	116.7 million
Renter Share	68%	58%	34%	35%
Owner Share	32%	42%	66%	65%
Structure Type (2010-2014)				
Single Family (detached or attached)	59%	60%	70%	68%
Small Multifamily (under 20 units)	35%	35%	15%	17%
Large Multifamily (20+ units)	1%	3%	6%	9%
Mobile Homes	5%	3%	9%	6%
Other (Boat, RV, etc.)	0%	0%	0%	0%
Age of Housing (2010-2014)				
Built before 1950	14%	11%	8%	19%
Built from 1950 to 1980	57%	53%	30%	38%
Median Year Built	1968	1974	1987	1976
Price of Housing (2010-2014)				
Median Rental Rate	\$639	\$693	\$874	\$920
Median Monthly Owner Costs (with a mortgage)	\$906	\$1,123	\$1,388	\$1,522
Median Monthly Owner Costs (no mortgage)	\$381	\$423	\$394	\$457

Sources: 2010 U.S. Census SF1 Tables H3 and H16; 2010-2014 5-Year American Community Survey Tables B25024, B25034, B25063, B25064, B25087 and B25088

Table 47 - Educational Attainment by Employment Status

Are there other strategic opportunities in any of these areas?

Again, given the large share of the city included as RCAP/ECAPs, there are many strategic opportunities for neighborhood revitalization, economic development, affordable housing, and community services in these areas. The City owns a significant number of vacant lots throughout Albany, including many in the RCAP/ECAP tracts. While development on some lots is restricted due to special flood hazards, non-restricted lots represent a strategic opportunity for housing development/redevelopment.

Building on existing revitalization momentum is another strategic opportunity. For example, completion of the Villas at Broadway (newly constructed handicap accessible senior duplexes) is a key redevelopment initiative that has potential to spur other residential and commercial revitalization activities in East Albany.

Strategic Plan

Strategic Plan Overview

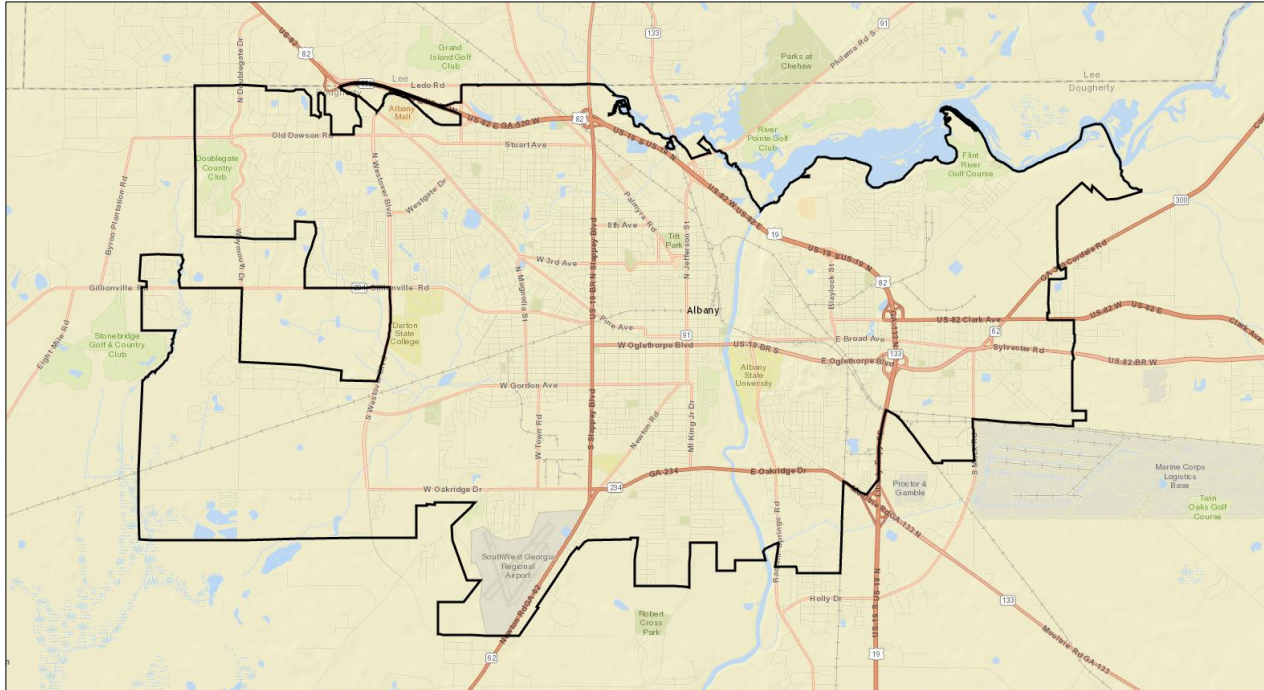
The Strategic Plan outlined in the following sections addresses market conditions, the resources expected to be available to meet community needs, the structure in place for delivering services, goals, barriers to meeting the goals, and how those barriers may be overcome. The Strategic Plan also includes a discussion of public housing, homelessness and lead-based paint and describes Albany's anti-poverty initiatives and plans to monitor performance and compliance.

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

Geographic Area

The City of Albany is an entitlement community in southwest Georgia and a recipient of Community Development Block Grant (CDBG) and Housing Investment Partnership Program (HOME) funds.

Albany, Georgia – General Map

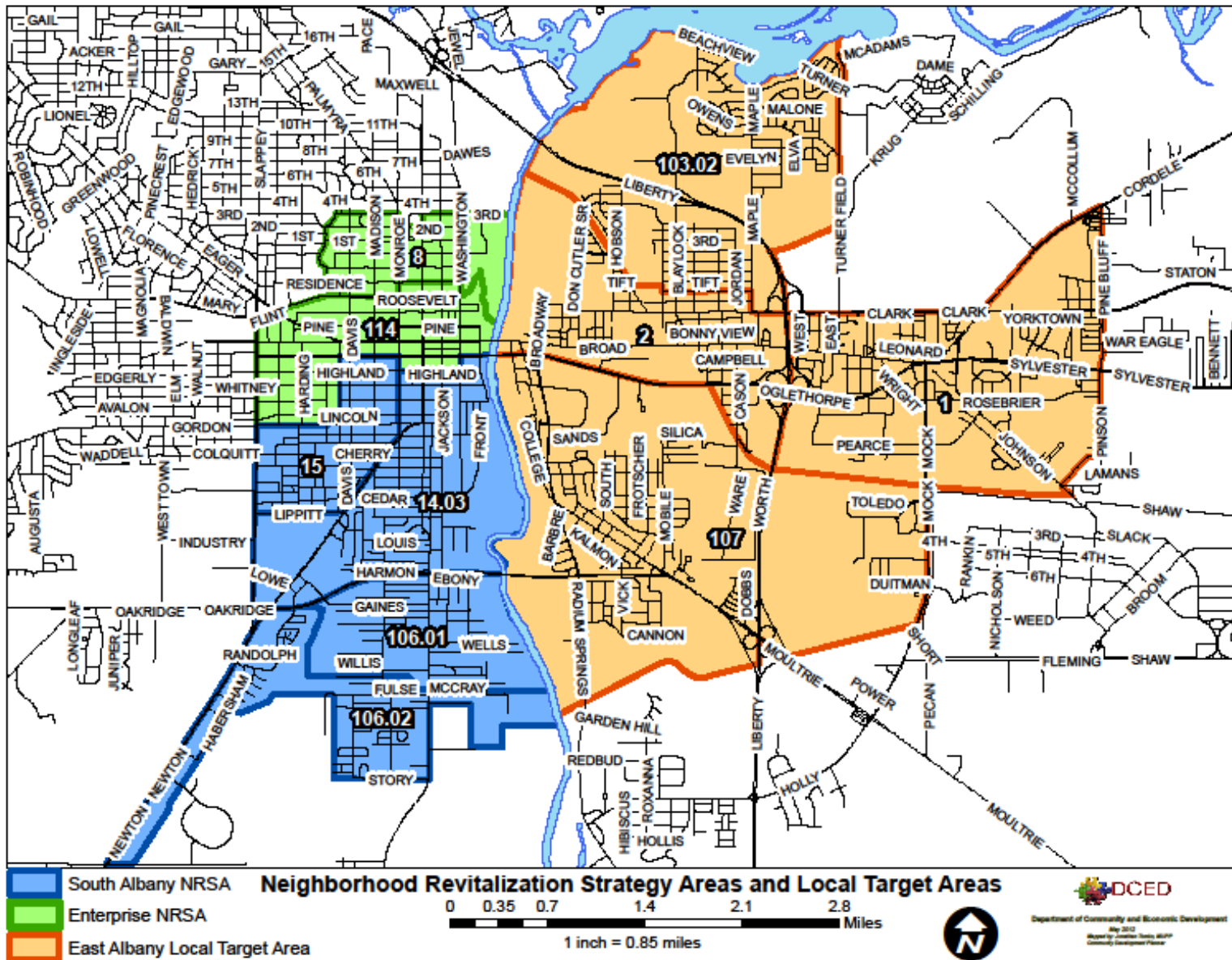


Source: HUD CPD Maps, <http://egis.hud.gov/cpdmaps/>

The City will focus its funding primarily within three priority neighborhoods. These include two current Neighborhood Revitalization Strategy Areas (NRSAs) and a Local Target Area that is being submitted with this Consolidated Plan for approval as the City's third NSRA. The three priority neighborhoods are:

- **Enterprise NSRA** (composed of Census Tracts 8 and 114)
- **South Albany NSRA** (composed of Census Tracts 14.03, 15, 106.01, and 106.02 to the city limits)
- **East Albany Local Target Area** (composed of Census Tracts 1, 2, 103.02, and 107)

The map on the following page depicts the boundaries of these neighborhoods.



General Allocation Priorities

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

The map on the previous page depicts the three neighborhoods prioritized for allocation of Consolidated Plan resources, however, individual low- and moderate-income persons residing anywhere in the City may be eligible beneficiaries of CDBG or HOME funds. The areas shaded on the map represent some of the City's most economically distressed areas. All the census tracts represented in these priority areas (except for tract 106.02 in the South Albany NRSA) qualifies as what HUD refers to as a Racially Concentrated Area of Poverty, or RCAP. An RCAP has a non-White population of 50% or more and a poverty rate of at least 40%. Additionally, to meet the criteria for qualification as NRSA's (as all three priority neighborhoods do), each of the areas has a low- and moderate-income population share of at least 70%. While poverty and other issues affect neighborhoods throughout the City, the South Albany, East Albany, and Enterprise neighborhoods have particularly acute needs and thus are designated as priorities in directing funding to these distressed areas.

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

Priority Needs

During the development of the Consolidated Plan, a number of priority needs were identified. The funding priorities and guidelines for addressing these priority needs are summarized below.

Funding Priorities and Guidelines

- High priorities are those activities that will be considered for funding with CDBG or HOME funding during the five-year consolidated plan period prior to low priority projects.
- Low priorities are those activities that will be considered for funding with CDBG or HOME funding during the five-year consolidated plan period only following the consideration of high priorities.
- Albany will consider providing certifications of consistency and supporting applications submitted by other entities for non-City funds when those projects are aligned with these priority needs.

1	Priority Need Name	NEIGHBORHOOD REVITALIZATION
	Priority Level	High
	Population Served	Extremely Low-Income Low-Income Moderate-Income Disabled (Physical, Mental, Behavioral Health) Elderly and Frail Elderly Children and Youth Homeless and At-Risk Populations
	Associated Goals	Demolition and Clearance Acquisition or Disposition of Existing Units Code Enforcement Build Community Capacity Public Improvements and Infrastructure Economic Development
	Description	<ul style="list-style-type: none"> • Fund non-housing community development proposals that eliminate blight, to include demolition and redevelopment, sidewalk construction and repair, street maintenance and improvements, streetscaping, street lighting, bus stop improvements, and other improvements not listed here. • Continue partnership in the Fight Albany Blight (FAB) Initiative. • Coordinate and provide support for local neighborhood beautification and litter clean-up efforts. • Provide economic development and small business support services to entrepreneurs to revitalize blighted commercial districts.

	Basis for Priority	Interviews with key community stakeholders, public meeting input, survey data, CHAS and other data
2	Priority Need Name	MAINTAIN AFFORDABLE HOUSING STOCK
	Priority Level	High
	Population Served	Extremely Low-Income Low-Income Moderate-Income
	Associated Goals	Affordable Rental Housing Rehab or Repair of Existing Housing Units Acquisition or Disposition of Existing Units Code Enforcement
	Description	<ul style="list-style-type: none"> • Housing Counseling • Extend the useful life of existing affordable housing through weatherization, emergency repair, and rehabilitation programs. • Provide enhanced code enforcement services in target neighborhoods to ensure the quality of housing is maintained.
	Basis for Priority	Interviews with key community stakeholders, public meeting input, survey data, CHAS and other data on cost burden, market analysis
	3	Priority Need Name
Priority Level		High
Population Served		Extremely Low-Income Low-Income Moderate-Income
Associated Goals		Affordable Rental Housing Production of New Housing Units Acquisition or Disposition of Existing Units Increase Homeownership Housing Counseling
Description		<ul style="list-style-type: none"> • Subsidize the cost of rental housing through a tenant-based rental assistance (TBRA) program. • Support homeownership opportunities for households through downpayment or closing cost assistance. • Support the development of affordable rental and owned housing, including projects located near job centers that will be affordable to service employees and other low-wage members of the workforce. • Provide housing counseling services and financial literacy education to homebuyers and homeowners to improve the success of homeownership opportunities.
Basis for Priority		Interviews with key community stakeholders, public meeting input, survey data, CHAS and other data on cost burden, market analysis

4	Priority Need Name	SUPPORT THE NEEDS OF HOMELESS AND AT-RISK PERSONS
	Priority Level	High
	Population Served	Homeless and At-Risk Populations
	Associated Goals	Homeless Services
	Description	<ul style="list-style-type: none"> • Assist persons who are homeless through emergency, transitional, and permanent housing and supportive services. • Provide support for Rapid Re-Housing programs. • Assist households at risk of homelessness with short-term rental payment and other assistance.
	Basis for Priority	Needs assessment, 10-Year Plan, public meeting comments, survey data
5	Priority Need Name	PUBLIC SERVICES SUPPORTING LOW-INCOME AND SPECIAL NEEDS POPULATIONS
	Priority Level	High
	Population Served	Extremely Low-Income Low-Income Moderate-Income Disabled (Physical, Mental, Behavioral Health) Elderly and Frail Elderly Children and Youth Homeless and At-Risk Populations
	Associated Goals	Build Community Capacity Public Services Economic Development
	Description	<ul style="list-style-type: none"> • Fund community services including youth-focused activities, programming for seniors, crime prevention, drug abuse education, and employment training. • Provide capacity-building resources to local nonprofits to build broad-based local capacity to meet Albany's needs and challenges. • Support entrepreneurs and business development to create new employment opportunities.
	Basis for Priority	Needs assessment, interviews with key community stakeholders, public meeting input, and survey data
6	Priority Need Name	ACQUIRE, DEVELOP, OR IMPROVE PUBLIC FACILITIES
	Priority Level	High

	Population Served	Extremely Low-Income Low-Income Moderate-Income Disabled (Physical, Mental, Behavioral Health) Elderly and Frail Elderly Children and Youth Homeless and At-Risk Populations
	Associated Goals	Public Facilities
	Description	<ul style="list-style-type: none"> • Fund development or improvement of public facilities that benefit low- and moderate-income households and persons with special needs to include community centers, health care facilities, and homeless shelters.
	Basis for Priority	Needs assessment, interviews with key community stakeholders, public meeting input, and survey data
7	Priority Need Name	AFFIRMATIVELY FURTHER FAIR HOUSING CHOICE
	Priority Level	High
	Population Served	All
	Associated Goals	Housing Counseling Fair Housing Education
	Description	<ul style="list-style-type: none"> • Make funding available for fair housing activities to include award(s) to local organizations to encourage provision of fair housing education, complaint handling services, and enforcement.
	Basis for Priority	Impediments identified in AI
8	Priority Need Name	PROGRAM ADMINISTRATION AND PLANNING
	Priority Level	High
	Population Served	All
	Associated Goals	Build Community Capacity Program Administration and Planning
	Description	<ul style="list-style-type: none"> • Funding for performance of administrative requirements of CDBG and HOME programs. • Loan servicing • Section 108 Loan Repayments • Section 3 Program
	Basis for Priority	Needs Assessment

Table 48 – Priority Needs Summary

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>Cost of housing, most specifically rental housing, is the primary factor affecting the need for Tenant Based Rental Assistance (TBRA). Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD based on the 2006-2010 American Community Survey shows that 3,020 renters with incomes below 30% Area Median Income (AMI) are severely cost burdened (i.e., spend more than 50% of their income on housing needs). An additional 1,420 renters with incomes from 30-80% AMI have a severe cost burden. Levels of homelessness and households at risk for homelessness also influence the need for TBRA, which is often as part of rapid re-housing and homelessness prevention efforts.</p> <p>Other factors that will influence TBRA funding include wait lists at existing public and subsidized housing and efforts to reduce concentrations of poverty and public/other subsidized housing.</p>
TBRA for Non-Homeless Special Needs	<p>Rental housing affordability (as described above) is also a primary factor affecting the need for TBRA for special needs populations. The locations of affordable housing particularly as related to access to services and community facilities will also influence the need for TBRA for special needs groups, including persons with mental or physical disabilities, victims of domestic violence, and the elderly. Waiting lists at existing public and other subsidized housing, including housing with handicap accessibility and supportive services, will also influence the need for TBRA for non-homeless special needs populations.</p>
New Unit Production	<p>Over the next year, the City of Albany plans to focus much of its housing funding on emergency repairs, rehabilitation, and tenant based rental assistance. Beyond the first program year, funding for production of new units will depend on a variety of market factors, including:</p> <ul style="list-style-type: none"> • Land costs; • Cost of necessary infrastructure improvements; • Construction requirements and costs, including building materials and labor; • Locations outside special flood hazard areas; • Interest rates; • Rental rates and sales prices of privately-developed housing; • Potential opportunities for partnerships with CHDOs and other non-profit or for-profit developers; • Age of the existing affordable housing stock; and • Vacancy rates at existing affordable housing developments. <p>Decisions regarding the City’s inventory of vacant developable lots will also affect funding for the production of new units. When providing funds for new construction, the City will consider the locations of existing affordable housing</p>

	to avoid concentrating subsidized housing in specific areas of the City.
Rehabilitation	Funding for the rehabilitation of affordable housing will be influenced by many of the same factors as the production of new units: age and condition of existing affordable units, energy efficiency improvements needed in existing units, vacancy rates, construction requirements/costs, and interest rates. The use of funds for rehabilitation may also be affected by land costs and overall costs of new construction, serving as a more viable option in comparison to the costs of new construction. Additionally, the condition of neighborhoods surrounding potential single- and multifamily housing rehabilitation sites will influence Albany’s funding decisions. In many cases, housing revitalization has multiple positive effects on the surrounding neighborhood by improving blighted properties and improving adjacent roads and infrastructure.
Acquisition, including preservation	The City of Albany owns a large number of lots (approximately 500), which it acquired following flooding in 1994, along with several multifamily rental properties. The acquisition of additional lots will depend on Albany’s ability to develop a strategy for utilizing or divesting of lots currently in its inventory. Potential acquisition of multifamily rental housing will be influenced by the age and condition of housing stock, acquisition costs compared to costs of new construction or rehabilitation, and the availability of foreclosed property or other strategic opportunities.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Albany seeks to use its CDBG and HOME Program funds to serve the needs of low- to moderate-income persons and households in partnership with capable agencies to include public and private partners, developers, financial lending institutions, and nonprofits. Below is a description of the anticipated funding for the CDBG and HOME Programs based on the allocation for the current program year.

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			\$850,744	\$760,000		\$1,610,744	\$3,402,976	
HOME			\$382,821	\$102,000		\$484,821	\$1,531,284	

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

The City of Albany meets HUD's severe fiscal distress criteria and qualifies for a 100% reduction in match requirements under the HOME and ESG programs. This determination is based on the city's poverty rate and per capita income in relation to national averages. Albany's poverty rate of 35.6% is more than double the average national poverty rate of 14.8% and per capita income in the city (\$17,064) is 63% of the average national per capita income (\$26,964). Albany has remained in severe fiscal distress status since the 1994 and 1998 Floods.

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

The City of Albany owns more than 500 vacant lots within the city limits, predominantly within special flood hazard areas and the South Albany NRSA. Buildable vacant lots will be marketed for private development of affordable housing under both rental and homeownership models. Developer incentives will be offered to assist with encouraging affordable housing development on these lots and others owned by the City.

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 Albany	Local Government	CDBG and HOME administration	City of Albany

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

Table 52 - Homeless Prevention Services Summary

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

During the preparation of the Consolidated Plan, the City of Albany consulted with public and private agencies that provide services to homeless persons in all subcategories to include chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. Many of the services proposed in the strategic plan will be conducted by subrecipients and contractors and other non-profits on behalf of the City.

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

Although the City has been successful at working with many of the non-profit organizations in the community, one of the major gaps in service delivery is shelters and supportive services for homeless individuals and supportive housing and transitional housing services for residents due to the high rates of homelessness, poverty, and unemployment. Additionally, some services are duplicated across the spectrum.

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 development of social service collaborations across the region to coordinate the work of social service organizations, disseminate news and information, and spearhead community-wide solutions to local needs is necessary to assist the community in overcoming gaps in services for the homeless and reduce duplication of services.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Demolition and Clearance	2016	2021	Non-Housing Community Development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization	CDBG: \$50,000	Buildings demolished: 10 Elimination of slum and blight; Beautification
2	Affordable Rental Housing	2016	2021	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Maintain Affordable Housing Stock, Increase Access to Affordable Housing	HOME: \$700,000	Tenant-Based Rental Assistance: 250 Households
3	Production of New Housing Units (CHDO)	2016	2021	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Increase Access to Affordable Housing	HOME: \$250,000	Rental Units Rehabilitated: 10 Units
4	Rehab or Repair of Existing Housing Units	2016	2021	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Maintain Affordable Housing Stock	CDBG: \$750,000 HOME: \$50,000	Rental Units Rehabilitated Homeowner Housing Rehabilitated: 150 Units

5	Acquisition or Disposition of Existing Units	2016	2021	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Maintain Affordable Housing Stock, Increase Access to Affordable Housing	CDBG: \$50,000	10 Units
6	Direct Financial Assistance	2016	2021	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Increase Access to Affordable Housing	HOME: \$75,000	Direct Financial Assistance to Homebuyers to increase homeownership: 25 Households
7	Housing Counseling	2016	2021	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Increase Access to Affordable Housing, Affirmatively Further Fair Housing Choice	CDBG: \$150,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons
8	Fair Housing Education	2016	2021	Fair Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Affirmatively Further Fair Housing Choice	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons
9	Code Enforcement	2016	2021	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Maintain Affordable Housing Stock		Housing Code Enforcement; Elimination of slum and blight, Beautification

10	Build Community Capacity	2016	2021	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Public Services Supporting Low-Income and Special Needs Populations, Program Administration and Planning	CDBG: \$150,000	Other: 50 Agencies
11	Homeless Services	2016	2021	Homeless	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Support the Needs of Homeless and At-Risk Persons	CDBG: \$200,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons
12	Public Facilities	2016	2021	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Acquire, Develop, or Improve Public Facilities	CDBG: \$25,000	Public facility or infrastructure other than low/moderate income housing benefit; Public facility or infrastructure for low/moderate income housing benefit: 2 Facilities
13	Public Improvements and Infrastructure	2016	2021	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization	CDBG: \$25,000	Public facility or infrastructure other than low/moderate income housing benefit: 1 Facility
14	Public Services	2016	2021	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Public Services Supporting Low-Income and Special Needs Populations	CDBG: \$375,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Agencies; 500 Persons

15	Economic Development	2016	2021	Economic Development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Public Services Supporting Low-Income and Special Needs Populations	CDBG: \$750,000	Public service activities other than Low/Moderate Income Housing Benefit; Businesses assisted: 10 Businesses Jobs created/retained: 25
16	Planning and Administration	2016	2021	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Program Administration and Planning	CDBG: \$1,500,000 HOME: \$200,000	Other
17	Planned Repayments of Section 108 Loans	2016	2021	Economic Development	Citywide	Program Administration and Planning	CDBG: \$1,500,000	Other: 2 Loan Payments
18	Loan Servicing	2016	2021	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Program Administration and Planning	CDBG: \$500,000	250 Mortgage Loans; 30 Business Loans
19	Rehabilitation Administration	2016	2021	Affordable Housing	Citywide	Program Administration and Planning	CDBG: \$125,000	Other
20	Section 3 Employment Training	2016	2021	Economic Development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Program Administration and Planning	CDBG: \$75,000	100 Very Low-Income Persons

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Demolition and Clearance
	Goal Description	Clearance and demolition of blighted structures to stabilize and revitalize neighborhoods, to include appropriate remediation of any hazardous materials.
2	Goal Name	Affordable Rental Housing
	Goal Description	Provision of affordable rental housing opportunities through issuance of tenant-based vouchers.
3	Goal Name	Production of New Housing Units (CHDO)
	Goal Description	Acquisition or construction of new rental or homeowner housing units by a designated Community Housing Development Organization.
4	Goal Name	Rehab or Repair of Existing Housing Units
	Goal Description	Rehabilitation, weatherization, or emergency repair of existing rental or homeowner housing units.
5	Goal Name	Acquisition or Disposition of Existing Units
	Goal Description	Acquisition strategic properties for future use or development and/or disposition of City-owned property to provide opportunities for affordable housing development and commercial development within LMI communities.
6	Goal Name	Direct Financial Assistance
	Goal Description	Downpayment and/or closing cost assistance to low- and moderate-income homebuyers to increase homeownership.
7	Goal Name	Housing Counseling
	Goal Description	One-on-one and/or group counseling services to LMI households to increase knowledge and financial literacy.
8	Goal Name	Fair Housing Education
	Goal Description	Implementation of various fair housing initiatives to include outreach, education, and periodic testing to detect any discriminatory practices within the community.
9	Goal Name	Code Enforcement
	Goal Description	Enhanced proactive services to identify and correct housing or property conditions that may contribute to neighborhood blight.
10	Goal Name	Build Community Capacity
	Goal Description	Technical assistance to nonprofits, subrecipients, CHDOs, and prospective CHDOs as well as facilitation and participation in key collaborative initiatives (such as GICH and FAB) directed at resolution of complex community challenges.
11	Goal Name	Homeless Services
	Goal Description	Services to homeless persons/households and funding for housing assistance through partnerships with nonprofit organizations and agencies.
12	Goal Name	Public Facilities
	Goal Description	Development or improvement of public facilities to include community centers, health care facilities, and homeless shelters.
	Goal Name	Public Improvements and Infrastructure

13	Goal Description	Elimination of neighborhood blight through sidewalk construction and repair, street maintenance and improvements, streetscaping, street lighting, bus stop improvements, and other improvements.
	Goal Name	Public Services
14	Goal Description	Community services including youth-focused activities, programming for seniors, crime prevention, drug abuse education, and employment training.
	Goal Name	Economic Development
15	Goal Description	Technical assistance and funding to sustain business development and create/retain jobs and employment training for low-income persons.
	Goal Name	Planning and Administration
16	Goal Description	Administration and planning functions associated with the CDBG and HOME grants.
	Goal Name	Planned Repayments of Section 108 Loans
17	Goal Description	Scheduled repayment of loans under the Section 108 Program.
	Goal Name	Loan Servicing
18	Goal Description	Costs of servicing mortgage and business loans.
	Goal Name	Rehabilitation Administration
19	Goal Description	Management and administration of housing rehabilitation activities.
	Goal Name	Section 3 Employment Training
20	Goal Description	Employment training for very low income people.

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

The City of Albany anticipates that HOME funds will produce 25 affordable rental and homeownership housing units in the time period covered by this Consolidated Plan (2016-2021). Approximately five units will be targeted to very low-income families, 15 units will be targeted to low-income families, and five units to moderate-income families.

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

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

The Housing Authority of the City of Albany (AHA) is currently compliant with all fair housing and civil rights requirements and is not under a voluntary compliance agreement. Further, AHA will continue to operate its housing program in a manner that promotes access to housing regardless of race, disability, color, religion, national origin, sex, or familial status. AHA staff is trained on fair housing practices.

Activities to Increase Resident Involvements

Not only does the AHA receive periodic input from a Resident Advisory Board, but the Agency employs a Family Self Sufficiency Case Manager who provides general case management, coordination, and referrals for participants in the Family Self-Sufficiency program. Approximately 50 families participate and are able to build escrow accounts as they work toward a goal of eventual homeownership.

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

The AHA is designated a “High Performer” based on its 2014 score report in the Public Housing Assessment System, with maximum scores for the agency’s financial and capital fund management. The following table provides a score breakdown by indicator:

Public Housing Assessment System (PHAS) Score Report		
Report Date:	1/13/2014	
PHA Code:	GA023	
PHA Name:	Housing Authority of the City of Albany	
PHAS Indicators	Score	Max Score
Physical	36	40
Financial	25	25
Management	23	25
Capital Fund	10	10
Late Penalty Point(s)	0	
PHAS Total Score	94	100
PHAS Designation	High Performer	

Plan to remove the ‘troubled’ designation

Not applicable.

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

Barriers to Affordable Housing

In Albany, often the difficulty associated with affordable housing is the condition of the housing. There may be housing available at an affordable cost, but it may not be in standard condition. City code enforcement actions, paired with the availability of weatherization and emergency repair programs, can help to identify substandard housing conditions and work with homeowners or landlords to improve the housing conditions.

A lack of consolidated public and private investment around specific strategic housing opportunities, namely LIHTC projects, may have the effect of reducing outside investment in the local housing market. Projects such as these are often more successful when there is significant cross-sector buy in from diverse partners.

Additionally, there is some history in Albany of legislative action taken to stall the placement of a group home that would have served people with disabilities. By instituting changes to the City's zoning code and denying an applicant's business license based on the code revisions, the City's public policies limited an affordable housing option for people with disabilities, a group often cited as having some of the greatest difficulty finding available housing in Albany. The zoning situation surrounding this case was ultimately resolved and the applicant located its group home elsewhere, but public policy decisions such as these have been used in the past and could result in future negative impacts on affordable housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Analysis of Impediments to Fair Housing Choice produced in conjunction with this Consolidated Plan contains a more thorough review of barriers to fair and affordable housing and strategies the City and its partners will take to remove them.

Regarding the specific barriers described here, enhanced code enforcement, provision of weatherization and emergency repair programs, increased collaboration with local partners, and careful, deliberate zoning ordinance amendments will help to alleviate these barriers.

SP-60 Homelessness Strategy – 91.215(d)

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

Specific needs of Albany’s homeless population include preventative services (including rental, utility, and legal assistance); immediate shelter; ongoing case management to improve life skills, job training, and money management; and resource and referral services to coordinate services by the agencies operating in Dougherty County.

To assist with outreach to homeless persons, the City plans to continue to partner with local entities providing emergency and transitional housing and related services. DCED will continue to partner with the Albany-Dougherty Homeless Coalition to host the Project Homeless Connect event.

To reach specific special needs populations, the 10-year plan identified specific strategies that the City of Albany will continue to implement over the next five years, as follows:

- Veterans: Ensure veterans receive entitlements, organize a “stand-down” event, develop relationships
- Women and children: Establish relationships with resource providers, hold a kids expo, identify a corporate sponsor
- Non-English Speakers: Build relationships with churches, employers, Haven for Hope, and Morningside Methodist Church; hold Spanish book giveaways

Addressing the emergency and transitional housing needs of homeless persons

The City of Albany does not operate a transitional housing program. However, over the next year, it will continue to address homeless priorities established by the Coalition as it seeks to partner with agencies and organizations that provide emergency shelters and transitional housing. The City will allocate \$54,285 for homeless programs in FY2016-2017.

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 long-term goal established in the Albany-Dougherty Homeless Coalition’s 10-Year Plan is to increase the availability of transitional and permanent housing units for the chronically homeless.

Strategies for increasing the permanent housing supply include:

- Identifying resources (VA, HHS, HUD, state funding, private funding) and community partners for the development of new housing, the acquisition of additional Housing Choice Vouchers, and other permanent housing solutions;
- Connecting with faith-based non-profits to improve access to federal funding opportunities and volunteers;
- Building community support for permanent supportive housing through meetings and discussions with neighbors and others; and
- Developing a transitional and permanent supportive housing program including steps for managing crises and non-intrusive rules that promote safety, cleanliness, and privacy.

As the Coalition enacts this long term goal, the city will take other steps to help homeless persons transition to permanent housing, including its Rapid Re-housing program (funded by an ESG grant) which provides financial assistance to households as the exit shelters. The program will facilitate the move to permanent housing and prevent a return to homelessness by providing security deposit assistance, short term rental assistance, utility deposit assistance, and assistance with utility arrears.

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

A goal identified in the 10-year plan is to develop and implement a homeless prevention plan with supportive services. Strategies for achieving this goal include:

- Working with landlords, management companies, and mortgage lenders to develop alternatives to eviction;
- Developing a marketing plan to better inform residents of Albany's eviction prevention program;
- Conducting workshops and distributing materials regarding tenant responsibilities;
- Reviewing best practices for preventing eviction;
- Reviewing policies and procedures to promote residential stability;
- Hiring a housing specialist to serve as a broker between homeless persons and those being released/discharged from institutions and private landlords; and
- Strengthening social service infrastructure for those being released/discharged from institutions to prevent homelessness upon release.

The City of Albany seeks to prevent homelessness through provision of its Emergency Solutions Grant (ESG) for rapid re-housing. The rapid re-housing program provides financial assistance to individual and families who are exiting shelters for the prevention of homelessness. Participants enrolled in shelters will have access to the following: security deposit assistance, short term rental assistance, utility deposit assistance, and assistance with utility arrears. The City partners will continue to partner with Faith Community Outreach Center, Liberty House of Albany, Open Arms, Inc., and Strive to Thrive and solicit the partnership of other agencies that provide emergency or transitional housing. All participants will be entered into the Homeless Management Information System (HMIS) database to eliminate duplication of services.

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

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

The incidents of childhood exposure to lead-based paint are significant across the City, with recent 2010-2014 ACS data indicating that 11% of children in owner occupied housing and 42% of children in rental housing under the age of 6 are at risk of lead-based hazards, based on age of housing stock. The City's health department will continue lead screenings and also properties proposed for rehabilitation will be screened for lead-based paint, and property owners will be provided with educational information.

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

Lead poisoning is the leading environmental hazard to children, creating devastating and irreversible health problems. The leading cause of lead-based poisoning is exposure to dust from deteriorating paint in homes constructed before 1978. This is due to the high lead content used in paint during that period, and particularly in homes built before 1950. Pre-1978 housing occupied by lower income households with children offers particularly high risks of lead exposure due to the generally lower levels of home maintenance among lower income households. This is an important factor since it is not the lead paint itself that causes the hazards, but rather the deterioration of the paint that releases lead-contaminated dust and allows children to peel and eat lead-contaminated flakes.

The risk factors for lead poisoning include:

- Living in a home built before 1950
- Living in a recently remodeled home originally built before 1978

The U.S. Environmental Protection Agency's "*Report on the National Survey of Lead-Based Paint in Housing*" released in 1995 found that 83% of the nation's privately owned housing units built before 1980 had lead-based paint somewhere in the building.¹ The survey found "no statistically significant differences in the prevalence of lead-based paint by type of housing, market value of the home, amount of rent payment, household income, or geographic region".

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

The City of Albany's policies and procedures call for full compliance with the lead-based paint regulations at 24 CFR Part 35. Contractors, subrecipients, and other community partners are advised of the lead-based paint regulations and the City works with them to ensure inspection, testing, and abatement of lead hazards wherever necessary. Additionally, the City distributes

¹ Report on the National Survey of Lead-Based Paint in Housing: Base Report. U.S. EPA/HUD, June 1995. <http://www.epa.gov/lead/pubs/r95-003.pdf>.

information and literature on lead hazards to households who may be at risk of exposure.

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

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

A crucial part of Albany's ongoing anti-poverty efforts is to provide job training, employment, contract opportunities, and small business development opportunities for low- or very-low income and moderate-income residents. Albany collaborates with local colleges and incubators to foster job readiness, job training, employment services, and small business development services. Local community colleges provides additional classes and training related to small business development and implementation and job training programs. Life skills, employment, and job training activities are offered in areas with high concentrations of low-income residents including the region's three strategic planning areas:

- Enterprise Neighborhood Revitalization Strategy Area
- South Albany Neighborhood Revitalization Area
- East Albany Local Target Area

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

Some of the jurisdiction's poverty reduction programs and the affordable housing programs detailed in this plan are managed by Albany, allowing for strong coordination of program offerings, performance goals, and policies in alliance with the goals of the Southwest Regional Planning Commission and the CEDS plan.

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 Albany, Department of Community & Economic Development implements an annual monitoring strategy to focus its monitoring efforts and maximize the effectiveness of a specific monitoring review. The strategy identifies the programs with the most significant level of risk exposure, the number of subrecipients that will be monitored during the fiscal year, and the monitoring approach (comprehensive or focused) that will be used.

The first step in the annual monitoring strategy is to undertake a risk assessment of all programs and the programs activities funded through the City of Albany, Department of Community & Economic Development. The objective of the risk analysis is to allocate a larger share of the monitoring resources to those program functions posing the highest risk.

The risk profile, which summarizes the individual risk identified with a particular program participant or program activity, assists in determining the level of resources required to fulfill monitoring responsibilities. Risk analysis factors are the criteria for determining risk exposure, the likelihood that an organization has failed to comply with program requirements, or that the organization has performed unacceptably. The structure of the rating system will result in the determination of organizations that pose a high risk and will therefore be subject to a more comprehensive monitoring.

DCED uses a rating system for assessing the relative risk of funded organizations. Based on the rating system shown below, an Annual Monitoring Strategy is developed. Each program will be evaluated annually to determine level of risk and subsequently, the monitoring strategy.

The City of Albany, Department of Community & Economic Development has established the following criteria for risk profiles. The points assigned to each category ranges from 0 to 5 with the number 5 indicating the greatest risk and the number 0 indicating the least risk.

Criteria	Points
Financial	
• Allocation of \$0	0
• Allocation up to \$50,000	1

- Allocation of \$50,001 to \$75,000 2
- Allocation of \$75,001 to \$100,000 3
- Allocation of \$100,001 to \$300,000 4
- Allocation of \$300,001 and up 5

Management

- History of difficulty in program administration (untimely submission of invoices, monthly reports, inaccuracies in reports, etc.) 0-5
- Staff turnover 0-5
- Lack of progress in achieving stated Outcomes/Results
- The existence of Findings and/or Concerns from previous monitoring reviews. 0-5

Satisfaction

- Complaints received about the program 0-5

Any program that averages a score of three (3) on the Risk Determination Scale will undergo a comprehensive, on-site monitoring. Additionally, all new programs will undergo a comprehensive, on-site monitoring.

A comprehensive on-site monitoring is a thorough review of all major activities which the following areas:

Performance Evaluation Review	24 CFR 570.501(b) & 24 CFR 85.40 (a)
Record Keeping Systems	24 CFR 570.506
Financial Management Systems	OMB Circular A-110
Non Discrimination & Actions to Further Fair Housing	24 CFR 570.506(g), 570.601, 570.602, and 570.607
Procurement & Bonding	Attachment O, OMB Circular A-110, 24 CFR Part 85.36

The points assigned to each of the above areas will determine the area of primary focus during the monitoring visit. A focused, on-site monitoring is a minimum review of each major activity, expanding in scope if problems become apparent.

Each on-site monitoring will require a minimum of three hours. At least three additional hours are generally required for the preparation and approval of the monitoring report. Approximately eighty (80) hours of staff time, including oversight, will be required to complete the monitoring strategy. The Community Development Coordinator is responsible for all monitoring visits and report preparation.

The City's complete Monitoring Plan is included as Appendix B to this Consolidated Plan.

Expected Resources

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

Introduction

The City of Albany seeks to use its CDBG and HOME Program funds to serve the needs of low- to moderate-income persons and households in partnership with capable agencies to include public and private partners, developers, financial lending institutions, and nonprofits during FY 2016-2017. Below is a description of anticipated FY 2015-2016 funding for the CDBG and HOME Programs.

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			\$850,744	\$760,000		\$1,610,744	\$3,402,976	
HOME			\$382,821	\$102,000		\$484,821	\$1,531,284	

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

The City of Albany meets HUD’s severe fiscal distress criteria and qualifies for a 100% reduction in match requirements under the HOME and ESG programs. This determination is based on the city’s poverty rate and per capita income in relation to national averages. Albany’s poverty rate of 35.6% is more than double the average national poverty rate of 14.8% and per capita income in the city (\$17,064) is 63% of the average national per capita income (\$26,964). Albany has remained in severe fiscal distress status since the 1994 and 1998 Floods.

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

The City of Albany owns more than 500 vacant lots within the city limits, predominantly within special flood hazard areas and the South Albany NRSA. Buildable vacant lots will be marketed for private development of affordable housing under both rental and homeownership models. Developer incentives will be offered to assist with encouraging affordable housing development on these lots and others owned by the City.

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	Demolition and Clearance	2016	2017	Non-Housing Community Development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization	CDBG: \$20,000	Buildings demolished: 3
2	Affordable Rental Housing	2016	2017	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Maintain Affordable Housing Stock, Increase Access to Affordable Housing	HOME: \$221,478	Tenant-Based Rental Assistance: 50 Households
3	Production of New Housing Units (CHDO)	2016	2017	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Increase Access to Affordable Housing	HOME: 157,116	Rental Units Rehabilitated: 2 Units
4	Rehab or Repair of Existing Housing Units	2016	2017	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Maintain Affordable Housing Stock	CDBG: \$232,358 HOME: \$27,745	Rental Units Rehabilitated Homeowner Housing Rehabilitated: 30 Units

5	Acquisition or Disposition of Existing Units	2016	2017	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Maintain Affordable Housing Stock, Increase Access to Affordable Housing	\$0	None planned this program year.
6	Direct Financial Assistance	2016	2017	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Increase Access to Affordable Housing	HOME: \$30,000	Direct Financial Assistance to Homebuyers to increase homeownership: 5 Households
7	Housing Counseling	2016	2017	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Increase Access to Affordable Housing, Affirmatively Further Fair Housing Choice	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons
8	Fair Housing Education	2016	2017	Fair Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Affirmatively Further Fair Housing Choice	CDBG: \$1,000	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons
9	Code Enforcement	2016	2017	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Maintain Affordable Housing Stock	\$0	None planned this program year.

10	Build Community Capacity	2016	2017	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Public Services Supporting Low-Income and Special Needs Populations, Program Administration and Planning	CDBG: \$37,946	Other: 10 Agencies
11	Homeless Services	2016	2017	Homeless	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Support the Needs of Homeless and At-Risk Persons	CDBG: \$54,285	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons
12	Public Facilities	2016	2017	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Acquire, Develop, or Improve Public Facilities	\$0	None planned this program year.
13	Public Improvements and Infrastructure	2016	2017	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization	\$0	None planned this program year.
14	Public Services	2016	2017	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Public Services Supporting Low-Income and Special Needs Populations	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Agencies; 100 Persons

15	Economic Development	2016	2017	Economic Development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Neighborhood Revitalization, Public Services Supporting Low-Income and Special Needs Populations	CDBG: \$300,000	Public service activities other than Low/Moderate Income Housing Benefit; Businesses assisted: 10 Businesses Jobs created/retained: 5
16	Planning and Administration	2016	2017	Non-housing community development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Program Administration and Planning	CDBG: \$322,148 HOME: \$48,482	Other
17	Planned Repayments of Section 108 Loans	2016	2017	Economic Development	Citywide	Program Administration and Planning	CDBG: \$340,973	Other
18	Loan Servicing	2016	2017	Affordable Housing	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Program Administration and Planning	CDBG: \$155,177	250 Mortgage Loans; 30 Business Loans
19	Rehabilitation Administration	2016	2017	Affordable Housing	Citywide	Program Administration and Planning	CDBG: \$26,857	Other
20	Section 3 Employment Training	2016	2017	Economic Development	South Albany NRSA; Enterprise NRSA, East Albany NRSA	Program Administration and Planning	CDBG: \$15,000	100 Persons

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Demolition and Clearance
	Goal Description	Clearance and demolition of blighted structures to stabilize and revitalize neighborhoods, to include appropriate remediation of any hazardous materials.
2	Goal Name	Affordable Rental Housing
	Goal Description	Provision of affordable rental housing opportunities through issuance of tenant-based vouchers.
3	Goal Name	Production of New Housing Units (CHDO)
	Goal Description	Acquisition or construction of new rental or homeowner housing units by a designated Community Housing Development Organization.
4	Goal Name	Rehab or Repair of Existing Housing Units
	Goal Description	Rehabilitation, weatherization, or emergency repair of existing rental or homeowner housing units.
5	Goal Name	Acquisition or Disposition of Existing Units
	Goal Description	Acquisition strategic properties for future use or development and/or disposition of City-owned property to provide opportunities for affordable housing development and commercial development within LMI communities.
6	Goal Name	Direct Financial Assistance
	Goal Description	Downpayment and/or closing cost assistance to low- and moderate-income homebuyers to increase homeownership.
7	Goal Name	Housing Counseling
	Goal Description	One-on-one and/or group counseling services to LMI households to increase knowledge and financial literacy.
8	Goal Name	Fair Housing Education
	Goal Description	Implementation of various fair housing initiatives to include outreach, education, and periodic testing to detect any discriminatory practices within the community.
9	Goal Name	Code Enforcement
	Goal Description	Enhanced proactive services to identify and correct housing or property conditions that may contribute to neighborhood blight.
10	Goal Name	Build Community Capacity
	Goal Description	Technical assistance to nonprofits, subrecipients, CHDOs, and prospective CHDOs as well as facilitation and participation in key collaborative initiatives (such as GICH and FAB) directed at resolution of complex community challenges.
11	Goal Name	Homeless Services
	Goal Description	Services to homeless persons/households and funding for housing assistance through partnerships with nonprofit organizations and agencies.
12	Goal Name	Public Facilities
	Goal Description	Development or improvement of public facilities to include community centers, health care facilities, and homeless shelters.

13	Goal Name	Public Improvements and Infrastructure
	Goal Description	Elimination of neighborhood blight through sidewalk construction and repair, street maintenance and improvements, streetscaping, street lighting, bus stop improvements, and other improvements.
14	Goal Name	Public Services
	Goal Description	Community services including youth-focused activities, programming for seniors, crime prevention, drug abuse education, and employment training.
15	Goal Name	Economic Development
	Goal Description	Technical assistance and funding to sustain business development and create/retain jobs and employment training for low-income persons.
16	Goal Name	Planning and Administration
	Goal Description	Administration and planning functions associated with the CDBG and HOME grants.
17	Goal Name	Planned Repayments of Section 108 Loans
	Goal Description	Scheduled repayment of loans under the Section 108 Program.
18	Goal Name	Loan Servicing
	Goal Description	Costs of servicing mortgage and business loans.
19	Goal Name	Rehabilitation Administration
	Goal Description	Management and administration of housing rehabilitation activities.
20	Goal Name	Section 3 Employment Training
	Goal Description	Employment training for very low income people.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects planned for the 2016-2017 program year are identified in the table below. Additional details are provided in Section AP-38.

Projects

#	Project Name
1	CDBG Administration
2	Section 108 Loan Repayment
3	Microbusiness Enterprise Center
4	Loan Servicing
5	Emergency Repair
6	Rehabilitation of Multifamily Units
7	Demolition
8	Public Services
9	Capacity Building for Non-Profits
10	Fair Housing
11	Housing Counseling
12	Homeless Programs
13	Rehabilitation Administration
14	Section 3 Program
15	HOME Administration
16	Rental Rehabilitation
17	AHOP Program
18	Down Payment Assistance
19	Tenant Based Rental Assistance
20	CHDO Set-Aside

Table 56 – Project Information

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Program Administration and Planning
	Funding	CDBG: \$322,148
	Description	The management and oversight of the CDBG Programs by the City of Albany, Department of Community & Economic Development.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	Not applicable
	Location Description	230 S. Jackson Street, Albany, Georgia 31702
	Planned Activities	Administration
2	Project Name	Section 108 Loan Repayment
	Target Area	Enterprise Community Neighborhood Strategy Area
	Goals Supported	Planned Repayments of Section 108 Loans
	Needs Addressed	Program Administration and Planning
	Funding	CDBG: \$340,973

	Description	The payment of two Section 108 loans (Hilton Gardens and MacGregor) received by the City of Albany to undertake economic development activities.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	Two Section 108 Loans (Hilton Gardens and MacGregor) will be repaid by the City.
	Location Description	230 S. Jackson Street, Albany, Georgia 31702
	Planned Activities	Economic Development
3	Project Name	Microbusiness Enterprise Center
	Target Area	Enterprise Community Neighborhood Strategy Area
	Goals Supported	Economic Development
	Needs Addressed	Neighborhood Revitalization; Public Services Supporting Low-Income and Special Needs Populations
	Funding	CDBG: \$300,000
	Description	The operation and administration of the Microbusiness Enterprise Center and provision of technical assistance to micro-businesses within the Center.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	10 Businesses 5 Jobs for LMI Persons Created
	Location Description	230 S. Jackson Street, Albany, Georgia 31702
	Planned Activities	Economic Development
4	Project Name	Loan Servicing

	Target Area	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Loan Servicing
	Needs Addressed	Program Administration and Planning
	Funding	CDBG: \$155,177
	Description	To provide loan servicing of housing loans made to low and moderate income households.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	The servicing of 250 mortgage and 25 business loans for low and moderate income households and eligible businesses funded with CDBG and HOME funds.
	Location Description	The location of the properties will be within the City's strategic planning areas.
	Planned Activities	Availability of Affordable Housing
5	Project Name	Emergency Repair
	Target Area	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Rehab or Repair of Existing Housing Units
	Needs Addressed	Maintain Affordable Housing Stock
	Funding	CDBG: \$166,370
	Description	
	Target Date	6/30/2017

	Estimate the number and type of persons that will benefit from the proposed activity	25 Persons
	Location Description	
	Planned Activities	Sustainability of Affordable Housing
6	Project Name	Rehabilitation of Multifamily Units
	Target Area	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Rehab or Repair of Existing Housing Units
	Needs Addressed	Maintain Affordable Housing Stock
	Funding	CDBG: \$65,988
	Description	Substantial rehabilitation of rental housing units.
	Target Date	06/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	2 Units to be occupied by LMI Households
	Location Description	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Planned Activities	
7	Project Name	Demolition

	Target Area	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Demolition and Clearance
	Needs Addressed	Neighborhood Revitalization
	Funding	CDBG: \$20,000
	Description	
	Target Date	06/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	3 blighted/dilapidated structures
	Location Description	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Planned Activities	
8	Project Name	Public Services
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Public Services
	Needs Addressed	Public Services Supporting Low-Income and Special Needs Populations
	Funding	CDBG: \$75,000
	Description	To provide funds to agencies for services to low and moderate income persons in the community.

	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	5 Nonprofit organizations 100 Persons
	Location Description	The nonprofit agencies will be located within the City limits.
	Planned Activities	Improved Quality of Living
9	Project Name	Capacity Building for Non-Profits
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Build Community Capacity
	Needs Addressed	Neighborhood Revitalization; Public Services Supporting Low-Income and Special Needs Populations; Program Administration and Planning
	Funding	CDBG: \$37,946
	Description	To provide capacity building training to subrecipients and non-profits.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	10 Nonprofit Agencies
	Location Description	The location of the properties will be within the City's strategic planning areas.
	Planned Activities	Capacity buildings for subrecipients and nonprofits who serve low and moderate income persons
10	Project Name	Fair Housing

	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Fair Housing Education
	Needs Addressed	Affirmatively Further Fair Housing Choice
	Funding	CDBG: \$1,000
	Description	
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	75 People
	Location Description	Fair housing initiatives will be undertaken within the City limits.
	Planned Activities	Fair Housing
11	Project Name	Housing Counseling
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Housing Counseling
	Needs Addressed	Increase Access to Affordable Housing; Affirmatively Further Fair Housing Choice
	Funding	CDBG: \$30,000
	Description	To provide financial literacy, pre- and post-default, and other counseling to renters, homeowners, and homeless persons.
	Target Date	6/30/2017

	Estimate the number and type of persons that will benefit from the proposed activity	50 People
	Location Description	The location of the housing counseling services will be within the City's strategic planning areas.
	Planned Activities	Housing Counseling
12	Project Name	Homeless Programs
	Target Area	Citywide
	Goals Supported	Homeless Services
	Needs Addressed	Support the Needs of Homeless and At-Risk Persons
	Funding	CDBG: \$54,285
	Description	
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	30 LMI Persons
	Location Description	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Planned Activities	
13	Project Name	Rehabilitation Administration
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area

		Enterprise Community Neighborhood Strategy Area
	Goals Supported	Rehabilitation Administration
	Needs Addressed	Program Administration and Planning
	Funding	CDBG: \$26,857
	Description	The costs associated with conducting work write-ups, environmental reviews, and inspections for housing rehabilitation/repair projects.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	Not Applicable
	Location Description	The location of the properties will be within the City's strategic planning areas.
	Planned Activities	Rehab Administration
14	Project Name	Section 3 Program
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Section 3 Employment Training
	Needs Addressed	Program Administration and Planning
	Funding	CDBG: \$15,000
	Description	To provide very low and low income persons with job training to increase employment opportunities.
	Target Date	6/30/2017

	Estimate the number and type of persons that will benefit from the proposed activity	20 Very Low-Income Persons
	Location Description	The employment training will take place within the City limits.
	Planned Activities	Job Training and Economic Development
15	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	Planning and Administration
	Needs Addressed	Program Administration and Planning
	Funding	HOME: \$48,482
	Description	The management and oversight of the HOME Programs by the City of Albany, Department of Community & Economic Development.
	Target Date	06/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	Not Applicable
	Location Description	230 S. Jackson Street, Albany, Georgia 31702
	Planned Activities	
16	Project Name	Rental Rehabilitation
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area

	Goals Supported	Rehab or Repair of Existing Units
	Needs Addressed	Maintain Affordable Housing Stock
	Funding	HOME: \$27,745
	Description	
	Target Date	06/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	2 Units for LMI Households
	Location Description	
	Planned Activities	
17	Project Name	AHOP Program
	Target Area	Citywide
	Goals Supported	Direct Financial Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$25,000
	Description	
	Target Date	06/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	2 LMI Households

	Location Description	
	Planned Activities	
18	Project Name	Down Payment Assistance
	Target Area	Citywide
	Goals Supported	Direct Financial Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$5,000
	Description	
	Target Date	06/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	2 LMI Households
	Location Description	
	Planned Activities	
19	Project Name	Tenant Based Rental Assistance
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$221,478

	Description	The provision of rental subsidies to low and very low income renters to ensure that rental housing is affordable.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	50 LMI Households
	Location Description	South Albany Urban Redevelopment Area East Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Planned Activities	Rental Assistance
20	Project Name	CHDO Set-Aside
	Target Area	South Albany Urban Redevelopment Area East Central Albany Redevelopment Area Enterprise Community Neighborhood Strategy Area
	Goals Supported	Production of New Housing Units (CHDO)
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$157,116
	Description	To provide funds to one or more Certified CHDOs seeking to undertake an eligible CHDO affordable housing project.
	Target Date	6/30/2017
	Estimate the number and type of persons that will benefit from the proposed activity	5 LMI Households
	Location Description	The CHDO project will be located within one of the City's strategic planning areas.

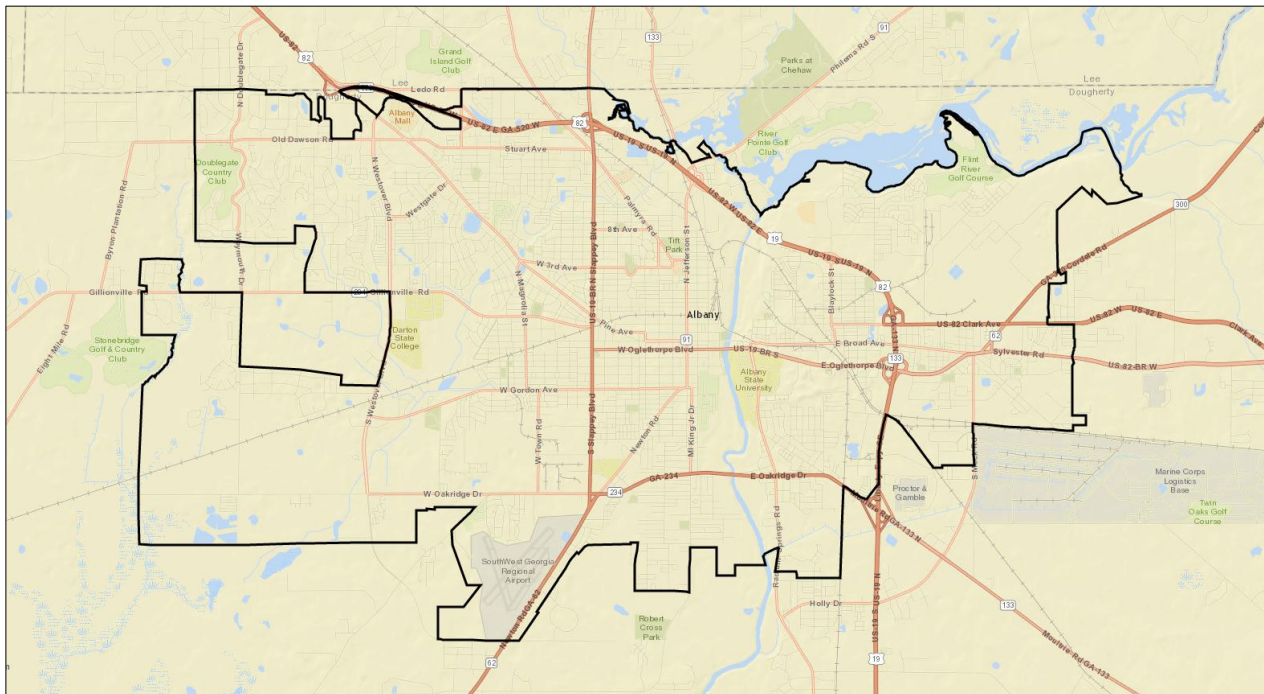
	Planned Activities	
CDBG Total		\$1,610,744
HOME Total		\$484,821

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

The City of Albany is an entitlement community in southwest Georgia and a recipient of Community Development Block Grant (CDBG) and Housing Investment Partnership Program (HOME) funds.

Albany, Georgia – General Map

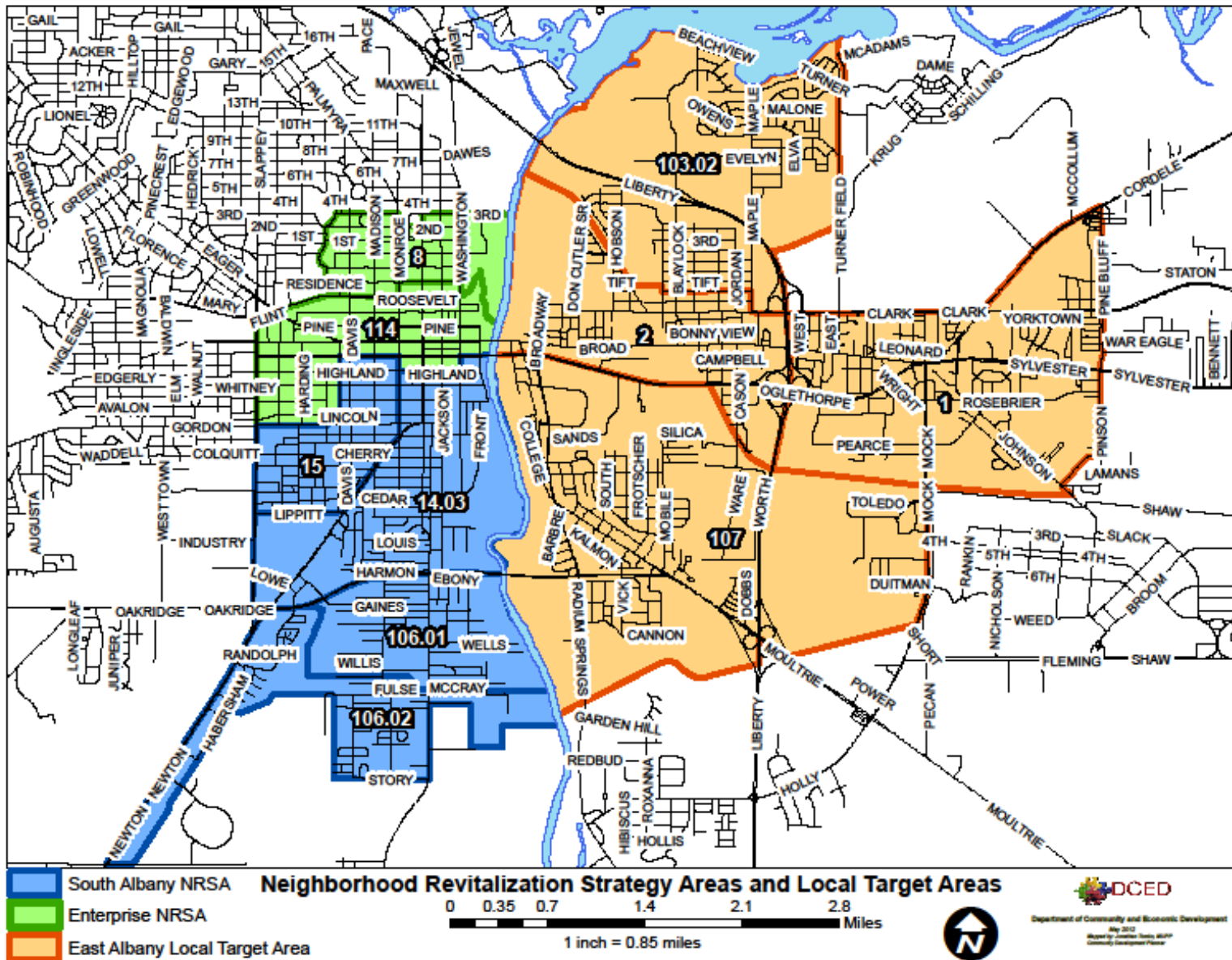


Source: HUD CPD Maps, <http://egis.hud.gov/cpdmaps/>

The City will focus its funding primarily within three priority neighborhoods. These include two current Neighborhood Revitalization Strategy Areas (NRSAs) and a Local Target Area that is being submitted with this Consolidated Plan for approval as the City's third NRSA. The three priority neighborhoods are:

- **Enterprise NRSA** (composed of Census Tracts 8 and 114)
- **South Albany NRSA** (composed of Census Tracts 14.03, 15, 106.01, and 106.02 to the city limits)
- **East Albany Local Target Area** (composed of Census Tracts 1, 2, 103.02, and 107)

The map on the following page depicts the boundaries of these neighborhoods.



Geographic Distribution

Target Area	Percentage of Funds
South Albany NRSA	33.3%
Enterprise NRSA	33.3%
East Albany NRSA	33.4%

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The map on the previous page depicts the three neighborhoods prioritized for allocation of Consolidated Plan resources, however, individual low- and moderate-income persons residing anywhere in the City may be eligible beneficiaries of CDBG or HOME funds. The areas shaded on the map represent some of the City's most economically distressed areas. All the census tracts represented in these priority areas (except for tract 106.02 in the South Albany NRSA) qualifies as what HUD refers to as a Racially Concentrated Area of Poverty, or RCAP. An RCAP has a non-White population of 50% or more and a poverty rate of at least 40%. Additionally, to meet the criteria for qualification as NRSAs (as all three priority neighborhoods do), each of the areas has a low- and moderate-income population share of at least 70%. While poverty and other issues affect neighborhoods throughout the City, the South Albany, East Albany, and Enterprise neighborhoods have particularly acute needs and thus are designated as priorities.

Discussion

The City will continue to focus the allocation of its CDBG and HOME funds in strategic planning areas of highest concentration of low and moderate income persons/households to ensure that priority community needs are met. At least 70% of the City's CDBG Allocation for FY 2016-2017 will be directed toward the benefit of low- and moderate-income persons. HOME funding will be used to provide housing opportunities for low- and moderate-income households.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During the 2016-2017 program year, the City of Albany remains committed to the goal of providing decent, safe, and affordable housing and improving the quality of life for its residents. A majority of the housing stock within the strategic planning areas of the City of Albany is classified as being in “deteriorated” condition. In addition, many households struggle with spending too much of their incomes on housing, as such, they are considered to be "cost burdened" or "severely cost burdened. Households should spend no more than 30% of their incomes on housing. Households that pay more than 30% of their incomes on housing are considered to be cost burdened, and households that pay more than 50% of their incomes are considered to be severely cost burdened. Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may be in danger of homelessness. This is an issue of concern within the City of Albany. As a result, the City will seek to make housing more affordable.

Repair Programs

The City will continue to partner with capable agencies and developers to preserve the existing housing stock through repair programs such as weatherization, energy efficiency, and emergency repairs. This will assist homeowners in making necessary repairs to ensure housing remains affordable.

Rental Services

The City of Albany, Department of Community & Economic Development’s Rental Program provides housing to very low, low and moderate income households. The City manages and maintains approximately 230 rental housing units to make affordable housing available to this population.

TBRA

The City operates a Tenant Based Rental Assistance (TBRA) Program as an essential part of its affordable housing strategy. Market conditions in Albany make TBRA a viable option to address a shortage of affordable rental housing, in a market with increasing demand. Through this program more very-low and low-income households will be able to obtain decent, safe, sanitary and affordable housing as is the primary objective of the HOME program.

Homeless Services

The City will continue providing assistance to homeless families by partnering with agencies that assist the homeless population with public services and housing. Additionally, support services will be provided such as counseling, referrals, and other services to households that were identified as either homeless or those at risk of becoming homeless.

Homeownership Services

The City of Albany's Affordable Homeownership Loan Program (AHOP) reduces the costs to low- and moderate-income first-time homebuyers and ensures they obtain a sustainable, affordable mortgage that will remain affordable over the life of the loan. Funding will be available to assist with housing financing to low and moderate income prospective homebuyers.

One Year Goals for the Number of Households to be Supported	
Homeless	80 (TBRA & ESG)
Non-Homeless	27 (25 Emergency Repair, 2 New Construction)
Special-Needs	3 (Rental Rehab)
Total	110

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	50
The Production of New Units	2
Rehab of Existing Units	25
Acquisition of Existing Units	
Total	77

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

AP-60 Public Housing – 91.220(h)

Introduction

The Albany Housing Authority (AHA) is an independent entity that help meet the affordable housing needs in Albany through provision of public housing units and vouchers for low-income families. Specifically, AHA’s mission is to provide low-income families with safe, secure, and healthy housing, while fostering an atmosphere that allows individual families to develop a sense of community within their neighborhoods. The AHA is supported by the U.S. Department of Housing and Urban Development (HUD), which provided the majority of AHA’s funding through annual grant awards. The AHA manages a portfolio of 1,117 units of public housing distributed among 20 different properties as well as 61 Housing Choice Vouchers that recipients may use to subsidize the cost of privately-owned market-rate rental housing of their choice. Additionally, AHA manages the 98 public housing units owned by the neighboring Lee County Housing Authority.

The five primary goals of the AHA are:

- Expand the supply of assisted housing;
- Improve the quality of assisted housing;
- Provide an improved living environment;
- Promote self-sufficiency and asset development of assisted households; ad
- Ensure equal opportunity and affirmatively further fair housing.

To fulfill its mission, the AHA works with the City of Albany and through organizations such as the Homeless Provider’s Committee and Social Services Coordinating Council to provide affordable housing to the City’s low-income residents.

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

AHA implements a “Continued Viability Plan” based on useful life tables and the results of a physical needs assessment that provides for regular maintenance of its properties to ensure their long-term utility. A \$1.025 million Capital Fund Program annual grant from HUD funds AHA’s replacement of doors, installation of LED lighting, appliance replacement, kitchen and bath renovations, HVAC installation, roof replacements, and similar maintenance items. The availability of Capital Fund Grants allows AHA to continually improve the quality of its housing stock.

Additionally, AHA has plans for significant revitalization of the West Central Albany area in a project known as The Oaks at North Intown. Planning for the project was funded by

a Choice Neighborhoods Planning Grant and implementation will entail demolition of McIntosh Homes (125 units) and Golden Age (66 units) in order to construct a new, mixed-income community that will catalyze further revitalization of what is currently one of Albany's most distressed neighborhoods. As part of the implementation of The Oaks at North Intown Transformation Plan, the AHA plans to utilize a variety of financing tools such as RAD conversion, LIHTC, and Section 18 demolition and disposition activities.

The revitalization of McIntosh Homes, Golden Age, and West Central Albany is intended to replace the deteriorated and physically obsolete public housing with a new market-quality, mixed-income community providing real housing choices for residents. It is also intended to enhance existing housing, to strengthen access to neighborhood retail, create enduring linkages that support educational, health and wellness, and employment opportunities. AHA is committed to providing affordable housing units to replace the existing 191 units of public housing at McIntosh Homes and Golden Age one-for-one and add another 125-250 units of affordable and market rate housing.

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

AHA will continue to receive periodic input from a Resident Advisory Board and will also continue providing its Family Self Sufficiency program. The Program employs a full time Case Manager who provides general case management, coordination, and referrals for participants who are able to build escrow accounts as they work toward a goal of eventual homeownership.

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

The AHA is designated a "High Performer" based on its 2014 score report in the Public Housing Assessment System, with maximum scores for the agency's financial and capital fund management. The following table provides a score breakdown by indicator:

Public Housing Assessment System (PHAS) Score Report			
Report Date:	1/13/2014		
PHA Code:	GA023		
PHA Name:	Housing Authority of the City of Albany		
	PHAS Indicators	Score	Max Score
	Physical	36	40
	Financial	25	25
	Management	23	25
	Capital Fund	10	10
	Late Penalty Point(s)	0	
	PHAS Total Score	94	100
	PHAS Designation	High Performer	

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

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

Specific needs of Albany’s homeless population include preventative services (including rental, utility, and legal assistance); immediate shelter; ongoing case management to improve life skills, job training, and money management; and resource and referral services to coordinate services by the agencies operating in Dougherty County.

To assist with outreach to homeless persons, the City plans to continue to partner with local entities providing emergency and transitional housing and related services. DCED will continue to partner with the Albany-Dougherty Homeless Coalition to host the Project Homeless Connect event.

To reach specific special needs populations, the 10-year plan identified specific strategies that the City of Albany will continue to implement over the next five years, as follows:

- Veterans: Ensure veterans receive entitlements, organize a “stand-down” event, develop relationships
- Women and children: Establish relationships with resource providers, hold a kids expo, identify a corporate sponsor
- Non-English Speakers: Build relationships with churches, employers, Haven for Hope, and Morningside Methodist Church; hold Spanish book giveaways

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Albany does not operate a transitional housing program. However, over the next year, it will continue to address homeless priorities established by the Coalition as it seeks to partner with agencies and organizations that provide emergency shelters and transitional housing. The City will allocate \$54,285 for homeless programs in FY2016-2017.

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 long-term goal established in the Albany-Dougherty Homeless Coalition's 10-Year Plan is to increase the availability of transitional and permanent housing units for the chronically homeless. Strategies for increasing the permanent housing supply include:

- Identifying resources (VA, HHS, HUD, state funding, private funding) and community partners for the development of new housing, the acquisition of additional Housing Choice Vouchers, and other permanent housing solutions;
- Connecting with faith-based non-profits to improve access to federal funding opportunities and volunteers;
- Building community support for permanent supportive housing through meetings and discussions with neighbors and others; and
- Developing a transitional and permanent supportive housing program including steps for managing crises and non-intrusive rules that promote safety, cleanliness, and privacy.

As the Coalition enacts this long term goal, the city will take other steps to help homeless persons transition to permanent housing, including its Rapid Re-housing program (funded by an ESG grant) which provides financial assistance to households as they exit shelters. The program will facilitate the move to permanent housing and prevent a return to homelessness by providing security deposit assistance, short term rental assistance, utility deposit assistance, and assistance with utility arrears.

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 Albany seeks to prevent homelessness through provision of its Emergency Solutions Grant (ESG) for rapid re-housing. The rapid re-housing program provides financial assistance to individual and families who are exiting shelters. Participants enrolled in shelters will have access to the following: security deposit assistance, short term rental assistance, utility deposit assistance, and assistance with utility arrears. The City partners will continue to partner with Faith Community Outreach Center, Liberty House of Albany, Open Arms, Inc., and Strive to Thrive and solicit the partnership of other agencies that provide emergency or transitional housing. All participants will be entered

into the Homeless Management Information System (HMIS) database to eliminate duplication of services.

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

Introduction:

The Analysis of Impediments to Fair Housing Choice produced in conjunction with this Consolidated Plan contains a more thorough review of barriers to fair and affordable housing and strategies the City and its partners will take to remove them.

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

In Albany, often the difficulty associated with affordable housing is the condition of the housing. There may be housing available at an affordable cost, but it may not be in standard condition. City code enforcement actions, paired with the availability of weatherization and emergency repair programs, can help to identify substandard housing conditions and work with homeowners or landlords to improve the housing conditions.

A lack of consolidated public and private investment around specific strategic housing opportunities, namely LIHTC projects, may have the effect of reducing outside investment in the local housing market. Projects such as these are often more successful when there is significant cross-sector buy in from diverse partners.

Additionally, there is some history in Albany of legislative action taken to stall the placement of a group home that would have served people with disabilities. By instituting changes to the City's zoning code and denying an applicant's business license based on the code revisions, the City's public policies limited an affordable housing option for people with disabilities, a group often cited as having some of the greatest difficulty finding available housing in Albany. The zoning situation surrounding this case was ultimately resolved and the applicant located its group home elsewhere. Public policy decisions such as these have been used in the past and could result in future negative impacts on affordable housing.

Regarding the specific barriers described here, enhanced code enforcement, provision of weatherization and emergency repair programs, increased collaboration with local partners, and careful, deliberate zoning code amendments will help to alleviate these barriers.

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

To help remove obstacles to meeting underserved needs and improve service delivery, the City of Albany will facilitate the development of regional social service collaborations to coordinate the work of social service organizations, disseminate news and information, spearhead community-wide solutions to local needs, and reduce service duplication across non-profit agencies.

Actions planned to foster and maintain affordable housing

The City will help foster affordable housing with the federal resources that have been awarded. The City will use several strategies including:

- Increase the number of affordable housing units by applying for additional Section 8 vouchers should they become available.
- Leveraging affordable housing resources in the community through the creation of mixed-financed housing.
- Pursuing housing resources other than Section 8 tenant-based assistance.
- Target available assistance to families at or below 30% of AMI, homeless, and the elderly by continuing to do outreach to community partners that serve the low-income, homeless, and the elderly.
- Maintain or increase Section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration.
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Actions planned to develop institutional structure

The development of social service collaborations across the region to coordinate the work of social service organizations, disseminate news and information, and spearhead community-wide solutions to local needs is necessary to assist the community in overcoming gaps in services and reduce service duplication for the homeless.

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

The City will work to foster collaboration through dissemination of services, news, and

information across social service organizations, subcontractors, and public and private entities. The City will encourage community-based solutions and regional partnerships.

Actions planned to reduce lead-based paint hazards

The City's health department will continue lead screenings and also properties proposed for rehabilitation will be screened for lead-based paint and property owners are provided with educational information.

Actions planned to reduce the number of poverty-level families

The City will continue development in its three designated target areas and NRSAs and continue to promote job training, employment services, and small business and micro enterprise development through partnerships with local colleges, chambers of commerce, incubators, and business development centers.

Program Specific Requirements

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

Introduction:

The City will ensure that all programs and subrecipients adhere to specific federal and programmatic requirements. The City will ensure monitoring of financials, files, and project sites to ensure milestones and benchmarks are being met per contractual agreements.

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income over the consecutive period of 2017-2018 is 70.00%.

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 | \$0 |
|---|-----|

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in

Section 92.205 is as follows:

The City does not anticipate utilizing any other forms of investment beyond those identified in Section 92.205

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

See Appendix A for the City's Resale/Recapture provisions.

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

See Appendix A for the City's Resale/Recapture provisions.

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

The City has no plans to utilize HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

Discussion:

The City will ensure that the program-specific requirements for both the HOME and CDBG Programs are satisfied and that applicable HOME Agreements and Contractual Agreements identify specific project delivery information, including benchmarks/milestones with realistic deadlines, and that outcomes and measureables are satisfied with awarded funding.