



City of Albany 2021-2025 Consolidated Plan And 2021 Annual Action Plan

Draft
March 2021



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2021-2025 FIVE-YEAR CONSOLIDATED PLAN

For July 1, 2021 through June 30, 2026

2021 YEAR ONE ACTION PLAN

For July 1, 2021 to June 30, 2022

ALBANY, GEORGIA

City of Albany
Department of Economic & Community Development

April 2021



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Table of Contents

2021-2025 Five-Year Consolidated Plan

- Executive Summary3**
 - ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)1
- The Process5**
 - PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)5
 - PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)5
 - PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)11
- Needs Assessment.....20**
 - NA-05 Overview20
 - NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)20
 - NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)28
 - NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2).....32
 - NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)35
 - NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)37
 - NA-35 Public Housing – 91.205(b).....39
 - NA-40 Homeless Needs Assessment – 91.205(c)43
 - NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)45
 - NA-50 Non-Housing Community Development Needs – 91.215 (f)48
- Housing Market Analysis.....53**
 - MA-05 Overview53
 - MA-10 Number of Housing Units – 91.210(a)&(b)(2)53
 - MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)55
 - MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)58
 - MA-25 Public and Assisted Housing – 91.210(b)62
 - MA-30 Homeless Facilities and Services – 91.210(c)64
 - MA-35 Special Needs Facilities and Services – 91.210(d).....67
 - MA-40 Barriers to Affordable Housing – 91.210(e).....64
 - MA-45 Non-Housing Community Development Assets – 91.215 (f)70
 - MA-50 Needs and Market Analysis Discussion70
 - MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households -
91.210(a)(4), 91.310(a)(2)70
 - MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3).....78
- Strategic Plan86**
 - SP-05 Overview86
 - SP-10 Geographic Priorities – 91.215 (a)(1).....86
 - SP-25 Priority Needs - 91.215(a)(2)87
 - SP-30 Influence of Market Conditions – 91.215 (b)91
 - SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)92
 - SP-40 Institutional Delivery Structure – 91.215(k)95
 - SP-45 Goals Summary – 91.215(a)(4)98
 - SP-50 Public Housing Accessibility and Involvement – 91.215(c)101
 - SP-55 Barriers to affordable housing – 91.215(h)101
 - SP-60 Homelessness Strategy – 91.215(d).....101
 - SP-65 Lead based paint Hazards – 91.215(i)103



SP-70 Anti-Poverty Strategy – 91.215(j)103
 SP-80 Monitoring – 91.230101

2020 Annual Action Plan

Expected Resources.....109
 AP-15 Expected Resources – 91.220(c)(1,2)109

Annual Goals and Objectives.....111
 Projects114
 AP-35 Projects – 91.220(d)114
 AP-38 Project Summary114
 AP-50 Geographic Distribution – 91.220(f).....115

Affordable Housing126
 AP-55 Affordable Housing – 91.220(g)126
 AP-60 Public Housing – 91.220(h)127
 AP-65 Homeless and Other Special Needs Activities – 91.220(i)126
 AP-75 Barriers to affordable housing – 91.220(j).....126
 AP-85 Other Actions – 91.220(k)130

Program Specific Requirements134
 AP-90 Program Specific Requirements – 91.220(l)(1,2,4)134



City of Albany 2021-2025 Five-Year Consolidated Plan

April 2021



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Executive Summary

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

1. Introduction

Every five years, the City of Albany must prepare a strategic plan (known as the Consolidated Plan) which governs the use of federal housing and community development grant funds that it receives from the United States Department of Housing and Urban Development (HUD). When preparing a Consolidated Plan, grantees must assess the needs and issues in their jurisdictions as a part of their preparation of these documents.

The grant funds received from HUD by the City that are covered by the Consolidated Plan include:

- Community Development Block Grant (CDBG) Program
- Home Investment Partnerships Act (HOME) Program

The City must also submit to HUD separate Annual Action Plans for each of the five years during the Consolidated Plan period. The Annual Action Plans serve as the City's yearly applications to HUD that are required for the City to receive the annual allocations from the four grant programs. These grants from HUD are known as Entitlement Grant Programs because communities receive the funds every year if they meet program requirements and criteria associated with each of the four grants. Under HUD's grant program regulations, the City of Albany may use its CDBG and HOME grant funds only within the city limits.

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

When preparing a Consolidated Plan, grantees must assess the needs in their jurisdictions as a key part of the process. To inform development of priorities and goals over the next five years, the Consolidated Plan's Needs Assessment discusses housing, community development, and economic development needs in the city. It relies on data from the US Census, 2011-2015 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted living is included. Finally, public input gathered through interviews, focus groups, a public meeting, and a small organizational survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Albany. Comments provided by attendees at the community meeting, stakeholders and citizens who were interviewed are listed in the Citizen Participation portion of the report. An abbreviated list is below:

- A Better Way Grocers
- Albany Community Together
- Albany Housing Authority
- Albany State University
- ARC of Southwest GA
- City of Albany, Downtown Development Authority
- Family Literacy Connection
- Salvation Army
- SOWEGA Council on Aging



- SOWEGA Rising
- United Way

3. Evaluation of past performance

The City's most recent CAPER (2019-2020) reported on the City's performance relative to the previous Consolidated Plan's strategic goals. The city's five-year strategic goals established in the 2016-2021 Consolidated Plan are listed below (in bold) along with accomplishments from the 2019-2020 program year (i.e., Year 4 of the five-year plan).

Under Albany's CDBG program:

- **Rehab or Repair of Existing Housing Units**
 - 9 complete homeowner rehabilitations with 14 rehabilitations underway to be complete by 6/30/21
- **Housing Counseling**
 - 81 persons received financial literacy/housing counseling through housing counseling services.
- **Fair Housing Education**
 - 4,530 persons were educated on Fair Housing Laws through workshops and community events.
- **Build Community Capacity**
 - The city held 4 capacity building workshops to provide technical assistance to non-profits.
- **Homeless Services**
 - 126 homeless persons or persons at-risk of homelessness were served under the Rapid Re-Housing Program.
- **Public Services**
 - 879 persons were assisted under public services (youth, victims of domestic violence, and others).
 - 582 non-profits were competitively awarded CDBG public service funds.
- **Economic Development**
 - 4 businesses were housed in the MBEC creating/retaining 59 positions. 9 full-time positions and 9.5 part-time positions were created; 27 full-time positions and 13.5 part-time positions were retained.
 - 2 CDBG business loans of \$285,000 were issued. From these loans, 11 jobs were created.
- **Section 3 Employment Training**
 - 12 Section 3 residents obtained employment/job training and 3 obtained gainful employment.

Under Albany's HOME program:

- **Affordable Rental Housing**
 - Over \$509,000 was dispersed to cover rentals, tenant-based rental assistance, and homebuyer activities.



- **Direct Financial Assistance (to homebuyers)**
 - Over \$509,000 was dispersed to cover rentals, tenant-based rental assistance, and homebuyer activities.

Under the CDBG-CV grant:

- 106 businesses have been awarded between \$2,500 and \$10,000 to assist with operational expenses. The city provided a \$350,000 match to the CARES Act funding allocation of \$388,372.
- 34 families have received tenant-based rental assistance with CARES Act funding. The average assistance per family has been \$1,788. Currently, there are 9 pending applications.

4. Summary of citizen participation process and consultation process

An important component of the research process for the Consolidated Plan involved gathering input regarding fair and affordable housing conditions and needs in Albany. The City used a variety of public engagement approaches with residents and other stakeholders, including a public meeting, focus group, stakeholder group and a homeless needs survey.

Public Meeting

One public meeting was held via Zoom to inform the community about and gather information for the Consolidated Plan. The public meeting began with a short presentation providing an overview of the Consolidated Plan and related grant programs. The presentation was followed by an interactive discussion of housing and community development needs in the city. A total of 55 members of the public attended the meeting.

Focus Groups

Residents of the Albany Housing Authority were invited to participate in a focus group to discuss housing and community development needs in the city. The focus group began with a short presentation describing the Consolidated Plan and Analysis of Impediments to Fair Housing, followed by a 45-minute discussion. Two public housing residents attended the focus group.

A second focus group was conducted with a group of caseworkers from The Columbus Organization, a regional service provider for people with intellectual or developmental disabilities. After a presentation regarding the CDBG and HOME programs and the Consolidated Plan being developed, the case workers were asked for input on housing and community development needs in Albany. Eight caseworkers participated in the focus group.

Stakeholder Interviews

In November 2020, individual stakeholder interviews were conducted by phone. Stakeholders were identified by City of Albany staff and represented a variety of viewpoints, including economic development, business development, food access, education, homelessness, low-income households, people with disabilities, and seniors.

Homeless Needs Survey

The fourth method obtaining community input was a homeless needs survey available to individuals receiving services at the Salvation Army. The survey contained 4 questions related to housing and social



service needs for homeless individuals and families. The survey was offered for during the week of March 1-5, 2021 and garnered 5 responses.

5. Summary of public comments

The City of Albany will hold a 30-day comment period and a public hearing to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the Albany Board of City Commissioners and submission to HUD. Comments received during the public comment period will be included in this section when this plan is finalized.

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

All public comments were accepted and taken into consideration in preparing the Consolidated Plan.

7. Summary

During the development of the Consolidated Plan, a set of eight priority needs were identified:

- Housing Rehabilitation
- Housing Assistance and Navigation
- Infrastructure and Public Facility Improvements
- Economic Development
- Public Services
- Fair Housing
- COVID-19 Response
- Program Administration

Entitlement grant resources totaling approximately \$2,179,544 are expected during the next fiscal year (July 1, 2021 – June 30, 2022) through the CDBG and HOME programs and will be used by the city to address priority needs.



The Process

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

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

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

Table 1. Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	City of Albany	Department of Community & Economic Development
HOME Administrator	City of Albany	Department of Community & Economic Development

Narrative

The City of Albany, GA is an entitlement community under the U.S. Department of Housing and Urban Development’s Community Development Block Grant (CDBG) program and HOME program. The Consolidated Plan covers the period from July 1, 2021 through June 30, 2026. The plan identifies priority community development and housing needs in Albany and provides a strategy to address them. The attached Annual Action Plan discusses specific projects to be funded during the 2021 program year, which begins July 1, 2021 and ends June 30, 2022.

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

1. Introduction

To inform the Consolidated Plan’s goals and priorities, the City of Albany engaged residents and stakeholders in a community-wide meeting; focus groups for housing authority residents and case workers serving people with disabilities; interviews with 10 stakeholders working in housing, community development, and homelessness; and a homeless needs survey, to which 5 individuals responded. Results of these outreach efforts are summarized in the Community Participation section of this Plan.



The City of Albany will hold a 30-day public comment period and a public hearing to receive input from residents and stakeholders on the draft Consolidated Plan prior to approval by the City Commission and submission to HUD.

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

The City of Albany partners with local non-profits and service agencies, including mental health and government health providers and public and assisted housing providers, to support coordinated activities amongst these organizations. Partnering emergency shelter and transitional housing providers include the Salvation Army, Open Arms, Inc. and Liberty House; partnering mental health providers include Aspire Behavioral Health Services. Strive2Thrive and Liberty House also work in partnership with the city to provide vouchers and/or offer one-on-one case management services to low-income households. By participating with these agencies on an ongoing basis, as well as developing new partnerships, the city is able to play a critical role in the coordination of these housing and mental health services.

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:

Albany falls under Georgia’s Balance of State Continuum of Care (BoS CoC) and receives its allocation of ESG funding from the GA Department of Community Affairs. ESG funds are used toward services for homeless individuals, including the city’s Rapid Re-housing program. A combined total of \$93,587.98 in CDBG and ESG was spent on services for homeless residents in the most recent program year. The City of Albany also participates annually or bi-annually in the BoS CoC’s Point-in-Time count.

Additional efforts to address the needs of homeless persons are made through the Albany-Dougherty Homeless Coalition. The Coalition meets monthly to work on strategies to address homelessness in the region, in line with its “10-year Plan to Reduce Homelessness.” Major service coordination events in recent years have included the Coalition’s annual “Project Homeless Connect,” which connects homeless individuals and families with health providers as well as employment, educational and legal resources.

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

While the City of Albany falls under the Balance of State Continuum of Care (BoS CoC), ESG funds are allocated from the GA Department of Community Affairs. Overall, ESG priorities include a low-barrier approach to homeless services, also known as the Housing First model and activities such as street outreach, emergency shelter, rental assistance, stabilization services and HMIS. At least 40% of DCA’s ESG funds must be spent on prevention and rapid re-housing.¹ These restrictions help guide local use of ESG funds. The Albany-Dougherty Homeless Coalition acts as the lead agency for implementing the Balance of State CoC Plan in the city.

¹ Georgia Department of Community Affairs. (March 2020) “Emergency Solutions Grants Program (ESG): Project Guidelines for Federal FY 2020.” https://www.dca.ga.gov/sites/default/files/2020esg_application_manual_guidelines.pdf



The City of Albany does not directly participate in the administration of HMIS. Local agencies who serve homeless individuals and families, are responsible for developing the appropriate funding, policies and procedures around the administration of HMIS.

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

Several public entities provided input during the development of this plan, including agencies and organizations representing the fields of housing, economic development, business development, food access, education, homelessness, low-income households, people with disabilities, and seniors. A list of the agencies that participated in the needs assessment process for Albany’s 2021-2026 Five-Year Consolidated Plan, 2021 Annual Action Plan and Analysis of Impediments are shown in Table 2.

Table 2. Agencies, groups, organizations who participated

Agency/Groups/Organization Name		Type	Section of Plan Addressed	Consultation Method
1	A Better Way Grocers	<ul style="list-style-type: none"> Other – Food Access 	<ul style="list-style-type: none"> Public Housing Needs Housing Need Assessment Homeless needs – chronically homeless 	Interview
2	Albany Community Together	<ul style="list-style-type: none"> Other – Business Development Community Development Financial Institution 	<ul style="list-style-type: none"> Market Analysis Economic Development 	Interview
3	Albany Housing Authority	<ul style="list-style-type: none"> PHA 	<ul style="list-style-type: none"> Housing Need Assessment Public Housing Needs 	Focus Group
4	Albany State University	<ul style="list-style-type: none"> Services - Education 	<ul style="list-style-type: none"> Market Analysis 	Interview
5	ARC of Southwest GA	<ul style="list-style-type: none"> Services – Persons with Disabilities 	<ul style="list-style-type: none"> Housing Need Assessment Market Analysis 	Interview
6	City of Albany, Downtown Development Authority	<ul style="list-style-type: none"> Business and Civic Leaders 	<ul style="list-style-type: none"> Market Analysis Economic Development 	Interview
7	The Columbus Organization	<ul style="list-style-type: none"> Services – Persons with Disabilities 	<ul style="list-style-type: none"> Housing Need Assessment Market Analysis 	Focus Group
8	Dougherty County Public Library	<ul style="list-style-type: none"> Services – Education 	<ul style="list-style-type: none"> Market Analysis 	Interview
9	Family Literacy Connection	<ul style="list-style-type: none"> Services - Education 	<ul style="list-style-type: none"> Housing Need Assessment Market Analysis 	Interview
10	Salvation Army	<ul style="list-style-type: none"> Services - Homeless 	<ul style="list-style-type: none"> Homeless needs – Chronically homeless Homeless needs – Families with children 	Survey
11	SOWEGA Council on Aging	<ul style="list-style-type: none"> Services – Elderly Persons 	<ul style="list-style-type: none"> Housing Needs Assessment 	Interview
12	SOWEGA Rising	<ul style="list-style-type: none"> Other – Advocacy Organization 	<ul style="list-style-type: none"> Housing Needs Assessment Public Housing Needs 	Interview
13	United Way	<ul style="list-style-type: none"> Regional organization 	<ul style="list-style-type: none"> Housing need assessment 	Interview

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

Efforts were made to consult a variety of community stakeholders throughout Albany. Flyers regarding the planning process were emailed to individuals and posted on several agency websites and social media pages. Flyers asked residents to participate in the community-wide meeting held on Monday, February 15th. A total of 32 community



stakeholders were invited to participate in stakeholder interviews and focus groups, including city staff and professionals from the fields of transportation, housing, youth services, faith organizations, fair housing, disaster recovery and utilities. No agency types were excluded from outreach efforts.

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

Several local planning documents provided important background, context, or data used by the planning team to assess needs in the city. These resources are listed in the following table.

Table 3. Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
10 Year Plan to Reduce Homelessness, 2012-2022	Albany-Dougherty Coalition to End Homelessness	The shared goals of the 10-Year Plan and Strategic Plan include developing safe and stable environments for chronically homeless individuals through permanent supportive housing and housing vouchers, as well as improving the service network for homeless individuals and families.
Albany and Dougherty County Comprehensive Plan 2026	City of Albany Dougherty County Southwest Georgia Regional Commission	Shared goals between the Comprehensive Plan and the Strategic Plan include education (increasing residents' job skills), community health (ensuring residents have access to critical goods and services), economic development and prosperity (developing and expanding businesses), infrastructure development, improve service delivery, housing options (promoting safe, affordable, inclusive and resource efficient housing), and transportation options (fostering alternatives to transportation by automobile).
Albany Enterprise Redevelopment Plan	City of Albany	Overlapping housing development goals of the Enterprise and Strategic Plans include the development of new affordable housing, increasing opportunities for homeownership, providing access to home repair, and utilizing code enforcement to support property owners. Overlapping economic development goals include supporting neighborhood revitalization, improving worker skills, and attracting new businesses. Overlapping infrastructure goals include improving public facilities and expanding access to high-speed internet.
East Albany Revitalization Plan	City of Albany	Of the five strategic goals of the East Albany Revitalization Plan, overlapping goals with the Strategic Plan include addressing (1) crime in neighborhoods, (2) infrastructure repair and maintenance, (3) housing and property issues, (4) encouraging economic development, (5) and reducing poverty.
Pre-Hazard Mitigation Plan	Southwest Georgia Regional Commission	Both the Pre-Hazard Mitigation Plan and the Strategic Plan work to ensure public health, facilitate responsible development in the city, and enhance post-disaster response and recovery activities.
South Albany Revitalization Plan	City of Albany	Of the ten strategic goals of the South Albany Revitalization Plan, overlapping goals with the Strategic Plan include (1) reducing crime in neighborhoods, (2) infrastructure repair and maintenance, (3) addressing housing and property issues, (4) encouraging economic development, (5) reducing poverty, (6) floodplain management and mitigation, (7) reinforcing social and cultural amenities, (9) addressing food deserts, and (10) promoting wellness and healthy living.



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 Albany implements this 5-Year Consolidated Plan, the city will continue to work with other public entities, including Dougherty County, regional organizations, and the state of Georgia. Albany partners with Dougherty County for several of its most critical plans, such as the Comprehensive Plan and Plan to End Homelessness. These partnerships will continue to highlight shared goals and opportunities for collaboration throughout the region.

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Table 4 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
1	Stakeholder interviews	Non-profits and service organizations	10 stakeholders	<ul style="list-style-type: none"> • The city’s greatest community development needs included: • Job training for youth. Participants noted the mismatch between jobs and workers in the area. One stakeholder recommended that the city implement a 6-month or 1-year program at Albany Tech to help prepare youth for employment. Another stakeholder suggested that this training might also cover how to dress, follow-up, and write resumes. This might also deter youth from joining gangs. • Small business and entrepreneurship training, especially for minority businesses. Many large corporations have left the city over the last 30 years. Many smaller businesses did not survive the pandemic. Programs are necessary for those businesses to restart. • Living wage jobs. Stakeholders note that many residents have to work 2-3 part-time jobs. • New and improved recreation facilities. Stakeholders noted that many recreation facilities have either closed, are understaffed, or are substandard. One participant stated that there were no facilities for public recreation on the east side. Another stated that the pool was closed in the African American part of town. Stakeholders observed that the Boys and Girls 	N/A



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
				<p>Club is a membership organization, which limits who can participate. However, other stakeholders note that there are a good number of activities in the city.</p> <ul style="list-style-type: none"> • Park maintenance. A park off Magnolia Street had broken glass in the field. • Reopening the cultural center. Opening a performing arts center. • More grocery stores. Food access is an issue, stakeholders note. Since many residents do not have vehicles and rely on public transportation traveling for groceries is a challenge. However, residents do not anticipate that chain stores will return to the community and have focused efforts on community gardens, a farmer’s market, and small agricultural opportunities. Retail and services are also needed. • Sidewalks. Walking is dangerous. Several seniors have been hit while riding their scooters. Sidewalk accessibility for disabled persons is an issue. • Weekend transit service and more buses. • Services for persons with mental illnesses and developmental disabilities. People with MI/DD needs are not able to find assistance and get stuck in circular referrals amongst agencies. • The city’s greatest housing needs are: • More housing in good condition. Many available houses are not up to code, are not weatherized properly, and appear dilapidated, stakeholders note. • Rehab of structurally sound homes. • Energy efficient housing. Stakeholders note that due to poor weatherization, many residents have high utility rates. These rates can reach \$1,200 per month. Some stakeholders are also interested in solar paneling to reduce utility bills. • Programs to improve accessibility in senior residences. More accessible housing in accessible neighborhoods. 	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
				<ul style="list-style-type: none"> Investment in homeownership. Stakeholders note that with lower numbers of homeowners, the tax base decreases, reducing the city's ability to address other issues. They also state that homeowners will take better care of their properties. One participant recommended mortgage subsidies for at least one year. Some stakeholders have argued that the city has placed too much emphasis on renter resources. Transitional programs for persons leaving nursing homes, hospitals and jails and returning to the community. Housing counseling to help applicants navigate the homebuying process. Successful housing and community development initiatives have included the Mayor's blight program, the city's housing assistance programs (TBRA, rapid re-housing), Mobile Road/Jefferson Street housing, collaboration on a new tennis facility, internet services, GHVP, and the development of downtown businesses through the DDA. New uses for CDBG might include affordable housing, park improvements downtown, sidewalks, addressing blight, workforce development, job training, youth training, investing in experienced program leadership, community discussions, stable internet (westside), and programs around health, food deserts, community violence, behavioral/mental health. Homelessness is a major issue, stakeholders report. Some people live in cars or live doubled-up with family members, while others sleep outdoors on benches or near the Greyhound station. Motels/hotels have become permanent residences on all sides of town, but especially on the east and south side, stakeholder note. One participant observed that the homeless coalition events usually draw large crowds, but no long-term plans are made or followed-through. 	



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
				<ul style="list-style-type: none"> Stakeholders identify homeless needs as: mental health services, drug recovery services, additional maternity homes for moms with children under 2, youth homes, homes for singles, homes for men and boys and women and girls. Gaps in service delivery include, but are not limited to transportation, housing, behavioral health. New challenges that have arisen since the pandemic began include (1) offering children’s programming when families lack internet (activities must be delivered to the home); (2) a surge in evictions (approx. 2,000 between June and Nov 2020); (3) increasing demand for services (941% increase in United Way calls); (4) ongoing need for PPE in afterschool programs; (5) need for functioning hotspots and electronic devices distributed by schools; (6) difficulty sustaining local businesses; (7) increasing unemployment; and (8) higher food costs. Areas of opportunity identified by stakeholders include northwest Albany, and the west side near the mall. Participants also report significant development in Lee County. On the other hand, stakeholders note that job opportunities are available on the east side (e.g. Proctor and Gamble, Albany State University, Miller Brewing, etc.) Barriers to housing choice include poor housing quality, housing located in the floodplain (which triggers high property insurance rates/requirements to elevate the structure), income inequality, low credit scores, very old rental housing stock, limited life experience/education, lack of familial networks in new neighborhoods, and applicants’ fear or perception that they will not receive equal treatment (thus preventing them from applying for a lease/mortgage). Examples of housing discrimination, as identified by stakeholders, include long waiting lists for the housing authority, and difficulty for minorities to get financing to 	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
				<p>purchase a home. Race is noted as a major factor.</p> <ul style="list-style-type: none"> • Segregation occurs in Albany due to historical and economic factors, stakeholders note. They report that historically some residents may not have been able to obtain home loans except in low lying or manufacturing areas. While segregation has decreased since the 1980s, desegregation has occurred as black residents have moved to the northwest, they note. At the same time, many white residents have been moving to Lee County. Residents in the north and west pay half the utility rates of residents in the east and south. Stakeholders note some hostility as residents compare Albany to Lee County (in terms of schools, crime, etc.). White residents may be steered to Lee County and away from Albany based on perceptions about schools and crime. Many people travel to Albany for work (e.g. at Phoebe hospital) but live elsewhere. • Stakeholders report that fair housing services in the city can be found through the city’s Economic and Community Development Department and Georgia Legal Aid. • Stakeholders report that public resources are not evenly available in the city. They note that the more “affluent” communities have amenities, parks, sidewalks, garbage pickup, fewer potholes, speed bumps, and bike trails. East and South Albany neighborhoods lack many resources, including sidewalks, adequate garbage pickup, pothole repair, speed bumps, rec centers, benches at bus stops, well-maintained parks, and street lighting in some areas. Black neighborhoods generally do not have grocery stores but have liquor stores, they report. Some participants noted that police patrol was higher in east and south Albany. At the same time, other stakeholders stated that services appeared to be even across the city. 	
2	Survey	Homeless individuals	5 participants	<ul style="list-style-type: none"> • The greatest housing/shelter needs for people experiencing homelessness include hot meals consisting of healthy food, a warm 	N/A

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
				<p>place to sleep, employment, and affordable housing.</p> <ul style="list-style-type: none"> The greatest supportive service needs for people experiencing homelessness include education to learn a skill or trade, fairness in the judicial system, employment, money, healthy food, transportation, and important personal documents such as birth certificates. When ranking CDBG eligible programs as a “high priority,” all participants identified “meals and nutrition” as a high priority. Four participants noted that “permanent supportive housing facilities” and “emergency shelters for men” were a high priority. Three participants identified “transitional housing,” “emergency shelter facilities for families/women/victims of domestic violence,” “short-term rent, mortgage, and utility assistance,” and “assistance with transportation” as a high priority need. When considering the city’s current service delivery system, survey participants identified several strengths in the system including housing/transitional housing, nutrition, the Hope Center. Survey participants also identified several service gaps, including poor communication and follow-through, long wait times to receive services, lack of health services, lack of discount bus passes, and that services are not available to individuals working inflexible schedules. 	
3	Focus Group	Housing Authority residents	2 residents	<ul style="list-style-type: none"> The city’s greatest affordable housing needs included: Guidance for families wanting to purchase a home, assistance with financing homes. Additional vouchers for extended stay hotels. While Open Arms offers these vouchers, recipients must be on the verge of eviction or already evicted. The voucher lasts for 90 days. Additional shelters for victims of domestic violence. Residents noted that when the local shelters were full, parents had to take children 	N/A



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
				<p>out of the district to receive services.</p> <ul style="list-style-type: none"> • A halfway house for men coming out of prison. The residents note that persons released from prison need a temporary address as well as mentoring and reentry services. • A “Know Before You Move” program that alerts future renters to slumlords in the city. • Albany’s greatest community development needs were as follows: • Senior instruction on computers. Many older residents are raising their grandchildren and need to be able to help their grandchildren with homework. • Parks in all areas. Residents noted that available parks were usually across town. • Recreation programs. • A community center that offers activities and snacks. • Fixing the large number of potholes on the south side. • Sidewalks on the southside. One resident noted that due to a lack of sidewalks, a child was killed walking to school. However, the north and west sides of the city had better services and roads. • A 24-hr transportation system. • Barriers to fair access to housing included high utility rates, which are sometimes higher than rent/mortgage. One resident noted that utilities could be as high as \$500 when no one was home all day and \$650 when residents were at home. • Examples of housing discrimination included prohibiting public housing residents from qualifying for the Section 8 program. Residents noted that this new policy essentially required residents give up their public housing prior to applying for Section 8. • Participants reported that fair housing services were available through the city’s code enforcement office or the housing counseling agency. 	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
4	Focus Group	Case-workers serving people with intellectual or developmental disabilities	8 case-workers	<ul style="list-style-type: none"> • Albany’s greatest community development needs were as follows: • Rental and mortgage assistance, electric bill assistance. • Prescription copays, dental services/annual cleanings, vision care/ glasses/ contacts • Furniture: clients may get housing through HUD or with voucher, but can’t afford furniture or appliances. • Some clients buy their own homes, but can’t afford to paint or re-roof; need A/C units. When HVAC is not working, use space heaters which is dangerous. • Communication assistance devices, medical supplies (cannulas, oxygen tubing, etc.), van lifts. • The city’s greatest affordable housing needs included: • Need for housing with accessibility features such as wheelchair ramps, wider doorways, shower/tub replacement, lower countertops. 	N/A
5	Public Meeting	Non-targeted/ broad community	55 participants	<ul style="list-style-type: none"> • Participants noted several community development needs related to facilities, programs, and infrastructure: • The greatest program needs included workforce development, parental education, public health education, energy efficiency programs (to include the installation of solar panels), affordable financial planning services and assistance for families living slightly above the poverty line. • The greatest public facility needs included a one-stop shop for service organizations (which would offer intake and action plans), a 24-hr recreation/youth center, and more cultural and historic preservation through resources like the African American History Museum and Ritz Cultural Center. Some public/private facility needs included a youth center outside of the Boys and Girls Club, a home for special needs adults, and a community shelter. • Privately-owned community resources were also in great need, as participants noted a need for 	N/A



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
				<p>grocery stores, health clinics, sickle cell clinics, and Black maternal health centers.</p> <ul style="list-style-type: none"> • The greatest infrastructure needs included streetlights on the south side of Albany, road repair in low-income areas, sidewalks on the south and east side, and better broadband and internet services. • Additional community development needs included utility relief, with higher regulation of utility bills (including electricity), code enforcement activity, and attracting better businesses and higher paying jobs. • Participants stated that the city’s greatest housing needs included: affordable housing, more rent to own housing for 1st time homebuyers, new construction, energy efficient homes, and homeless shelters. Participants noted that the city had a lot of older homes, many of which did not meet contemporary standards, or had mold, lead, asbestos, or were ravaged by natural disasters. • Participants acknowledged a couple fair housing issues in the city, including too few accessible apartments (landlords refuse disabled applicants, stating that they to make modifications or repairs), realtors steering white residents to Lee County and away from Dougherty County, South Albany residents being priced out of safe and affordable housing and being pushed into inadequate housing, long code enforcement response times, and discrimination based on familial status. Participants requested a renter’s bill of rights and more financial education. 	



Needs Assessment

NA-05 Overview

Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in the city of Albany. It relies on data from the U.S. Census, the 2011-2015 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Albany.

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

Summary of Housing Needs

According to the 2011-2015 5-Year American Community Survey, the population in the city of Albany is comprised of 76,465 residents and 29,080 households. Albany's population declined by 1% between the 2009 and 2015 5-Year ACS estimates, however, the number of households increased by 1% during the same time period. Median household income in Albany declined by 6% between 2009 and 2015 from an estimated \$31,677 to \$29,676, which is lower than the median household income in Dougherty County of \$32,084 and significantly lower than the state median household income of \$49,620.

Table 6 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 14,720 households in the city of Albany have low or moderate incomes (under 80% of HUD Adjusted Median Family Income (HAMFI)), and together constitute slightly more than half (51%) of all households in the city. Small family households comprise the largest portion (41%) of households with low or moderate incomes followed by households with seniors (27%) and households with young children (21%). Over two-thirds of households with young children and more than half (56%) of large family households have low or moderate incomes. Low- or moderate-income households make up approximately half of all households in each of their respective household type subgroups.

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

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



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

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

Table 7 indicates a total of 12,650 households, approximately 44% of all households in the city of Albany, experience one of the listed housing problems. Data for households experiencing severe housing problems provided in Table 8 show nearly a quarter of all households (7,080 households) experience one or more severe housing problems listed.

Overall, the most common housing problem in the city of Albany is cost burdens regardless of tenure type. Two-thirds of all households with incomes under 80% HAMFI (HUD adjusted median family income) in the city experience cost burdens. Severe cost burdens affect 1,325 owners and 4,760 renters in total comprising nearly 75% of all cost burdened households in the city of Albany. For the lowest income households (those with incomes under 30% HAMFI), severe cost burdens are most common, impacting 3,615 of the 6,305 households at that income level where the majority are renter households.

While the primary housing issue facing low- and moderate-income residents are related to affordability, there are other housing needs in the city. Approximately 4% of all households have zero or negative (no) income while 3% of all households experience overcrowding (or are doubled up). Less than 1% of all households reside in substandard housing or lack complete plumbing and kitchen facilities. Although these percentages pale in comparison to households with cost burdens, the total number of households experiencing problems other than cost burdens amounts to 2,225 or nearly 8% of all households in the city of Albany.

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

Table 5. Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	77,434	76,465	-1%
Households	28,853	29,080	1%
Median Income	\$31,677.00	\$29,676.00	-6%

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



Table 6. Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,305	3,495	4,920	2,565	11,785
Small Family Households	2,515	1,170	2,280	1,120	5,230
Large Family Households	560	180	265	160	620
Household contains at least one person 62-74 years of age	864	825	710	510	2,705
Household contains at least one person age 75 or older	380	485	714	255	1,105
Households with one or more children 6 years old or younger	1,694	473	975	330	1,090

Data Source: 2011-2015 CHAS



Table 7. Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	65	40	50	20	175	30	0	0	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	120	80	45	30	275	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	260	100	90	25	475	10	0	0	30	40
Housing cost burden greater than 50% of income (and none of the above problems)	3,090	1,210	450	10	4,760	525	350	285	165	1,325
Housing cost burden greater than 30% of income (and none of the above problems)	410	880	1,695	290	3,275	125	270	380	290	1,065
Zero/negative Income (and none of the above problems)	1,040	0	0	0	1,040	190	0	0	0	190

Data Source: 2011-2015 CHAS

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

Table 7. Housing Problems 2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,540	1,440	625	90	5,695	560	350	285	190	1,385
Having none of four housing problems	825	1,155	2,845	1,425	6,250	155	555	1,160	855	2,725
Household has negative income, but none of the other housing problems	1,040	0	0	0	1,040	190	0	0	0	190

Data Source: 2011-2015 CHAS

3. Cost Burden > 30%

Table 8. 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	1,720	880	1,244	3,844	169	115	179	463
Large Related	400	165	109	674	0	0	75	75
Elderly	554	555	255	1,364	359	365	299	1,023
Other	1,165	705	615	2,485	120	144	115	379
Total need by income	3,839	2,305	2,223	8,367	648	624	668	1,940

Data Source: 2011-2015 CHAS

4. Cost Burden > 50%

Table 9. 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	1,565	385	194	2,144	140	95	79	314
Large Related	285	100	4	389	0	0	40	40
Elderly	424	315	70	809	305	145	110	560
Other	1,115	485	180	1,780	75	110	60	245
Total need by income	3,389	1,285	448	5,122	520	350	289	1,159

Data Source: 2011-2015 CHAS

5. Crowding (More than one person per room)

Table 10. Crowding Information – 1/2

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	305	125	90	55	575	10	0	0	20	30
Multiple, unrelated family households	35	55	4	0	94	0	0	0	4	4
Other, non-family households	45	0	35	0	80	0	0	0	0	0
Total need by income	385	180	129	55	749	10	0	0	24	34

Data Source: 2011-2015 CHAS

Table 11. Crowding Information – 2/2

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

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

Estimates of the number of non-elderly single person households in need of housing assistance are included in the “other, non-family” category of Tables 9 and 10. This category includes multi-person households whose members are unrelated (e.g., roommates, un-married partners, etc.). There are an estimated 2,864 single-person or multi-person unrelated households with low or moderate incomes who spend more than 30% of their income on housing. Single-person or multi-person unrelated households comprise slightly more than a quarter of all households experiencing cost burdens. Renters comprise a large majority (87%) of this subgroup while the remaining 13% are owners.

For renter households, nearly half (47%) of single person households experiencing cost burdens have very low incomes (0-30% HAMFI), 28% have low incomes (>30-50% HAMFI), and 25% have moderate incomes (>50-80% AMI). Unlike the income level distribution of renter households, very low income single-person, owner households comprise just a third (32%) of all owner households with cost burdens. Additionally, owner households with low-income levels represent the largest share (38%) of single person households with cost burdens. Moderate-income owner households with cost burdens comprise nearly the same share (30%) as very low-income owner households in the city of Albany.

Just over 40% (2,025 households) of single-person, non-family households with cost burdens have housing costs that exceed 50% of their income. Single person, non-family renters and owners comprise 28% and 4%, respectively, of severely cost burdened households. Approximately 59% of single person households experiencing severe cost

burdens are households with incomes under 30% HAMFI. The proportion increases to 88% when including the number of single person households with incomes under 50% HAMFI.

Table 11 provides data for single-person, non-family households that indicate only renter households experience overcrowding, but comprise 10% of all households that experience problems with overcrowding.

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.

Data gathered from the 2011-2015 ACS estimates 11,420 disabled persons residing in the city of Albany, approximately 15% of the city's total population. There is no data available that shows housing needs of households with disabled persons, however, patterns found among CHAS data on household income and housing problems can be used to estimate the need for housing assistance among the disabled population. Assuming the pattern of low-to moderate-income households experiencing more than one housing problems applies, poverty status data could indicate if disabled populations have a greater risk of experiencing housing problems. 2011-2015 ACS estimates 38% of the disabled population fall below the poverty level. In comparison, households with incomes below 30% HAMFI comprised only 22% of all households in the city of Albany, but accounted for 55% of all households experiencing one or more housing problems. Therefore, a larger proportion of low-income residents would likely indicate increased susceptibility to housing problems for disabled persons. Additionally, people with disabilities often face greater difficulty finding appropriate housing, given the scarcity of housing that is both affordable and accessible to people with disabilities.

The Georgia Commission on Family Violence published statistics and trends from 2013 through 2017, which estimated 5,400 reported incidents of family violence and nine deaths resulting from domestic violence incidents in Judicial District Two consisting of Alapaha, Dougherty, Pataula, South Georgia, Southern and Tifton Judicial Circuits. In the same district, 675 temporary protective orders were issued for stalking between 2013 and 2017. There is no data to indicate the availability of shelter services for victims of domestic violence in the city of Albany, however, the Georgia Coalition Against Domestic Violence lists Liberty House of Albany as the only shelter available in Albany for victims of domestic violence.

What are the most common housing problems?

CHAS data indicates the most common housing problems in the city of Albany regardless of tenure type are unaffordable housing costs. Over 35% of all households in Albany experience housing cost burdens of which 93% are low- to moderate-income households. The proportion of low- to moderate-income households increases to 97% among households experiencing severe housing cost burdens. 57% of all households with incomes under 30% HAMFI experience severe cost burdens.

Among households experiencing problems, owner households are more likely to be cost burdened compared to renter households as 90% of owner households that have housing problems are faced with cost burdens. In comparison, cost burdens affect 80% of renter households experiencing problems in the city of Albany. Although the most common housing problems are related to affordability, overcrowding and substandard housing are problems experienced by approximately 8% of all households in Albany. Although 3% does not seem significant, it accounts for 2,863 households possibly living with severe housing problems.

In addition to CHAS data on housing cost burdens, housing affordability problems are found to be present in Albany by other. The Housing Element of the Albany & Dougherty County Comprehensive plan identifies a need for more housing that is affordable to individuals in the public and service sectors of the economy. The objectives outlined in

the Housing Element include increasing homeownership of low- and moderate-income households, improving and expanding affordable housing in residential neighborhoods, and preserving affordable rental housing. The Housing Element also referenced a report by the Albany-Dougherty Homeless Coalition in 2013 that estimated between 1,800 and 3,000 people experience homelessness in the city of Albany and Dougherty County.

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

Renter households are disproportionately affected by housing problems than owner households. Over half of all renter households in the city of Albany experience problems compared to approximately one-quarter of owner households. Generally, low to moderate income households are also more likely to experience one of the listed housing problems. Table 8 indicates renters with income less than 30% HAMFI comprise 60% of all households experiencing one or more housing problems. The proportion balloons to 83% when including the number of renter households with incomes under 50% HAMFI.

The number of renter households (750) that experience overcrowding is exponentially greater than the number of owner households (40) with the same problem. Households with low to moderate income regardless of tenure type are also more likely to experience overcrowding. Households experiencing cost burdens skews slightly towards renters and low- to moderate-income households. 93% of all cost burdened households are comprised of households with very low to moderate income of which 40% are households below 30% HAMFI. Renter households with incomes less than 30% HAMFI experiencing severe cost burdens is the largest subgroup (3,090 households). The second largest subgroup (1,695 households) is comprised of renter households with moderate incomes experiencing cost burdens. Renter households with incomes between, 30% and 50% HAMFI also represent a significant portion (12%) of all cost burdened households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

According to the 2015 5-Year ACS data, 34% of residents in the city of Albany are living at or below the poverty level. The majority of the population living at or below poverty level are between the ages of 18 and 64, female, Black, and employed. Proportionately, Hispanic (42%), Black (40%), unemployed (54%), and children under the age of 18 (47%) are more likely to live at or below poverty level. 56% of all families that have a female householder with children and no spouse are below poverty level, exponentially higher than the proportion of married couple families below poverty (3%).

Low wages, rising rental costs, and the scarcity of affordable housing for low- and extremely low-income households place vulnerable households at even greater risk for eviction or homelessness. Individuals and families at imminent risk and those who have experienced homelessness and are receiving rapid re-housing assistance often face a myriad of barriers including prior histories of homelessness or eviction, chronic physical or mental disabilities, poor credit, criminal histories, and limited access to additional education or job skills training. The greatest need of formerly homeless families and individuals receiving rapid re-housing assistance is the availability of standard housing that is affordable to households at or below 50% AMI.

For formerly homeless families and individuals nearing the termination of assistance, the top needs are for increased, sustainable income (earned and unearned); access to Social Security disability and other mainstream

benefits; linkages to health, mental health, and legal services; access to affordable transportation and childcare; access to transitional and supportive housing programs; and ongoing case management and supportive services.

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

The Albany-Dougherty Coalition to End Homelessness published a 10 Year Plan to Reduce Homelessness (2012-2022) that defines “At-Risk of Homelessness” as potential households that are paying more than 50% of their income for rent; households doubling up with others or “couch surfing” (temporarily staying with friends); and living in single room occupancy hotels represent a conservative definition of those at risk of homelessness. The 10 Year Plan also referenced data from the 2011 Dougherty County Homeless Count. Although not specifically defined as at-risk populations, percentages of Precariously Housed Persons (36%), Sheltered Homeless Persons (31%), and Other Homeless Persons (3%) indicate segments of the population that could be at-risk of homelessness.

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

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

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

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

Introduction

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

Income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$23,050 for a family of four;
- Low income – 30 to 50% AMI or \$23,051 to \$38,417 for a family of four;
- Moderate income – 50 to 80% AMI or \$38,418,851 to \$61,466 for a family of four; and
- Middle income – 80 to 100% AMI or \$61,467 to \$76,833 for a family of four.

0%-30% of Area Median Income

Out of a total of 6,305 very low-income households in the city of Albany, 4,640 (74%) have one or more housing problems. Black or African American households make up a significant majority of households experiencing one or more housing problems (83% or 3,855 households). White households make up almost 13% of very low-income households with one or more housing problems; Hispanic households make up close to 2%. All represented subgroups with very low incomes experience one or more housing problems at a similar rate of around 75%, close to the rate of the overall very low-income subgroup. This indicates there is no disproportionately greater need.

Table 12. Disproportionally Greater Need 0 - 30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,640	439	1,230
White	620	50	134
Black / African American	3,855	384	985
Asian	0	0	85
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	0	30

Data Source: 2011-2015 CHAS

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Of the 3,495 low-income (30-50% AMI) households in the city of Albany, 84% of households have one or more housing problems. 79% of households with one or more housing problems are Black/African American and 16% are White. Hispanic and American Indian households comprise 2% and 1% of low-income households with one or more housing problems. All Hispanic and American Indian households in the low-income household category experience one or more housing problems, which exceeds the threshold of the income subgroup (84%) and HUD’s definition of a disproportionately greater need.

Table 13. Disproportionally Greater Need 30 - 50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,935	555	0
White	480	185	0
Black / African American	2,310	365	0
Asian	0	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	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
Hispanic	60	0	0

Data Source: 2011-2015 CHAS

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Of the 4,920 moderate-income (50-80% AMI) households in the city of Albany, 61% of households have one or more housing problems. 78% of households in the moderate-income category with one or more housing problems are Black or African American; 19% are White; 3% are Hispanic; and less than 1% are Asian or American Indian. All four American Indian/Alaska Native households experience one or more housing problems which exceeds the designated 61% threshold of the income subgroup indicating a disproportionately greater need.

Table 14. Disproportionally Greater Need 50 - 80% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,990	1,925	0
White	565	535	0
Black / African American	2,335	1,320	0
Asian	4	15	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	80	44	0

Data Source: 2011-2015 CHAS

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Approximately one-third of the 2,565 middle-income households have one or more housing problems. Two-thirds of the households in this income category with one or more housing problems are Black or African American; 29% are white; and 5% are Hispanic. The racial or ethnic groups that exhibit a disproportionately greater need in this income subgroup are Hispanic and white populations. Both groups exceed the 33% threshold with 45% of white households and 75% of Hispanic households experience one or more housing problems.

Table 15. Disproportionally Greater Need 80 - 100% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	860	1,705	0
White	250	300	0
Black / African American	560	1,260	0
Asian	0	65	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	45	15	0

Data Source: 2011-2015 CHAS

The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Overall, while housing problems are most common in households in the lowest income groups, they are prevalent among all income groups. Black households made up the clear majority of households in all income groups in the city of Albany also comprising the overwhelming majority of households with one or more housing problems. Although Black/African American households outnumbered other racial or ethnic groups in absolute numbers, the smaller number of Hispanic and American Indian households in Albany experience disproportionately greater need as defined by HUD.

For the very low-income group, households with one or more housing problems among all racial and ethnic groups comprise about three-quarters of each respective population. Although low in absolute numbers, all Hispanic and American Indian/Alaska Native households in the low-income subgroup experience one or more housing problems exceeding the proportion of the income group as a whole.

At moderate incomes (50-80% AMI), data indicates disproportionately greater needs for American Indian/ Alaska Native population. Housing need rates for all other racial and ethnic groups were similar to proportions for the entire jurisdiction. For the middle-income households, the proportion for white households with one or more problems slightly exceeds the rate of the income subgroup as a whole while 75% of middle-income Hispanic households experience one or more housing problems to indicate disproportionately greater need.

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

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

Introduction

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to severe needs at that income level as a whole to identify any disproportionately greater needs. Like the preceding analysis, this section uses HUD’s definition of disproportionately greater need, which occurs when one racial or ethnic group at a given income level experiences housing problems at a rate that is at least 10 percentage points greater than the income level as a whole.

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

Income classifications include:

- Very low income – up to 30% of area median income (AMI) or \$23,050 for a family of four;
- Low income – 30 to 50% AMI or \$23,051 to \$38,417 for a family of four;
- Moderate income – 50 to 80% AMI or \$38,418,851 to \$61,466 for a family of four; and
- Middle income – 80 to 100% AMI or \$61,467 to \$76,833 for a family of four.

0%-30% of Area Median Income

Out of a total of 6,305 very low-income households, 65% of households in the city of Albany have one or more severe housing problems. Black/African American households comprise 82% of households in this income category with one or more severe housing problems. White households, the second largest racial or ethnic group in this income category, comprise just 14% while with just 2% represented by Hispanic households. No groups with one or more severe problems exceed the threshold of 65% indicating no disproportionately greater need.

Table 16. Severe Housing Problems 0 - 30% AMI

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	4,100	980	1,230
White	590	80	134
Black / African American	3,360	885	985
Asian	0	0	85
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	75	10	30

Data Source: 2011-2015 CHAS

The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

About half (51%) of the 3,495 low-income households in the city of Albany experience severe housing problems. More than three-quarters (77%) of households in this income category with one or more severe housing problems are Black/African American; 15% are white; 3% are Hispanic; and 2% are American Indian or Alaska Native. Only American Indian/Alaska Native households meet HUD’s definition of disproportionately greater need, with 75% of the households in this subgroup experiencing one or more severe housing problems. For other racial and ethnic groups, the share of households with severe housing problems ranges from 41% for white households to 52% for African American households.

Table 18. Severe Housing Problems 30 - 50% AMI

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	1,790	1,710	0
White	270	395	0
Black / African American	1,385	1,285	0
Asian	0	0	0
American Indian, Alaska Native	30	10	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

About one-fifth (18%) of the 4,920 moderate-income households in the city of Albany experience severe housing problems. Nearly three-quarters (71%) of households in this income category with one or more severe housing problems are Black/African American (650 households); 24% are white; 3% are Hispanic; and less than 1% are American Indian or Alaska Native. Most of the shares of households with severe housing needs are close to the income groups as a whole and fall in the range of 18% to 24%. However, all four American Indian and Alaska Native households experience one or more severe housing problems exceeding the threshold to indicate disproportionately greater need compared to other racial and ethnic groups in the moderate-income category.

Table 17. Severe Housing Problems 50 - 80% AMI

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	910	4,005	0
White	215	885	0
Black / African American	650	2,995	0
Asian	4	15	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	30	94	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Among the middle-income group, only 11% of all households experience severe housing problems. More than two-thirds of households in this income category with one or more severe housing problems are Black/African American (69% or 195 households); 38% are white; and 1% are Hispanic. Only one racial or ethnic group in this income subgroup exhibit disproportionately greater need with 53% of Hispanic middle-income households experiencing one or more severe housing problems. Shares of both white and Black/African American households experiencing severe housing problems are nearly identical with the proportion the whole income subgroup (10%).

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	280	2,280	0
White	50	500	0
Black / African American	195	1,635	0
Asian	0	65	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	35	30	0

Data Source: 2011-2015 CHAS

*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Black/African American households make up the majority of households in all income subgroups as well as the majority of households with one or more severe housing problems. An estimated total of 5,590 Black/African American households have one or more severe housing problems and comprise nearly one-third of all households with incomes under 100% AMI. Among white households with incomes under 100% AMI, 36% experience one or more severe housing problems.

There were only two racial or ethnic groups to experience disproportionately greater rates of severe housing need, as defined by HUD. Similar to data presented in NA-15, the number of households with severe housing problems that exhibited a disproportionately greater need is very small. All American Indian or Alaska Native households with incomes between 50% and 80% AMI have severe housing problems; however, there are only four households in this group. Three-quarters of 40 total American Indian/Alaska Native households in the low-income group experience severe housing problems and disproportionately greater need. Data for middle-income households indicate disproportionately greater need middle-income Hispanic households with more than half of all 65 households experiencing severe housing problems.

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

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

Introduction:

This section assesses the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on what share of their income households spend on housing. Data is

broken down into groups spending less than 30% of income on housing costs, those paying between 30 and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, for whom housing as a share of income was not calculated.

Housing Cost Burden

Table 18. Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,725	5,490	6,490	1,360
White	5,720	1,215	1,140	134
Black / African American	9,330	4,075	5,105	1,100
Asian	185	4	4	85
American Indian, Alaska Native	40	10	34	0
Pacific Islander	0	0	0	0
Hispanic	289	155	90	45

Data Source: 2011-2015 CHAS

Discussion:

Table 21 shows that 41% of all households in the city of Albany experience housing cost burdens. Black households comprise 77% of all cost burdened households in Albany and almost half of all Black households experience cost burdens. Approximately 29% of white households experience cost burdens and comprise one-fifth of all cost burdened households in Albany. Asian households are least likely to be housing cost burdened comprising less than 1% of all cost burdened households in Albany. Cost burdened Hispanic households comprise just 2% of all cost burdened households in Albany, however, 42% of Hispanic households experience cost burdens. Likewise, the share of American Indian/ Alaskan Native cost burdened households comprises just a small fraction of all cost burdened households, but more than half experience cost burdens.

Among cost burdened households in the city of Albany, 19% are cost burdened by spending between 30% and 50% of their income on housing costs. Black households comprise the majority of cost burdened households spending between 30 and 50% of income on housing (4,075 households, or 74%). White households make up the second largest group of households (22%) spending 30-50% of income on housing costs.

Households with housing costs that exceed 50% of household income are considered severely cost burdened. Nearly one-quarter (22%) of all households in the city of Albany experience a severe cost burden. Racial and ethnic composition of households with severe cost burdens are nearly identical to shares of households spending between 30% and 50% of their income on housing costs. Black households comprise 79% of households with severe cost burdens. White households represent almost one-quarter (18%) of households spending more than 50% of income on housing. The remainder of the households with severe cost burdens are comprised of Hispanic (1%), Asian (<1%), and American Indian/Alaska Native (<1%) households.

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?

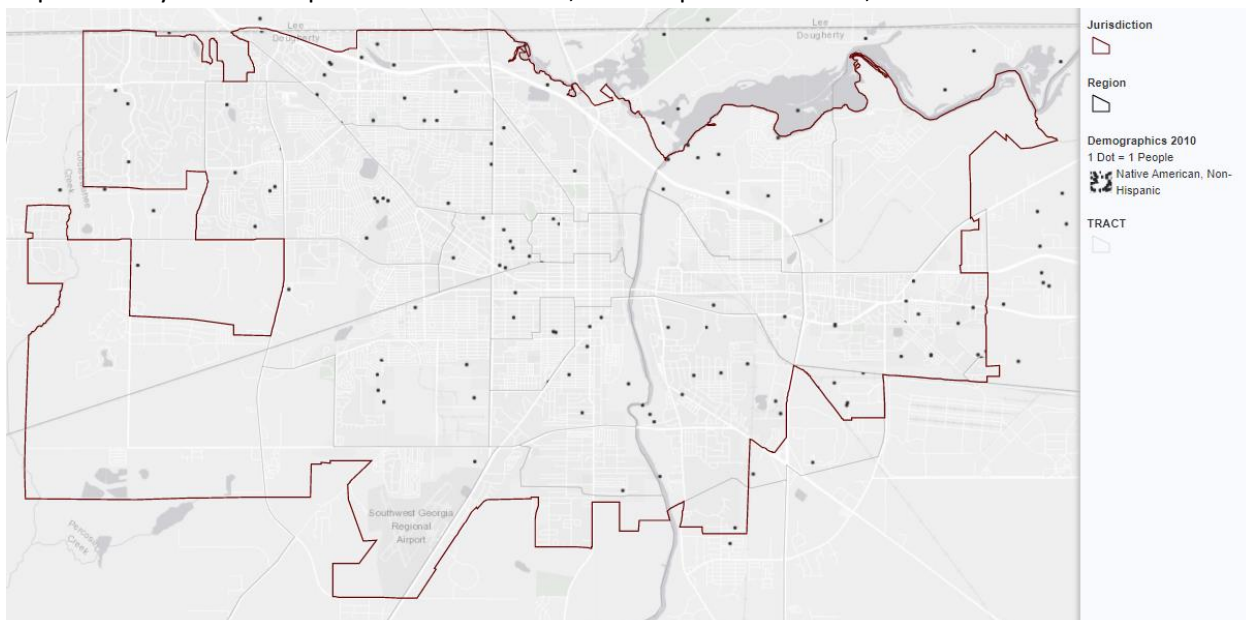
CHAS data indicates some racial and ethnic groups have disproportionately greater needs relative to the needs of an entire income category. American Indian and Alaska Native is the most common racial or ethnic group with disproportionately greater needs across multiple income categories. Data for American Indian and Alaska Native households indicate disproportionately greater need in 4 out of 8 income categories. The proportion of American Indian and Alaska Native households with housing problems exceeds the HUD-designated threshold in low- to moderate-income categories.

Hispanic households are the second-most common groups to exceed the threshold to exhibit disproportionately greater need across most categories and income levels. The proportions of Hispanic households with housing problems exceed the threshold that indicates disproportionately greater need in low- and middle-income categories.

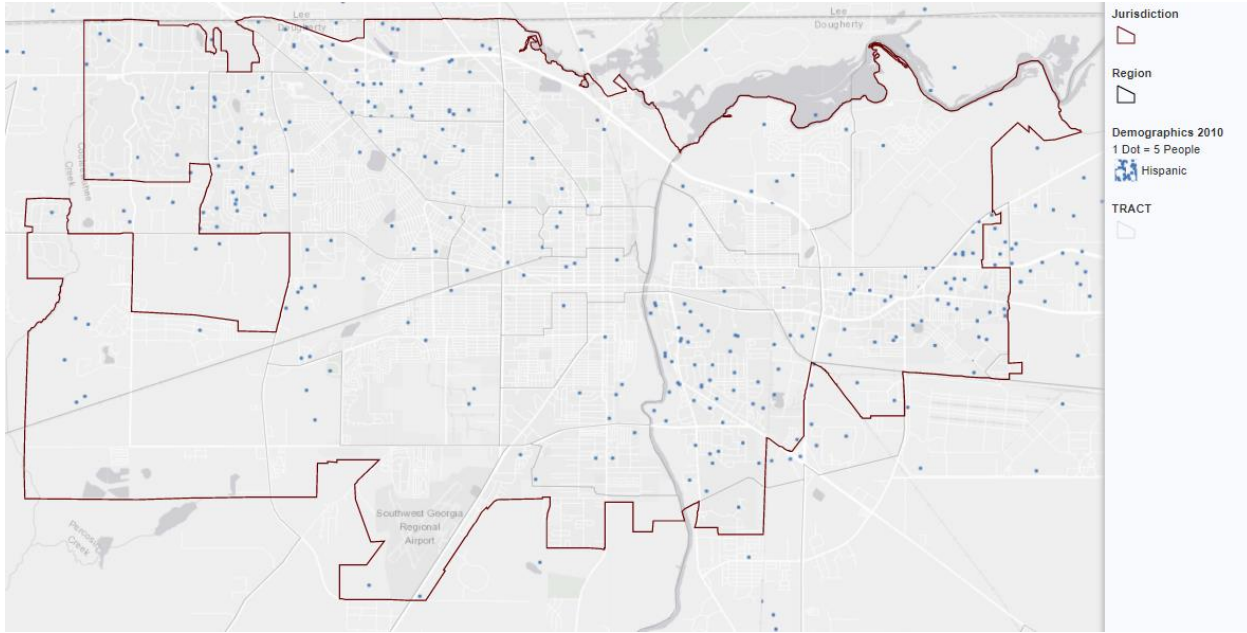
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The maps that follow show the population distribution for Native American and Hispanic residents in the city of Albany. The small population of American Indian and Alaska Native residents are dispersed evenly through the city of Albany and residential patterns indicate no areas of concentration. Most of the Hispanic population is loosely concentrated in the northwest and southeast quadrants of the city. The residential patterns of the concentrations in the northwest quadrant show loose clusters in neighborhoods south of South Georgia Parkway and west of Westover Boulevard. Similarly loose concentrations of Hispanic residents are also found along Radium Springs Road and Oglethorpe Boulevard.

Population by Block Group for Native American, Non-Hispanic Residents, 2010



Population by Block Group for Hispanic Residents, 2010





NA-35 Public Housing – 91.205(b)

Introduction

The Albany Housing Authority (AHA) is the sole housing authority providing publicly supported housing for Albany residents. HUD PIC data indicates that the AHA maintains 1,106 public housing units as well as 57 housing choice vouchers. HUD PIC data indicates that the average annual income for families in housed through the Albany Housing Authority is \$11,484 for public housing residents and \$12,411 for housing choice voucher residents. Approximately 19% of households are headed by a resident aged 62 or older, while 20% of households have a member with a disability. HUD PIC data also indicates that approximately 96% of public housing households have a non-Hispanic Black head of household. Around 3% of these households have a non-Hispanic White head of household, while >1% have a Hispanic head of household. 100% of public housing residents and HCV holders requested accessibility features.

Totals in Use

Table 19. Public Housing by Program Type

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

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

Data Source: PIC (PIH Information Center)



Characteristics of Residents

Table 20. Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
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
# 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

Data Source: PIC (PIH Information Center)



Race of Residents

Table 21. Race of Public Housing Residents by Program Type

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	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

Data Source: PIC (PIH Information Center)

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



Ethnicity of Residents

Table 22. Ethnicity of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

*Data on ethnicity of residents is not available for voucher-holding residents.

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

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

The HUD PIH Information Center lists 1,106 public housing units and 57 housing choice vouchers in Albany, out of which 235 households (21%) have at least one family member with a disability. According to HUD PIH data, 100% of the 1,106 public housing residents and 57 voucher holders requested units with accessibility features. Many people with disabilities live on limited incomes, often just a \$771/month SSI payment. There are few affordable housing options for disabled residents other than public housing. The availability of additional units with accessibility features is one of the greatest needs of this population.

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

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

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

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

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

This section provides estimates of the population experiencing homelessness in the region and details the needs of people experiencing homelessness in the city of Albany. Albany is part of the Georgia Balance of State Continuum of Care (CoC), which conducts an annual Point-in-Time count of people who are homeless during the last ten days of January each year. The 2019 Point-in-Time count for the Georgia Balance of State CoC was held on January 28, 2019. It counted a total of 144 people experiencing homelessness in Dougherty County.

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

Of the 144 people experiencing homelessness counted in the Point-in-Time count, eight people were categorized as unsheltered and chronically homeless (5.6% of all people experiencing homelessness), and seven were unsheltered veterans (4.9%). Note that these figures do not represent the entire population experiencing homelessness in Dougherty County, but rather the number of people experiencing homelessness who were sheltered and unsheltered at the time of the 2019 Point-in-Time count. As the inventory of homeless facilities in the area shows, a considerably higher number of people who are homeless are assisted within the county than the Point-in-Time count reflects. Data was not available for families with children and unaccompanied youth in the city of Albany or Dougherty County.



Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

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

Data on homelessness by racial and ethnic group was not available for the city of Albany or Dougherty County.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2019 Point-in-Time Count noted a total of 144 people experiencing homelessness, including 50 sheltered (34.7%) and 94 unsheltered persons (65.3%). However, stakeholders interviewed during this planning process noted that people experiencing homelessness may be doubling up with other families, staying with friends or relatives, or living in vehicles. For this reason, many people experiencing homelessness may not be included in the Point-in-Time count.

Discussion:

Data from the Point-in-Time Count and stakeholder input indicate a need for housing and services to address homelessness in Albany. Participants in community input sessions and stakeholder interviews noted that needs include increased emergency shelter space for people experiencing homelessness; homelessness prevention services such as rent, mortgage, and utility assistance; and a largescale plan to address homelessness in the city. Residents experiencing homelessness who participated in the housing questionnaire noted the following housing and supportive service needs:

- Shelter
- Affordable housing
- Healthy food
- Employment
- Jobs
- Education to learn a skill or trade
- Assistance with the judicial system and probation (state and local)
- Incentives for employers to hire people experiencing homelessness
- Money
- Birth certificates
- Transportation, bus financing/rides

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

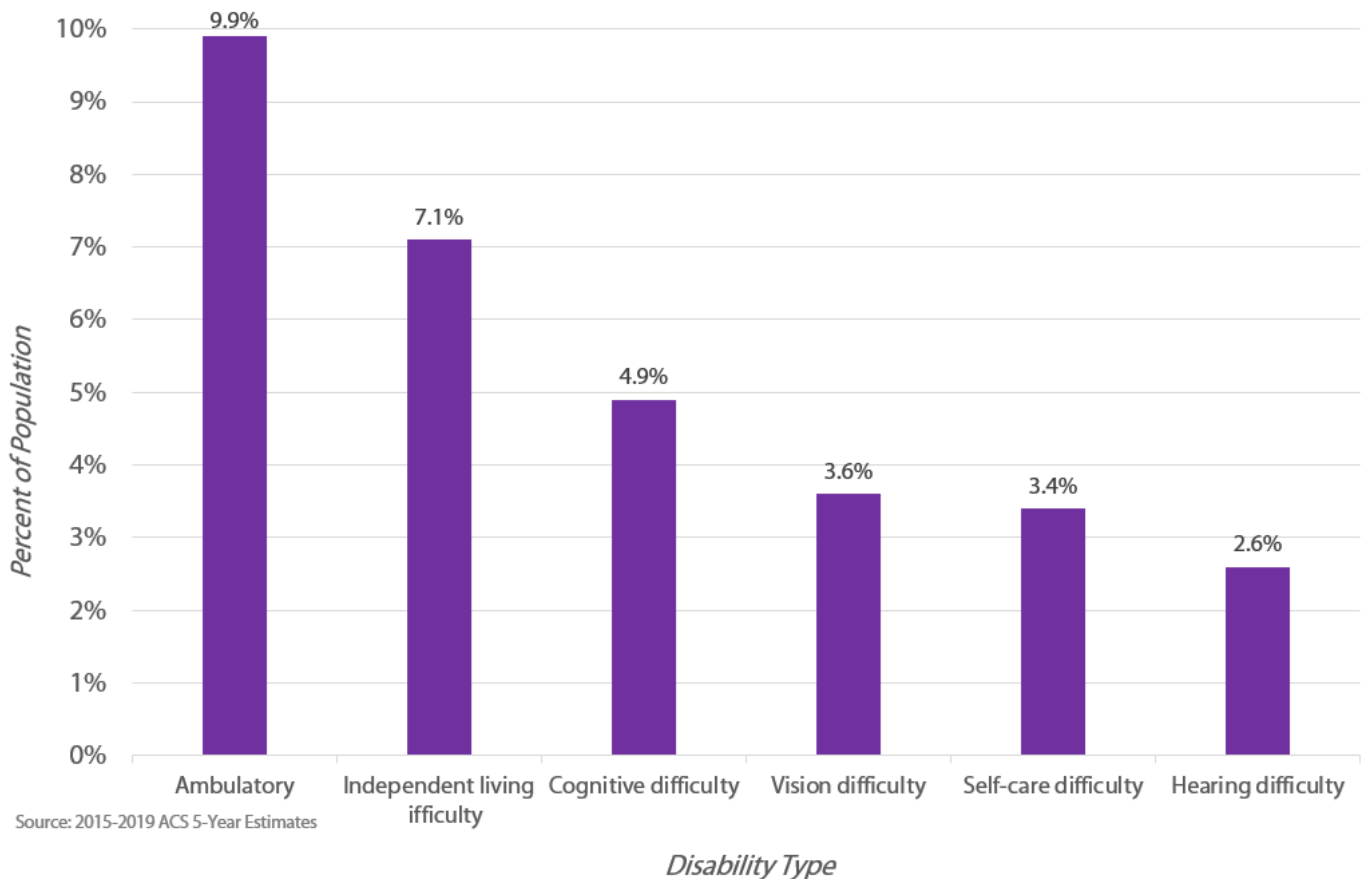
ELDERLY AND FRAIL ELDERLY

An estimated 14.4% of Albany’s population is elderly, aged 65 and over, and 5.8% of the population is considered frail elderly, aged 75 and over, according to 2015-2019 5-Year American Community Survey estimates. An estimated 39.4% of elderly individuals aged 65 and over in the city have a disability.

PEOPLE WITH DISABILITIES

As estimated 15.8% of Albany residents have one or more disabilities. Figure 3 shows shares of population with a disability by disability type.

FIGURE 1 – DISABILITY BY TYPE IN THE CITY OF ALBANY



PEOPLE WITH HIV/AIDS AND THEIR FAMILIES

According to AIDSvu, an interactive mapping tool from Emory University's Rollins School of Public Health, there were an estimated 54,600 people living with HIV in Georgia in 2018, including 2,501 people newly diagnosed that year. In Dougherty County, about 985 out of every 100,000 residents were living with HIV, and 55.4 of every 100,000 people were newly diagnosed with HIV in 2018.²

PERSONS WITH ALCOHOL OR DRUG ADDICTION

The region that includes Dougherty County and 23 other Georgia counties has an estimated 4.5% rate of alcohol use disorder in the past year for individuals aged 12 and older, according to 2014-2016 data from the US Substance Abuse & Mental Health Data Archive (SAMHDA). About 1.6% of the region's population is estimated to have used cocaine use in the past year, and heroin use in the past year is estimated at 0.2%.³ The rate of drug overdose deaths in Dougherty County was nine per 100,000 residents from 2016 to 2018.⁴

SURVIVORS OF DOMESTIC VIOLENCE

The Centers for Disease Control estimates that 37.4% of women and 30.4% of men in Georgia have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes.⁵ This equates to an estimated 14,903 women and 10,224 men living in Albany, based on the city's 2015-2019 total population of 73,478.⁶ An estimated 45.5% of women and 49.9% of men in Georgia have experienced any psychological aggression by an intimate partner,⁷ which equates to an estimated 236,883 women and 244,408 men living in Albany.

RE-ENTRY POPULATIONS

In the state of Georgia, an estimated 404,000 residents are on probation, and 21,000 are on parole.⁸ This equates to an estimated 2,853 Albany residents on probation and 148 on parole, based on city and state populations for 2015-2019. The considerable numbers of city residents under criminal justice supervision indicate a continuing need to address the housing and supportive service needs of this population in Albany.

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, survivors of domestic violence, and reentry populations) were determined by input from service providers and the public through public meetings and stakeholder interviews, as well as through research on topics such as housing needs for specific population groups.

² Emory University Rollins School of Public Health, AIDSvu. (2018). Retrieved from: <https://map.aidsvu.org/map>

³ Substance Abuse & Mental Health Data Archive. "Interactive National Survey on Drug Use and Health Substate Estimates." <https://pdas.samhsa.gov/saes/substate>

⁴ County Health Rankings & Roadmaps. "Drug Overdose Deaths." <https://www.countyhealthrankings.org/>

⁵ The National Intimate Partner and Sexual Violence Survey (NISVS) | 2010-2012 State Report. <https://www.cdc.gov/violenceprevention/pdf/NISVS-StateReportBook.pdf>

⁶ 2015-2019 American Community Survey 5-Year Estimates, Table DP05

⁷ The National Intimate Partner and Sexual Violence Survey (NISVS) | 2010-2012 State Report. <https://www.cdc.gov/violenceprevention/pdf/NISVS-StateReportBook.pdf>

⁸ Prison Policy Initiative. Profiles. Retrieved from: <https://www.prisonpolicy.org/profiles>

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

High housing costs make it difficult for populations with special needs—who often live on very low incomes—to afford housing. Residents with special needs often live at or below the federal poverty level. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD’s fair market rent documentation for FY 2021 estimates fair market rent for a two-bedroom unit in Albany at \$761 per month, and a three-bedroom unit at \$985 per month.⁹ Because of the high cost of housing, there is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily ‘missing middle housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability. Residents and stakeholders who participated in public meetings and stakeholder interviews also discussed a need to increase the supply of affordable housing that is in good condition, provide support and training to increase homeownership, and to support housing rehabilitation for low-income homeowners.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

The elderly and frail elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

TRANSPORTATION

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs.

SPECIALIZED HOUSING AND SUPPORTIVE SERVICES

Specialized housing is often needed to target needs of specific populations, although the Housing First model emphasizes that supportive services should not be required for people to access housing. People with intellectual or developmental disabilities, people living with HIV/AIDS, and people with alcohol or drug addiction have specific

⁹ HUD User. HUD Metro FMR Area Small Area FY 2020 Fair Market Rents. Retrieved from: https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/select_Geography.odn

housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services.

WORKFORCE DEVELOPMENT AND EMPLOYMENT SERVICES

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

PHYSICAL AND MENTAL HEALTH AND TREATMENT SERVICES

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.¹⁰

EDUCATION/COMBATING PERCEPTIONS

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

OUTREACH

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

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

There were an estimated 54,600 people living with HIV in Georgia in 2018, including 2,501 people newly diagnosed that year. In Dougherty County, about 985 out of every 100,000 residents were living with HIV, and 55.4 of every 100,000 people were newly diagnosed with HIV in 2018.¹¹

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

Describe the jurisdiction's need for Public Facilities:

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Residents and stakeholders who participated in community meetings and interviews emphasized that public facility needs in Albany include recreation and community services buildings; a one-stop recreation hub, sports center, and community action center with extended hours; youth centers; health centers focusing on Black maternal health and sickle cell disease; mental health facilities; community gardens and other facilities focused on improving food

¹⁰ Centers for Disease Control and Prevention. (n.d.). Public health workbook to define, locate, and reach special, vulnerable, and at-risk populations in an emergency. Retrieved from: https://emergency.cdc.gov/workbook/pdf/ph_workbookfinal.pdf

¹¹ Emory University Rollins School of Public Health, AIDSvu. (2018). Retrieved from: <https://map.aidsvu.org/map>

access; increased emergency shelter space for people experiencing homelessness; and a community clinic and enrichment center in south Albany.

A review of other plans recently completed for the city of Albany identified the following public facility goals and opportunities:

- Develop additional recreational facilities and parks that are accessible for seniors and people with disabilities.
- Develop additional shelters for people experiencing homelessness and victims of domestic violence.
- Increase utilization of the Civic Center.
- Promote the Albany Civil Rights Movement. Celebrate and bring greater awareness to the Civil Rights Museum and trails, Freedom Singers, Footprints of marches, Charles Sherrod Civil Right Park, Shiloh Baptist Church, and other historically significant structures and events.
- Provide funding and incentives to support construction, rehabilitation, and expansion of grocery stores in local food deserts.
- Support community gardens as shared spaces where people gather to grow fruits, vegetables, plants, and flowers.
- Optimize the use of existing structures and spaces for multiple purposes to include health and wellness.
- Foster revitalization through adaptive reuse of historic commercial and other properties.
- Create incubator space for emerging small businesses.
- Conduct a needs assessment focused on public facilities needs and improvements.
- Consider using CDBG and other funds to make needed improvements to existing recreational facilities or to fund development of new facilities.
- Increase transitional and permanent housing units for the chronically homeless.

How were these needs determined?

Albany's public facility needs were determined based on input from stakeholders engaged through interviews and public meetings (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the Albany and Dougherty County Comprehensive Plan (2016-2026), the Albany Enterprise Redevelopment Plan (2020), the South Albany Revitalization Plan (2019), the East Albany Revitalization Plan (2017), and the Albany-Dougherty Coalition to End Homelessness 10-Year Plan to Reduce Homelessness (2012-2022) (see Table 3 for the full list of plans).

Describe the jurisdiction's need for Public Improvements:

Residents and stakeholders who participated in community meetings and interviews noted the need for street lights—particularly in south Albany-- and sidewalks.

A review of other plans recently completed for the city of Albany indicated the following public infrastructure goals:

- Use CDBG and other funds to fund public infrastructure improvements in the Enterprise neighborhood, including water and sewer infrastructure, resurfacing of streets and alleys, pedestrian amenities, and other improvements.

- Fund pedestrian amenities, including sidewalks, lighting, crosswalks, traffic calming signals and devices, bicycle lanes, street furniture, and street trees in the Enterprise neighborhood.
- Use CDBG and other funding to expand access to high-speed internet.
- 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 investments in public infrastructure, including lighting, sidewalks, and trails, in the Enterprise neighborhood to attract new businesses and support existing businesses.
- Identify and prioritize infrastructure improvements to enhance neighborhood desirability and public safety. Improve and upgrade aging and inefficient public infrastructure through replacement of water main lines, improving street lighting for more illumination and energy efficiency, and resurfacing of roadways and alleys.
- Increase the physical appearance and cleanliness of gateways. Streetscape enhancements along major thoroughfares such as Clark Avenue, East Oglethorpe Boulevard, and Broadway Street.
- Enhance pedestrian mobility and safety along the right of ways to include the repair and installation of sidewalks and demarcation of crosswalk lines within intersections. Crosswalk signage and caution signs should be installed on streets with moderate to heavy traffic and especially those nearest to schools, parks, and parks. Promote bicycling through installation of dedicated bike lanes.
- Expand high-speed internet to broaden access and to ensure economic opportunity and competitiveness.
- Conversion of appliances from electric to natural gas.
- Enhance the City's tree canopy by planning appropriate street trees in locations unlikely to interfere with utility lines and sidewalks for aesthetic appeal, to conserve energy, and reduce noise pollution.
- Promote and develop trails in east Albany to include trail segment #3A Albany State Athletic Fields to Downtown; Trail Segment #4 Albany State Athletic Fields to Radium Springs and create a trail that will go from Albany State Athletic Fields to Shackelford Park.
- Buffered bike lanes, sidewalks, shared use paths, curb extensions, pedestrian activated beacons in Radium Springs.
- Bike lanes, sidewalks, curb extensions and crosswalks for Broad Avenue.
- Buffered bike lanes, sidewalks, shared use paths, pedestrian activated beacons, intersection improvements, curb extensions for Oglethorpe Blvd.
- Sidewalks, sharrows, and gateway monuments for other local streets in east Albany.
- Inspect and identify needed stormwater management facilities and projects to be included as infrastructure projects within the City.
- Assist low and moderate income residents within Special Flood Hazard Areas to alleviate hazard risks associated with flood and seek to reduce annual flood insurance premiums.

How were these needs determined?

Public infrastructure needs in Albany were determined based on input from stakeholders engaged through interviews and public meetings (see Table 2 for a list of participating organizations). Needs were also determined

based on a review of local plans including the Albany and Dougherty County Comprehensive Plan (2016-2026), the Albany Enterprise Redevelopment Plan (2020), the South Albany Revitalization Plan (2019), the East Albany Revitalization Plan (2017), and the Albany-Dougherty Coalition to End Homelessness 10-Year Plan to Reduce Homelessness (2012-2022) (see Table 3 for the full list of plans).

Describe the jurisdiction’s need for Public Services:

Public services are an important component of the City’s community development strategy, and the City can spend up to 15% of its annual CDBG funding on public services over the next five years. Public service needs identified by meeting attendees and interview participants include workforce development and job training; small business and entrepreneurship programs; rent, mortgage, and utility assistance; mentoring, tutoring, and job training for youth; programming at recreation facilities; transportation services; mental health services; public health education; arts and culture programs; parental education; personal finance education; farmers markets; and agriculture and gardening programs.

Community plans also identified goals for the provision of public services in Albany, including:

- Ensure that operating hours of existing facilities meet community needs. Consider extending operating hours for facilities with limited hours.
- Collaborate with neighborhood residents and stakeholders to understand programming needs for public facilities. Expand programming based on this needs assessment.
- Consider contracting with community organizations to expand programming at public facilities.
- Consider adding health and other programming focused on meeting residents’ needs during and following the COV-19 pandemic.
- Coordinate and provide support for local neighborhood beautification and litter clean-up efforts.
- Support resident and employer participation in available job training programs, including Albany Technical College, Albany State University, and WorkSource Georgia.
- Develop or expand paid job training programs.
- Collaborate with residents to understand barriers to accessing existing job training programs, and develop strategies to address these barriers.
- Expand opportunities for youth employment through co-ops, internships, and apprenticeships.
- Continue efforts to integrate K-12 systems, higher education institutions, and major employers to ensure educational programs meet employer needs for high-demand jobs that pay living wages and identify gaps in current programming.
- Bring together residents and key stakeholders to collaborate on the issue of food access, including an assessment of needs and opportunities in the Enterprise neighborhood.
- Partner with a youth development program to provide opportunities for after-school and summer activities. A structured program provides positive experiences, skill-building, and healthy relationships.
- Partner with the Re-entry Program to assist residents returning from incarceration with integration back into society. Encourage partnerships with probation officers, social service providers, faith-based institutions, and other community groups in providing resources for a holistic approach.
- Provide crime prevention education to residents, landlords, community groups, and business owners.

- Work in collaboration with Fight Albany Blight to prioritize and survey neighborhoods and blighted properties to bring available resources, partnerships, and community pride to neighborhoods within East Albany neighborhoods.
- Promote workforce training programs to create skilled laborers. Identify employers and businesses as partners to fill employment needs.
- Create a youth development program to provide employment and work-based learning opportunities to create positive work experiences and skills enhancement. Seek participation of employer sponsorships, apprenticeship programs, and second chance initiatives for at-risk youth.
- Create a comprehensive family self-sufficiency program or partner with an existing agency to assist low- and moderate-income residents and public housing residents to become self-sufficient. Action items will include obtaining a GED, higher education, trade skills, employment, and quality and affordable housing.
- Promote literacy programs to enhance education and literacy rates. High school graduate retention rates also impact literacy in adults.
- Support community partners in healthy initiatives to enhance physical, mental, and overall health of residents.
- Explore innovative options to facilitate access to health services to include mobile health initiatives.
- Build partnerships with public agencies, local organizations, and medical facilities to increase residents' access to health services, facilities, and medications.
- Work with individual landlords, real estate management companies, and mortgage lenders to create alternative scenarios to eviction.
- Identify funding to hire a housing specialist to act as a broker between homeless persons and those being released/discharged from institutions and private landlords.

How were these needs determined?

Albany's public service needs were determined based on input from stakeholders engaged through interviews and public meetings (see Table 2 for a list of participating organizations). Needs were also determined based on a review of local plans including the Albany and Dougherty County Comprehensive Plan (2016-2026), the Albany Enterprise Redevelopment Plan (2020), the South Albany Revitalization Plan (2019), the East Albany Revitalization Plan (2017), and the Albany-Dougherty Coalition to End Homelessness 10-Year Plan to Reduce Homelessness (2012-2022) (see Table 3 for the full list of plans).

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing choices are limited by household income and wealth; however, a lack of affordable housing in an area may also create significant hardships for low- and moderate-income households. Households that spend more than 30% of income on housing are considered ‘housing cost burdened’ and may have difficulty affording other necessities, such as food, clothing, and childcare. Stakeholders and residents noted a need for rehab and repair of older housing units to increase housing quality and development of new housing units affordable to residents with incomes below 30% to 50% AMI. Data examined in the following sections also shows that there is a lack of rental housing in the city that is affordable to residents with very low incomes, and a significant proportion of households are cost-burdened or severely cost-burdened by housing costs.

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

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

Introduction

There are 33,715 housing units in the city of Albany, according to 2011-2015 Five-Year American Community Survey estimates. The largest share of units are single-family detached structures (56%), followed by units in duplexes, triplexes, and fourplexes (22%) and small multifamily buildings of 5 to 19 units (14%). About 3% of the city’s units are in single-family attached structures, and 3% are in mobile homes, boats, RVs, and vans. Units in large multifamily buildings (20 or more units) account for 2% of units.

Almost two-fifths of units in Albany are owner-occupied (38%), and slightly more than three-fifths are renter-occupied (62%). Almost all owned housing has at least two bedrooms: 11% has two bedrooms and 88% has three or more bedrooms. Rental units tend to be smaller: 14% of units are one-bedroom units, and 4% have no bedrooms. The most common rental units contain three or more bedrooms (42%) or two bedrooms (41%).

Table 23. Residential Units by Type

Property Type	Number	%
1-unit detached structure	18,790	56%
1-unit, attached structure	1,140	3%
2-4 units	7,250	22%
5-19 units	4,700	14%
20 or more units	815	2%
Mobile Home, boat, RV, van, etc	1,020	3%
Total	33,715	100%

Data Source: 2011-2015 ACS



Unit Size by Tenure

Table 24. Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	640	4%
1 bedroom	55	0%	2,450	14%
2 bedrooms	1,245	11%	7,340	41%
3 or more bedrooms	9,810	88%	7,510	42%
Total	11,135	99%	17,940	101%

Data Source: 2011-2015 ACS

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

The Albany Housing Authority (AHA) serves low-income individuals and families through its 347 units of public housing. According to HUD’s Low Income Housing Tax Credit (LIHTC) database, there is also one tax credit property in the city of Albany (Ashley Riverside) that provides about 105 units of housing affordable to households with incomes at or below 60% AMI.

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

Several trends exist that, absent policies focused on preserving the city’s existing affordable housing stock and developing diverse new housing options, indicate that Albany will continue to experience a loss of affordable housing inventory. Trends include a shortage in the supply of rental units affordable to households with incomes less than 80% HAMFI and aging housing stock in need of rehabilitation and weatherization.

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units. During the 2021-2025 Five-Year Consolidated Plan, five LIHTC properties in Albany (East Tift Avenue, Albany Spring Senior Apartments, Lockett Station I, Lockett Station Apartments, and Towering Pines Apartments) will age out of the 30-year affordability period. Together these properties have about 150 income-restricted units.

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

Cost burden data shows that housing affordability needs are particularly severe for renters with incomes under 80% of HUD Area Median Family Income (HAMFI), and in particular for those with incomes under 30% HAMFI. An estimated 8,367 renter households with incomes below 80% HAMFI are housing cost burdened, spending more than 30% of income on housing, or severely housing cost burdened, spending more than 50% of income on housing (see Table 7). Renters with incomes of 30% HAMFI and below make up 45.9% of these cost-burdened renter households.

On the ownership side, home value data indicate relatively low home values in the city. The median home value in the city of Albany was \$99,800 from 2015-2019, up 2% from the 2006-2010 median of \$97,800, according to ACS

five-year estimates. While home values suggest that housing in the city is relatively affordable, residents and stakeholders noted that available housing is often in poor condition, outdated, and in need of rehabilitation and weatherization improvements. In particular, residents emphasized that poor weatherization of housing units leads to high utility bills and substantially increases housing costs. Data in the Needs Assessment also indicates affordability challenges for homeowners, with cost burdens impacting households up to 100% HAMFI.

Describe the need for specific types of housing:

Data discussed in the Housing Need Assessment and in this section indicate a particular need for housing for both rental and homeownership that is in good condition and affordable for low- and moderate-income households. Housing types that allow for increased affordability of both rental and homeownership units might include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; or tiny homes. Rehabilitation of existing affordable housing stock is also a need, as stakeholders noted that owner-occupied housing affordable to households at or below 80% AMI may be in poor condition. Rehabilitation of units that are aging or dilapidated or that have poor energy efficiency is another way to increase the number of high-quality affordable units.

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

Introduction

Data on housing costs and affordability in Albany shows that rents in the city have increased more rapidly than home values, and indicates a need for an increase in supply of housing that is in good condition-- particularly in units affordable to residents with incomes below 30% to 50% HAMFI.

The city's median home value is estimated at \$98,200 according to 2011-2015 ACS data, up slightly from the 2005-2009 ACS estimate of \$97,000 (see Table 33). The most recent ACS five-year estimate available, for 2015-2019, show the city's median home value at \$99,800, a 2.9% increase from the 2005-2009 estimate and a 1.6% increase from the 2011-2015 estimate. These findings align input from stakeholders, who noted that while homes in the city may be relatively affordable, they are often in need of significant rehabilitation, weatherization, and other improvements.

Median rent is relatively modest at \$479 (2011-2015 ACS), also up from the 2005-2009 estimate of \$425. The most recent ACS five-year estimates available, for 2015-2019, show the city's median contract rent at \$509, a 19.8% increase from the 2005-2009 estimate and an 6.3% increase from the 2011-2015 estimate. ACS data shows that 56.3% of the city's rental units rent for under \$500 per month, and 42.5% have rents between \$500 and \$999 per month. Rental rates are \$1,000 or more for about 1.2% of units.

Stakeholders emphasized that the greatest affordable housing needs in the city include the development of new housing--particularly units affordable to households with incomes under 30% to 50% HAMFI--and rehabilitation and weatherization of existing units. Housing affordability is often an especially acute issue for people who are homeless, people with disabilities, people living with HIV/AIDS, seniors, and people re-entering the community from long-term care facilities or other institutions.



Cost of Housing

Table 25. Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	97,000	98,200	1%
Median Contract Rent	425	479	13%

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

Table 26. Rent Paid

Rent Paid	Number	%
Less than \$500	10,105	56.3%
\$500-999	7,618	42.5%
\$1,000-1,499	185	1.0%
\$1,500-1,999	4	0.0%
\$2,000 or more	25	0.1%
Total	17,937	100.0%

Data Source: 2011-2015 ACS

Housing Affordability

Table 27. Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,075	No Data
50% HAMFI	3,645	1,355
80% HAMFI	11,390	2,830
100% HAMFI	No Data	4,033
Total	16,110	8,218

Data Source: 2011-2015 ACS

Monthly Rent

Table 28. Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$624	\$645	\$761	\$985	\$1,136
High HOME Rent	\$601	\$623	\$740	\$890	\$974
Low HOME Rent	\$478	\$513	\$616	\$711	\$793

Data Source: HUD FMR (2021) and HOME Rents (2020)

Is there sufficient housing for households at all income levels?

Table 35 estimates the number of units affordable to renters and owners in Albany at different income levels. This data can be compared to the number of households at each income level, as provided in Table 6 of the Needs Assessment.

According to CHAS estimates, there are 5,400 renter households with incomes under 30% HAMFI in the city but only 1,075 rental units affordable at that income level (see Table 34). Thus, there is insufficient rental housing for households with extremely low incomes. There appear to be a sufficient number of renter units affordable to renter households at the other income levels, although data is not available regarding the number of units available for households with incomes above 80% HAMFI. These figures do not take into account unit condition or size; nor do they reflect the possibility that a unit that would be affordable to a low- or moderate-income household may be unavailable to them because it is occupied by a higher-income household.

Turning to owners, there are an estimated 1,810 owner households with incomes 50% HAMFI and below in the city, and 1,355 owner-occupied housing units affordable at that income level (see Table 34). At income levels above 50% HAMFI, there appear to be an adequate number of affordable units. As with rental housing, these figures do not take into account housing size or condition, or the possibility that higher-income households will choose to occupy lower cost units.

The National Low Income Housing Coalition's *Out of Reach* data examines rents relative to income levels for counties and metro areas throughout the U.S. using HUD Fair Market Rents. Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market. To afford a two-bedroom rental unit at the Dougherty County FMR of \$740 without being cost-burdened would require an annual income of \$29,600. This amount translates to a 40-hour work week at an hourly wage of \$14.23, a 79-hour work week at minimum wage, or a 40-hour work week at the county's mean renter wage of \$14.14. A three-bedroom unit at the FMR of \$965 would require an annual wage of \$38,600.

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

Table 32 shows that the median home value in Albany increased by 1% from the 2005-2009 ACS to the 2011-2015 ACS, and median rent increased by 13%. In this way, affordability has decreased primarily for renters. The lack of rental and for-sale housing in good condition and affordable to residents with incomes less than 50% HAMFI indicates that housing affordability is likely to continue as a pressing issue in the city of Albany, particularly for renters.

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

Table 35 above shows HUD Fair Market Rents and HOME rents for the Albany MSA. The city's median contract rent of \$509 (2015-2019 ACS) is similar to the low HOME rent for 1-bedroom units. As of the 2015-2019 ACS data, about 50.4% of rental units with cash rent in Albany have rents under \$500, which falls under the FMR and HOME rents for all unit sizes excluding low HOME rent for efficiency units (\$478). About 83.7% of units have rents less than \$750, which falls under the FMR for 2-bedroom units and the HOME rents for 1-bedroom units, and about 95.9% of units have rents under \$1,000. As noted in the previous section, about 39% of rental units have 2 bedrooms, and about 39% have 3 or more bedrooms. Combined, these figures suggest that housing choice voucher holders would be able to access a variety of units, given the share of housing renting for less than FMRs.

Note that this data does not reflect housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit. Additionally, housing choice voucher holders may have difficulty finding units that will accept vouchers or difficulty qualifying for leases due to past evictions or credit history.

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

Introduction

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

Renters in Albany are more likely than owners to experience one or more of the selected housing conditions. About 52% of renter-occupied units and 29% of owner-occupied units have at least one of the conditions described above (see Table 37). CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. About 29% of owner-occupied units in the city have one selected condition (1,985 units), and about 0.4% have two selected conditions (50 units). In contrast, 49% of renter-occupied units have one selected condition (8,735 units), and 3% have two or more selected conditions (624 units). No owner-occupied units and less than 0.2% renter-occupied units (24 units) have three or more conditions. These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing).

Age of housing reflects periods of development in Albany. The area contains a significant supply of housing built prior to 1980, of which 7,575 units are owner-occupied (68.1% of owner-occupied units) and 10,140 are rental units (56.5% of rental units) (see Table 38). Slightly less than one-third of owner-occupied units (31.9%) and more than two-fifths of rental units (43.5%) were built in 1980 or later. Renters are more likely than owners to occupy housing built in 1980 or later, while owners are more likely to occupy housing built between 1950 and 1979. While some older units may be well-maintained, the considerable share of housing built prior to 1980 indicates potential need for rehabilitation assistance.

Definitions

For the purpose of this Consolidated Plan, the City of Albany defines units to be in “standard condition” if they meet HUD Section 8 housing quality standards. A unit is defined as “substandard” if it lacks complete plumbing, a complete kitchen, or heating fuel (or uses heating fuel that is wood, kerosene, or coal). A unit is “substandard but suitable for rehabilitation” if it lacks complete plumbing, a complete kitchen or a reliable and safe heating system but has some limited infrastructure that can be improved upon. These units are likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. They may not be part of public water or sewer systems but have sufficient systems to allow for clean water and adequate waste disposal.



Condition of Units

Table 29. Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,230	29%	8,735	49%
With two selected Conditions	50	0%	600	3%
With three selected Conditions	0	0%	24	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,855	71%	8,580	48%
Total	11,135	100%	17,939	100%

Data Source: 2011-2015 ACS

Year Unit Built

Table 30. Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	820	7%	2,480	14%
1980-1999	2,730	25%	5,330	30%
1950-1979	6,520	59%	8,355	47%
Before 1950	1,055	9%	1,785	10%
Total	11,125	100%	17,950	101%

Data Source: 2011-2015 ACS

Risk of Lead-Based Paint Hazard

Table 31. Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,575	68%	10,140	56%
Housing Units build before 1980 with children present	2,265	20%	575	3%

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

Vacant Units

Table 32. Vacant Units

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



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

Need for Owner and Rental Rehabilitation

While data on housing condition and age points to low levels of substandard owner-occupied housing in Albany, the large numbers of owner-occupied housing units built before 1980 and 1950 indicate that housing maintenance and rehabilitation may be needs for low-income homeowners. Data regarding housing conditions indicates that 50 owner-occupied units (about 0.4% of total owner-occupied units) in Albany have at least two housing conditions (likely including cost burden and one other condition), and data in the Housing Needs Assessment shows that owner households in Albany tend to experience cost burdens more often than overcrowding or lack of complete plumbing or kitchen facilities.

While the number of owner-occupied housing units with two or more selected conditions is low, 1,055 owner-occupied housing units (9.5% of total owner-occupied units) in the city were built before 1950, indicating the highest risk for deferred maintenance and rehabilitation need (see Table 38). About 6,520 units of owner-occupied housing units in Albany (58.6%) were built between 1950 and 1980, and as this housing ages, maintenance needs will continue to grow. This data on housing age in Albany indicates that some owner-occupied units are at risk of deferred maintenance and may currently or soon be in need of some rehabilitation. Additionally, seniors living on Social Security or retirement income who have paid off their mortgages may be unable to afford necessary repairs and maintenance as their homes age.

About 9.9% of rental housing units in the city (1,785 units) were built before 1950, and 46.5% of units were built between 1950 and 1980 (8,355 rental units). Further, a greater number of rental units (624) than owner units (50) have at least two housing conditions, likely including cost burdens and at least one other housing condition. Combined, these factors indicate that while there is a high level of need for rehabilitation of both renter- and owner-occupied housing, renters in Albany experience the highest levels of need.

Residents and stakeholders who participated in this planning process also indicated a high level of need for rehabilitation of both rental and owner-occupied housing in Albany.

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, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 39 identifies the total number of housing units in Albany built before 1980 and the total number of renter and owner units built before 1980 that house children under age 6. This includes 2,265 owner-occupied units (20.4% of all owner-occupied



housing units) and 575 renter-occupied units (3.2% of all renter-occupied housing units) with at least two risk factors for exposure to lead-based paint (built before 1980 and housing young children).



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

Introduction

The needs of public housing residents and voucher holders are different from those of the city’s overall low- and moderate-income population primarily in that these residents are housed in stable and decent housing. While these residents are still subject to the current wage levels of the region, public housing residents and voucher holders are stably housed. They are therefore able to work on other needs that families typically face in addition to housing insecurity. These other needs frequently include childcare, healthcare, employment, transportation, and food.

Totals Number of Units

Table 33. Total Number of Units by Program Type

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

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

According to HUD PIC data, Albany Housing Authority has approximately 1,117 traditional public housing units and 61 housing choice vouchers (HCVs) in use. According to AHA’s website, the housing authority owns 18 public housing communities (20 physical properties).

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

The AHA maintains 18 public housing developments across the city (in 20 physical properties), with an estimated 1,117 units and maintains nearly 100 public housing units owned by the Lee County Housing Authority. The oldest AHA developments – Thronateeska Homes and O. B. Hines Homes – were built in 1942. These sites completed major exterior renovations in 2011 and 2012 and are currently identified by local market studies to be in average/good condition.¹² Current additional physical needs at other AHA sites include roof replacement, HVAC installation and other interior renovations.

Public Housing Condition

Table 34. Public Housing Condition

Public Housing Development	Average Inspection Score
William Dennis Homes, 2128 W. Gordon Ave	90
McIntosh Homes, 602 Stadium Drive	95
Hudson Malone Towers, 401 Flint Avenue	63

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

The AHA is planning to convert all its remaining public housing units to Project Based Section 8 units in the next few years. AHA is currently in Phase I of its RAD conversion, during which major renovations will take place at McIntosh Homes, O.B Hines Homes, Thronateeska Homes and Golden Age Apartments. These renovations will include full interior renovation, including renovations to kitchens, bathrooms, HVAC systems, flooring, and fixtures. The renovations will also convert the units from gas to electric.¹³

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

To improve the living environment for its low- and moderate-income households, the AHA implements a smoke-free housing policy for all residential partners. Since the beginning of the COVID-19 pandemic, the AHA has also offered testing for residents at Hudson Malone Towers and has implemented the “First to Know” application to provide COVID updates to residents.

¹² Novogradac & Company (May 13, 2019). “A Market Study of Golden Age Apartments.” <https://www.dca.ga.gov/sites/default/files/2018-543albanyrms.pdf>

¹³ Albany Herald. (October 13, 2020) “Groundbreaking held for Albany Housing Authority rehab program.” https://www.albanyherald.com/news/groundbreaking-held-for-albany-housing-authority-rehab-program/article_832332f0-0d6e-11eb-9708-6349f1aab6d8.html

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

Introduction

A range of facilities provide housing and services to support people experiencing homelessness in Albany and the region, including emergency, transitional, and permanent supportive housing. Using data from the Georgia Balance of State Continuum of Care, stakeholder interviews, and community input sessions, this section provides an overview of shelter facilities, housing, and mainstream and other services that aim to meet the needs of people experiencing homelessness in Albany.

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

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

- WorkSource Georgia provides career training as well as opportunities for companies to connect with training for their employees.
- Albany State University and Albany Technical College offer academic degrees, certificates, and workforce training opportunities.
- Federally qualified community health centers, such as those operated by Albany Area Primary Health Care, are also located across the city, and offer a range of health, dental, and mental health services with sliding scale fee programs for qualifying residents.
- Aspire Behavioral Health and Developmental Disability Services provides adult and youth behavioral health services, addictive disease services and recovery support center, a behavioral health crisis center, mental health and addictive disease crisis stabilization, and services for people with developmental disabilities.
- A variety of nonprofit focused organizations focused on economic development, education, housing, and homelessness are located in or work within the city, including Liberty House of Albany, 90Works, Graceway Recovery Residence, The Salvation Army, Flint River Habitat for Humanity, Boys & Girls Clubs of Albany, Open Arms, Inc., and Leadership Albany.
- Access to capital is available for small businesses through the City of Albany Department of Community and Economic Development, the Microbusiness Enterprise Center, Albany Community Together! (ACT!), and revolving loans through the Downtown Development Authority.

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.

Multiple organizations in Albany provide emergency, transitional, and permanent housing and supportive services for people experiencing homelessness in Albany. Facilities include:



- An estimated 21 year-round emergency shelter beds through Liberty House of Albany, about 14% of which are adult-only beds (3 beds) and about 86% of which are family beds (18 beds);
- An estimated 40 year-round emergency shelter beds through the Salvation Army, 95% of which are adult-only beds (38 beds) and 5% of which are family beds (2 beds);
- An estimated eight year-round emergency shelter beds through Open Arms, Inc., 50% of which are child-only beds (4 beds), 25% of which are adult-only beds (2 beds), and 25% of which are family beds (2 beds);
- An estimated 19 transitional housing beds through Open Arms, Inc. maternity group home (12 beds) and youth transitional housing (7 beds);
- An estimated 55 permanent supportive housing beds through the Albany Area Community Service Board (now ASPIRE Behavioral Health and Developmental Disability Services); and
- 17 Rapid Re-housing beds provided by the City of Albany and 19 Rapid Re-housing beds through Open Arms, Inc.

14

Additional services targeted to people experiencing homelessness include:

- Open Arms, Inc. provides transitional housing, life skills training, and supportive services for youth. The organization also provides street outreach, emergency shelter placement, temporary hotel placements, food, and transportation for youth not participating in residential programs. The organization's maternity group home provides scattered-site housing for youth with children.
- Salvation Army provides temporary emergency shelter, utility assistance, clothing assistance, food assistance, disaster relief services, and a day Center for homeless outreach.
- Liberty House provides a range of services for victims of domestic violence, including a crisis line that operates 24/7 with advocates available for support; emergency shelter services; outreach advocacy; and legal advocacy.

¹⁴ Georgia Balance of State Continuum of Care. (2019). Housing Inventory Count. (table includes shelter beds, transitional housing beds, and permanent supportive housing beds in the CoC that are located in the city of Albany and surrounding area).



Table 35. 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)	22	0	19	8	0
Households with Only Adults	43		0	47	0
Chronically Homeless Households	0		0	0	0
Veterans	0		0	0	0
Unaccompanied Youth	4		0	0	0

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

Introduction

This section describes the housing and social service needs of specific populations, including the elderly and frail elderly, people with disabilities, residents with diagnosis of HIV/AIDS, residents with substance use or mental health disorders, and survivors of domestic violence.

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

THE ELDERLY AND PEOPLE WITH DISABILITIES

The elderly and people with disabilities need housing that provides access to transit or transportation services in order to facilitate access to resources, services, and/or employment. Access to these needs should be primary considerations in the location of supportive housing for seniors and people with disabilities. Supportive services for the elderly and people with disabilities may include health services, assistive technologies, independent living support, and educational assistance and planning for children with disabilities.¹⁵ People with intellectual and developmental disabilities may also need case management or life skills programming. Housing should focus on integrating these populations into the community and reducing social isolation through programming and facilitating access to resources and services.

PEOPLE WITH SUBSTANCE USE DISORDERS

People with alcohol or other substance use disorders need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, and vocational and education, childcare, financial, and health services.¹⁶

PEOPLE LIVING WITH HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.¹⁷

¹⁵ Centers for Disease Control and Prevention. (n.d.) Disability and health information for people with disabilities. Retrieved from: <https://www.cdc.gov/ncbddd/disabilityandhealth/people.html>

¹⁶ Rural Health Information Hub. (n.d.) Treatment and Recovery Support Services. Retrieved from: <https://www.ruralhealthinfo.org/toolkits/substance-abuse/1/support-services>

¹⁷ Health Resources and Services Administration. (n.d.). Get HIV Care and Treatment. Retrieved from: <https://hab.hrsa.gov/get-care/get-hiv-care>

PUBLIC HOUSING RESIDENTS

Public housing residents often need supportive services such as case management and long-term follow-up; employment services, including transitional jobs, job-search assistance, sector-based job training, work-related childcare support, and continuing technical and professional education; programs that teach financial literacy; and housing counseling.

Some public housing residents need more intensive case-management and may benefit from integrated supportive housing, in which small numbers of permanent family-supportive housing units are incorporated into mixed-income developments and case management and services are provided on-site. Vouchers with wraparound services provide an alternative model in which case managers support voucher-holders with the same services delivered in permanent supportive housing. Incentives models may also support families in moving toward self-sufficiency by providing rewards for achievements, such as paying rent on time, getting their children to school, applying for a job, and volunteering.

Finally, some public housing residents--particularly those with serious physical and mental health disabilities--may have greater supportive service needs, such as assisted living (meals, housekeeping, activities, health care, case management, grocery store access) and on-site services, including parenting support, childcare, and after-school services for those who have custody of children or grandchildren.¹⁸

SURVIVORS OF DOMESTIC VIOLENCE

The greatest need for survivors of domestic violence is access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education and job training for up to 24 months, providing survivors time and services to obtain safety and stability.¹⁹

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

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. In Albany, the following programs serve people with mental health and substance abuse disorders:

¹⁸ Theodos, B., Popkin, S. J., Parilla, J., & Getsinger, L. (2012). The challenge of targeting services: a typology of public-housing residents. *Social Service Review*, 86(3), 517-544.

¹⁹ Rogers, L. (2019). Transitional housing programs and empowering survivors of domestic violence. Retrieved from: <https://www.justice.gov/ovw/blog/transitional-housing-programs-and-empowering-survivors-domestic-violence>

- Albany Area Primary Health Care operates federally qualified community health centers that provide mental health services and sliding scale fee programs for qualifying residents.
- Aspire Behavioral Health and Developmental Disability Services provides adult and youth behavioral health services, addictive disease services and recovery support center, a behavioral health crisis center, mental health and addictive disease crisis stabilization, and services for people with developmental disabilities.
- Multiple organizations provide transitional housing in the city of Albany, including Albany Rescue Mission, Liberty House of Albany, Salvation Army of Albany Emergency Shelter, and Open Arms Shelter for Youth.

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

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Albany's first year Annual Action Plan specifies the activities it plans to support during the 2021 program year to address housing and/or supportive service needs. These include significant funding for public service activities that will support nonprofit organizations serving Albany residents with a variety of types of special needs. Additionally, the Albany Dougherty Comprehensive Workforce Development Strategy (2020) will seek to develop a virtual and physical one-stop community resource center to allow for streamlined services and support efficient connections between people and resources.

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's first year Annual Action Plan specifies the activities it plans to support during the 2021 program year to address housing and/or supportive service needs. These include significant funding for public service activities that will support nonprofit organizations serving Albany residents with a variety of types of special needs. Additionally, the Albany Dougherty Comprehensive Workforce Development Strategy (2020) will seek to develop a virtual and physical one-stop community resource center to allow for streamlined services and support efficient connections between people and resources.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Stakeholders in the Consolidated Plan planning process noted that residents struggle with high utility rates. Reports from the planning process indicate that utility costs may exceed the cost of rent for some residents. Residents on the city's south side were reported to have the city's highest utility rates, sometimes twice the rate for other areas in the city. For those residents who are unable to move into more energy efficient housing units, high utility prices reduce the affordability of otherwise affordable housing.

Upcoming maintenance to the city's water-sewer infrastructure may also increase utility costs for low-income residents. The city has recently conducted a study on needed repairs to its combined water-sewer system. After a

2018 sewage spill that dumped millions of gallons of sewage into the Flint River, the city has been looking to separate its water and sewer systems. However, the cost for separating these systems has recently been estimated around \$234 million.²⁰ The city proposes covering the cost of these separations by raising its utility rates. Considering the burden of current utility costs on low-income residents, the city could assist residents with future costs by identifying ways to heavily reduce current utility costs through energy efficient upgrades to units with highest utility bills.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Table 36. 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	293	158	1	1	-1
Arts, Entertainment, Accommodations	2,624	4,013	13	13	-1
Construction	716	1,243	4	4	0
Education and Health Care Services	3,920	8,236	20	26	6
Finance, Insurance, and Real Estate	804	1,563	4	5	1
Information	362	768	2	2	1
Manufacturing	2,243	2,106	11	7	-5
Other Services	616	1,352	3	4	1
Professional, Scientific, Management Services	1,299	2,083	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	3,100	4,699	16	15	-1
Transportation and Warehousing	843	1,150	4	4	-1
Wholesale Trade	856	1,548	4	5	1
Total	17,676	28,919	--	--	--

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

²⁰ Passmore, Grason. WALB. (June 17, 2020) “Albany sewage repairs could cost hundreds of millions, take 20 years to complete.” <https://www.walb.com/2020/06/17/albany-sewage-repairs-could-cost-hundreds-millions-years-complete/>



Labor Force

Table 37. Labor Force

Total Population in the Civilian Labor Force	34,140
Civilian Employed Population 16 years and over	27,655
Unemployment Rate	19.02
Unemployment Rate for Ages 16-24	55.02
Unemployment Rate for Ages 25-65	9.29

Data Source: 2011-2015 ACS

Table 38. Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	4,355
Farming, fisheries and forestry occupations	960
Service	3,925
Sales and office	6,350
Construction, extraction, maintenance and repair	1,904
Production, transportation and material moving	2,445

Data Source: 2011-2015 ACS

Travel Time

Table 39. Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,190	84%
30-59 Minutes	3,215	12%
60 or More Minutes	920	3%
Total	26,325	100%

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 40. Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,280	870	3,130
High school graduate (includes equivalency)	6,440	1,015	3,480
Some college or Associate's degree	8,385	1,375	3,695
Bachelor's degree or higher	5,190	190	1,010

Data Source: 2011-2015 ACS

Educational Attainment by Age

Table 41. Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	130	280	160	680	1,520
9th to 12th grade, no diploma	2,415	1,560	1,045	2,555	1,505
High school graduate, GED, or alternative	2,660	2,990	2,820	5,180	2,595
Some college, no degree	4,420	3,580	2,920	4,500	1,445
Associate's degree	295	790	660	1,025	350
Bachelor's degree	344	985	920	2,015	945
Graduate or professional degree	48	595	560	1,335	830

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Table 42. Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,468
High school graduate (includes equivalency)	46,053
Some college or Associate's degree	48,673
Bachelor's degree	67,204
Graduate or professional degree	99,262

Data Source: 2011-2015 ACS

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

The employment sectors in Albany with the largest numbers of jobs are education and health care services (8,236 jobs or 26% of all jobs); retail trade (4,699 jobs or 15%); and arts, entertainment, and accommodations (4,013 jobs or 13%).

The jobs in which the most city residents are employed reflect these major employment sectors. The largest shares of Albany residents are employed in education and health care services (3,920 workers or 20% of all workers); retail trade (3,100 workers or 16%); and arts, entertainment, and accommodations (2,624 workers or 13%).

The largest mismatches between the share of workers (i.e., employed residents) and the share of jobs by sector are in education and health care services and manufacturing. Education and health care workers make up a smaller proportion of workers living in the city of Albany than do education and health care jobs of city's jobs. This difference indicates that many jobs in the education and health care sector in Albany are filled by workers who live outside of the city. In contrast, manufacturing workers make up a larger proportion of workers living in the city of Albany than do manufacturing jobs of city's jobs. This difference indicates that many workers in the manufacturing sector may

live in Albany and commute to jobs outside of the city. Differences between the share of workers and share of jobs by sector are about one percentage point or less in all other sectors.

Describe the workforce and infrastructure needs of the business community:

Stakeholders interviewed during this planning process noted that needs include comprehensive paid job training programs for youth and adults, soft skills training, and for bringing jobs to the area that pay living wages.

The Southwest Georgia Comprehensive Economic Development Strategy (2017-2022) includes several goals and strategies related to addressing workforce and infrastructure needs, including:

- Improving and upgrading the educational attainment levels of the labor workforce skills within the region;
- Providing a well-trained workforce, professional, technical and skilled, capable of accommodating new industry and maintaining existing industry;
- Supporting technical colleges within the region;
- Increasing access to capital for small businesses in the region;
- Improving the infrastructure of water, sewer, roads, housing and technology;
- Expanding existing industries; and
- Encouraging and increasing regional collaboration among cities and counties.

Strategies for addressing workforce and education needs include:

- Assist in establishing leadership development programs for all counties and include training and education level/labor force skills improvement;
- Support continued expansion of facilities and programs of state's technical colleges in the region;
- Encourage local and regional industries/businesses to offer opportunities for on-the-job training for potential employees;
- Support opportunities for internship and training for students by partnering with career academies;
- Continue to support funding and expansion of all forms of education;
- Dissemination of Census data as it becomes available; and
- Continue to provide support for the Workforce Investment Board objectives.

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

Several factors shape economic development in the city of Albany and the region. In particular, the region's Comprehensive Economic Development Strategy details goals for investing in workforce development and education. Investments in these high-priority areas will help to address the city's workforce development, job creation, and infrastructure needs.

Affordable housing that is in good condition is also increasingly important in supporting workforce and business attraction and retention. The Albany and Dougherty County Comprehensive Plan (2016-2026) notes several housing goals, including increasing homeownership of low and moderate income households through first time homebuyer assistance, new construction, housing rehabilitation, and homeownership counseling; improving the condition of

existing affordable housing in residential neighborhoods; expanding the stock of affordable housing in residential neighborhoods where possible; and rehabilitating and preserving safe, affordable rental housing. Stakeholders interviewed as part of this planning process also emphasized the need for quality affordable housing close to jobs, resources, and transportation, including a need for a variety of housing types and sizes. This housing is of particular need for seniors, people with disabilities, people transitioning from homelessness, and people living with HIV/AIDS. Finally, there is a need for rehabilitation of existing housing stock to increase the supply of high-quality affordable housing. For these reasons, there is a growing need to devote resources to the development of affordable housing with access to jobs, services, and transportation.

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

About 47.5% of the city's population aged 25 and over have a high school education or less, while 20.0% have a bachelor's degree or higher, according to American Community Survey data for 2015-2019. Occupation projections for southwest Georgia indicate that positions requiring an associate's or bachelor's degree or higher tend to pay more than those requiring a high school diploma or equivalent. As estimated 68.3% of total annual openings require a high school diploma or equivalent or less, while 31.7% require some college or post-secondary award or higher.²¹ While a high percentage of positions require a high school diploma or less, several occupations with the highest projected employment growth from 2016 to 2026 require an associate's degree or higher, including physician's assistants, software developers, occupational therapy assistants, nurse practitioners, market research analysts, and personal financial advisers. Several of the occupations with high numbers of projected jobs in 2026 also require more than a high school level education or training, including general and operations managers, registered nurses, teacher assistants, licensed practical and vocational nurses, nursing assistants, heavy tractor and trailer truck drivers, and elementary school teachers. For these reasons, workforce development efforts should continue to focus on training workers in high-demand skills and on supporting workers in accessing educational opportunities in high-demand job sectors with positions that pay a living wage.

Stakeholders interviewed during this planning process noted that several job training programs are available in Albany—particularly through WorkSource Georgia, Albany Technical College, and Albany State University—but that there is a need for expanding paid job training programs and to further efforts to connect residents with these programs.

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.

Workforce development programs in Albany focus on training workers in high-demand, well-paying industries and connecting job seekers with regional employers in these sectors. WorkSource Southwest Georgia provides occupational skills training, paid on-the-job training and customized skills training in partnership with local employers, incumbent worker training for current employees, internships and work experience, registered apprenticeships, and youth employment services. Albany State University and Albany Technical College offer academic degrees, certificates, and workforce training opportunities.

²¹ Georgia Department of Labor. Occupational Outlooks. Retrieved from: <https://explorer.gdol.ga.gov/gsipub/index.asp?docid=389>

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of Albany participated in the Southwest Georgia Comprehensive Economic Development Strategy (2017-2022) prepared by the Southwest Georgia Regional Commission. The strategy serves as the Comprehensive Economic Development Strategy (CEDS) in accordance with the U.S. Economic Development Administration's requirements, and as a guide for policies, programs, and investments to support economic development in the region.

Activities that the City anticipates undertaking over the next five years will support several of the strategies listed in the CEDS, including increasing investment in public infrastructure and amenities and developing affordable housing tools that address the need for improved housing quality and affordability. The City will also continue to work with regional workforce development stakeholders to support job training and employment readiness education.

MA-50 Needs and Market Analysis Discussion

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

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

A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are several census tracts with a concentration of housing problems throughout the city of Albany. Census tracts with high percentages of households with housing burdens are located in census tracts on both sides of the Flint River. Census tracts with higher percentages of households experiencing housing problems are located east of the Flint River. Census tracts with more than 40% of households experiencing a housing problem are centrally concentrated west of the Flint River. The census tract that contains Albany State University West Campus along Westover Boulevard also houses a high percentage of households with at least one housing problem.

According to Figure 14, the racial composition of these census tracts seems to skew predominantly Black in higher percentage census tracts west of the Flint River and in central areas of the city. Most of the census tracts with a concentration of households with housing needs are also R/ECAP designated census tracts. Figure 14 also shows a stronger presence and concentration of white residents in northwest quadrant of the city where some of the census tracts with the lowest percentage of households with problems are located.

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

Geographic patterns for racial or ethnic minorities residing in the city of Albany are shown in Figure 15. Concentration is defined as a census tract in which more than 50% of residents are people of color. Nearly three-quarters of the city's total population is Black or African American, therefore, most census tracts in Albany are also



predominately Black with the exception of a few. Census tracts where the majority of the population is white are concentrated in the northwest quadrant of the city. Populations of other racial or ethnic minority groups are not significant enough to comprise more than 50% in all census tracts in Albany.

In its fair housing planning guidance, HUD defines racially or ethnically concentrated areas of poverty (RECAP) where more than one-half of the population are people of color and the individual poverty rate is over 40%. There are 10 RECAP census tracts that are primarily located in the central region of the city.

HUD also identifies CDBG-eligible block groups where there are concentrations of low- and moderate-income families. In this case, HUD defines a concentration as a block group where low- and moderate-income households make up more than 51% of total households in the block group. Out of a total of five block groups in the city of Albany, two block groups have a majority of households with low or moderate income. On a census tract level, there are 36 out of 61 census tracts where a majority of households have low or moderate incomes.

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

There are several census tracts in the city of Albany that exceed 40% of households with one or more housing problems and where the majority of the population is comprised of Black residents. RECAP designated census tracts capture most areas that share both of these characteristics. The data presented below is aggregate data for RECAP designated census tracts (2, 8, 10, 11, 14.03, 15, 103.02, 106.01, 107, and 114) from the 2011-2015 5-Year American Community Survey.

Renter occupied housing units in these areas comprise 71% of the housing stock, slightly higher compared to the city as a whole where 61% is renter occupied. Approximately 15% of housing units in the selected census tracts are vacant, nearly the same as the 14% vacancy rate for all housing units in the city. Looking at structure type, approximately 59% of the housing units in the designated tracts are single-family. Small multifamily housing (2 to 19 units) comprise 35% and large multifamily properties (20 or more units) constitute just 1% of all housing structures.

Age of housing in the designated census tracts is similar to the rest of Albany with the majority of housing units built before 1980. Approximately 65% of the housing units in the designated census tracts were built before 1980 compared to 59% of all housing units in the city overall. Accordingly, the selected census tracts have a smaller proportion of housing units built after 1980 (30%) compared to the city (37%).

Median rental rates of the designated census tracts range from a high of \$763 to a low of \$485. The median rent in the city of Albany is \$684, which is slightly higher than the median rent among the designated census tracts (\$614). The difference in home values between the designated census tracts and the city overall is significant. The percentage of owned units valued below \$100,000 in designated census tracts (84%) is significantly higher than the city (51%). The proportion of housing units valued between \$100,000 and \$199,999 comprise 13% of owner-occupied units in designated census tracts compared to 39% of units found in the city. While rents and home prices in designated census tracts are generally lower than in other areas in the city, elevated poverty rates within these tracts mean that households likely face greater difficulty affording housing, even when costs are below county averages.

Are there any community assets in these areas/neighborhoods?

The designated census tracts encompass much of the central areas of the city of Albany, therefore, there are many community assets located within the designated census tracts in the city of Albany. The majority of community assets

are located west of the Flint River. These assets include Albany Civil Rights Institute, Albany Civic Center Albany Technical College, Riverside Park, Flint RiverQuarium, Thronateeska Heritage Center, and Ragsdale Park. The main campus for Albany State University, one of the major community assets for the city, is located along the east bank of the Flint River and is one of few assets located in the designated census tracts west of the river.

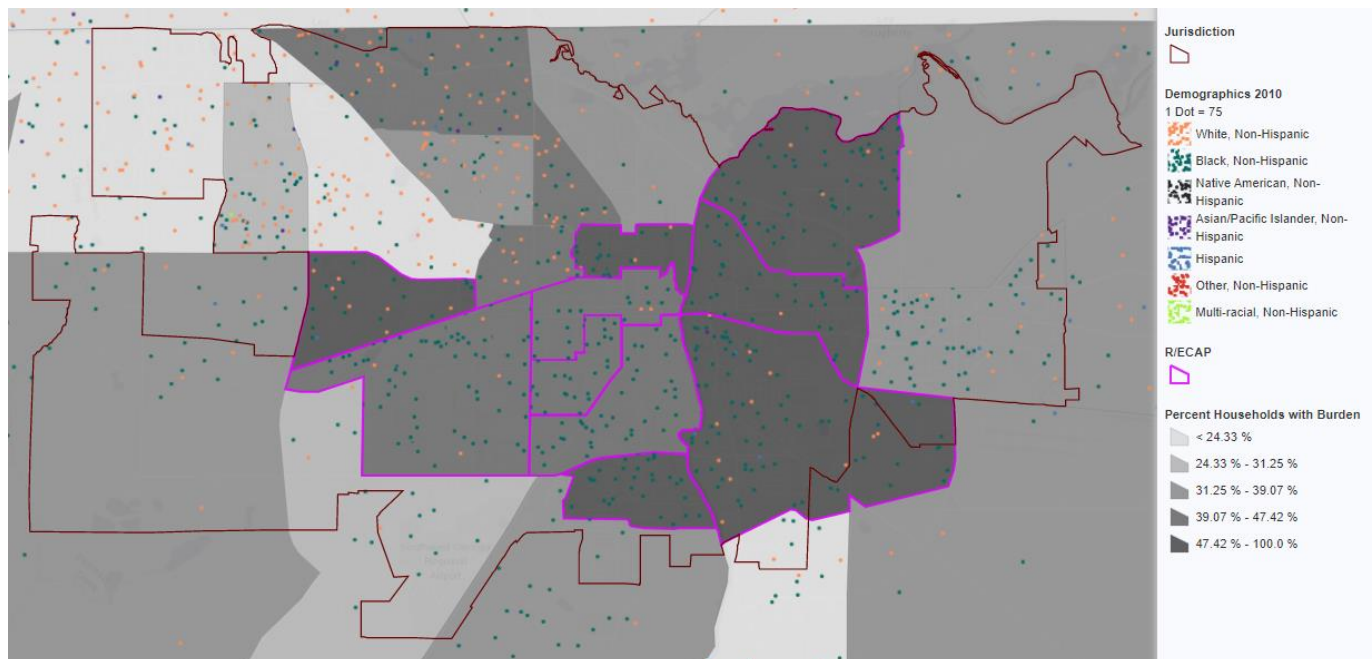
Are there other strategic opportunities in any of these areas?

Numerous studies and plans have been developed to identify strategic opportunities for specific areas in these designated census tracts. The East Albany Revitalization Plan was created to reduce crime and poverty, improve infrastructure and housing, and encourage economic development for neighborhoods east of the Flint River. The goal of this plan is to “restore the beautiful neighborhoods residents once boasted about and enhance the quality of life of residents.” The purpose listed in the plan are as follows:

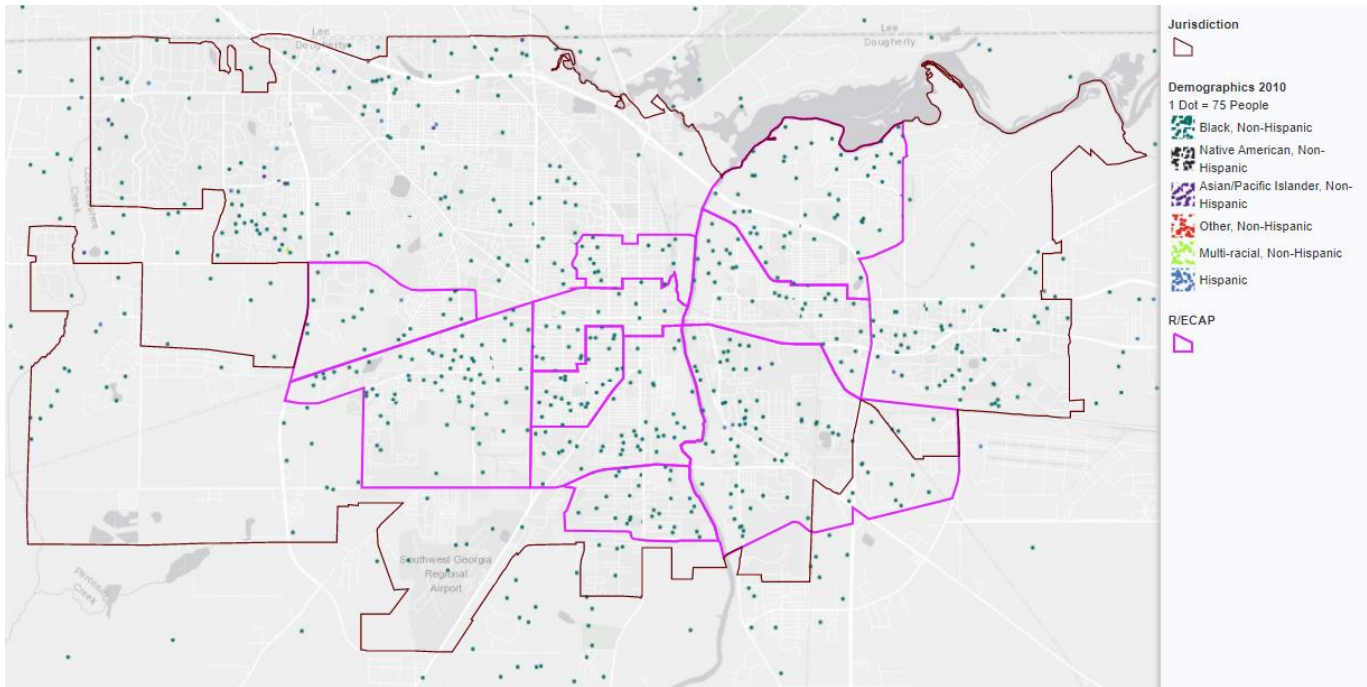
- Create a unified vision of a thriving community.
- Focus purposefully on neighborhood revitalization block by block.
- Create a framework to guide more effective community investment decisions.
- Work cohesively with public and private agencies, for-profit businesses, nonprofit organizations, philanthropic foundations, educational systems, and residents to transform neighborhood

In addition to the East Albany Revitalization Plan created in 2017, the city updated the South Albany Revitalization Plan in 2019 with many of the same goals and purposes for census tracts in the southern parts of the city. Other strategic opportunities in the designated census tracts have been identified in the 2010 Poverty Analysis report, the Albany Municipal Gardening Plan, and a map of food deserts published in 2012. These published documents work to identify strategic opportunities in the city of Albany to improve communities and alleviate the concentration of housing problems and vulnerable populations as discussed in prior sections.

Housing Needs and Race and Ethnicity by Census Tract



Population by Block Group for People of Color, 2010



MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

Broadband connectivity is a vital resource which increases citizens’ equitable access to employment opportunities, education, and other personal enrichment found on the internet. Low- to moderate-income households often have less broadband access than their wealthier counterparts, creating a digital divide that limits personal and professional opportunities for low-income households. In 2015, the FCC defined broadband as internet access with download speeds of the 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise notated as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email and other critical features that are necessary for modern communications.

Albany’s broadband coverage is captured in the 2019 Broadband Deployment Initiative data published by the Georgia Department of Community Affairs (DCA). Georgia’s broadband map and data identify the availability of broadband service for every home and business in the state at the census block level. A census block is considered “served” with broadband if at least 80% of the locations within the census block have broadband service.²²

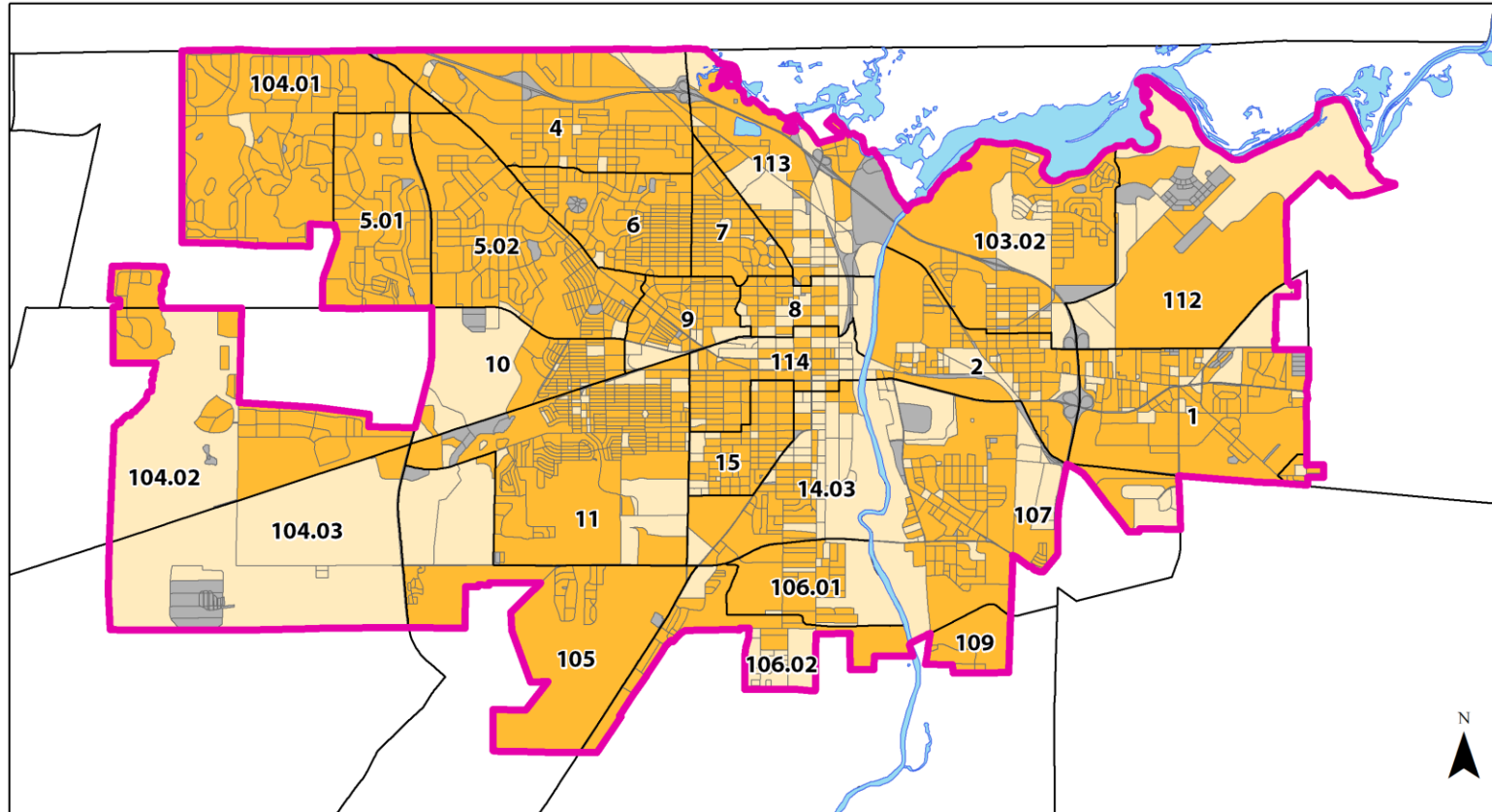
Albany’s broadband service coverage is shown in the figures below. Several areas of the city are shown to be “unserved,” including most areas adjacent to the Flint River. The largest shares of low-income residents in Albany also live in those census tracts closest to the river. According to the 2015-2019 5-Year ACS, census tracts 2, 8, 14.03,

²² Georgia Department of Community Affairs. (2020) “2020 Broadband Report.” See <https://broadband.georgia.gov/resources>, p.9



15, 103.02, 106.01, 107 and 114 have median incomes less than 30% AMI (less than \$25,750/year for a family of four in 2019). Around Albany’s historic district, areas with industrial and other non-residential uses also tend to be “unserved,” such as W. Roosevelt Ave south of W. Gordon Street and Newton Road, as well as the industrial area south of Gillionville Road immediately west of N. Slappey Blvd. Further outside the historic district, major areas labeled as “unserved” include Albany State University’s East and West Campuses, Albany Technical College, and the Dougherty County Jail. Industrial areas in east Albany are also designated as “unserved,” such as S. Mock Road, parcels on SR 19 across from the Proctor and Gamble site, and in the undeveloped areas of southwest Albany. Unserved areas do not lack broadband service altogether, but DCA data indicates that these census blocks have less than 80% broadband coverage.

Broadband Coverage by Census Tract in Albany



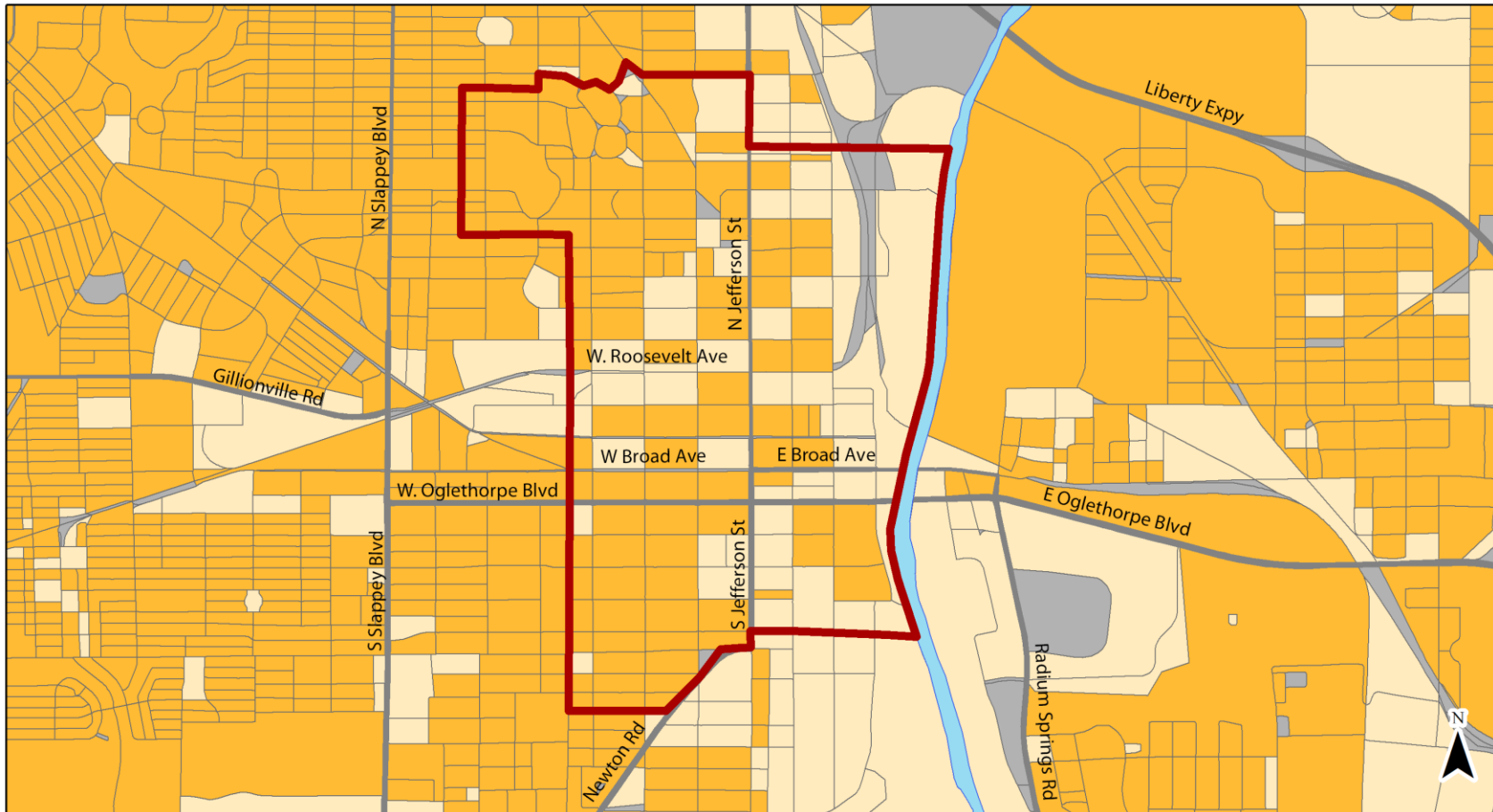
0 0.5 1 2 3 Miles

Served and Unserved Broadband Areas

- Served
 - Unserved
 - No Locations
 - City of Albany
- Albany Census Tracts**
- Albany Census Tracts

Source: Georgia Broadband Deployment Initiative, 2019

Broadband Coverage in Albany's Historic District



0 0.175 0.35 0.7 1.05
Miles

- City of Albany
- Historic District
- Served and Unserved Broadband Areas**
- Served
- Unserved
- No Locations

Source: Georgia Broadband Deployment Initiative, 2019

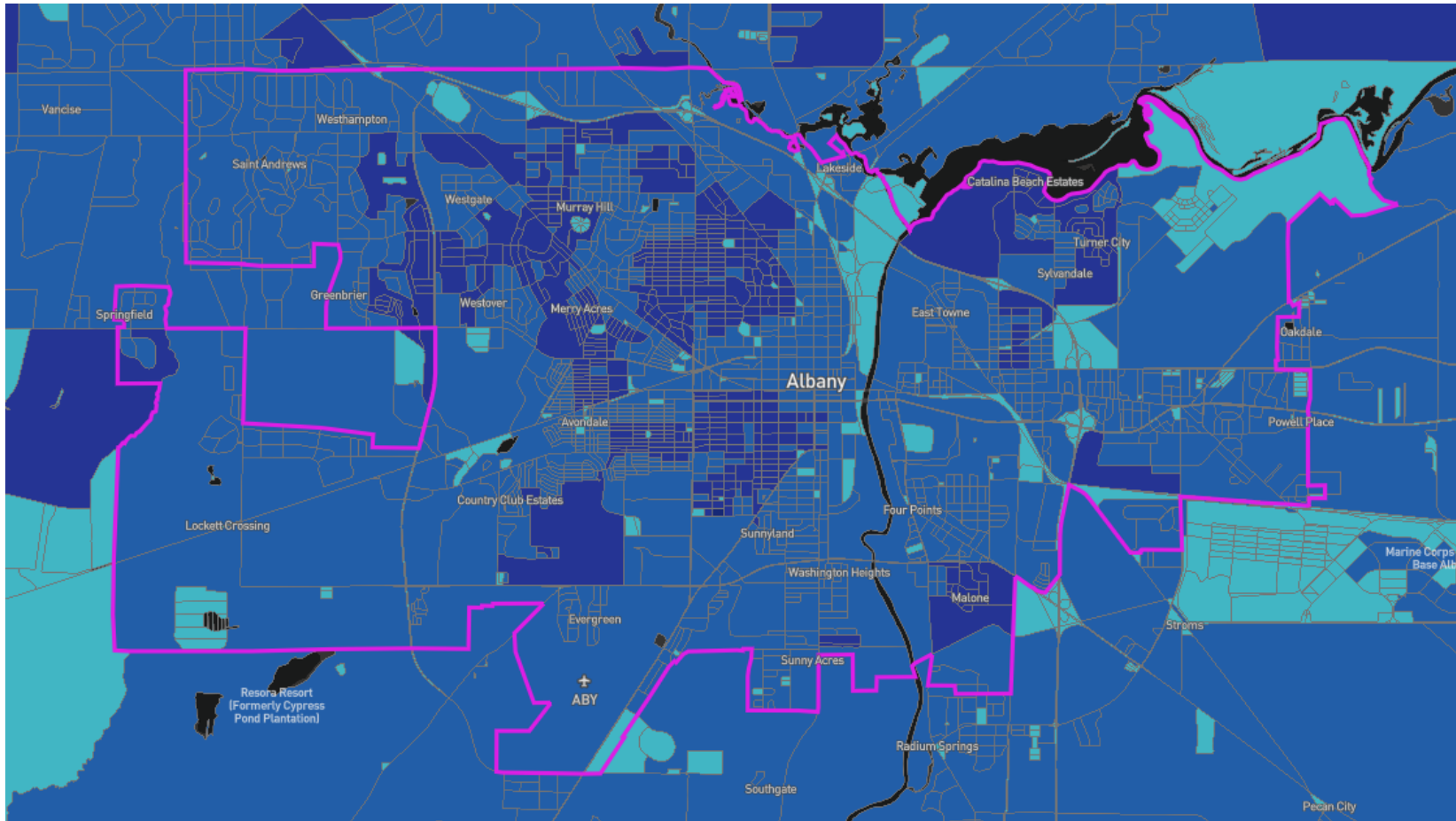


Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The Federal Communications Commission’s Interactive Broadband Map offers one of the few public resources that maps broadband providers by address. According to the FCC’s map, Albany is served by only a few internet service providers offering broadband via fiber, cable, ADSL and satellite technologies. Across the city, Mediacom Communications Corps is the main provider of broadband via cable technology. Fiber technology is also offered in some areas by AT&T, primarily in west Albany. Those limited areas served by AT&T (shaded in dark blue) are also eligible for AT&T’s “Access from AT&T” program, which offers wireline home internet to households receiving SNAP benefits. However, not all services from the “Access to AT&T” program allow download speeds of 25Mbps. Across the city, FCC data indicates that many residents are limited to Mediacom as their sole provider for cable internet at broadband speeds.

Broadband is also available via satellite from ViaSat and Hughes Network Systems, however, the technology of satellite internet increases its vulnerability to disruption during bad weather. In some jurisdictions, the public library system allows patrons to borrow a laptop and hotspot to increase access to the internet. The Dougherty County Public Library system, which serves Albany, does not offer this service; however, patrons are able to access the library’s free Wi-Fi inside the branch buildings or from their parking lots. Due to residents’ limited access to more than one wireless/wireless broadband provider in many areas, as well as limited public services, Albany data indicates a need for more providers of landline and wireless services at broadband speeds.

Number of Fixed Residential Broadband Providers



Number of Fixed Residential Broadband Providers



Source: FCC Fixed Broadband Deployment Map

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

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

The impacts of increasing natural hazard risks driven by with climate change on low- and moderate-income households are important considerations for city staff, regional planners, and housing and service providers in the city of Albany and the region. The U.S. Environmental Protection Agency notes impacts of climate change that are specific to Georgia, including:

- Continued intensification of wind speeds and rainfall rates for tropical storm and hurricanes as the climate continues to warm;
- Increased precipitation during heavy rainstorms, leading to increased severity of inland flooding; and
- Increased demand for and reduced availability of water due to rising temperatures, which increase the rate at which water evaporates;
- Shifts in the types of trees found in forests;
- Impacts to human health--particularly for vulnerable populations including children, the elderly, sick, and poor populations-- resulting from extreme temperatures, heat events, and increased formation of ground-level ozone.²³

The City of Albany participates in the updating and implementation of the Albany-Dougherty Pre-Hazard Mitigation Plan (most recently updated in 2015), which covers Dougherty County and the city of Albany. The plan notes that prioritized hazards in Dougherty County include severe weather, drought, tornados, and floods. The plan details strategies and recommendations related to the goals of educating the citizenry about the effects of severe weather; mitigating the effects of drought on Dougherty County, particularly in the agricultural industry; reducing risks and vulnerability of people in Tornado hazard-prone areas; reducing the potential impact of Tornado disaster on new and existing properties and infrastructure and the local economy; improving warning to the public during natural and man-made hazards; educating the citizenry about flood hazards; enforcing floodplain management; reducing exposure to flood hazards; and protecting public infrastructure and critical facilities from flooding.

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

The vulnerability of low- and moderate-income households to hazards associated with climate change is an important consideration for jurisdictions and regions in preparing environmental resiliency and other plans. The Fourth National Climate Assessment (2018) notes that vulnerable populations, including low-income and marginalized communities, have reduced capacity to prepare for and cope with severe weather and other climate change-related events and are expected to experience greater impacts. For these reasons, it is important that jurisdictions prioritize adaptation actions to support vulnerable populations.²⁴ American Community Survey 5-Year Estimates for 2015-2019 show that:

- An estimated 10,277 of the city's 28,156 households (36.5%) have incomes of less than \$25,000 per year, and

²³ United States Environmental Protection Agency. (2016). What Climate Change Means for Georgia. Retrieved from: <https://19january2017snapshot.epa.gov/sites/production/files/2016-09/documents/climate-change-ga.pdf>

²⁴ U.S. Global Change Research Program. (2018). Fourth National Climate Assessment. Retrieved from: <https://nca2018.globalchange.gov/>



- An estimated 21,506 of the city's 69,723 residents (30.8%) were living below the poverty level in the past 12 months.

For these reasons, a large proportion of the city's residents have reduced capacity to prepare for and cope with the impacts of climate change, and the City of Albany will need to prioritize actions that support these populations in preparing for and coping with these impacts.



Strategic Plan

SP-05 Overview

Strategic Plan Overview

This strategic plan will guide the allocation of CDBG and HOME funding during the 2021-2026 planning period. Goals for the 2021-2026 period focus on high priority needs identified through data analysis; community input; consultation with City staff, elected officials, and partner agencies; and a review of relevant recently completed plans and studies. The priority and goal sections of this strategic plan describe anticipated activities within each of several broader areas to which the City will allocate funding. The City will rely on partnerships with local agencies and City departments to achieve its Consolidated Plan goals and address priority needs.

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

Geographic Area

Table 43. Geographic Priority Areas

Target Area	Percentage of Funds
Enterprise NRSA	TBD
South Albany NRSA	TBD
East Albany NRSA	TBD

General Allocation Priorities

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

The City's Neighborhood Revitalization Strategy Areas represent some of the City's most economically distressed areas. These NRSAs contain 8 of the 10 census tracts designated as Dougherty County's Opportunity Zones and have poverty rates in excess of 20%. Additionally, all of the census tracts represented in these priority areas (except for tract 106.02 in the South Albany NRSA) qualify as what HUD refers to as Racially Concentrated Areas of Poverty, or RCAPs. An RCAP has a non-White population of 50% or more and a poverty rate of at least 40%. 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.

With this Consolidated Plan, the City is submitting updated NRSA plans for Enterprise and East Albany. These plans have been completely updated with new data, community input, assessments of conditions, and revitalization goals. With this submission, the City requests HUD's reapproval of the Enterprise and East Albany NRSA designations for a period of 10 years.

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

Priority Needs

During the development of the Consolidated Plan, eight priority needs were identified. Each of the needs is described in the table that follows along with a basis for its priority designation and the populations to be served.

Table 44. Priority Needs Summary

Priority need		Housing Rehabilitation
1	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly Public housing residents People with disabilities
	Geographic area(s) affected	Enterprise NRSA South Albany NRSA East Albany NRSA
	Associated goal(s)	Housing Rehabilitation
	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> Expand the useful life of existing affordable housing through rehabilitation, repair, or energy efficiency/weatherization programs
	Basis for priority	Community members noted the need to improve the condition of existing housing stock or add new, energy efficient housing in low- to moderate-income areas. The South Albany, East Albany and Enterprise Plans reiterate this need, particularly in areas with older housing stock.
Priority need		Housing Assistance and Navigation
2	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Large family Families with children Elderly/frail elderly Public housing residents People with disabilities
	Geographic area(s) affected	Enterprise NRSA South Albany NRSA East Albany NRSA
	Associated goal(s)	Housing Assistance and Navigation

	Description	<p>Activities to possibly be funded under this priority include:</p> <ul style="list-style-type: none"> • Provide homeownership opportunities for households through downpayment or closing cost assistance • Provide short-term emergency rental or utility assistance to renter households, including those impacted by the COVID-19 pandemic and/or at risk of homelessness • Promote housing counseling services offered in the city. • Promote financial management counseling services offered in the city.
	Basis for priority	Community members noted the need for continued emergency rental, mortgage, and utility assistance. Long term needs also include assistance with purchasing home, including housing counseling and financial management.
3	Priority need	Infrastructure and Public Facility Improvements
	Priority level	High
	Population(s) served	<p>Extremely low income Low income Moderate income Families with children Elderly People with disabilities Non-housing community development</p>
	Geographic area(s) affected	<p>Enterprise NRSA South Albany NRSA East Albany NRSA</p>
	Associated goal(s)	Infrastructure and Public Facility Improvements
	Description	<p>Activities to possibly be funded under this priority include:</p> <ul style="list-style-type: none"> • Public infrastructure and facility improvements such as youth recreation centers, sidewalks, pothole repair, access to high-speed internet, streetlighting, and ADA accessibility.
	Basis for priority	Sidewalk improvement and expansion, pothole repair, drainage improvements, youth and community centers, and parks/gyms/rec fields, were commonly identified needs in the community. The City's Comprehensive and Revitalization Plans also noted infrastructure and facility improvements as goals.
	Priority need	Public Services
	Priority level	High
4	Population(s) served	<p>Extremely low income Low income Moderate income Families with children Elderly People with disabilities Homeless individuals and families Victims of domestic violence</p>

	Geographic area(s) affected	Enterprise NRSA South Albany NRSA East Albany NRSA
	Associated goal(s)	Public Services
	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> • Fund community services such as youth-focused activities, youth job training, and small business and entrepreneurship assistance.
	Basis for priority	Community members identified the need for a variety of services for income-eligible residents. The South Albany, East Albany and Enterprise Plans also identify these services as means to reduce poverty and prevent crime.
Priority need		Economic Development
5	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Families with children Elderly People with disabilities Homeless individuals and families Victims of domestic violence
	Geographic area(s) affected	Enterprise NRSA South Albany NRSA East Albany NRSA
	Associated goal(s)	Economic Development
	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> • Small business and entrepreneurship assistance through the Microbusiness Enterprise Center • Job training
	Basis for priority	Community members identified the need for a variety of services to support entrepreneurs. The South Albany, East Albany and Enterprise Plans also identify these job development and training programs as means to reduce poverty and prevent crime.
	Priority need	
6	Priority level	Low
	Population(s) served	Extremely low income Low income Moderate income Non-housing community development
	Geographic area(s) affected	Citywide
	Associated goal(s)	COVID-19 Response

	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> • Prevention, preparation for, and response to the COVID-19 pandemic, to possibly include, but not be limited to, rent and utility assistance, small business assistance, infrastructure or technology for remote learning, medical supplies or personal protective equipment (PPE), and assistance with food access.
	Basis for priority	Albany households and businesses facing the economic, health, and education impacts of the COVID-19 pandemic.
7	Priority need	Fair Housing
	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	Citywide
	Associated goal(s)	Fair Housing
	Description	Activities to possibly be funded under this priority include: <ul style="list-style-type: none"> • Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities. • Consumer education around landlord tenant issues. • Engaging the city’s real estate and banking professionals in ongoing fair housing education and campaigns.
	Basis for priority	Input from community members indicate a need for fair housing education and enforcement services in Albany, including for those most at-risk of housing discrimination. Analysis of Impediments to Fair Housing Choice recommendations call for continued fair housing activities in Albany.
8	Priority need	Program Administration
	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	Citywide
	Associated goal(s)	Program Administration
	Description	<ul style="list-style-type: none"> • Support general administration, planning, and staff costs for Albany’s CDBG and HOME programs.
	Basis for priority	Program administration costs associated with the coordination and delivery of services to Albany residents.

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

Influence of Market Conditions

Table 45. 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)	High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD’s Section 8 Housing Choice Voucher program administered through local housing authorities. The Albany Housing Authority administers about 125 vouchers in the city of Albany.
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement.



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

Introduction

The table below shows the City's CDBG and HOME allocations for the 2021-2022 program year, along with an estimate of anticipated grant funding for the remaining four years covered by this Consolidated Plan. This conservative estimate assumes that funding (annual allocations and program income) over those four years will be 90% of the 2021 allocation. 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.



Anticipated Resources

Table 46. Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$869,133	\$726,114	\$1,427,595	\$3,022,842	\$5,742,889	CDBG funds will be used to carry out activities related to acquisition, administration and planning, economic development, housing, public improvements, and public services.
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$496,697	\$87,600	\$668,837	\$1,253,134	\$2,103,469	HOME funds will be used to carry out activities related to acquisition, homebuyer assistance, homeowner rehabilitation, new construction and/or rehabilitation of multifamily rental, new construction of housing for homeownership, and tenant-based rental assistance.



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 2020 severe fiscal distress criteria and qualifies for a 100% reduction in match requirements under the HOME program. This determination is based on the city’s family poverty rate and per capita income in relation to federal standards. The city’s family poverty rate is 33.2%, which is above the federal threshold for families in poverty (18.6%), and the city’s PCI is below the \$23,228 federal threshold at \$18,732. As a result, the City qualifies for a 100% HOME Program match reduction under HUD’s “severe fiscal distress” criteria. Albany has remained in severe fiscal distress status since the 1994 and 1998 Floods, two straight line wind events in January 2017, and Hurricane Michael in October 2018.

If appropriate, describe publicly 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 parcels within the city limits, predominantly within special flood hazard areas and the South Albany NRSA. Buildable vacant parcels 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 parcels and others owned by the City. FEMA-restricted parcels will remain vacant as open space for continued preservation in compliance with FEMA restrictive covenants.

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.

Table 47. Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Albany	Government	Ownership, Rental, Public Facilities, Neighborhood Improvements, Planning, Public Services, Economic Development	Jurisdiction
Georgia Balance of State Continuum of Care	Continuum of Care	Homelessness, Public Services	State

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Albany supports a variety of programs with goals of increasing housing affordability and homeownership, providing public services, and improving public facilities and infrastructure. The City has developed strong partnerships with the Georgia Balance of State Continuum of Care and nonprofit service providers.

Several organizations in Albany work to address the needs of people experiencing homelessness, including Liberty House of Albany and Salvation Army, which provide emergency shelter; Open Arms, Inc., which provides emergency shelter, transitional housing, and Rapid Re-housing; and ASPIRE Behavioral Health and Developmental Disability Services, which provides permanent supportive housing. The City of Albany also provides funding for Rapid Re-housing.

Residents experiencing homelessness who participated in the housing questionnaire noted that strengths of the institutional delivery system include housing and shelter providers, service providers such as the HOPE Center, which provides GED and life skills classes, and providers of food assistance.

Residents and stakeholders noted a need for additional emergency shelter and transitional and permanent housing beds to support people experiencing homelessness. While a range of housing and service providers exist in the city, there is a need to increase the capacity of these providers to provide beds and services through increased funding.

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

Table 48. Homeless Prevention Services Summary

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
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		X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		X
Other			
Other			

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

The Georgia Balance of State Continuum of Care and a variety of agencies and organizations provide services to people experiencing homelessness:

- Open Arms, Inc. provides transitional housing, life skills training, and supportive services for youth. The organization also provides street outreach, emergency shelter placement, temporary hotel placements, food, and transportation for youth not participating in residential programs. The organization’s maternity group home provides scattered-site housing for youth with children.
- Salvation Army provides temporary emergency shelter, utility assistance, clothing assistance, food assistance, disaster relief services, and a day Center for homeless outreach.
- Liberty House provides a range of services for victims of domestic violence, including a crisis line that operates 24/7 with advocates available for support; emergency shelter services; outreach advocacy; and legal advocacy.

- Federally qualified community health centers, such as those operated by Albany Area Primary Health Care, are also located across the city, and offer a range of health, dental, and mental health services with sliding scale fee programs for qualifying residents.
- Aspire Behavioral Health and Developmental Disability Services provides adult and youth behavioral health services, addictive disease services and recovery support center, a behavioral health crisis center, mental health and addictive disease crisis stabilization, and services for people with developmental disabilities.
- WorkSource Georgia provides career training as well as opportunities for companies to connect with training for their employees.

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

The City of Albany works with community partners to support projects that provide housing and supportive services to people experiencing homelessness. The collaborating organizations and agencies will coordinate funding and resources to make additional beds available to people experiencing homelessness. Efforts include increasing emergency shelter, transitional housing, and permanent supportive housing and streamlining the assessment and referral process. Residents experiencing homelessness noted that strengths of the service delivery system include transitional housing, shelter, and nutrition.

The primary gap in the service delivery system for special needs populations is the lack of funding needed to create additional beds and services. There is also a gap in services delivery for difficult-to-place special needs clients. The lack of supply of high-quality affordable rental and for-sale housing in the city presents another gap in the service delivery system. Additional gaps in the service delivery system discussed by people experiencing homelessness who participated in the housing questionnaire include:

- Health services
- Discount bus passes
- Healthy meals
- Employment
- Length of time to receive services
- Communication and follow-through

Residents and stakeholders who participated in this planning process noted a particular need for a one-stop community action center to provide a range of services, and for additional shelter space. Residents also emphasized that during the COVID-19 crisis, there is a need for additional funding for homelessness prevention services, such as rent, mortgage, utilities, and food assistance.

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

Over the next five years, the City of Albany will work with City departments and local partners, such as the Albany Housing Authority, homeless housing and service providers, nonprofit agencies, and other local and regional partners to leverage CDBG and HOME funding to address the identified gaps in service delivery. Each year, the City will consider projects that strengthen opportunities for collaboration among the City and its partners.



SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 49. Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2021	2025	Affordable Housing	Enterprise NRSA South Albany NRSA East Albany NRSA	Housing Rehabilitation	CDBG: \$1,110,995	Homeowner Housing Rehabilitated: 75 housing units
2	Housing Assistance and Navigation	2021	2025	Affordable Housing	Enterprise NRSA South Albany NRSA East Albany NRSA	Housing Assistance and Navigation	CDBG: \$812,910 HOME: \$2,628,835	Public service activities for Low/Moderate Income Housing Benefit: 1,555 households assisted Direct Financial Assistance to Homebuyers: 35 households assisted Homeowner Housing Added: 10 housing units Tenant-based rental assistance: 150 households assisted
3	Infrastructure and Public Facility Improvements	2021	2025	Non-Housing Community Development	Enterprise NRSA South Albany NRSA East Albany NRSA	Infrastructure and Public Facility Improvements	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 persons assisted



CITY OF ALBANY
2021-2025 FIVE-YEAR CONSOLIDATED PLAN, 2021 YEAR ONE ACTION PLAN

4	Economic Development	2021	2025	Non-Housing Community Development	Enterprise NRSA South Albany NRSA East Albany NRSA	Economic Development	CDBG: \$1,300,000	55 businesses assisted 75 jobs created/retained Public service activities other than Low/Moderate Income Housing Benefit: 250 persons assisted
5	Public Services	2021	2025	Non-Housing Community Development Homelessness Non-Homeless Special Needs	Enterprise NRSA South Albany NRSA East Albany NRSA	Public Services	CDBG: 1,330,000	Public service activities other than Low/Moderate Income Housing Benefit: 2,230 persons assisted
6	Fair Housing	2021	2025	Other: Fair Housing	Citywide	Fair Housing	CDBG: \$3,000	N/A
7	COVID-19 Response	2021	2025	Other: COVID-19 Response	Citywide	COVID-19 Response	CDBG: \$0	N/A
8	Section 108 Loan Repayment	2021	2025	Other: Section 108 Loan Repayment	N/A	N/A	CDBG: \$362,669	N/A
9	Program Administration	2021	2025	Other: Administration	Citywide	Program Administration	CDBG: \$318,797 HOME: \$58,530	N/A



Goal Descriptions

Goal 1: Housing Rehabilitation

Rehabilitation of rental and homeowner housing that benefit extremely low, low, and moderate income households.

Goal 2: Housing Assistance and Navigation

Direct financial assistance to homebuyers to make homeownership affordable; tenant-based rental assistance, housing counseling, and CHDO funds to support development of new housing for homeownership.

Goal 3: Infrastructure and Public Facility Improvements

Promote quality of life and neighborhood revitalization through improvements to current public infrastructure and facilities.

Goal 4: Economic Development

Economic development activities associated with small businesses located within the Microbusiness Enterprise Center (MBEC) that create and retain jobs for low and moderate income persons.

Goal 5: Public Services

Services provided by nonprofit organizations that benefit low income residents such as homeless, youth, disabled, elderly, and other special populations.

Goal 6: Fair Housing

Provide services to residents and housing providers to advance fair housing.

Goal 7: COVID-19 Response

Funding to assist small businesses impacted by COVID-19; to temporarily assist households with rent, mortgage or utility costs; and to provide other pandemic-related community support.

Goal 8: Section 108 Loan Repayment

Repayment of two Section 108 Loans to HUD for loans made to Hilton Gardens Inn and MacGregor Golf Company.

Goal 9: Program Administration

Plan and administer funding for community development and housing activities with transparency, community involvement, and full compliance with federal regulations.

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

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

For all new federally assisted developments, the requirement is that 5% of the total development is to be accessible units.

Activities to Increase Resident Involvements

Through its community partnerships, the AHA helps increase resident involvement by connecting residents to resources, including employment, food, social services, health services and youth programming. In July 2020, the AHA hosted a career and resource fair to connect residents and the wider community to social services agencies and employers such as the Army National Guard, Mars, Goodwill and the Turner Job Corps. As with many housing authorities, AHA residents can participate in the Family Self-Sufficiency program, which is a 5-year program to help residents develop job skills, education, and training to achieve financial independence. Residents are encouraged to demonstrate leadership in their communities by participating in a resident council to represent the concerns of residents in their development. The AHA also offers an annual academic scholarship for residents through the annual AHA Jeanette Henderson Scholarship Fund.

In recent years, the Albany Housing Authority has partnered with the Boys and Girls Club of Albany to provide homework assistance and after-school/summer programming to residents. The AHA also offers a Youth Leadership Academy, providing afterschool and summer programming for students in the 8th and 9th grades. A Better Way Grocers, another AHA partner, delivers groceries to low-income residents in food deserts. Residents using SNAP can double the SNAP value when purchasing produce from A Better Way Grocers.

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

The Albany Housing Authority was designated as a “High Performer” on its 2014 Public Housing Assessment System score report. The AHA received a score of “94” on a 100-point scale. AHA is not designated as troubled.

Plan to remove the ‘troubled’ designation:

Not applicable.

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Stakeholders in the Consolidated Plan planning process noted that residents struggle with high utility rates. Reports from the planning process indicate that utility costs may exceed the cost of rent for some residents. Residents on the city’s south side were reported to have the city’s highest utility rates, sometimes twice the rate for other areas in the city. For those residents who are unable to move into more energy efficient housing units, high utility prices reduce the affordability of otherwise affordable housing.

Several strategies for reducing utility bills have been offered in the city’s South and East Albany revitalization plans. These strategies include:

- Helping residents bring their homes up to building code requirements
- Intensifying code enforcement

- Creating a registration system for housing repairs
- Tracking and demolishing blighted properties
- Working with developers to construct new, energy-efficient and quality rental/owner units.
- Constructing infill development

Although not included as a revitalization strategy, Albany Utilities now offers an application called “Know B4 You Move.” This app helps residents make informed decisions about their utility costs prior to moving into a new unit by providing a utility cost estimate.²⁵ The local Community Action Agency also provides assistance to low-income households (e.g. a family of four with a maximum income of \$48,125) by offering assistance with heating bills. These payments are made directly to the home energy supplier on behalf of the resident.

SP-60 Homelessness Strategy – 91.215(d)

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

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

The City of Albany is a member of the Georgia Balance of State Continuum of Care. One of the City’s priorities for the 2021-2025 Consolidated Plan is to expand the availability of homeless services and housing; activities funded under this priority may include outreach to unsheltered homeless persons.

Addressing the emergency and transitional housing needs of homeless persons

The City may fund facility improvements or services provided by emergency or transitional housing providers over the next five years under the priority of expanding the availability of homeless services and housing. Open Arms, Inc. and other providers will continue to provide emergency, transitional, and permanent housing for people experiencing homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Albany and the Georgia Balance of State Continuum of Care support a Housing First model that prioritizes permanent housing and offers case management and other support services. Over the next five years, the City will continue to support the Continuum of Care and homeless service providers that recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. In particular, the Continuum of Care has prioritized transitional and permanent housing through organizations such as Open Arms, Inc. and ASPIRE.

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

Housing and service providers in Albany work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness, including extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education or youth needs. For example, the Southwest Georgia Community Action Council provides

²⁵ WALB. (January 26, 2021) “City Offers new services for utility customers.” <https://www.walb.com/2021/01/26/city-offers-new-services-utility-customers/>

assistance with payment for rent, mortgages, utility bills, deposits, and food, and the Salvation Army provides utility and food assistance.

SP-65 Lead Based Paint Hazards – 91.215(i)

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

The City of Albany follows HUD’s Lead Safe Housing Rule requirements in all of the City’s federally funded affordable housing development activities. The rule includes requirements for disclosure of lead-based paint hazards, risk assessment, evaluation, hazard reduction, interim controls, maintenance, and rehabilitation of properties. The City’s Community HOME Investment Program (CHIP) assists low-and-moderate income households within the City of Albany with home repairs that impact the health or safety of residents in the home, including assistance with lead-based paint abatement.

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

The City of Albany reduces risk of lead poisoning and hazards by following the Lead Safe Housing Rule requirements in federally funded housing activities and in lead-based paint abatement through the CHIP program. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. More than 20 million homes in the United States built before 1978 contain lead-based paint hazards. For these reasons, it is vital that the City of Albany reduce lead-based paint hazards in all federally funded housing activities.

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

The City of Albany integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD’s Lead Safe Housing Rule requirements in all of the City’s federally funded affordable housing development activities.

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

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

An estimated 30.8% of Albany residents were living below the poverty level in the past 12 months, above the statewide poverty rate of 15.1%, according to American Community Survey 5-Year Estimates for 2015-2019. The city’s poverty rate has decreased since the 2008-2012 ACS estimates, when it was estimated at 34.2%.²⁶ The Albany Dougherty County Comprehensive Plan (2026) and the Albany Dougherty Comprehensive Workforce Development Strategy (2020) detail goals related to reducing poverty, including:

Economic and Workforce Development

- Develop a virtual and physical one-stop community resource center to allow for streamlined services and support efficient connections between people and resources.
- Form a community collaborative focused on workforce development to continue workforce development planning efforts.
- Convene youth and adults to gather data to inform youth pipeline development strategies.

²⁶ American Community Survey 5-Year Estimates. (2014-2018 and 2008-2012). Poverty Status in the Past 12 Months. Table S1701. Retrieved from: data.census.gov

- Increase parent engagement around and awareness of student skills development and employment opportunities.
- Develop additional opportunities for youth jobs and first jobs to support students in developing employability skills.
- Increase opportunities for co-ops, internships, and apprenticeships to support student awareness of employment opportunities available in the community and increase the number of students who stay in the city.
- Integrate the K-12 system and higher education institutions through exposure activities.
- Align educational programs through increased communication between institutions.
- Study the needs of the existing adult workforce in the community to inform additional resource and programs.
- Develop materials to support additional employer training and workplace supports for employees who may face barriers to work or difficulties maintaining employment.
- Create career roadmaps with realistic goals for adults.
- Develop plans for business retention and expansion.
- Develop and assist local entrepreneurs with training and financing resources.
- Promote awareness and use of various Incentive Zones.
- Engage state economic development leaders.
- Continue with job training workshops.
- Support existing industries, and enhance relationships with and recruit industry suitable for the location.
- Share successes in the community.
- Identify key economic development partners and leverage opportunities.
- Identify a collective strategic visioning for the community.
- Continue with the collaboration among public and private entities.
- Improve service delivery and the economic development /prosperity of the citizens.

Housing

- Support efforts and programs to rehabilitate housing, particularly for vacant properties and home, foreclosures and low-income homes, through establishing standards, providing incentives, resources and education
- Use Community Development Block Grant (CDBG) funding to assist with housing development, rehabilitation for low to moderate income families and infrastructure improvements
- Utilize the Georgia State Income Tax Credit Program for Rehabilitation of Historic Properties, which allows eligible participants to apply for a state tax credit equaling 25% of qualifying expenses for personal, residential properties and income producing properties.
- Utilize the City's Tax Allocation District (TAD) to spur housing and economic development and make necessary infrastructure improvements in targeted areas. The City and County when feasible should encourage new developments to make affordable housing a part of the development.
- Low Income Housing Tax Credits (LIHTC) are also available to offer a reduction in tax liability to owners/developers of eligible low-income rental housing properties for ten years
- Develop additional housing for seniors and students
- Develop more mixed-use housing around downtown
- Build infill housing
- Develop a rental rehabilitation revolving loan fund
- Conduct a neighborhood health survey periodically to analyze changes and measure effectiveness of efforts
- Provide educational housing workshops for landlords and tenants

Policies and programs for reducing poverty and supporting economic and workforce development in the city of Albany include:

- The Albany-Dougherty Economic Development Commission and the Albany Area Chamber of Commerce have collaborated with community stakeholders to develop the Albany Dougherty Comprehensive Workforce Development Strategy (2020), which includes a multiyear plan to enhance the community’s workforce. The strategy’s priorities include community connection and coordination, development of a youth pipeline, and continued adult preparation.
- Several workforce development programs are available within the city, including programs through Albany State University, Albany Technical College, K-12 institutions, and WorkSource Georgia.
- A variety of nonprofit focused organizations focused on economic development, education, housing, and homelessness work within the city, including 90Works, Graceway Recovery Residence, The Salvation Army, Flint River Habitat for Humanity, Boys & Girls Clubs of Albany, Open Arms, Inc., and Leadership Albany.
- Access to capital is available for small businesses through the City of Albany Department of Community and Economic Development, the Microbusiness Enterprise Center, Albany Community Together! (ACT!), and revolving loans through the Downtown Development Authority.
 - Several incentive zones exist within the city, including the Albany Riverfront and Gateway Tax Allocation District (TAD), State and Federal Opportunity Zones, and Historically Underutilized Business Zone.
 - The City of Albany Department of Community and Economic Development offers several housing programs, including rental housing, housing counseling, the Minor Repairs Program, the Community HOME Investment program, a lease to purchase program, homebuyer assistance, Tenant-Based Rental Assistance, and the Rapid Rehousing Program.

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

The housing affordability, workforce development, and homelessness programs detailed in this plan aim to support the achievement of housing and economic development goals for the city and region. The goal of expanding housing choice and affordability is central to goals detailed in both the City’s Comprehensive Plan and this Consolidated Plan. The City will continue to fund services to assist individuals in obtaining housing and employment and in meeting other needs.

In addition to resources available through economic development programs and general public services, assistance focused on reducing poverty is offered through homelessness service providers in the city of Albany. For example, the Salvation Army offers temporary emergency shelter; utility, clothing, and food assistance; disaster relief services; and a day center for homeless outreach.

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

Monitoring is an ongoing process that will assess the quality of Albany’s CDBG and HOME program operations and performance over time and help to prevent instances of fraud, waste, and abuse. Albany implements an Annual Monitoring Strategy to ensure effective and efficient operations, as well as compliance with federal program standards and regulations.

Under Albany’s Annual Monitoring Strategy, all programs and activities funded through the city’s Department of Community and Economic Development (DCED) are required to undergo an annual risk assessment. Programs identified to be at higher risk, are required to have more comprehensive monitoring. After completing an assessment, DCED staff construct a risk profile for each program participant or activity to which identifies the monitoring resources required for that program/activity. The city’s criteria for risk assessment are shown below on a scale of 0-5, with 0 representing low risk and 5 representing a high risk of failure to comply with the program.

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 \$300,000 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	0-5
• The existence of Findings and/or Concerns from previous monitoring reviews.	
Satisfaction	
• Complaints received about the program	0-5

Programs and activities receiving a score of 3 or higher are required to undergo comprehensive, on-site monitoring. Risk assessment areas with the highest number of points will serve as target areas during on-site monitoring.

Comprehensive, on-site monitoring includes a review of the following areas, and determines their compliance with federal policy.

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

Each on-site monitoring visit is required to last at least 3 hours. The city’s Program Compliance Specialist must provide approximately 80 hours of staff time, including oversight, complete the comprehensive monitoring process.



City of Albany 2021 Annual Action Plan

April 2021



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Expected Resources

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

Introduction

The table below shows the City’s CDBG and HOME allocations for the 2021-2022 program year, along with an estimate of anticipated grant funding for the remaining four years covered by this Consolidated Plan. This conservative estimate assumes that funding (annual allocations and program income) over those four years will be 90% of the 2021 allocation. 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.

Anticipated Resources

Table 50. Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$869,133	\$726,114	\$1,427,595	\$3,022,842	\$5,742,889	CDBG funds will be used to carry out activities related to acquisition, administration and planning, economic development, housing, public improvements, and public services.
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$496,697	\$87,600	\$668,837	\$1,253,134	\$2,103,469	HOME funds will be used to carry out activities related to acquisition, homebuyer assistance, homeowner rehabilitation, new construction and/or rehabilitation of multifamily rental, new construction of housing for homeownership, and tenant-based rental assistance.

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 2020 severe fiscal distress criteria and qualifies for a 100% reduction in match requirements under the HOME program. This determination is based on the city's family poverty rate and per capita income in relation to federal standards. The city's family poverty rate is 33.2%, which is above the federal threshold for families in poverty (18.6%), and the city's PCI is below the \$23,228 federal threshold at \$18,732. As a result, the City qualifies for a 100% HOME Program match reduction under HUD's "severe fiscal distress" criteria. Albany has remained in severe fiscal distress status since the 1994 and 1998 Floods, two straight line wind events in January 2017, and Hurricane Michael in October 2018.

If appropriate, describe publicly 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 parcels within the city limits, predominantly within special flood hazard areas and the South Albany NRSA. Buildable vacant parcels 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 parcels and others owned by the City. FEMA-restricted parcels will remain vacant as open space for continued preservation in compliance with FEMA restrictive covenants.



Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 51. Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2021	2025	Affordable Housing	Enterprise NRSA South Albany NRSA East Albany NRSA	Housing Rehabilitation	CDBG: \$222,199	Homeowner Housing Rehabilitated: 15 housing units
2	Housing Assistance and Navigation	2021	2025	Affordable Housing	Enterprise NRSA South Albany NRSA East Albany NRSA	Housing Assistance and Navigation	CDBG: \$162,582 HOME: \$525,767	Public service activities for Low/Moderate Income Housing Benefit: 311 households assisted Direct Financial Assistance to Homebuyers: 7 households assisted Homeowner Housing Added: 2 housing units Tenant-based rental assistance: 30 households assisted
3	Infrastructure and Public Facility Improvements	2021	2025	Non-Housing Community Development	Enterprise NRSA South Albany NRSA East Albany NRSA	Infrastructure and Public Facility Improvements	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 persons assisted

4	Economic Development	2021	2025	Non-Housing Community Development	Enterprise NRSA South Albany NRSA East Albany NRSA	Economic Development	CDBG: \$260,000	11 businesses assisted 15 jobs created/retained Public service activities other than Low/Moderate Income Housing Benefit: 50 persons assisted
5	Public Services	2021	2025	Non-Housing Community Development Homelessness Non-Homeless Special Needs	Enterprise NRSA South Albany NRSA East Albany NRSA	Public Services	CDBG: 266,000	Public service activities other than Low/Moderate Income Housing Benefit: 446 persons assisted
6	Fair Housing	2021	2025	Other: Fair Housing	Citywide	Fair Housing	CDBG: \$3,000	N/A
7	COVID-19 Response	2021	2025	Other: COVID-19 Response	Citywide	COVID-19 Response	CDBG: \$0	N/A
8	Section 108 Loan Repayment	2021	2025	Other: Section 108 Loan Repayment	N/A	N/A	CDBG: \$362,669	N/A
9	Program Administration	2021	2025	Other: Administration	Citywide	Program Administration	CDBG: \$318,797 HOME: \$58,530	N/A



Goal Descriptions

Goal 1: Housing Rehabilitation

Rehabilitation of rental and homeowner housing that benefit extremely low, low, and moderate income households.

Goal 2: Housing Assistance and Navigation

Direct financial assistance to homebuyers to make homeownership affordable; tenant-based rental assistance, housing counseling, and CHDO funds to support development of new housing for homeownership.

Goal 3: Infrastructure and Public Facility Improvements

Promote quality of life and neighborhood revitalization through improvements to current public infrastructure and facilities.

Goal 4: Economic Development

Economic development activities associated with small businesses located within the Microbusiness Enterprise Center (MBEC) that create and retain jobs for low and moderate income persons.

Goal 5: Public Services

Services provided by nonprofit organizations that benefit low income residents such as homeless, youth, disabled, elderly, and other special populations.

Goal 6: Fair Housing

Provide services to residents and housing providers to advance fair housing.

Goal 7: COVID-19 Response

Funding to assist small businesses impacted by COVID-19; to temporarily assist households with rent, mortgage or utility costs; and to provide other pandemic-related community support.

Goal 8: Section 108 Loan Repayment

Repayment of two Section 108 Loans to HUD for loans made to Hilton Gardens Inn and MacGregor Golf Company.

Goal 9: Program Administration

Plan and administer funding for community development and housing activities with transparency, community involvement, and full compliance with federal regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects listed below represent the activities Albany plans to undertake during the 2021 program year to address the goals of providing decent safe and affordable housing, promoting a suitable living environment and encouraging investment in infrastructure.

Projects

Table 52. Project Information

#	Project Name
1.	Section 108 Loan Repayments
2.	Disposition
3.	Loan Servicing - Housing
4.	Loan Servicing – Economic Development
5.	Rehabilitation Administration
6.	Public Service
7.	Homeless Programs
8.	Fair Housing
9.	Housing Rehabilitation
10.	Microbusiness Enterprise Center
11.	Section 3 Job Training
12.	Housing Counseling
13.	Flood Mitigation
14.	Technical Assistance for Non-Profits
15.	Down Payment Assistance
16.	Affordable Homeownership Program
17.	Tenant Based Rental Assistance
18.	CHDO Set-aside
19.	CHDO Operating

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

The City’s allocation priorities reflect its focus on highest-priority needs. Priority needs were identified through data analysis, extensive community engagement, public survey results, consultation with stakeholders, and reviews of other plans and studies developed for Albany, Dougherty County and the region. The key strategic priorities that emerged from the Consolidated Plan process and that these projects are designed to address are listed below:

AP-38 Project Summary

Project Summary Information

TABLE 53 – PROJECT INFORMATION

1	Project Name	Affordable Homeownership Program
	Target Area	Citywide
	Goals Supported	Affordable Rental Housing
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$110,000
	Description	Provision of direct financial assistance to homebuyers
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed	4 LMI Households
	Planned Activities	Direct financial assistance to provisional LMI households
	2	Project Name
Target Area		Citywide
Goals Supported		Planning and Administration
Needs Addressed		Program Administration and Planning
Funding		CDBG: \$318,797
Description		The management and oversight of the CDBG Program by the City of Albany, Department of Economic and Community Development
Target Date		6/30/2022
Estimate the number and type of families that will benefit from the proposed		Not Applicable
Location Description		239 S. Jackson Street, Albany, GA 31701
Planned Activities		Administration
3	Project Name	CHDO Operating
	Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA

Goals Supported	Production of New Housing Units (CHDO)
Needs Addressed	Increase Access to Affordable Housing Stock
Funding	HOME: \$24,982
Description	The acquisition of an existing housing unit for rehabilitation to make rental housing available and affordable to an LMI household.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	2 LMI households
Location Description	TBD
Planned Activities	Acquisition/Rehabilitation/Rental
4 Project Name	CHDO Set-aside
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Production of New Housing Units (CHDO)
Needs Addressed	Increase Access to Affordable Housing Stock
Funding	HOME: \$74,505
Description	To provide funds to one or more Certified CHDOs seeking to undertake an eligible CHDO affordable housing project.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	2 LMI Households
Location Description	The CHDO project will be located within one of the City's strategic planning areas.
Planned Activities	Affordable housing for LMI households
5 Project Name	Disposition
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Acquisition / Disposition of Existing Units
Needs Addressed	Neighborhood Revitalization
Funding	CDBG: \$5,000



Description	The disposition of City-owned properties via donation, lease, and sale to benefit LMI persons/households.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed Location Description	2 City-owned properties will be advertised for sale to benefit LMI households.
Planned Activities	
6 Project Name	Down Payment Assistance
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Direct Financial Assistance
Needs Addressed	Increase Access to Affordable Housing
Funding	CDBG: \$15,000
Description	Down payment Assistance to LMI homebuyers
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed Location Description	3 Households
Location Description	TBD
Planned Activities	Down payment Assistance to LMI homebuyers
7 Project Name	Fair Housing
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Fair Housing Education
Needs Addressed	Increase Access to Affordable Housing, Affirmatively Further Fair Housing Choice
Funding	CDBG: \$3,000
Description	Education, outreach, and services related to fair housing to increase knowledge and awareness of housing discrimination and applicable federal laws.
Target Date	6/30/2022

Estimate the number and type of families that will benefit from the proposed	TBD
Location Description	Fair housing initiatives will be undertaken within the City limits.
Planned Activities	Fair housing
8 Project Name	Flood Mitigation
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Building Community Capacity
Needs Addressed	Neighborhood Revitalization
Funding	CDBG: \$10,000
Description	Address deficiencies in housing located in flood zones to make flood insurance premiums more affordable.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	1 LMI Household
Location Description	
Planned Activities	Affordable housing in flood zones
9 Project Name	HOME Administration
Target Area	
Goals Supported	Planning and Administration
Needs Addressed	Program Administration and Planning
Funding	HOME: \$58,530
Description	The management and oversight of the HOME Program by the City of Albany, Department of Economic and Community Development
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	Not applicable
Location Description	230 S. Jackson Street, Albany, GA 31701
Planned Activities	Administration

10	Project Name	Homeless Programs
	Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
	Goals Supported	Homeless Services
	Needs Addressed	Support the Needs of Homeless and At-Risk Persons
	Funding	CDBG: \$107,000
	Description	Services supporting the needs of homeless persons.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed	40 homeless persons and at risk of homelessness served
	Location Description	
	Planned Activities	Homeless services
11	Project Name	Housing Counseling
	Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
	Goals Supported	Housing Counseling
	Needs Addressed	Increase Access to Affordable Housing; Affirmatively Further Fair Housing Choice
	Funding	CDBG: \$12,582
	Description	To provide financial literacy, pre- and post-default, and other counseling items to renters, homeowners, and homeless persons.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	110 households assisted
	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	Housing Rehabilitation
	Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA

Goals Supported	Rehab/Repair of Existing Housing Units
Needs Addressed	Maintain affordable housing stock
Funding	CDBG: \$162,199
Description	Rehabilitation of single-family homeowner properties and rental properties.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed activities	15 LMI rehabs
Location Description	
Planned Activities	Sustainability of affordable housing
13 Project Name	Loan Servicing – Economic Development
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Loan Servicing
Needs Addressed	Program Administration and Planning
Funding	CDBG: \$15,000
Description	To provide servicing of loans to small businesses.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	3 direct assistance to small businesses
Location Description	
Planned Activities	Provide direct financial assistance to small businesses
14 Project Name	Loan Servicing – Housing
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Loan Servicing
Needs Addressed	Program Administration and Planning



Funding	CDBG: \$135,000
Description	To provide loan servicing of housing loans made to low- and moderate-income households.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	200 direct financial assistance to homeowners
Location Description	
Planned Activities	Maintain affordable housing stock
15 Project Name	Microbusiness Enterprise Center
Target Area	Enterprise Community Neighborhood Strategy Area
Goals Supported	Build Community Capacity
Needs Addressed	Financial Assistance to Businesses
Funding	CDBG: \$240,000
Description	The operation and administration of the Microbusiness Enterprise Center and provision of technical assistance to micro-business within the Center.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	8 Small businesses assisted 15 jobs created and/or retained
Location Description	230 S. Jackson Street, Albany, GA 31701
Planned Activities	Economic Development
16 Project Name	Public Service
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Public Services
Needs Addressed	Public Services for Low-Income / Special Needs
Funding	CDBG: \$100,000
Description	To provide funds to agencies for services to low- and moderate-income persons in the community.
Target Date	6/30/2022



<p>Estimate the number and type of families that will benefit from the proposed</p> <p>Location Description</p> <p>Planned Activities</p>	<p>406 Households</p> <p>The non-profit agencies will be located within the City limits.</p> <p>Improved quality of living</p>
<p>17 Project Name</p> <p>Target Area</p> <p>Goals Supported</p> <p>Needs Addressed</p> <p>Funding</p> <p>Description</p> <p>Target Date</p> <p>Estimate the number and type of families that will benefit from the proposed</p> <p>Location Description</p> <p>Planned Activities</p>	<p>Rehabilitation Administration</p> <p>South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA</p> <p>Rehabilitation Administration</p> <p>Program Administration and Planning</p> <p>CDBG: \$60,000</p> <p>The costs associated with conducting work write-ups, environmental reviews, and inspections for housing rehabilitation/repair projects.</p> <p>6/30/2022</p> <p>15 Work specifications conducted on LMI housing units</p> <p>The location of the properties will be within the City’s strategic planning areas.</p> <p>Rehab Administration</p>
<p>18 Project Name</p> <p>Target Area</p> <p>Goals Supported</p> <p>Needs Addressed</p> <p>Funding</p> <p>Description</p> <p>Target Date</p> <p>Estimate the number and type of families that will benefit from the proposed</p> <p>Location Description</p>	<p>Section 3 Job Training</p> <p>South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA</p> <p>Public Services</p> <p>Program Administration and Planning</p> <p>CDBG: \$5,000</p> <p>To provide very low- and low-income persons with job training to increase employment opportunities and to assist with job placement.</p> <p>6/30/2022</p> <p>5 very low income persons served</p> <p>The employment training will take place within the City limits.</p>



Planned Activities	Job training and economic development
19 Project Name	Section 108 Loan Repayments
Target Area	Enterprise Community Neighborhood Strategy Area
Goals Supported	Planned Section 108 Repayment
Needs Addressed	Neighborhood Revitalization
Funding	CDBG: \$362,669
Description	The repayment of interest on one Section 108 Loan (Hilton Garden) to HUD for economic development activities.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	One Section 108 Loan Repayment
Location Description	230 S. Jackson Street, Albany, GA 31701
Planned Activities	Economic Development
20 Project Name	Technical Assistance for Non-profits
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA
Goals Supported	Building Community Capacity, Public Services
Needs Addressed	Public Services for Low-Income / Special Needs
Funding	CDBG: \$59,000
Description	To provide capacity building training to subrecipients and non-profits.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	10 Non-profit organizations provided with technical assistance
Location Description	TBD
Planned Activities	Capacity building for subrecipients and nonprofits who serve low and moderate income persons
21 Project Name	Tenant Based Rental Assistance
Target Area	South Albany Urban Redevelopment Area, Enterprise Community Neighborhood Strategy Area, East Albany NRSA

Goals Supported	Affordable Rental Housing
Needs Addressed	Increase Access to Affordable Housing
Funding	HOME: \$301,280
Description	The provision of rental subsidies to low and very low income renters to ensure that rental housing is affordable.
Target Date	6/30/2022
Estimate the number and type of families that will benefit from the proposed	30 LMI households assisted
Location Description	TBD
Planned Activities	Rental subsidies for LMI households to make housing affordable

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. The City will focus its funding primarily within three priority neighborhoods, each designated as a Neighborhood Revitalization Strategy Area (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 NRSA (composed of Census Tracts 1, 2, 103.02, and 107)

Geographic Distribution

Table 54. Geographic Distribution

Target Area	Percentage of Funds
Enterprise NRSA	TBD
South Albany NRSA	TBD
East Albany NRSA	TBD

Rationale for the priorities for allocating investments geographically:

The City has identified 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 City's Neighborhood Revitalization Strategy Areas represent some of the City's most



economically distressed areas. Additionally, 8 of the 10 Census Tracts designated as Dougherty County's Opportunity Zones are located within these NRSAs and have poverty rates in excess of 20%. Also, all of the census tracts represented in these priority areas (except for tract 106.02 in the South Albany NRSA) qualify as what HUD refers to as Racially Concentrated Areas of Poverty, or RCAPs. 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 or households to ensure that priority community needs are met. At least 70% of the City's CDBG Allocation for FY 2021-2022 will be directed toward the benefit of low- and moderate-income persons, unless HUD grants the City an extension of this requirement to be satisfied over the next three years. HOME funding will be used to provide housing opportunities for low- and moderate-income households. Additionally, the City will explore opportunities to deconcentrate low- and moderate-income persons/ or households in areas of highest concentrations of poverty. This will be facilitated through the provision of vouchers through the Tenant Based Rental Assistance (TBRA) Program and acquisition/rehabilitation of housing units outside of the City's strategic planning areas for rental and homeownership to benefit low- and moderate-income persons/households.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During the 2021-2022 program year, the City of Albany remains committed to the goal of providing decent, safe, energy efficient, and affordable housing and improving the quality of life for its residents. Much 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 “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 cost burdened, and households that pay more than 50% of their incomes are 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 through provision of the below services:

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 extremely low-, low-, and moderate-income households. The City manages and maintains approximately 180 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 aiding 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 to include housing counseling, down payment assistance, and first and second mortgage assistance.

Table 55. One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	20
Special-Needs	1
Total	61

Table 56. One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	1
Rehab of Existing Units	15
Acquisition of Existing Units	3
Total	49

AP-60 Public Housing – 91.220(h)

Introduction

The Albany Housing Authority (AHA) is the sole housing authority providing publicly supported housing for Albany residents. HUD PIC data indicates that the AHA maintains 1,106 public housing units as well as 57 housing choice vouchers. The AHA is in the first phase of fully converting its public housing units to Project Based Section 8 housing through HUD’s RAD conversion program. This program is designed, in part, to increase housing quality for residents through private investment in publicly-supported housing developments and long term public-private partnerships.

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

The Albany Housing Authority is anticipated to complete Phase I of its RAD conversion in 2021. Five developments containing 279 public housing units will be converted to Project-Based Section 8 units. The RAD conversion will require current residents to be rehoused during renovations to the site. These renovations will include upgrades to kitchens, bathrooms, HVAC systems, flooring, and fixtures. The renovations will also convert the units from gas to electric.

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

Through its community partnerships, the AHA helps increase resident involvement by connecting residents to resources, including employment, food, social services, health services and youth programming. In July 2020, the AHA hosted a career and resource fair to connect residents and the wider community to social services agencies and employers such as the Army National Guard, Mars, Goodwill and the Turner Job Corps. As with many housing

authorities, AHA residents can participate in the Family Self-Sufficiency program, which is a 5-year program to help residents develop job skills, education, and training to achieve financial independence. Residents are encouraged to demonstrate leadership in their communities by participating in a resident council to represent the concerns of residents in their development. The AHA also offers an annual academic scholarship for residents through the annual AHA Jeanette Henderson Scholarship Fund.

In recent years, the Albany Housing Authority has partnered with the Boys and Girls Club of Albany to provide homework assistance and after-school/summer programming to residents. The AHA also offers a Youth Leadership Academy, providing afterschool and summer programming for students in the 8th and 9th grades. A Better Way Grocers, another AHA partner, delivers groceries to low-income residents in food deserts. Residents using SNAP can double the SNAP value when purchasing produce from A Better Way Grocers.

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

Not applicable.

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

Introduction

The City of Albany is a partner in the Georgia Balance of State Continuum of Care, a network of service providers composed of representatives of relevant organizations organized within 152 of Georgia's 159 counties. The Continuum of Care brings together housing and service providers to meet the needs of individuals and families experiencing homelessness. The City of Albany will continue to partner with the Continuum of Care and local homelessness service providers to achieve the City's homelessness goals.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City and County's 10-year plan to reduce homelessness, the *Albany-Dougherty Coalition to End Homelessness Recommendations to Albany-Dougherty County: 10-Year Plan to Reduce Homelessness (2012-2022)*, proposes multiple strategies to increase outreach to people experiencing homelessness. The plan's outreach objectives include reducing homelessness among special populations through targeted outreach—particularly at-risk veterans, non-English speaking residents, youth, women with children, and women.

Strategies for these targeted populations include:

- **Veterans:** Ensure Veterans Receive Entitlements, organize a "Stand-Down" event, and develop relationships
- **Women and children:** Establish relationships with resource providers, hold a kids' Expo, and identify a corporate sponsor (in November for National Homeless Month)
- **Non-English speakers:** Build relationships with churches, employers (i.e., contractors), Haven for Hope, and Morningside Methodist Church, and hold a book Giveaway in Spanish

Addressing the emergency shelter and transitional housing needs of homeless persons

The City and County's long-term goal for reducing homelessness is to increase transitional and permanent housing units for the chronically homeless. Objectives include partnering with community stakeholders to increase the

number of transitional housing units and working toward developing a stable and safe environment for chronically homeless individuals. Strategies related to increase transitional housing opportunities include:

- Establish linkages with faith-based non-profits to improve access to federal funding opportunities, as well as to increase the number of volunteers serving the homeless.
- Communicate with neighbors, engage community support through meetings and discussions and initiate recruitment/hiring of Project Director.
- Develop a program with steps for managing crises and non-intrusive, non-punitive, “low-demand” rules which promote safety, cleanliness, and privacy.

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 Albany-Dougherty Homeless Coalition’s 10-Year Plan objectives related to increasing permanent housing units is to work toward developing a stable and safe environment for chronically homeless individuals. Proposed strategies for increasing the permanent housing supply include:

- Identify resources (e.g., VA, HHS, HUD, State, private) and community partners for the planning and development of additional permanent and permanent supportive housing units, acquisition of additional Section 8 vouchers, and other permanent housing solutions for the homeless population.
- Establish linkages with faith-based non-profits to improve access to federal funding opportunities, as well as to increase the number of volunteers serving the homeless.
- Communicate with neighbors, engage community support through meetings and discussions and initiate recruitment/hiring of Project Director.
- Develop program, including steps for managing crises and non-intrusive, non-punitive, “low-demand” rules which promote safety, cleanliness, privacy. Hire Safe Haven staff.

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 Albany-Dougherty Homeless Coalition’s 10-Year Plan notes several objectives focused on preventing homelessness, including preventing evictions and enhancing other prevention efforts, developing homeless prevention plans, and facilitating the use of effective discharge planning models. Strategies to support these objectives include:

- Work with individual landlords, real estate management companies, and mortgage lenders to create alternative scenarios to eviction.
- Develop a marketing plan to expand the number of persons informed of Albany’s eviction prevention program. Ensure that information about the prevention program is widely disseminated so that tenants are informed long before receiving an eviction notice.
- Conduct workshops and/or provide individual counseling for consumers to increase understanding of tenant responsibilities and distribute materials.
- Form a task force to review/assess current policies and procedures for preventing evictions; study “best practices,” and recommend improvements in current system.

- Identify funding to hire a housing specialist to act as a broker between homeless persons and those being released/discharged from institutions and private landlords. The housing specialist, a “one-stop-shop housing counselor,” would also develop and maintain a centralized housing network.
- Review policies/procedures (e.g., program rules/admittance criteria for residential properties, residential fee setting, etc.) to promote residential housing stability.
- Strengthen the infrastructure of social institutions that provide custodial care, to reduce the likelihood of those being discharged from becoming homeless upon release.

The City of Albany will continue supporting homelessness prevention and transition to permanent housing through its Rapid Re-housing program, which provides financial assistance to participants through security deposits, short term rental subsidies, and assistance with utility deposits and utility arrearages in partnership with local referral agencies, including Liberty House of Albany, Open Arms, Inc., Strive2Thrive, and Being Empowered and Successfully Trained (B.E.S.T.).

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

Introduction:

Stakeholders in the Consolidated Plan planning process noted that residents struggle with high utility rates. Reports from the planning process indicate that utility costs may exceed the cost of rent for some residents. Residents on the city’s south side were reported to have the city’s highest utility rates, sometimes twice the rate for other areas in the city. For those residents who are unable to move into more energy efficient housing units, high utility prices reduce the affordability of otherwise affordable housing.

Upcoming maintenance to the city’s water-sewer infrastructure may also increase utility costs for low-income residents. The city has recently conducted a study on needed repairs to its combined water-sewer system. After a 2018 sewage spill that dumped millions of gallons of sewage into the Flint River, the city has been looking to separate its water and sewer systems. However, the cost for separating these systems has recently been estimated around \$234 million.²⁷ The city proposes covering the cost of these separations by raising its utility rates. Considering the burden of current utility costs on low-income residents, the city could assist residents with future costs by identifying ways to heavily reduce current utility costs through energy efficient upgrades to units with highest utility bills.

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 January 2021, the city commission voted to approve an Energy Conservation Loan Program for residential customers. This program expands upon the city’s existing Weatherization program for senior households. The Energy Conservation Loan Program is available to any homeowner receiving services from Albany Utilities who has a good payment history over the prior 12 months. There is no income eligibility requirement. Through the loan

²⁷ Passmore, Grason. WALB. (June 17, 2020) “Albany sewage repairs could cost hundreds of millions, take 20 years to complete.” <https://www.walb.com/2020/06/17/albany-sewage-repairs-could-cost-hundreds-millions-years-complete/>

program, applicants can receive a 0% interest loan of up to \$7,500 to be repaid within 5 years. The loan is provided directly to the contractor to complete weatherization upgrades.

The program is permitted for rental properties if the landlord/homeowner lives within Albany's Electric Territory. However, the program may have a negative effect on some low-income renters due to a clause which allows the landlord to raise rents on the property one-year after obtaining the loan. Given the benefits offered to homeowners through this program, this program offers an opportunity to encourage housing affordability by extending the period for which landlords stabilize rents.

AP-85 Other Actions – 91.220(k)

Introduction:

This section details the City of Albany's plans to ensure safe and affordable housing for its residents, meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions planned to address obstacles to meeting underserved needs

Residents and stakeholders who participated in this planning process noted affordable housing that is in good condition as the greatest underserved need in the city. Obstacles to meeting underserved housing needs include:

- High costs of new development and associated need for subsidies for development of new affordable housing, and
- Loss of existing affordable housing due to factors such as increasing rents and aging housing stock in need of rehabilitation.

In addition to needs related to housing affordability, residents and stakeholders emphasized a need for additional facilities and services focused on meeting the needs of low-income residents and people experiencing homelessness. Stakeholders interviewed during this planning process noted a particular need for community centers and related programming, health centers and related services, and facilities and services focused on meeting the needs of people experiencing homelessness.

To develop additional resources to meet affordable housing and homelessness needs, the City of Albany will fund a variety of projects to support underserved needs such as affordable housing, homelessness, public facilities and infrastructure, and public services.

Actions planned to foster and maintain affordable housing

To maintain and expand the current affordable housing stock, the City of Albany will work to identify and develop partnerships with nonprofit housing organizations and private agencies with the goal of increasing the supply of affordable housing. These may include LIHTC or other developers considering housing projects in the city. The City will also look at using funding or grants that can be leveraged to bring new dollars for affordable housing or homelessness into the community. The City will also continue to increase housing affordability in Albany through the Minor Repairs Program, Community HOME Investment Program, Affordable Homeownership Program, and tenant-based rental assistance.

In addition to specific programs designed to foster and maintain affordable housing, the City will review its zoning ordinance for prospective barriers to affordable housing development and make amendments as needed, including

possible changes that would decrease costs or risk for multifamily and other affordable housing developments, and identifying zones where multifamily and other affordable housing types, such as accessory dwelling units or smaller homes, may be built as-of-right.

The City is also developing an Analysis of Impediments to Fair Housing Choice to examine barriers to fair housing and access to opportunity in Albany. As a result of this study, the City will undertake additional approaches to fostering fair and affordable housing.

Actions planned to reduce lead-based paint hazards

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

Should the City of Albany undertake any property rehabilitation projects, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead-Based Paint Hazard Reduction Act of 1992. The City of Albany is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements.

Actions planned to reduce the number of poverty-level families

The City of Albany's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above the poverty level. Current programs to reduce poverty through access to education and jobs are provided by Albany Technical College, Albany State University, WorkSource Georgia, and nonprofit organizations in the city. The Albany Dougherty Comprehensive Workforce Development Strategy (2020) provides an overview of the City's strategy to provide access to workforce development and employment opportunities, including the following goals and actions:

- Development of a virtual and physical one-stop community resource center to allow for streamlined services and support efficient connections between people and resources.
- Form a community collaborative focused on workforce development to continue workforce development planning efforts.
- Convene youth and adults to gather data to inform youth pipeline development strategies.
- Increase parent engagement around and awareness of student skills development and employment opportunities.
- Develop additional opportunities for youth jobs and first jobs to support students in developing employability skills.
- Increase opportunities for co-ops, internships, and apprenticeships to support student awareness of employment opportunities available in the community and increase the number of students who stay in the city.
- Integrate the K-12 system and higher education institutions through exposure activities.
- Align educational programs through increased communication between institutions.

- Study the needs of the existing adult workforce in the community to inform additional resource and programs.
- Develop materials to support additional employer training and workplace supports for employees who may face barriers to work or difficulties maintaining employment.
- Create career roadmaps with realistic goals for adults.

Emergency assistance is also provided by several nonprofit organizations in the city.

Actions planned to develop institutional structure

The unmet needs of rental housing affordable to low-income residents and social services for individuals and families experiencing or at risk of homelessness present an opportunity for the City to connect with organizations, affordable housing developers, and agencies working to address these needs in Albany. The City will also continue to work within existing partnerships and coalitions, such as the Continuum of Care and the Albany-Dougherty Coalition to End Homelessness, to work toward meeting local housing and service needs. The City of Albany will continue to work closely with state and local agencies and governments, nonprofit organizations, and other service providers to coordinate delivery of services to city residents. The Department of Community and Economic Development will continue to consult with various housing, homelessness, social service, elderly and disability resource agencies to gather data and identify service gaps.

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

The City of Albany will continue to be an active participant in the Georgia Balance of State Continuum of Care. The Continuum of Care brings together nonprofit, government, and business leaders to provide a shared approach to goals of ending homelessness. Membership includes emergency, transitional, and permanent housing providers; nonprofit social service organizations; and government agencies.



Program Specific Requirements

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

Introduction:

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 2021-2022 is 70.00%, unless HUD grants the City an extension of this requirement to be satisfied over the next three years to aid the City with disaster relief efforts.

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
2a. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit – A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70%
2b. Specify the years covered that include this Annual Action Plan.	2021-2022 Program Year



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

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

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 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 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.



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