

CONSOLIDATED PLAN OVERVIEW

The City of Albany has prepared a housing and community development study known as a Consolidated Plan. This study discusses housing and community development needs and priorities in Albany and outlines strategies the City plans to take to address these needs and priorities. The study is required by the U.S. Department of Housing and Urban Development for jurisdictions that receive certain community development and affordable housing grant funds.



The Process

The City of Albany designed and promoted a range of opportunities for residents and stakeholders to shape the development of the 2021-2025 Five-Year Consolidated Plan and 2021 Annual Action Plan. 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.

Needs Assessment

Housing Needs

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.

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.



55

**Community Meeting
Attendees**

10

Interview Participants

10

Focus Group Participants

NEEDS ASSESSMENT

Homeless Needs

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. 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%). 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, and bus financing/rides.

Georgia Balance of State CoC Point-in-Time Homeless Count, Dougherty County, 2019

	Sheltered	Unsheltered	Total
Number of People	50	94	144

Non-Housing Community Development Needs

Public Services

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 a variety of goals for the provision of public services in Albany, including expanding youth activities, job training programs, and other public services.



Public Facilities and Infrastructure

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

Other plans recently completed for the city of Albany identified additional public facility goals, including supporting accessibility for people with disabilities, increasing shelter space for people experiencing homelessness, developing grocery stores and community gardens, optimizing existing spaces for health and wellness uses, and other goals.

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 additional public infrastructure goals focused on improving pedestrian and bicycle mobility, increasing internet access, and supporting neighborhood revitalization.

MARKET ANALYSIS

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.

Housing Supply and Costs

According to the 2011-2015 American Community Survey (ACS), most of the 33,715 housing units in Albany are detached single-family homes (56%). Multifamily housing makes up about 38% of housing units, and most of these units are in small multifamily properties (2 to 19 units).

The most recent ACS five-year estimate available, for 2015-2019, shows 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. Stakeholders noted that while homes in the city may be relatively affordable, they are often in need of significant rehabilitation, weatherization, and other improvements.

ACS data for 2015-2019 shows 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.

Public and Other Assisted Housing

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). The AHA also maintains nearly 100 public housing units owned by the Lee County Housing Authority.

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.

\$99,800

Median Home Value, 2015-2019

\$509

Median Contract Rent, 2015-2019

Homeless Facilities and Services

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,
- An estimated 40 year-round emergency shelter beds through the Salvation Army,
- An estimated eight year-round emergency shelter beds through Open Arms, Inc.,
- An estimated 19 transitional housing beds through Open Arms, Inc.
- 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 beds through Open Arms, Inc.

Barriers to Affordable Housing

Stakeholders in the Consolidated Plan planning process noted that residents struggle with high utility rates. 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. 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.

STRATEGIC PLAN

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.

Anticipated Resources

Program	Year 1 Grant Amount	Program Income	Total	Expected Amount Available Remainder of Con Plan
CDBG	\$869,133	\$726,114	\$1,595,247	\$5,742,889
HOME	\$496,697	\$87,600	\$584,297	\$2,103,469

Goals Summary

Housing Rehabilitation

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

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.

Infrastructure and Public Facility Improvements

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

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.

Public Services

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

Fair Housing Education and Enforcement

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

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.

Section 108 Loan Repayment

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

Program Administration

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

ANNUAL ACTION PLAN

Projects

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.

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

Geographic Priorities

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)

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 NRSA's and have poverty rates in excess of 20%. 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 or Ethnically Concentrated Areas of Poverty, or R/ECAPs.