

CITY OF BESSEMER FY2017 ACTION PLAN



Executive Summary

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

1. Introduction

The City of Bessemer has developed a five year Consolidated Plan for Housing and Community Development Programs for program years 2015-2019. This document comprises the planning and submission process for the Community Development Block Grant (CDBG). Inasmuch as an Annual Action Plan must be prepared for each year of the Consolidated Plan, the following includes the proposed FY2017 Action Plan, which outlines the City's Economic Development and Community Development needs and strategies relative to CDBG entitlement funds for FY2017 of \$515,279.00, and projected Program Income of \$275,332.00. Copies of the City's 2015-2019 Consolidated Plan for Housing and Community Development Programs, and FY2017 Action Plan will be available for inspection in the City's Community Development Department, 1700 3rd Ave. North, Bessemer, Alabama, Monday through Friday, except legal holidays, from 8:00 a.m. to 4:30 p.m. The Economic and Community Development Department of the City of Bessemer served as the lead agency during the development of the FY2017 Consolidated Plan and Action Plan. Consolidated Plan rules developed by the U.S. Department of Housing & Urban Development (HUD) require all jurisdictions to consult and coordinate with appropriate agencies, and among its own departments, to assure that its Consolidated Plan is a comprehensive document that addresses statutory purposes. In an effort to meet these and other requirements in the development of its FY2017 Action Plan and Consolidated Plan, the City of Bessemer's Economic and Community Development Department worked with the Bessemer Housing Authority to develop statistical information regarding public and assisted housing and a number of other agencies mentioned throughout this document relative to their expertise.

2. Summarize the objectives and outcomes identified in the Plan

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

The City's Community Development Objectives include the utilization of CDBG funds for: 1) Public Facilities, and Public Services to improve the general quality of life in the community, and 2) To foster neighborhood stability through Historic Rehabilitation, Housing Rehabilitation, Reconstruction, Permanent Relocation, Temporary Relocation and Refinancing with the goal of increased housing production and home ownership for families at and below low-to-moderate income levels., and 3) To utilize Economic Development Loans and Grants to encourage business development, slum and blight

removal and job creation. The projected use of funds stated herein has been developed so as to give maximum priority to activities that will benefit families at, and below, the low-to-moderate income level or aid in the prevention or elimination of slums and blight. In addition, the projected use of funds is consistent with the City's established strategy of stabilizing the City's housing stock and reversing negative trends associated with urban decay and blight. The City's strategy for community development has three basic goals: 1) To improve neighborhood stability through physical improvements and housing rehabilitation; 2) Improve the economic life of the City by encouraging business development and jobs, and 3) To cause increased production and home ownership for families at all income levels at or below the low to moderate income level. The City intends to continue its efforts to obtain available federal, state, local, and private funding, to provide for community wide improvements in each of the areas outlined above in as many communities and neighborhoods as funding permits. Of the formula grant programs the City only receives CDBG funding. Therefore, this document only relates to CDBG Entitlement funds and Revolving Loan funds. However, the City is investigating the possibility of an ESG program for the direct benefit of the homeless in concert with the local continuum of care and the possible use of CDBG funds in that area of service.

3. Evaluation of past performance

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

The City of Bessemer has a large low and low to moderate income elderly population. As a result there is great need for home repairs related to the needs of the elderly and disabled. The focus of the FY2015 and FY2016 Action Plans was to address the needs of the elderly relative to housing with a focus on repairs that met the definitions of the American's With Disabilities ACT. The performance of the City relative to the elderly was accomplished in the main by three programs: The Deferred Loan program, the Rehabilitation Loan program and the Emergency Grant program. In addition to those programs the City utilized its Housing Revolving Loan Fund to provide funding for its Buy/Rehab/Sell program and Rehabilitation/Refinance program to make significant rehabilitation possible for several new and existing homeowners. The necessity of repaying a large Section 108 Loan greatly impacted the availability of CDBG funds for housing programs. However, the Emergency Grant met the needs of many citizens and a back log of applicants exists relative to the funds available. The City utilized significant un-programmed funds from prior years to pay most of the remaining debt from a \$4,000,000.00 Section 108 loan and paid that loan off with \$22,000.00 in CDBG Entitlement funds in FY2016. The payoff of this Section 108 note freed over \$300,000.00 in CDBG Entitlement Funds the City had been forced to commit from its CDBG grant each year since 2009. With the elimination of the Section 108 Loan as a major expense, using un-programmed funds from prior years, more CDBG funds will be targeted to the Emergency Grant program. The City's new partnership with Habitat for Humanity is expected to allow for service to more elderly citizens by removing blight and improving neighborhoods through Reconstruction and Rehabilitation. The City did not utilize CDBG funds during FY2015 or FY2016 for Clearance. However, the City provided \$250,000.00 in General funding for clearance activities in both

fiscal years. The decision by the City to address Clearance with General Funds and a grant through a partnership with Habitat for Humanity will free CDBG funds for use in both Housing and Parks and Recreation. The City was successful in the utilization of both a Buy/Rehab/Sell and Rehabilitation/Rehab program. Unfortunately these programs are more expensive on a per unit basis than standard rehabilitation programs and lower the number of participants who can be served. Therefore, the City will continue to focus on the Rehabilitation Loan program for significant rehab needs and Emergency Grants for medically related repairs. The City administered an Economic Development/Job Creation program during the period of the FY2015 and FY2016 Action Plan. The primary goal of Economic Development Loans is job creation. The City ran a successful, ongoing summer youth program called Camp Bessemer that was funded jointly from general funds and CDBG Public Service funds. The City plans to continue this program throughout the period of the Consolidated Plan. The City has been successful in many Public Facility projects. The City plans to continue Park improvements, and recently completed a state of the art Re-Cycling center it budgeted \$100,000.00 for in prior program years. The Recycling Center involved the use of State Grant funds, City funds and CDBG funds.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Bessemer has undertaken, throughout the development of its FY2017 Action Plan and 2015-2019 Consolidated Plan, an open, credible, and broad-based effort to involve and solicit the participation of community and neighborhood leaders, and residents of their needs and the types of services that they would like to see established or improved throughout the City. In an effort to broaden public participation in the development of the FY2017 Action Plan, the City held three public hearings for the Citizens of Bessemer and a hearing before the Bessemer City Council. The purpose of the hearings was to obtain comments and proposals for the use of the City's projected FY2017 Consolidated Formula Allocation and to obtain the views of citizens, public agencies, and other interested parties on the housing and community development needs of the City. Citizens were also afforded the opportunity to 1) identify housing and community development needs and priorities; 2) review proposed uses of funds; and 3) comment on, and review the City's program performance. All comments, priorities, and proposals received were considered in the development of the City's FY2017 Action Plan.

5. Summary of public comments

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

Public comments during the open City Council meeting included support for Park improvements and support for matching funds to support transportation studies that could lead to the construction of a new transportation hub in the downtown area. Public Facilities projects for the paving of streets was also advocated. There was also support for a large, annual Public Facilities and Park projects in each City neighborhood. It was advocated that the City undertake one major project per year per Council District

rather than several smaller projects scattered over all seven Council Districts. There were favorable comments relative to efforts to remove slum and blight in the National Historic District and support for activities that would revitalize downtown Bessemer.

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

No views or comments were rejected. All comments were considered for present and future Action Plans.

7. Summary

The City of Bessemer, over the course of FY2017 will continue to focus on the needs of housing for the elderly with new CDBG grant funds while continuing to provide loans to assist in the repair of existing housing stock through its revolving loan fund. In addition, the City has committed CDBG funds for Parks and Recreation and for Public Services that enhance the educational and employment opportunities of the City's youth. It is anticipated that a partnership with Habitat for Humanity will also allow the City to undertake a greater number of housing projects with both its CDBG grant funds and revolving loan funds. The City of Bessemer utilizes a variety of community planning sources, stakeholder input, and program performance from prior years for the planning and development of its Consolidated Plan and Annual Action Plans. The essential purpose of the Consolidated Plan and all subsequent Annual Action Plans is to provide a guide for the usage of the limited funds available and to focus on projects and objectives that will result in the greatest positive impact possible on the community.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BESSEMER	Economic & Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The City of Bessemer's Department of Economic and Community Development prepared this Action Plan. The Department is also responsible for the execution, design and management of all CDBG programs. The City cooperated with the Bessemer Public Housing Authority in development of Fair Housing policies, practices and goals and is cooperating with the One Roof organization to study the need for ESG funds, their use, and possible policies and practices relative to the needs of the homeless. The Bessemer Public Housing Authority is the Lead Agency in administering the City's Section 8 and Public Housing Programs. One Roof is the Lead Agency in the Continuum of Care in Jefferson County and the municipalities therein.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Bessemer through Department of Economic and Community Development has endeavored to consult with public and private agencies at every level to develop the FY2017 Action Plan. Of particular importance is the Bessemer Public Housing Authority, which works very closely with the Department of Economic and Community Development. The City consulted with the Bessemer Public Housing Authority relative to the leveraging of federal funds for housing, Housing programs in General and to the provision of educational and Public Services for the citizens of Bessemer. The City has also consulted with the Jefferson County Community Development Department relative to disaster relief and housing. The City has consulted with Habitat for Humanity relative to the needs of first time home buyers and blight removal throughout the City. The City also consulted with Habitat for Humanity relative to reconstruction and rehabilitation programs. The City consulted with the "One Roof" organization relative to the needs of the homeless. The City also consulted with members of the faith based community to determine the needs and priorities that should be established relative to housing rehabilitation. The City consulted with the Alabama Department of Public Health in its design of Lead Based Paint programs and the Foundry relative to the homeless and other needs including services related to drug addiction. In addition the City consulted with UAB West relative to the needs of the disabled and the delivery mechanisms associate with the Emergency Housing Repair Grant program.

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 Bessemer, through its Department of Economic and Community Development has formed a partnership with the Bessemer Public Housing Authority that has proved to be successful in bringing more and better housing services and opportunities to the citizens of Bessemer. In 2009 the City and the Bessemer Public Housing Authority successfully partnered to win an NSP 1 grant. The City and the Bessemer Public Housing Authority partnered in 2015 to apply for funds through the National Resilience Grant competition. The City also partnered with the Jefferson County Community Development Department in its application for the National Resilience Grant competition. The City has partnered with the Bessemer Public Housing Authority to provide educational opportunities relative to health and housing to the citizens of Bessemer. The City has also partnered with the Bessemer Public Housing Authority to work with them on a program to transition public housing residents to privately owned housing through its CDBG Housing program. The City has worked with UAB Medical Center West to provide assistance to individuals who qualify for the City's CDBG funded Emergency Grant program. The City has worked with the Alabama Department of Economic and Community Affairs to administer an NSP grant. The City has partnered with the Alabama Department of Public Health and the Environmental Protection Agency to sponsor seminars on Lead Based paint for both citizens and contractors. The City has also worked with the JCCEO to help it identify eligible participants in Bessemer to participate in their

"Weatherization" program. To date approximately 300 residents of the City of Bessemer have been able to take advantage of the Weatherization Program.

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

The City is working with the "One Roof" organization to develop policies and practices to address the needs of the homeless and to apply for ESG funding. One roof has identified 100 chronically homeless persons within the City of Bessemer. Of those persons, many are part of homeless families. The City and One Roof are working to develop programs that can provide houses for these families. The City and One Roof hope to establish a relationship that will allow the City to acquire ESG funding whereby One Roof will serve as a sub-grantee to assist in administering those funds.

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

The City does not receive ESG funds. However, the City is working with the "One Roof" organization to develop policies and practices to address the needs of the homeless and to apply for ESG funding. One roof identified approximately 100 homeless persons within the City of Bessemer in 2016. Of those persons, many are families. The City and One Roof are working to develop programs that can provide houses for these families. The City and One Roof hope to establish a relationship that will allow the City to acquire ESG funding whereby One Roof could serve as a sub-grantee to assist in administering those funds. The City has consulted with One Roof to determine the number of homeless and need for services for the homeless in Bessemer. The City does not now receive ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	GREATER BIRMINGHAM HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Greater Birmingham Habitat for Humanity was consulted directly relative to blighted housing clearance, housing reconstruction and housing needs in general, with emphasis on first time home buyers. The agency was also consulted relative to adding housing services for Veterans.
2	Agency/Group/Organization	UAB West
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health Services - Victims Business and Civic Leaders Major Employer
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Homeless Prevention for the Disabled

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	UAB West was consulted directly relative to the needs of the disabled and the special needs of those with medical conditions who qualify for Emergency Grants related to disability or medical condition. In addition UAB West was consulted relative to identifying disabled persons in need of special housing repairs related to the Americans with Disabilities Act that can prevent homelessness.
3	Agency/Group/Organization	United Way of Central Alabama
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with The United Way of Central Alabama directly and consistently relative to Credit Counseling and the Credit related needs of all Rehabilitation Loan applicants.
4	Agency/Group/Organization	Bessemer Public Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing Services-Children Services-Elderly Persons Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with the Bessemer Public Housing Authority directly and consistently relative to housing for first time home buyers, Fair Housing, Affordable Housing, Disaster Resiliency Grant, Clearance, Public Services for the Elderly, and Americans With Disabilities Act compliance.
5	Agency/Group/Organization	One Roof, Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Civic Leaders Homelessness Strategy
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	One Roof was consulted directly relative to the needs of the homeless in the community in general and the needs of homeless Families and Youth in particular. The City has a relationship with One Roof and seeks to provide housing for the homeless. One Roof has direct programs to address all types and causes of homelessness. However, the City does not receive ESG funding and as such, has no direct means of providing for the homeless outside the scope of CDBG Housing programs.
6	Agency/Group/Organization	AIDS ALABAMA
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	AIDS Alabama was consulted for statistical information.
7	Agency/Group/Organization	The Foundry
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Employment Services - Victims Civic Leaders

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted relative to the services for the homeless they provide as well as other community services. The Foundry provides services for those recovering from addiction. As such the Foundry has outreach to all forms of homelessness including Youth and Families.
8	Agency/Group/Organization	Alabama Department of Public Health
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Health Services - Victims Health Agency Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted relative to lead testing and the impact of lead on children and adults. This agency has conducted seminars on lead paint for the City of Bessemer and local citizens and contractors.

9	Agency/Group/Organization	EPA
	Agency/Group/Organization Type	Housing Service-Fair Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Disaster Assistance
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency presented to local contractors and consulted with Economic and Community Development staff relative to the manner in which lead based paint must be addressed in Housing Rehabilitation programs operated by the City of Bessemer.
10	Agency/Group/Organization	Alabama Department of Economic and Community Affairs
	Agency/Group/Organization Type	Housing Other government - State Civic Leaders
	What section of the Plan was addressed by Consultation?	NSP Program
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ADECA has an ongoing relationship with the City of Bessemer relative to the NSP program. ADECA consults on Housing relative to that program.
11	Agency/Group/Organization	Department of Community and Economic Development, Jefferson County Commission
	Agency/Group/Organization Type	Housing Other government - County Civic Leaders Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with this agency relative to grants for the construction of public housing. Also consult in cases of disaster mitigation.
12	Agency/Group/Organization	City of Bessemer Fire Department
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Disaster Relief
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Bessemer Fire Department takes an active role in identifying individuals in need of assistance. They are ideally suited to learn who the citizens with needs are and they refer them the the Department of Economic and Community Development for help. They have also participated in constructing wheel chair ramps as part of the outreach of their department.

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

Specialized Mental Health Facilities, Foster Care and Corrections programs were not consulted. However, One Roof and the Foundry address all aspects of Homelessness and it is believed they have the programs, knowledge and expertise to advise on homelessness in a universal sense. UAB West was consulted and they do provide information to the City relative to Families, the Disabled and Youth that the City can assist through housing programs that can mitigate homelessness.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	One Roof	The goals of the strategic plan overlap with those of One Roof in that the City seeks to provide housing for the homeless by providing vacant houses, under City control, to One Roof to be managed for the use of the homeless. The City also partners with the Bessemer Public Housing Authority to assist in transitioning those in Public Housing to permanent housing.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Bessemer has established a Citizen Participation process that comports with all HUD rules and regulations. The purpose of the process, relative to CDBG, is to assure that citizens, to the greatest extent possible, have a voice in program design and expenditure goals and targets. Three meetings were held on July 12 th , July 13th and July 17th of 2017, to allow citizens to provide input relative to the Action Plan for FY2017. Citizens were encouraged to comment on all aspects of the CDBG program and to indicate the programs they would like to see in place in the Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Three public meetings were held and a presentation was made before an open meeting of the Bessemer City Council.	Comments were received during the City Council meeting indicating the need for funding in city parks and the general support for funding relative to studies related to transportation grants, and housing. It was mentioned that one large Public Facilities or Park & Recreation project per year, rather than several small ones, undertaken with CDBG funds would be a good idea. The new Historic Facade grant program was discussed in detail.	All comments were accepted as constructive and will be considered going forward.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Bessemer Citizens	The basic contents of the proposed Consolidated Plan were advertised as were the availability of public meetings and methods of response.	No written comments were received. However the advertising was effective in notifying citizens of the three public meetings to be held.	NA	
3	Internet Outreach	Non-targeted/broad community	The basic contents of the proposed Consolidated Plan were advertised as were the availability of public meetings and methods of response.	No written comments were received. However, the advertising was effective in notifying the public of meetings to be held.	NA	bessemeral.org

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Hearing	General Public	The proposed Action Plan was presented to the City Council in open Council session. The Council meeting was attended by all Council members, the Mayor, Executive staff and the general public. The Council voted to approve the Action Plan as submitted.	Comments were received relative to the value of funding for City Parks and matching funds for transportation studies. Some Council members were interested in devoting CDBG funds to public works projects like drainage, street paving and sidewalks.	All comments were received as reasonable and constructive.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Bessemer's Economic and Community Development Department manages the CDBG Entitlement grant and a Revolving Loan fund for Housing and for Economic Development. The City recently partnered with Habitat for Humanity to implement a significant blight removal program that, unlike standard Clearance programs, will provide buildable lots for City housing programs. The City is also working with FEMA to ascertain the possibility of a significant permanent relocation program for properties in a problematic flood plain. CDBG Entitlement grants cuts in recent years have resulted in staff reductions and in the refocusing of housing programs involving grants for emergency medical issues, but the use of revolving funds in concert with the partnership with Habitat for Humanity offer the opportunity to leverage funds and maintain

services at an acceptable level.

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	515,279	275,332	0	790,611	1,581,222	The expected amount available for FY2017 includes the CDBG Entitlement Grant and projected program income receipts expected during the fiscal year.

Table 5 - Expected Resources – Priority Table

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

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

It is anticipated that the partnership with Habitat for Humanity will provide numerous buildable lots for reconstruction purposes within three years. The City does not own buildable property at this time. The City reprocesses foreclosures as necessary to meet the needs of low to moderate income individuals.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Emergency Housing Repair Grants	2015	2019	Affordable Housing Non-Homeless Special Needs		Emergency Repair Grants		Homeowner Housing Added: 35 Household Housing Unit
2	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG: \$53,662	Public service activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted
3	Public Facilities	2015	2019	Non-Housing Community Development		Public Facilities	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 29000 Persons Assisted
4	Housing Rehabilitation Loans	2015	2019	Affordable Housing		Housing Rehabilitation Loans	CDBG: \$120,266	Homeowner Housing Rehabilitated: 12 Household Housing Unit
5	Economic Development Loan	2015	2019			Economic Development	CDBG: \$100,000	Facade treatment/business building rehabilitation: 5 Business Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Emergency Housing Repair Grants
	Goal Description	<p>Provides emergency home repair and improvement assistance to elderly, low-to-moderate income, homeowners or disabled low-to-moderate income homeowners, regardless of age, and dependent resident family members who are disabled. The program may also be used for assistance to Veterans with qualified for the Veteran’s Foundation Grant. Participants must be 62 years of age or older or permanently disabled except for the aforementioned Veterans, who must be low-to mod. Priority is given to repairs directly related to a certified disability or to direct threats to safety. Funding for FY2017 is allocated from prior year's funding remaining from the CDBG Entitlement. Properties located in a flood plain are not eligible.</p> <p>Typical repairs and improvements include construction of wheel chair ramps, and ADA related improvements and repairs. Other repairs may be made to address health and safety. House painting within lead based paint guidelines may be undertaken as may roofing and other structural issues. Lead paint may be addressed, up to the program limit, for dependent children 12 years of age and younger. The program does not address storm damage or other repairs typically addressed by homeowner's insurance. Provides for up to \$5000.00 in the form of a grant. All projects will be completed by independent licensed contractors through a bid process or through Habitat for Humanity as designated by the Director.</p> <p>The Program limit may be exceeded at discretion of the Director for health and safety benefit. Funds derive from CDBG Entitlement.</p>

2	Goal Name	Public Services
	Goal Description	Provides for activities directed toward improving the community's public services and facilities, including, but not limited to those concerned with education, the arts and cultural development activities and mentoring. Includes labor, salaries, supplies and materials. 24 CFR 570.201 (D) Camp Bessemer is a Youth Jobs & Training program provided with CDBG and local funding for youth from low to moderate income families
3	Goal Name	Public Facilities
	Goal Description	
4	Goal Name	Housing Rehabilitation Loans
	Goal Description	Please see attached FY2017 Housing Plan Narrative for complete description of all available Housing Loan and Housing programs. All funding derives from Program Income projected from Housing Revolving Loan Funds in the coming fiscal year.

5	Goal Name	Economic Development Loan
	Goal Description	<p>Provides for business retention, expansion and recruitment for the City with emphasis on historic commercial revitalization of the National Historic District. To provide</p> <p>Commercial property owners with first mortgage loans for historic restoration through facade and general CODE related repairs of commercial buildings. Loans are based on Low-Mod job creation. Loans require a minimum of one new, permanent job created for each \$35,000.00 loaned. Projects must provide for the creation of at least three full time, permanent jobs for low to moderate income persons within three years of the loan closing date. Job creation is a condition of the mortgage such that failure to create the required jobs must result in foreclosure. Loan availability based on available funding and job creation relative to loan amount. Priority given to loans that create the greatest number of jobs per dollar loaned. Underwriting considers the after rehabilitation value of the structure rehabilitated, business plan, personal investment of the property owner and cash flow necessary to repay the loan as well as provide the required job creation.</p> <p>This category also includes Grants for Slum and Blight Removal associated with commercial structures within the National Historic District:</p> <p>To provide grants to commercial property owners in the National Historic business district or commercial property on the National Historic register for Slum and Blight removal pursuant to the historic restoration of building facades, historic building components, historic rehabilitation in general and Fire and Building CODE improvements in compliance with State of Alabama Historic requirements. Provides grants of up to 20% of the total project cost expenditure of the property owner. However, the grant total may not exceed \$100,000.00 for any given project. 24 CFR 570.202(a)(3).</p> <p>\$100,000.00 is provided for Loans from projected program income and \$156,730.39 is provided for Grants from the entitlement.</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Bessemer employs a comprehensive housing program. The housing program includes both loans and grants. In addition to housing the City has an Economic Development Loan program funded through a CDBG related Revolving Loan Fund and a grant program for slum and blight removal relative to historic rehabilitation in the commercial area of the National Historic District. The City plans to conduct improvements at all City Parks over the next three years with the use of both federal and local funding. The City recently completed a new Recreation Center and a new City Hall utilizing City funds. The City has a long established summer youth jobs and training program called Camp Bessemer that is paid for by City funds and CDBG Public Service funds. The City recently completed a project to create a state of the art Recycling Center. The City plans an extensive upgrade to signage in the community using both City and CDBG funds. And the City contemplates the creation of a fund focusing on first time home ownership.

Projects

#	Project Name
1	Public Services - Camp Bessemer
2	Park & Recreation
3	Emergency Housing Repair Grant
4	Housing Activities
5	Economic Development Loan
6	Signage
7	Historic Facade Improvement Grant
8	Program Administration
9	Delivery Costs

Table 7 - Project Information

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

Decent, safe and sanitary housing for the elderly and disabled is a priority need in Bessemer. Transportation continues to be a priority need for both employment and daily activities. City Parks are a priority given the usage levels of existing parks. Funding availability continues to be the primary obstacle to addressing underserved needs.

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Services - Camp Bessemer
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$53,662
	Description	Camp Bessemer is a summer jobs trading program for Bessemer youth. Youth are given jobs in their area of interest and are paid an hourly wage. It is typical to serve 75 youth in this program
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	75 persons are projected to benefit.
	Location Description	Bessemer
	Planned Activities	On the job training activities related to actual jobs are planned. Youth are assigned, based on their area of interest, to different departments to do actual work and to participate in on the job training.
2	Project Name	Park & Recreation
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$26,831
	Description	General Park improvements, through the use of Public Facilities funding, throughout the City.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	This is a project designed to impact the quality of City Parks. Every citizen could potentially benefit.
	Location Description	1700 3rd Ave. North
	Planned Activities	General improvements to City Parks.
3	Project Name	Emergency Housing Repair Grant
	Target Area	

	Goals Supported	Emergency Housing Repair Grants
	Needs Addressed	Housing Rehabilitation Loans Emergency Repair Grants
	Funding	:
	Description	Housing rehabilitation program designed to provide grants of up to \$5,000.00 to address housing repair needs related to health and safety as well as housing repair needs directly associated with medical disabilities. Funding derived from prior remaining years CDBG entitlement funding.
	Target Date	5/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 35 families will benefit from the Emergency Repair Grant program. Please note no new funding is provided in this category. Unspent prior year's CDBG Entitlement funds will be used to continue the project.
	Location Description	1700 3rd Ave. North. This is a City-Wide program.
	Planned Activities	Housing repairs associated with disabilities, medical conditions or health and safety.
4	Project Name	Housing Activities
	Target Area	
	Goals Supported	Housing Rehabilitation Loans
	Needs Addressed	Housing Rehabilitation Loans
	Funding	CDBG: \$120,266
	Description	Housing Rehabilitation loans are of three types. All require that a given house be brought to a CODE conforming condition. All have a 3% to 6% interest rate and terms may go to 30 years. One program involves only rehab. One involves refinancing to make rehabilitation affordable and one involves a loan to purchase and rehabilitate a house. The goal of all three is a CODE conforming, affordable structure for a low to moderate income, or lower, person. FY2017 is to be funded from projected Program Income.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 12 families will receive assistance through various Housing Loan Programs.

	Location Description	1700 3rd. Ave. North. This is a City -wide program.
	Planned Activities	Housing Rehabilitation Loans that will bring houses into CODE compliance.
5	Project Name	Economic Development Loan
	Target Area	
	Goals Supported	Economic Development Loan
	Needs Addressed	Economic Development
	Funding	CDBG: \$100,000
	Description	Loans funded from the Revolving Loan Fund for Economic Development. Loans to business to allow businesses to create jobs for low to moderate income persons.
	Target Date	5/31/2017
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	10700 3rd. Ave. North. This is a city-wide program.
	Planned Activities	It is generally not possible to plan specific economic development projects. Applications for such projects are received on an ongoing basis and are address a quickly as possible. Please note funding is derived from projected program income.
6	Project Name	Signage
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$50,000
	Description	To provide funds to construct City entrance signage and to provide signage for the National Historic District.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	This is a City -Wide project. All the citizens of Bessemer are expected to benefit from this project.

	Location Description	Downtown Bessemer - National Historic District. Entrance to City on Hwy. 150 and Entrance to City of 18th Street.
	Planned Activities	Construct signs for City entrances and provide signage for the National Historic District.
7	Project Name	Historic Facade Improvement Grant
	Target Area	
	Goals Supported	Economic Development Loan
	Needs Addressed	Economic Development
	Funding	CDBG: \$156,730
	Description	Grants of up to \$100,000.00 to remove slum and blight relative to commercial buildings in the city's National Historic District. Participants must spend at least five times the amount of the grant they receive on the rehabilitation of a structure in the National Historic District.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	NA
	Location Description	Lincoln Theater, 19th Street and 1st Ave. North., the McClellan1904 2nd Ave. North, and other projects in the Historic District not yet identified.
	Planned Activities	(1) The complete restoration of the Lincoln Theater, including the facade of the building. (2) The restoration of the McClellan Building, including the installation of awnings, and other buildings in the National Historic District as funding allows.
8	Project Name	Program Administration
	Target Area	
	Goals Supported	Emergency Housing Repair Grants Housing Rehabilitation Loans Economic Development Loan Public Services Public Facilities

	Needs Addressed	Housing Rehabilitation Loans Lead Paint Emergency Repair Grants Public Services Public Facilities Economic Development
	Funding	CDBG: \$158,122
	Description	Costs for staff time and overhead costs for planning and general administration of the CDBG program.
	Target Date	5/31/2018
	Estimate the number and type of families that will benefit from the proposed activities	All persons impacted by CDBG related programs.
	Location Description	City of Bessemer
	Planned Activities	Administration of all CDBG related programs.
9	Project Name	Delivery Costs
	Target Area	
	Goals Supported	Emergency Housing Repair Grants Housing Rehabilitation Loans Economic Development Loan Public Facilities
	Needs Addressed	Housing Rehabilitation Loans Lead Paint Emergency Repair Grants Public Facilities Economic Development
	Funding	CDBG: \$125,000
	Description	Delivery Costs are allowable costs incurred for implementing and carrying out eligible CDBG activities. Delivery costs cover the cost of staff directly carrying out the activity in addition to equipment and supplies that are necessary for successful completion of the activity. Delivery Costs must be allocable to a CDBG assisted activity or an activity that is CDBG eligible, meets a national objective and meets other CDBG program requirements.
	Target Date	5/31/2018

Estimate the number and type of families that will benefit from the proposed activities	All families serviced in CDBG related programs.
Location Description	City of Bessemer
Planned Activities	Delivery Cost funds will cover expenses related to staff salaries, equipment, and overhead associated with taking CDBG activities for their beginning to their conclusion.

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

All CDBG programs of the City of Bessemer are designed to serve the City as a whole. The City, as a whole, qualifies relative to low-mod service based on the income levels of the citizens of Bessemer. Over 70% of the City's population falls below the low-to-moderate income level with over 50% in the very low income category. All areas of the City are addressed because all areas are populated by those at or below the low-to-moderate income level. The Historic Facade Grant program is designed to impact the National Historic District, but it also applies to any structure in the City listed on the National Historic Register.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The need for programs that comport with the National Objective of the Community Development Block Grant program, throughout the City of Bessemer, are great. The City directs most of its funding toward the elderly and disabled and seeks to help those most in need of help. Therefore, the City has designed its program on a City Wide basis.

Discussion

The same basic needs in housing, Parks and Public Facilities exist throughout Bessemer. Of great concern is a large concentration of substandard housing located in a flood plain called the Pipe Shop. Houses in the area are generally owned by the elderly and are not practical to repair given the constant threat of water damage and the relative value of the property. The City would like to develop a multi-year, permanent relocation program for the residents of the flood zone, demolish the substandard housing and create green ways, but funding levels for CDBG have dropped each of the last three fiscal years making such a project impossible without grants from other sources like FEMA.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City has a comprehensive housing program design. The only limit to the program relative to service to the citizens of Bessemer is funding. Funding for housing programs is broken down into two sources. CDBG Entitlement funds are used for the Emergency Housing Repair Grant program and Revolving Loan funds are used for projects involving loans for Housing Rehabilitation, the Buy/Rehab/ Sell Program, the Refinance/Rehabilitation program, Deferred Loan Program, Reconstruction Program and others described in the attached Action Plan Narrative. The City seeks to leverage its CDBG funds by forming partnerships with agencies like Habitat for Humanity, the United Way, the Veteran's Administration, the Bessemer Public Housing Authority and One Roof.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	35
Special-Needs	0
Total	35

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	35

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

Discussion

Emergency Housing Repair Grants are designed to facilitate housing repairs related to the disability or medical condition of the owner. They may also be used to address health and safety related repairs. Housing Rehabilitation loans are a broad category of programs designed to bring houses to a CODE conforming condition within a structure that is affordable for low to moderate income persons. Please see the attached narrative describing all Housing related programs for further details.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Bessemer (BHA) manages 1,070 public housing rental units at seven (7) AMPS and administers 473 Section 8 vouchers and 70 VASH vouchers. In addition, BHA manages one (1) bond financed 120 unit Senior Complex and a new 198 unit RAD Multifamily. The first of the developments was built in 1976 and the last was built in 1998. Because of various changes in federal housing policy, it is imperative that BHA engage new comprehensive strategies to accomplish its mission:

The Mission of the Housing Authority of the City of Bessemer is to increase the supply of, and maintain existing affordable rental housing; to encourage homeownership for low-income households and to promote training, educational opportunities and asset independence in a way that improves the health and civic and community vitality of Bessemer, Alabama.

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

To pursue varying and flexible partnerships and funding opportunities to develop additional affordable housing both for rental and homeownership. Increase efforts to broaden the BHA Commissioners policy making ability through information sharing, training and workshops culminating with the creation of an Annual Board/Staff Strategic Planning Workshops. Develop an enhanced real estate Asset Management model to provide for the direction of capital funds in a rational manner, including the potential submission of the Capital Funds Financing Program (CFFP) application. Focus and expand the current Family Self Sufficiency program with an emphasis on educational advancement, homeownership training, job training and asset independence. Develop additional partnerships with other authorities, municipalities, private entities, financial institutions to leverage funding for the benefit of residents and communities. Explore Section 32 Public Housing Homeownership and other public/private mini neighborhood small ownership opportunities. Develop a lease/purchase program for the purpose of extending low-income homeownership for residents who otherwise are unable to purchase at present, but will be able to in the next few years in conjunction with the City of Bessemer's Community Development Plans. Increase awareness of the impact of Green Energy Conservation; develop cost saving measures and public/private partnerships to enhance energy efficient developments. Initiate at least one (1) new affordable housing development with an emphasis on creating an affordable, mixed-financed housing community at Hillside; apply for Tax Credits from the Alabama Housing Finance Authority and other private financings. Expand efforts of the Bessemer Housing & Development Corporation, a BHA non-profit instrumentality formed in 2009 to impact neighborhood revitalization throughout the City of Bessemer. Strengthen program operations and fiscal management with the goal being High Performer designation in public housing, and continue to expand all aspects of Voucher Management included in the 2009 High Performance Rating.

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

participate in homeownership

The Bessemer Public Housing Authority has a program whereby one Public Housing resident sets on the Housing Authority's Board of Directors. The Bessemer Public Housing Authority has also established a program designed to help transition Public Housing residents into homeownership. The program teaches various financial and life skills necessary to become a homeowner. The City of Bessemer cooperates in this effort to assist in the process when possible. The Agency will expand its FSS program to facilitate a Homeownership program for both Public Housing and Housing Choice Voucher residents. The PHA will also develop a Lease Purchase Program for qualified residents and other income eligible.

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

NA

Discussion

The Mission of the Housing Authority of the City of Bessemer is to increase the supply of, and maintain existing affordable rental housing; to encourage homeownership for low-income households and to promote training, educational opportunities and asset independence in a way that improves the health and civic and community vitality of Bessemer, Alabama.

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

Introduction

The City of Bessemer receives no ESG funding or funding of any type designated to address the needs of the homeless. The City is considering application for ESG funds. The City does use CDBG funds through its Emergency Housing Repair Grant Program to conduct repairs that would allow a disabled person to continue living in their home. However, the City does work with agencies like One Roof, the Foundry, the Veteran's Administration and the Bessemer Public Housing Authority to combat Homelessness.

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 is working with One Roof and The Foundry to establish a working relationship that will facilitate outreach to the homeless. It is estimated that the total number of homeless in the City at any given time is 100. However, a review of the situation relative to each of the 100 presently identified shows all but about three percent are sheltered at any given time. This is a tribute to the non-profits and the Continuum of Care.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City has no funding for emergency shelter and transitional housing needs. However, the City is working with One Roof to investigate the possibilities of ESG funding and the use of houses in the City's inventory that could be used to provide housing for the homeless on both a temporary and permanent basis.

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 provides low cost loans to repair houses under its Buy/Rehab/Sell program that could be used to assist a qualifying homeless person. The City works with the United Way of Central Alabama to assist those with credit problems and place them in a plan that can lead to home ownership. In addition the existing housing repair programs of the City act to prevent families from becoming homeless.

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 CDBG funded Emergency Housing Repair Grant program is designed to remove barriers associated with the disabilities and medical condition of homeowners. In many cases housing is not accessible for those with disabilities. Eliminating those accessibility issues can allow a person to live in a house that would not work for them otherwise. The City works with UAB West to address the needs of the disabled or those with long term medical issues, when they are discharged from UAB West. These programs often make it possible for an elderly or disabled person to continue living in their own home.

Discussion

The City would be interested in the possibility of ESG funding and using some of its housing inventory for the homeless if arrangements could be made with the Continuum of Care and local service providers to manage homeless outreach.

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

Introduction:

There are no local or state level policies impacting affordable housing and residential development. The City of Bessemer follows standard housing CODES, and the guidelines of the County Health Department relative to residential housing. Fire protection is maintained at the highest possible level as is police protection. As a result insurance rates are reasonable. Property tax rates are among the lowest in the country.

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

No action is necessary relative to public policy. However, the City has implemented plans to provide more and better housing for low to moderate income individuals through the use of CDBG funds.

Discussion:

Homeownership is more achievable in the Southeastern United States than any other area in the nation. Local, County and State government policies in Alabama encourage homeownership. Building CODEs are industry standard as is zoning. Fees and charges associated with new construction and rehabilitation are reasonable and have no appreciable effect on homeownership opportunities. The cost of housing in Alabama is far lower than in many other areas and it follows that families can more readily afford to buy houses in the State of Alabama than most other areas of the USA.

Please see the attached copy of the Fair Housing Plan for FY2017 in the unique attachment section of this document.

AP-85 Other Actions – 91.220(k)

Introduction:

The basic premise behind the design of the City of Bessemer's Consolidated/Action Plan is to provide, as closely as possible, a holistic approach to the needs of the low to moderate income persons in the community. Each program under the housing umbrella, whether federally funded or funded by the City itself works to provide clean and safe neighborhoods, Housing Stock revitalization and compliance with the Americans With Disabilities Act to improve the quality of life of those in need. In addition the City uses CDBG funds to provide loans to local business with the National Objective of creating jobs, and Grants to remove Slum and Blight while promoting historic restoration in and economic development. Employment, like many of the functions undertaken by the City through its CDBG program is a key factor in the ability to own a home. Fair Housing is a focus of the City and addressing problems associated with transportation and economic development are important to maximizing the opportunity for home ownership in the City of Bessemer.

Actions planned to address obstacles to meeting underserved needs

The City has partnered with Habitat for Humanity to remove slum and blight throughout the City. The City also plans to partner with Habitat for Humanity to facilitate Housing Reconstruction projects that will revitalize neighborhoods and improve the opportunity for the citizens of Bessemer to own their own homes. The ongoing partnership with the Bessemer Housing Authority should begin to provide housing ownership opportunities to individuals who are working to transition from public housing to homeownership. The City will continue to provide grants and loans to make house more livable and to give families an opportunity to realize the advantages of homeownership.

Actions planned to foster and maintain affordable housing

The City will continue loan and grant programs designed to remove barriers to residents and to bring houses into a CODE conforming condition. These programs have proven to allow families to have a higher quality of life in a safer environment. As mentioned above, the City will partner with other agencies like Habitat for Humanity and the Bessemer Public Housing Authority to reduce duplication of effort while facilitating the opportunity for citizens to own their own home.

Actions planned to reduce lead-based paint hazards

The City of Bessemer tests all houses built before 1979 for lead based paint if a painted surface will be disturbed in the rehabilitation process. The City also routinely tests if projects exceed \$5,000.00 in total cost. The City maintains a policy that lead based paint must be abated if addressed. The City has sponsored, and will continue to sponsor, public meetings and seminars with the Alabama Department of Health to inform the public of the dangers of lead based paint and to educate contractors in required procedures. All participants receive a booklet explaining the dangers of lead based paint. The City

follows all EPA and HUD regulations relative to the treatment and abatement of lead based paint. Lead based paint is always a consideration in the rehabilitation process.

Actions planned to reduce the number of poverty-level families

Job creation through the City's Economic Development Program and well as the expansion of the tax base through economic development will serve to reduce poverty levels. Housing programs, with their focus on energy efficiency and cost reduction, through programs like the Rehabilitation Loan Program known as Buy/Rehab/ Sell and Refinance/Rehabilitation work to make housing safer and more affordable.

Actions planned to develop institutional structure

The City of Bessemer and other community development and housing organizations have achieved institutional structure through their commitment to community involvement and continued support. Community development and housing initiative programs are administered through the Department of Economic and Community Development. This also allows for continued institutional knowledge with respect to successful means and tactics in the preparation and administration of grants and grant applications. The City of Bessemer and the Bessemer Public Housing Authority have partnered in recent years to ensure the continued success and growth of the community as a whole. Through these collaborative efforts, an emphasis is placed on the needs of the community while avoiding duplicated efforts by the individual entities. These collaborative efforts have proven to be successful and the City looks to partner with other entities to achieve the same goals and will continue to strive for improved institutional structure.

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

The City is committed to focusing efforts to ensure the coordination of stakeholders and continual improvements to the programmatic delivery system. The City will continue to look for ways to enhance coordination in the implementation of the Consolidated Plan through its established partnerships with Community and Development Services, the Bessemer Public Housing Authority, and the Jefferson County Community Development Department.

The City will work with One Roof, the Continuum of Care to promote a communitywide commitment to the goal of ending homelessness; to seek out funding for efforts that seek to address homelessness in Bessemer and to support methods to assist in the rehousing of homeless individuals. The City will continue its commitment to the development of a viable Economic Infrastructure through the support of Incentive Programs Economic Development Loan Program and other incentives. The City is also committed to continuing the implementation of its Camp Bessemer program to promote economic opportunity for Bessemer Youth. The City will continue to coordinate with local stakeholders to support

economic development through the creation of jobs and educational opportunities for neighborhood residents living throughout the City.

Discussion:

Program Specific Requirements

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

Introduction:

The City of Bessemer only receives CDBG funding. All funding mentioned in this Action Plan are derivatives of CDBG Entitlement funds or CDBG related Housing Revolving Loan funds.

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
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Emergency Solutions Grant (ESG)
Reference 91.220(I)(4)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds
 - a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
 - b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
 - c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.

d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.

e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.

f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.

g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction’s goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction’s description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter “N/A”.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter “N/A”.

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income

population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

Discussion:

It is expected that the overall minimum benefit of 70% of CDBG funds to benefit low to moderate income will be realized between FY2015 and FY2017 under the FY2015-FY2019 Consolidated Plan. All housing programs are designed to achieve 100% low mod benefit.