



Executive Summary

ES-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 also includes the proposed FY2015 Action Plan, which outlines the City's Economic Development and Community Development needs and strategies relative to CDBG entitlement funds for FY2015 of \$486,551.00, and projected Program Income of \$274,712.00. Copies of the City's 2015-2019 Consolidated Plan for Housing and Community Development Programs, and FY2015 Action Plan will be available for inspection in the City's Community Development Department, 1800 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 FY2015 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 FY2015 Action Plan and Consolidated Plan, the City of Bessemer's Economic and Community Development Department worked with 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. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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 to encourage business development and create jobs .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

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 FY2010-FY2015 Consolidated Plan 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 two programs: The Deferred 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. Given CDBG budget cuts of close to 30% it was not possible to provide as many Emergency Grants as hoped when the FY2010-FY2014 Consolidated Plan was designed. Later 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 unprogrammed funds from prior years to pay most of the remaining debt from a \$4,000,000.00 Section 108 loan and will pay that loan off with \$22,000.00 in CDBG Entitlement funds in FY2015. The payoff of this Section 108 note will free over \$300,000.00 in CDBG Entitlement Funds the City had been forced to committ from its CDBG grant each year since 2009. With the elimination of the Section 108 Loan as a major expense, using unprogrammed 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 utilized CDBG funds over the past five years for Clearance, but the City also provided considerable funding for clearance activities. 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 Rehabilitaion/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 focus on the Rehabilitation Loan program for significant rehab needs and Emergency Grants for medically related repairs. The City administerd a Economic Development/Job Creation program during the period of the FY2010-FY2014 Consolidated Plan. The primary goal of Economic Development Loans is job creation. Job creation through loans to large companies proved very successful and less so to smaller and start up companies. As a result the City will focus on loans to companies with the ability to create large numbers of jobs. However, the City still plans to provide loans to smaller businesses by limiting the amount of each loan. The City ran a successful, ongoing summer youth program called Camp Bessemer that was

funded jointly from general funds and and CDBG Public Service funds. The City plans to continue this program throughout the period of this Consolidated Plan. The City also administered an NSP grant designed to buy, rehabilitate and sell abandoned and foreclosed houses. The NSP program will close early in FY2015. The City has been successful in many Public Facility projects. The City plans to continue Park improvements, and is in process with a state of the art Re-Cycling center it budgeted \$100,000.00 for. The Recycling Center involves the use of State Grant funds, City funds and CDBG funds. The City will close out its NSP grant in FY2015.

4. Summary of citizen participation process and consultation process

The City of Bessemer has undertaken, throughout the development of its FY2015 Action Plan and 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 FY2015-2019 Consolidated Plan Action Plan, the City held public hearings on March 16th, 2015, March 23rd 2015, and March 30th, 2015 throughout the City. The purpose of the hearings was to obtain comments and proposals for the use of the City's FY2015 consolidated formula allocation and to obtain 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 FY2015-FY2019 Consolidated Plan and FY2015 Action Plan.

5. Summary of public comments

In the three public meetings held to discuss the CDBG program and the upcoming Consolidated Plan citizens who commented asked for a renewed focus on Parks and Recreation and a continuation of existing Housing related programs. There was general consensus that a long term plan for park improvements would be well received. Citizens agreed with the present design for the use of Housing Revolving Loan funds and were in favor of an increased focus on the Emergency Grant program. Citizens also spoke to the need for clearance projects in their neighborhoods and their concern that they could loose insurance coverage if dilapidated were allowed to stand next to their properties. They were supportive of the City's partnership with Habitat for Humanity relative to Clearance.

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

Comments centered around the existing consolidated plan. Most commentary was actually in the form of questions about how programs worked and eligibility related to those programs. Therefore, no comments or views were not accepted as to the kind of programs needed.

7. Summary

The City of Bessemer, over the course of the next five years 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 in each year of the FY2015-FY2019 Consolidated Plan 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 that will utilize "Hardest Hit" funding for clearance will make a significant impact on the removal of blight from the City and that that same partnership 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 utilized significant unprogrammed funds from prior years to pay most of the remaining debt from a \$4,000,000.00 Section 108 loan and will pay that loan off with \$22,000.00 in CDBG Entitlement funds in FY2015. The payoff of this Section 108 note will free over \$300,000.00 annually in CDBG Entitlement Funds the City had been forced to committ from its CDBG grant each year since 2009. 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.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The City of Bessemer's Department of Economic and Community Development prepared the Consolidated 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

City of Bessemer Department of Economic and Community Development, 1800 3rd. Ave. North, Bessemer, AL 35020. Forrest R. Davis-Director (fdavis@bessemeral.org), Abraham Ward-Principal Housing Specialist (award@bessemeral.org), Doris Lewis-Community Resource Officer (dlewis@bessemeral.org), Eddy Parsons-Rehabilitaion Specialist and GIS Technician (eparsons@bessemeral.org). Phone: 205-424-4060, FAX: 205-426-8374.

PR-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 2015-2019 Consolidated 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 and the use of "hardest Hit Alabama" funding to remove blighted structures 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 opprtunities 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 works 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 subgrantee 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 and evaluate outcomes, and develop funding, policies and procedures for the 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 has identified 100 homeless persons within the City of Bessemer. 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 subgrantee 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 jurisdictions 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
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and 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.
2	Agency/Group/Organization	UAB West
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and 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.
3	Agency/Group/Organization	United Way of Central Alabama
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and 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
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and 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, Americans With Disabilities Act compliance, and the NSP program.
5	Agency/Group/Organization	One Roof, Inc
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and 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 in particular.
6	Agency/Group/Organization	AIDS ALABAMA
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless HIV/AIDS
	How was the Agency/Group/Organization consulted and 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-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Drug Addiction
	How was the Agency/Group/Organization consulted and 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.

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

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 consultation related to the development of strategies to address the needs of the homeless with particular emphasis on housing for homeless families.

Table 3 – Other local / regional / federal planning efforts

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

The City consulted with the Jefferson County Community Development Department relative to the housing needs associated with the recent storm related disasters in Jefferson County and Bessemer. The City also consulted with the Alabama Department of Economic and Community Affairs relative to the effect NSP program and the National Disaster Resiliency Grant.

The City consulted with the Alabama Department of Public Health and the Environmental Protection Agency relative to Lead Based Paint regulations and their impact on housing as well as the need for public education relative to the dangers of lead based paint. And the City works with Jefferson County relative to asbestos testing and abatement.

Narrative (optional):

The City of Bessemer, The Bessemer Public Housing Authority, and the Jefferson County Community Development Department often work together to achieve goals that benefit their mutual constituents. All three agencies, along with other entities from Jefferson County, recently cooperated to submit an application to participate in the Disaster Resiliency Grant Program. The City also consulted with, and appreciates the contributions of, organizations like the Regional Planning Commission, the Birmingham Business Alliance and the Economic Development Association of Alabama.

PR-15 Citizen Participation

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

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 March 16th, March 23rd and March 30th of 2015, to allow citizens to provide input relative to the Consolidated Plan for FY2015 thru FY2019. 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 meetings were held. There was no attendance at the first two meetings. Two citizens attended the third meeting.	Citizens who commented focused on their wish for renewed emphasis on Park & Recreation improvements and Clearance.	The comments on Clearance were well taken, but the City uses general funds for Clearance activities and is partnering with Habitat for Humanity to receive grant funds for Clearance, thus the use of CDBG for Clearance is not necessary.	
2	Newspaper Ad	All 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	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	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	bessemer.al.org

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The primary obstacle to meeting the needs of the community within the National Objectives of the CDBG program is a lack of adequate funding. Based on the trend of reduced funding every year for the last three years it is reasonable to assume that this is a trend that will continue and that the associated problems will grow as funding decreases. However, the City of Bessemer has taken measures to meet the need to remove slum and blight through the use of general funds and its recent partnership with Habitat for Humanity to carry out Clearance operations throughout the City. The consistent decrease in CDBG funding has resulted in staff reductions and the problems associated with that situation. While not a direct replacement for proper staffing the City has partnered with various agencies including Habitat for Humanity, UAB West, the United Way of Central Alabama and the Bessemer Public Housing Authority to attempt to maintain the services the citizens of Bessemer deserve.

Lead based paint rules and regulations limit the type and extent of rehabilitation services that can be offered due to the expense of lead based paint abatement. A large portion of the housing in Bessemer suffers from the presence of lead based paint. Over 70% of the housing in the City was constructed before 1979. Lead testing is exempted on all houses built after 1979. Lead base paint rules apply across all age groups regardless of that groups susceptibility to the dangers of lead based paint. In the last three years the cost of lead testing has doubled. Testing costs must, in many cases, be paid with Delivery Cost funds. Lead based paint rules create the need for additional funding.

A large area of the City is composed of an active flood plain. This causes the continued deterioration of houses located within that flood plain and, while simultaneously limiting the opportunities for housing rehabilitation because of rules and regulations associated with the flood plain. As such, the City has an exceptional need for funding to relocate the mostly elderly population out of the flood plain.

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

Summary of Housing Needs

Characteristics that are linked to housing instability and an increased risk of homelessness include families classified as low-income or extremely low-income, deteriorated housing conditions, labor market conditions, and the availability of assistance services such as utility bill subsidy, food pantries, etc. A lack of safe, decent, affordable housing stock is also a characteristic of increased homelessness simply because there may not be adequate affordable units within a community to meet the need. The condition of the labor market influences whether or not people can become or continue to be employed. Higher levels of unemployment result in a higher potential to become homeless. The City of Bessemer has 8494 people living below the poverty line for a 31.4% rate. Obviously, income and the ability to procure and maintain housing go hand in hand. It is almost universally true that persons below the 50% of median income, or low income category, have a housing cost burden above 30% of their income.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	29,672	27,672	-7%
Households	11,750	11,195	-5%
Median Income	\$23,066.00	\$29,600.00	28%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,600	2,090	2,159	855	3,490
Small Family Households *	910	630	830	405	1,980
Large Family Households *	140	125	190	45	185
Household contains at least one person 62-74 years of age	480	580	649	225	599
Household contains at least one person age 75 or older	435	405	405	84	345
Households with one or more children 6 years old or younger *	475	270	345	115	340
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	0	0	4	54	10	0	4	0	14
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	0	0	0	4	10	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	10	20	0	80	0	0	10	20	30
Housing cost burden greater than 50% of income (and none of the above problems)	960	255	105	0	1,320	580	395	145	10	1,130

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	190	385	219	0	794	60	215	470	225	970
Zero/negative Income (and none of the above problems)	250	0	0	0	250	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,065	270	125	4	1,464	595	395	160	30	1,180
Having none of four housing problems	420	805	719	215	2,159	180	620	1,160	605	2,565
Household has negative income, but none of the other housing problems	250	0	0	0	250	85	0	0	0	85

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	520	280	115	915	170	210	225	605
Large Related	100	60	4	164	10	45	85	140
Elderly	230	109	104	443	375	335	240	950
Other	400	210	100	710	94	24	65	183
Total need by income	1,250	659	323	2,232	649	614	615	1,878

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	475	130	65	670	170	155	65	390
Large Related	80	25	0	105	10	35	0	45
Elderly	195	34	45	274	320	185	55	560
Other	315	80	0	395	90	20	30	140
Total need by income	1,065	269	110	1,444	590	395	150	1,135

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	40	0	20	0	60	10	0	10	20	40

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	14	10	0	0	24	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	54	10	20	0	84	10	0	10	20	40

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

Currently available data does not provide a way of determining the number and type of single person households alone that are in need of housing assistance. The Department of Economic and Community Development maintains a lengthy waiting list of clients who have requested some form of housing assistance and the Bessemer Public Housing Authority maintains a waiting list of people who have requested housing assistance through the programs that they offer. These lists fluctuate based on the availability of funds, but the need consistently exceeds availability. It is for these reasons that the City of Bessemer has taken measures to improve its housing stock in the targeted areas for homeowners and renters alike. Single persons that require housing assistance require special consideration due to the limited stock of housing units. According to 2013 American Community Survey Estimates, 31.4% of the households in the City of Bessemer live below the poverty level. It is reasonable to assume a significant portion of those living under the poverty level are single person households

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

The US Census data from 2009-2013 indicates 3659 (15.7%) of all persons living in Bessemer under the age of 65 are disabled. Statistics are not available for the City of Bessemer relative to domestic violence, dating violence, sexual assault and stalking relative to housing.

What are the most common housing problems?

The most common housing problems encountered by the staff of the Department of Economic and Community Development involve deteriorating housing stock due to age and the ability of low income individuals to maintain their houses properly. Electrical system repairs, plumbing system repairs, foundation repairs, roof repairs and replacement, HVAC system repairs and issues related to for assistance is related to roofing repairs.

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

The elderly, the disabled, those in the lowest income categories, and those living in flood plains are more often affected than other population types relative to housing problems. It is also true that the lower the income a household has the more likely housing problems will exist.

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

Extremely Low and Low income families are always at greater risk of either residing in shelters or becoming unsheltered. Lower income often results in owned houses that cannot be repaired, or lost due to failure to meet mortgage payments. Those in rental properties also run the risk of eviction due to income problems. The Bessemer Public Housing Authority works to address the needs of many extremely low and low income persons through their public housing facilities. The City of Bessemer does not receive funding from HUD under the Homeless Prevention and Rapid Re-Housing Program.

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

NA

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

Characteristics that are linked to housing instability and an increased risk of homelessness include families classified as low-income or extremely low income, deteriorated housing conditions, labor market conditions, and the availability of assistance services such as utility bill subsidy, food pantries lack of safe, decent affordable housing stock is also a characteristic of increased homelessness simply because there may not be adequate affordable units within a community to meet the need. The condition of the labor market influences whether or not people can become or continue to be employed. Higher levels of unemployment result in a higher potential to become homeless.

Discussion

34.1% of the 27,139 people living in Bessemer live below the poverty level. Approximately 63% of the total population has an income level at or below the low-to-moderate standard for the metro Birmingham/Hoover area which applies to Bessemer. The CDBG program of the City of Bessemer is designed to address as many of the outlined housing needs as possible. The limiting factor, from the perspective of the City, in meeting the established housing needs of the community is funding. Funding limits the number of projects and services that can be undertaken. Funding limits the available staff and thus the number and timeliness of projects that can be completed and undertaken. Of course, there would be no need for CDBG funding if houses were in good condition and the population was bankable. Education, Transportation, Jobs, there is a long list of causal factors relative to the condition of housing as it now exists. As long as these underlying conditions exist there will be a need for a safety net to maintain housing in a decent, safe and sanitary condition.

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

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

Introduction

The Black/African American community in Bessemer has a disproportionately greater need relative to housing problems than other groups.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,910	355	340
White	275	95	55
Black / African American	1,580	260	285
Asian	10	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	30	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,265	825	0
White	245	295	0
Black / African American	1,015	530	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	969	1,190	0
White	260	415	0
Black / African American	650	745	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	35	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	260	595	0
White	20	225	0
Black / African American	210	370	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS

Source:

*The four housing problems are:

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

Discussion

All CDBG programs administered by the City are of the non-targeted City-Wide variety. Programs eligibility, relative to housing assistance, is based primarily on family income with other qualifications factoring in depending on the specific program type. The racial makeup of those receiving CDBG related services through the City of Bessemer have historically been in excess of 95% black/african american. Given that the population makeup of the city is over 70% black/african american and an even greater percentage of those in the extremely low and low income categories are black/african american the makeup of the univers served is understandable. It is, and has been the desire of the City to assist those who need help the most. The Department of Economic and Community Development conducts outreach to all sectors of the City on a consistent basis through public meetings, advertising and special seminars. It is believed that the more effective this outreach is the more nearly the universe of persons served will resemble those who need help the most.

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

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

Introduction

Over 70% of the population of Bessemer is black/african american. Of the black/african american population the need for housing assistance becomes more disproportionate as incomes fall into the extremely low and low income categories. Black/african americans in an overall sense constitute 84% of the individuals who need and qualify for CDBG related housing services. Historically over 95% of the universe served through the City of Bessemer's CDBG housing programs have been black/african american. However, it should be stressed that the number of black/african american families in the extremely low and low income categories works to create a situation where the 95% service rate is proportionate with need and CDBG housing program design.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,660	600	340
White	225	150	55
Black / African American	1,385	455	285
Asian	10	0	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	30	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	665	1,430	0
White	125	415	0
Black / African American	535	1,010	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	285	1,879	0
White	75	600	0
Black / African American	200	1,195	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	60	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	35	820	0
White	4	240	0
Black / African American	30	550	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

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

Discussion

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

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

Introduction:

Over 70% of the population of Bessemer is black/african american. Of the black/african american population the need for housing assistance becomes more disproportionate as incomes fall into the extremely low and low income categories. Black/african americans in an overall sense constitute 84% of the individuals who need and qualify for CDBG related housing services. Historically over 95% of the universe served through the City of Bessemer's CDBG housing programs have been black/african american. However, it should be stressed that the number of black/african american families in the extremely low and low income categories works to create a situation where the 95% service rate is proportionate with need and CDBG housing program design. It should be noted that the Cost Burden for housing rises proportionately as income declines. In almost every case the cost of housing for a family in the low or extremely low income category is in excess of the 30% of income and in most cases the burden is much greater than that. It is a challenge to design programs that can address the needs of the low and extremely low income housing owners because of the cost burden. The City addresses the problems of the elderly and disabled in this category of need through the Emergency Grant Program, but there is a massive need for assistance to stabilize housing and bring it into a safe and sanitary condition that cannot be met because of funding levels and demand for services.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,020	1,774	2,580	340
White	2,390	430	450	55
Black / African American	3,835	1,450	2,095	285
Asian	0	10	20	0
American Indian, Alaska Native	0	0	4	0
Pacific Islander	0	0	0	0
Hispanic	60	55	30	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on an analysis of the CHAS data provided, it appears that those families who identified as being Black/African American had a disproportionately greater need at each of the income categories. However, the need increases as income decreases. The housing problems considered included structures that either lack complete kitchen facilities, lack complete plumbing facilities, house more than one person per room, or present a cost Burden greater than 30%. The housing problem may be any one or more of these four problems. When severe housing problems were considered, a disproportionate need is noted in 0%-30% of Area Median Income category and the 50%-80% of Area Median Income category. In the 80%-100% of Area Median Income category Black/African Americans also had exhibited a disproportionately greater need and supports the overall trend, but the statistical universe was much smaller than the 30% and 50% categories and could be considered inconclusive.

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

The needs of families such as those illustrated above who have significant housing problems are either related to the structure itself, overcrowding, cost burden, or a combination of those factors.

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

Of the City's population of 27,456, 71.4% or 19,546 are black/african american. Due to the spread of the population in general and the overall need for housing assistance in particular CDBG programs have been designed to serve on a city wide basis.

NA-35 Public Housing – 91.205(b)

Introduction

The Bessemer Public Housing Authority (BPHA) has proven to be an exceptionally forward thinking unit with results that speak for themselves. The BPHA manages 1230 occupied public housing units, 473 Section 8 vouchers and 70 VASH. The BPHA recently became the first PHA in Alabama to complete the Rental Assistance Demonstration (RAD) process. As a result the BPHA has been able to undertake an \$8,708,663.00 FHA insured 221 (d)(4) loanrehabilitation project to convert 198 Public Housing Units to Project Based Rental Assistance Affordable Housing (Long Term Project Based Section 8 Rental Assistance) in their Davis/Asbury Howard Apartments. The BPHA along with the City of Bessemer and Jefferson County have applied for Disaster Resiliency Grant Funds to construct 37 single family houses and other related infrastructure on PHA property.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,104	505	0	459	45	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,848	10,897	0	10,737	12,579	0
Average length of stay	0	0	8	4	0	4	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	214	18	0	13	5	0
# of Disabled Families	0	0	258	127	0	103	23	0
# of Families requesting accessibility features	0	0	1,104	505	0	459	45	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	49	24	0	11	13	0	0
Black/African American	0	0	1,055	480	0	447	32	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	4	0	4	0	0	0
Not Hispanic	0	0	1,102	501	0	455	45	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

More than 25% of the people who need Public Housing are disabled. The great majority, over 72%, have children and most, 87%, are in the category of extremely low income persons.

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

630 are on the Public Housing waiting list. 87% of those are extremely low income, 10% are very income, 5% are low income. 49% on the Public Housing list have children. 6% on the Public Housing list are elderly and 26% are composed of families with disabilities. Of those on the Public Housing list 5% are white and 95% are black.

Section 8: 623 are on the Section 8 waiting list. Of those 82% are extremely Low income, 14% are very low income, 4% are low income. 72% have children, 2% are elderly and 25% have disabilities. 4% are white and 96% are black.

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

Most of those in need of public housing assistance are of low to very low or extremely low income status. In general there is a greater need for accommodations based on the requirements of the Americans With Disabilities Act

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Bessemer does not receive ESG funds and has no other funding directed to homelessness at this time. Census data does not provide an estimate of homeless individuals. One Roof, the Continuum of Care, reports 100 total homeless persons in Bessemer. They also indicate that one primary concern is the large number of homeless families that exist. However, homeless families, according to One Roof, are a problem County wide. The City of Bessemer, by all indications, does not have a large or persistent homeless population. The Bessemer Housing Authority and local service agencies agree that the homeless in Bessemer represent persons or families displaced by fire, change in economic conditions or domestic violence. Fortunately, the Continuum and local organizations like the Foundry are available for the homeless.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	28	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	3	59	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	10	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Data provided by One Roof, the Continuum of Care

Indicate if the homeless population Has No Rural Homeless
is:

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

Of the 100 homeless identified by One Roof 37 are now in rental units, 16 are in emergency shelter, 9 are in substance abuse centers, 6 are in transitional housing, 6 are in a house they own, 1 is in a hospital, 6 are in a permanent shelter and 12 are living with family or friends. Only 3 persons were considered unsheltered. It appears the homeless situation in Bessemer is in a constant state of flux with persons and conditions ever changing. However it also seems that One Roof is having a positive effect in that most of Bessemer's homeless now have a roof over their heads. The Foundry is a long standing Bessemer organization that impacts individuals in a positive way to prevent them from becoming homeless. Some of the good work done by the Foundry is shown in the section on Non-Homeless Special needs.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	28	0
Black or African American	64	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Of the 100 homeless identified in Bessemer three were unsheltered.

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

If Bessemer statistics are consistent with those of Jefferson County 28% of the homeless are composed of family groups. 10% of the homeless would be composed of veterans.

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

Direct statistics by race and ethnic group are not available specifically for the City of Bessemer. However, if Bessemer, which is located in Jefferson County, follows the same pattern as Jefferson County 64% of the homeless are black and 28% are white, with other groups making up the 8% balance. Given that the largest population group after black & white is hispanic, at 4.1%, it is reasonable to assume hispanics could represent 8% of the homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 100 persons identified as homeless in Bessemer by One Roof, three were identified as occupying a place not suitable for habitation. The remainder were considered sheltered. While the three persons identified as unsheltered are important the total number is statistically insignificant and can not be used to project or predict anything related to the unsheltered homeless.

Discussion:

All statistical analysis is based on the 100 persons identified as homeless in Bessemer by the one roof organization. Bessemers homeless population is not persistent, but is transitional. It is not known if the

number of homeless at 100 is relatively consistent or not. All statistics were derived from a Point In Time survey conducted by One Roof and other organizations on January 25th, 2012.

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

Introduction:

Due to funding levels the City of Bessemer has no programs other than the public services previously that are designed mentioned designed to address Non-Homeless Special Needs. However, the Emergency Housing Grant program is designed to meet the needs of those with special needs due to medical conditions and disabilities. The Emergency Grant program supplies wheelchair ramps, ADA accessibility improvements, installation of special medical equipment and any other housing modification directly related to a medical condition or disability. The City has no specific CDBG program for this situation, but the Foundry Ministries, a local service organization has a significant presence in Bessemer and in the County relative to drug rehabilitation and homeless prevention. It is believed, based on the comments of participants, that the Emergency Grant program has made it possible for those with disabilities to live at home rather than become homeless.

Describe the characteristics of special needs populations in your community:

Elderly citizens, those with medical needs and the disabled compose the largest groups with special needs. As is the case in many communities some have special needs due to drug addiction. The elderly make up close to 17% of the entire population, but make up a much larger percentage of those with special needs.

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

The City addresses the housing needs of the special needs population directly with the Emergency Housing Grant program. Eligibility for such grants are limited to those 62 and older with a certified disability or long term medical condition. The City works with the faith based community and with UAB West to connect with those in need. The City also conducts public meetings to inform the public of the availability of programs to help those in need. The Foundry Ministries specializes in meeting the needs of those suffering from and recovering from drug addiction.

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

Aids Alabama, a long time HOPWA recipient devoted to helping people with HIV/AIDS, related the following statistics relative to the population with AIDs from the Alabama Department of Public Health.. There are no specific statistics for the City of Bessemer relative to the HIV/AIDS population. However, Bessemer is located in Jefferson County and the following statistics are from Jefferson County. Jefferson

County has one of the largest populations of persons with HIV/AIDS in the United States. There are 547,191 people in Jefferson County. There are 3,244 verified cases of HIV/AIDS in Jefferson County. The HIV/AIDS incidence rate per 100,000 in Jefferson County is 529.9. The population of Bessemer is 27,139. ($.005299 \times 27,139 = 160.89$). Using the rate per 100,000 in Jefferson County as a baseline the incidence of HIV AIDS in Bessemer should be 160.89 persons.

Discussion:

The City does not receive HOPWA funds and had no specific program for HIV/AIDS. However, the Emergency Grant program would apply to those in need because of HIV/AIDS. No statistics are available specifically for Bessemer. However, AIDS Alabama is a state wide organization that works to meet the housing and other needs of those with HIV/AIDS and to help prevent the spread of HIV/AIDS. The Foundry is a local organization that works with many who qualify for "Special Needs:

The Foundry sponsors a significant Recovery and Re-Entry Programs: Meals per week: 279,066, Nights of lodging: 93,022, Health services assistance: 714 individuals, Clothing assistance vouchers: \$10,940 worth of merchandise, Social Services (legal, ID, etc) 1,769 individuals, Employment Readiness: 388,835 hours, Rescue for Community, Meals served to low income and homeless - 7,016, Hours of training to community residents- 416, Food Boxes Distributed- 860, Clothing assistance - , Medical Assistance- 1,841 individuals, Transient nights of lodging- 780 nights

Individuals in Shelter Care through One Roof- 44 individuals in 2014 currently have an open case status.

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

Describe the jurisdiction's need for Public Facilities:

The City of Bessemer has a broad need for Public Facility improvements. The City is constructing the City's first Recreation Center and a new City Hall, both with City funds. The City is committed to continue provide numerous improvements throughout the City related to the Americans With Disabilities Act (ADA) and has been in the process of extensive ADA improvements throughout the City since 2009. Nevertheless, the expense is great and the need is unmet. During the FY2010-FY2014 Consolidated Plan CDBG funds were used to provide ADA improvements at the Civic Center and Public Library. Streets need paving, municipal buildings need ADA improvements, Parks need extensive improvements while the need for public improvements, at parks, for children with special needs is exceptional. Small neighborhood parks are also needed as is signage and walking trails. The City may receive grant funds for a Rails to Trails project, but funding will be needed for the expected 20% match. The City needs funding to assist in relocating families from an extensive flood plain and converting that flood plain into a greenway or a series of parks. The City has a large historic district and multiple structure of historic importance. Several Structures, such as the Lincoln Theater, one of the last existing unrestored African-American theaters existant in the State of Alabama, are important to the City and are in need of Public Improvements to restore building, pave streets, replace sidewalks, etc. The Bessemer Airport is also a City asset that is underutilized. The Bessemer Airport Authority and the Department Of Economic and Community Development are working to devise plans that can make the Airport more effective as an economic development engine while providing much needed services to the public.

How were these needs determined?

Comments from citizens during interviews, Citizen comments during council meetings, the comments of City Council memebbers and the Mayor relative to their view of the conditions of the city and their constituents provided a starting point to study the condition of the City. Department Heads throughout the City, including Street and Sanitation, Fire, Police and Parks & recreation indicated the need for public improvements. In addition drive by surveys of housing stock, Parks and other venues by Economic and Community Development staff provided additional data. Studies by Birmingham's Regional Planning Commission and studies by Auburn Universitie's School of Architecture worked to identify needs. The City also completed an Urban Renewal Plan that identified the needs of the community in detail.

Describe the jurisdiction's need for Public Improvements:

Inasmuch as Public Facilities and Public Improvements fall under the same rule relative to the use of CDBG funds, what holds true for Public Facilities holds true for Public Improvements. Please see the narrative above under Public Facilities.

How were these needs determined?

The determination for Public Facilities and Public improvements are one in the same. Comments from citizens during council meetings, the comments of City Council members and the Mayor relative to their view of the conditions of the city provided a starting point to study the condition of the City. Department Heads throughout the City, including Street and Sanitation, Fire, Police and Parks & recreation indicated the need for public improvements. In addition drive by surveys of housing stock, Parks and other venues by Economic and Community Development staff provided additional data. Studies by Birmingham's Regional Planning Commission and studies by Auburn University's School of Architecture worked to identify needs and make suggestions about addressing those needs. The City also completed an Urban Renewal Plan that identified the needs of the community in detail.

Describe the jurisdiction's need for Public Services:

The City has multiple needs relative to Public Services. For many years the City has provided funding supplemented with CDBG funds to address the educational and job training needs of the City's youth through a summer program called Camp Bessemer. In addition to CDBG funds the City contributes significant dollars from its general fund. In addition, the City and Public Housing Authority have partnered and plan to continue to partner to hold public wellness forums for the elderly residents of the Public Housing Authority and other elderly residents of the City. With a large low and low to moderate income population the need for public services for the youth and elderly of the City is great. Given the decreasing size of the City's entitlement grant, and the 15% limit on Public Services, the impact of any CDBG sponsored Public Service program is limited.

How were these needs determined?

The Public Service projects designed by the City of Bessemer's Economic and Community Development staff with the approval of the City Council and Mayor, were designed to address major, statistically proveable deficiencies various populations in the City lived with on a daily basis. Camp Bessemer was designed to provide job skills and on the job training for youth, but it was also designed to give youth higher goals and a greater understanding of the possibilities life had to offer. Camp Bessemer is an exercise in creating a solid, inquisitive work force with goals that elevate rather than maintain the status quo. The Bessemer Public Housing Authority and the Department of Economic and Community Development worked together to determine the needs of those in public housing that could be addressed by Public Services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Since 2007 the population of the City has decreased from 28,976 to 27,139. The number of occupied housing units increased from 11,805 to 12,576. The composition of the population has changed from 70.0% black, 29.4% white, and 1.5% other to 75.2% black, 18.7 white, 4.1% hispanic and 2% other. In 2007, of the City's 11,805 occupied housing units, 7420 (62.9%) were owner occupied and 4385 (37.1%) were renter occupied, while 2136 were unoccupied. In the latest census, of the 12,576 occupied houses, 5555 houses (44.17%) are owner occupied, and 4652 (36.99%) are occupied by renters. There are 2369 unoccupied houses in Bessemer. Clearly the collapse of the economy in 2008 exacted a significant toll on homeownership in the City. Of the houses that are unoccupied as many as 50% are the result of foreclosure. Unfortunately, as many as 50% of the total number of vacant houses are blighted and are candidates for demolition. The City presently averages 120 demolitions a year. It is anticipated that the City's partnership with Habitat for Humanity has the potential to raise that number significantly. As blight is removed property value will improve. As property values improve the cost of rehabilitation becomes more reasonable relative to the after rehab value of a given property. The age and condition of the housing in the City of Bessemer presents a problem that cannot be adequately addressed given the present assets of the revolving fund. Revolving Loan funds at present projected levels can be expected to provide approximately 35 housing rehabilitation projects over the course of the 2015-2019 Consolidated Plan. These loans will likely be limited to individual in the low-to-moderate income category. This is due to the average cost of \$35,000.00 to bring a house to a CODE conforming condition. Persons in the low to extremely low income category do not have adequate income to borrow \$35,000.00. Therefore, grants to address pressing medically related needs are the most effective way to reach a large number of people and serve those who need help the most. With 34.1% of the population living below the poverty line and a 13% unemployment rate it is difficult for families to meet the monthly payments required by loans. Therefore, economic development is of paramount importance if only to move families from extremely low and low income to low to moderate income. All these factors establish the real world value of houses and the practicality of an effective rehab program to fit market conditions.

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

Introduction

31.4% of the City of Bessemer households live below the Poverty Line. Approximately 40% of that population own and live in single family housing. The condition of housing, in these specific cases, relates to the owners ability, financially, to maintain own and maintain a given house. As cost rise above 30% of the income of an extremely low income owner the burden to maintain increases exponentially. At the 50% point blight can be the expected result. The typical cost to bring a house into a CODE conforming condition is in excess of \$35,000.00 with monthly P&I ranging from \$241.00 to \$337.00. The added cost of insurance and taxes, along with P&I, places the homeowner whose income is below the poverty line in an untenable position. Therefore, fully one third of the population cannot be assisted through loan programs based on market conditions. Of course, those in the extremely low income and low income category can be assisted with grants, but those grants are directed to the elimination of problems related to a disability or long-term medical condition rather than the elimination of CODE violations. The situation relative to the remainder of the population can be delt with by CDBG Housing Rehabilitation loans, assuming a given house can be brought to CODE, without exceeding program cost limits, but the CDBG fund allocation is not adequate to address even 50% of the needs of the community.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	10,108	76%
1-unit, attached structure	228	2%
2-4 units	1,346	10%
5-19 units	1,026	8%
20 or more units	298	2%
Mobile Home, boat, RV, van, etc	308	2%
Total	13,314	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	10	0%	97	2%
1 bedroom	107	2%	810	18%
2 bedrooms	1,507	23%	1,903	42%
3 or more bedrooms	5,075	76%	1,686	38%
Total	6,699	101%	4,496	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The 2015-2019 Consolidated Plan anticipates the the significant rehabilitation of 35 houses and the minor rehabilitaion of 179 houses through the Emergency Grant program given present income projections. All participants must be at or below low to moderate income levels for loan and grant programs. The loan program anticipates eligibility will be limited to those at 80% of median income. The grant program anticipates that most successful applicants will have income levels below 50% of median for the area.

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

The affordable housing inventory decreases as houses fall into disrepair and fail to meet the housing code. There are no projects intended to eliminate housing other than Clearance programs designed to eliminate housing deteriorated beyond the point of reasonable repair. Therefore, no change is expected in a negative sense.

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

The availability of CODE conforming, affordable housing in Bessemer does not meet the housing needs of the population. Adequate housing stock exists, but the condition of those houses is generally substandard and the cost to buy and repair is usually above 30% of income for many applicants. Loans are generally made to homeowners who do not have mortgages on their property.

Describe the need for specific types of housing:

Housing that meets or can meet the specifications of the Americans With Disabilities Act are in short supply. There is a large elderly population and accessibility is a strong need. Small houses on level lots that are energy efficient are ideal for many.

Discussion

With over 1300 foreclosures and abandoned, blighted houses in excess of 1000, according to dashboard surveys, the blight in the Bessemer community negatively effects property values. One area in a flood zone has close to 300 houses in substandard condition. The City hopes to impact blight significantly with its ongoing, locally funded clearance program and through its partnership with Habitat for Humanity. In addition the Bessemer Public Housing Authority os improving two large multi-family facilities employing a RAD grant. The City, The Bessemer Public Housing Authority and Jefferson County have partnered to apply for a Disaster Resiliency grant to build 37 sigle family, detached houses.

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

Introduction

The most recent Census data indicates there are 12,576 housing units in Bessemer. Of those housing units 5555 or 44% are owner occupied and 37% are renter occupied. The remaining 19% of houses that could be occupied are vacant. The median house value in Bessemer is \$88,500.00. The following section will describe the cost of housing, fair market rents, housing trends, general affordability and housing inventory in Bessemer. It should be noted that the Rehabilitation Loan Program, funded from the Housing Revolving Loan Fund, has a maximum loan amount of \$40,000.00 and the Emergency Grant program is generally limited to \$5,000.00. The Rehabilitation Loan Program requires houses to be brought to a CODE conforming condition. Based on the projected after rehabilitation value of homes relative to the actual cost of rehabilitation it is not unusual for loans to be denied because Loan to Value Ratios would exceed 100%. While the City desires to preserve and improve its existing housing stock it is often not practical. The City is investigating the possibility of working with non-profits like Habitat for Humanity to determine if Reconstruction could become a solid way forward.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	56,400	86,800	54%
Median Contract Rent	245	383	56%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,093	68.8%
\$500-999	1,293	28.7%
\$1,000-1,499	15	0.3%
\$1,500-1,999	38	0.9%
\$2,000 or more	57	1.3%
Total	4,496	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	675	No Data
50% HAMFI	2,025	1,565

% Units affordable to Households earning	Renter	Owner
80% HAMFI	3,590	3,035
100% HAMFI	No Data	3,739
Total	6,290	8,339

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

No. The availability of housing is not adequate at all levels due to the deteriorated, substandard condition of existing housing and the ability of those who need housing to afford it. It should be noted that there is a large universe of individuals interested in homes, but few who are bankable. This is especially true at the extremely low and low income levels. The City has partnered with the United Way of Central Alabama to assist citizens with credit counseling to set an applicant on a course that can allow them to successfully apply for both private and government mortgage and rehabilitation funding. The City also works with the Bessemer Public Housing Authority under their Housing Transition program which takes public housing residents through training to become homeowners. Nevertheless, demand for standard housing exceeds supply at this time.

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

The economic crash of 2008 did effectively lower the value of housing in Bessemer, but it also effectively lowered the overall financial status of the population. With a poverty rate of 34.1% and a large segment of the population at or below the low to moderate income level it does not appear that affordability will improve in any projected time frame. The City has an active program designed to assist first time home buyers, but funds are too limited to impact the overall trend in the City at large. Lower home can only cause change in the market if it is the only change in the market. Of course, the market consists of supply and demand. Demand can increase if the financial ability to purchase stays the same while prices go down or if prices stay the same and the financial ability to buy increases. Unfortunately, the economic crash of 2008 and the extremely long and slow recovery have had little effect on affordability.

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

The City of Bessemer does not receive HOME funds. The median rent in Bessemer, according to US City Facts, is \$390.00. The fair market rent for a 1 BR apartment is \$545.00 for a 1 bedroom unit and \$652.00 for a 2 bedroom unit. The City of Bessemer's CDBG Program does not address rental units. The Bessemer Public Housing Authority manages several housing communities with rental rates based on income defined by Section 8 housing limits.

Discussion

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

Introduction

Based on a review of the 2011-2013 American Community Survey, the supply of housing units within the City of Bessemer is comprised of primarily single-family, detached structures (79.3%). Multi-Family housing (3 or 4 units) comprises the next highest percentage at 20.7%. The median value of owner occupied housing in the City of Bessemer is \$88,500.00. The City has carried out an aggressive Clearance program funded in part by CDBG funds and City General Funds, to remove blight, increase property value, lower insurance rates for homeowners and eliminate public safety hazards. The City recently partnered with Habitat for Humanity to receive "Hardest-Hit" funding that will serve to eliminate many more blighted housing units. USA City Facts indicates the typical house in Bessemer has 6 rooms. Median owner costs are \$1,057.00. At any given time only 1.2% of all housing is for sale. The removal of blighted housing and proper maintenance of vacant lots will positively effect property values.

Definitions

The definition of substandard housing used by the City of Bessemer is housing that does not meet International Housing CODE of 2005 standards. That is, substandard housing poses a risk to the health, or is dangerous to the health, safety or general well-being of its occupants or its neighbors and public. Generally, housing that is less than 50% deteriorated is considered a possible candidate for rehabilitation. The City uses the International Housing Code of 2005 as adopted in 2008.

The City of Bessemer defines "Standard Housing" as housing that conforms to the International Property Maintenance CODE.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,282	34%	2,211	49%
With two selected Conditions	47	1%	124	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	4,370	65%	2,161	48%
Total	6,699	100%	4,496	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	810	12%	268	6%
1980-1999	786	12%	628	14%
1950-1979	3,453	52%	2,945	66%
Before 1950	1,650	25%	655	15%
Total	6,699	101%	4,496	101%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,103	76%	3,600	80%
Housing Units build before 1980 with children present	340	5%	120	3%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	200	100	300
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

Vacant Houses

Data Source Comments:

Need for Owner and Rental Rehabilitation

The need for housing rehabilitation is exceptionally high. All CDBG programs related to rehabilitation are limited to owner occupied, single family housing. More than 70% of the City's housing was constructed before 1979. The City maintains a housing assistance application list in excess of 200 applications. All such houses are substandard and fail to meet the CODE in some fashion. Given the age of the housing in Bessemer Lead Based Paint is a critical concern. Lead and the large inventory of substandard housing in Bessemer point to an exceptional need for rehabilitation services. According to surveys by the City's CODE inspectors conservatively estimate that there are in excess of 200 vacant houses in the City and no

more than 50% of those are candidates for rehabilitation. The need for rehabilitation easily exceeds the available resources of the City's CDBG program.

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

There were 10,814 occupied housing units in Bessemer in 2013 according to the American Fact Finder. 78% of those units were built before 1979. Therefore 8434 houses in Bessemer are subject to lead based paint. It is reasonable to assume that those at or under the low to moderate income level would have a tendency to occupy older houses based on expense. Therefore, it is likely that more than 78% of low to moderate income individuals live in houses with lead based paint.

Discussion

With the incidence of lead based paint in the City at or above 78%, it is City policy to test every home where rehabilitation might disturb a painted surface, or in cases where rehabilitation costs exceeded \$5,000.00. It is also City policy to abate lead based paint rather than conduct interim controls. The City of Bessemer has developed an ongoing Clearance program using City funds and has partnered with Habitat for Humanity to utilize Hardest Hit grant funds to increase the effectiveness of the process. Blight removal should increase property values and quality of life in the City.

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

Introduction

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.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,186	539			423	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

<p style="margin: 0in 0in 0pt 0.25in; line-height: normal;">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.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

The Bessemer Public Housing Authority began remodeling two major complexes on 8/27/15 with \$8,708,663.00 in improvements, funded through a RAD grant. Another project involving some 37 single family houses will begin construction soon based on the date funding is received.

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

In order to address the shortage of Public Housing the PHA will maximize the number of affordable units available to the PHA within its current resources by: employing maintenance and management policies to minimize the number of public housing units off-line Reducing turnover time for vacated public housing units Seeking replacement of public housing units lost to the inventory through mixed finance development. Participating in Consolidated Plan development process to ensure coordination with broader community strategies. The PHA shall increase the number of affordable housing units by: Applying for additional section 8 vouchers should they become available Leveraging affordable housing resources in the community through the creation of mixed-finance housing. Applying for any HUD affordable Housing Demonstrations

Discussion:

The PHA has been largely successful in meeting the objectives mentioned in its 2010 Action Plan. The PHA has built a solid partnership with the City of Bessemer's Department of Economic and Community Development and other area agencies. It implemented voucher homeownership programs, converted public housing to vouchers and implemented other home ownership programs. The PHA

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

Introduction

The City of Bessemer does not receive ESG funds and does not direct CDBG funds to the direct benefit of the homeless. However, the Continuum of Care through the One Roof organization works throughout Jefferson County to address the needs of the homeless. The Foundry, a service ministry directed toward the problems associated with drug addiction also works to prevent homelessness and to reintegrate persons into society.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Foundry provides the following:

Recovery and Re-Entry Programs |

Meals per week: 279,066

Nights of lodging: 93,022

Health services assistance: 714 individuals

Clothing assistance vouchers: \$10,940 worth of merchandise

The Foundry provides the following related services: Social Services (legal, ID, etc) 1,769 individuals, Employment Readiness: 388,835 hours

Rescue for Community: Meals served to low income and homeless - 7,016, Hours of training to community residents- 416, Food Boxes Distributed- 860, Medical Assistance- 1,841 individuals, Transient nights of lodging- 780 nights

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Continuum of Care directed by "One Roof" coordinates the efforts of a number of groups that help the homeless throughout jefferson county. Those organizations include:

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

Introduction

The City of Bessemer does not receive CDBG funding adequate to address special needs facilities. The City can and does utilize Public Services funding to reach youth through job training and education.

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

The City has an active program to remove barriers to the disabled specified in the Americans With Disability act. The City also uses CDBG funds to address issues associate with the Americans with Disabilities act.

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

UAB Medical West works with the City to identify candidates for Emergency Housing Repair Grants. Emergency Grants are available to disabled persons and elderly persons.

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

The City will continue to utilize the Emergency Grant program to provide structural alterations that allow the diabled to continue living in their homes.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City utilizes its Emergency Housing Repair Grant program to provide services to homeowners who have needs related to disabilities and long term medical conditions. The Emergency Housing Grant can be used for ADA compliance, Accessibility and other expenses associated with the installation of equipemt related to health care needs.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are no local or state level policies negatively 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.

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

Introduction

The City of Bessemer is a Community that, in the not too distant past, centered its economic on heavy industry with companies like Railroad Car manufacturer Pullman Standard. In the 1980's the industrial base was severely diminished, including Pullman Standard which went out of business. Today the City has recovered from many of those loses and the economy is more diverse. Large industrial plants like US Pipe and Foundry' Ductile Iron Pipe Plant and Amsted Rail have located in the community as have large retail developments like the Tannehill Promenade, Distribution Centers like Dollar General and a strong presence by the automotive retail industry. UAB West hospital is one of the communities largest employers. The workforce continues to be capable in the sector of heavy industry, but like available businesses has become more diverse.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	68	117	1	1	0
Arts, Entertainment, Accommodations	1,079	1,619	15	14	-1
Construction	319	659	4	6	2
Education and Health Care Services	1,369	1,544	19	13	-6
Finance, Insurance, and Real Estate	644	718	9	6	-3
Information	194	257	3	2	-1
Manufacturing	884	973	12	8	-4
Other Services	266	516	4	4	0
Professional, Scientific, Management Services	459	473	6	4	-2
Public Administration	1	0	0	0	0
Retail Trade	1,369	2,645	19	23	4
Transportation and Warehousing	329	895	4	8	4
Wholesale Trade	411	1,212	6	10	4

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	7,392	11,628	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	11,884
Civilian Employed Population 16 years and over	10,348
Unemployment Rate	12.92
Unemployment Rate for Ages 16-24	36.18
Unemployment Rate for Ages 25-65	6.75

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	1,293
Farming, fisheries and forestry occupations	509
Service	1,144
Sales and office	3,541
Construction, extraction, maintenance and repair	582
Production, transportation and material moving	774

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,593	65%
30-59 Minutes	3,124	31%
60 or More Minutes	408	4%
Total	10,125	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	903	275	1,227

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,681	335	1,807
Some college or Associate's degree	3,558	311	1,225
Bachelor's degree or higher	1,544	51	453

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	8	127	152	308	594
9th to 12th grade, no diploma	521	544	436	838	916
High school graduate, GED, or alternative	900	1,139	1,069	2,644	1,772
Some college, no degree	891	815	914	2,147	709
Associate's degree	52	205	405	608	76
Bachelor's degree	199	419	374	594	167
Graduate or professional degree	0	165	68	428	114

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,078
High school graduate (includes equivalency)	25,956
Some college or Associate's degree	27,678
Bachelor's degree	41,538
Graduate or professional degree	48,710

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Health Care, Industrial Manufacturing, Arts, Entertainment and Accommodations, Retail Trade, Warehousing & Distribution and Transportation and Education are major employment sectors in the City

of Bessemer. The government sector is also a large employer including the Alabama Department of Human Resources which is located in Bessemer.

Describe the workforce and infrastructure needs of the business community:

The community continues to need a workforce that is capable in the industrial sector, but it also needs workers in the technological and medical sectors. As technology improves and the infrastructure of business diversifies the demand for a more educated and diverse workforce has followed. There is a large need for high school graduates to work in warehousing facilities.

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

The economic downturn in 2008 effected industrial employment and limited investment in new business across the board. In recent years the City has been successful in attracting large employers like Dollar General, Amsted rail, the Colonial Promenade. The Dollar General Location is a 1,000,000 square foot warehouse that expects to eventually employ close to 1000 people. The Colonial Promenade is a \$100,000,000.00 retail development and Amsted Rail is a manufacturing facility for train car suspensions and parts that will provide a large number of high paying jobs. Workforce development is of paramount importance to employers. In many cases, specifically Amstead Rail, the State of Alabama assisted in work force training to incentivize industry.

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

The skills and education level of the workforce correspond well to available employment in many areas. Employers like Dollar General say the pool of qualified workers fit their needs well. However, the universe of available workers with college degrees is limited in relation to the more technologically demanding jobs coming online. Retail positions are a good match to many high school graduates as are warehousing jobs. The Promenade, along with numerous other retail developments and Dollar General are good examples of natural fits for the Bessemer workforce.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The State of Alabama actively participates in workforce training for a variety of more technical industries. The State conducted workforce training for Amsted Rail as part of an incentive package to

attract the major rail suspension manufacturer to the City. Lawson State Community College is active in seeking to design and provide workforce training that fits local and regional needs.

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

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City offers tax incentives for new business and business expansion. The City has participated in structuring Bond funding to attract business and government offices like the Alabama Department Of Human Resources. The City maintains an Economic Development Revolving Loan fund to attract new business and encourage the expansion of existing business with the primary goal of creating jobs for low to moderate income persons.

Discussion

The City of Bessemer continually works to bring in new business and help existing business expand. The City employs programs for economic development that take advantage of CDBG funding for job creation, State assistance for job training and many other important areas related to economic development. The City has historically worked with new and existing businesses to provide incentives when warranted. The process of economic development is a fluid, competitive one. The City of Bessemer has been on the forefront of economic development in Jefferson County for the last few years and should maintain that position if it is successful in landing pending economic development projects. The City works with the State of Alabama's Department of Commerce, the Birmingham Business Alliance, the Regional Planning Commission of Greater Birmingham, consultants and developers to attract as many businesses as possible.

MA-50 Needs and Market Analysis Discussion

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

Households with multiple housing problems exist throughout the City in significant numbers. One area of the City known as the Pipe Shop has a heavy concentration of non-CODE conforming housing. However, the same area is in a 100 year flood plain. Flooding is consistent and almost every house in the area has significant water damage. Houses in this area are not practical to rehabilitate with CDBG funds because of associated flood insurance requirements and the low after rehab value of each house. It is most accurate to say that City housing programs must be designed to address housing rehabilitation on a City Wide basis. Concentration of substandard housing outside the flood zone are limited. However, the housing occupied by the 34.1% of Bessemer residents who live below the poverty line are subject to multiple problems. It is this pervasive spread of housing with exceptional problems that causes the City to refrain from targeting specific areas.

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

The population spread throughout Bessemer is generally diverse. However, there are limited areas of the City where a specific racial group may predominate. There is a large flood zone on the north side of the City that exhibits concentrations of ethnic minorities.

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

Market characteristics are similar throughout the City with the exception of flood zones. In these areas the condition of housing is worse based on flood damage. In addition, significant rehabilitation in flood zones is not practical due to property value restrictions flooding causes. These neighborhoods are trapped by the conditions brought about by flooding. Permanent Relocation would seem to be the only viable, long term objective. These neighborhoods consist of a variety of housing types including single family homeowner units, single family rental units, multi-family rental units, duplex rental units, vacant housing, and dilapidated housing. While the majority of the housing in these areas are homeowner occupied, there is a significant number of rental units as well. Local realtors have indicated that there are many current renters who wish to become homeowners but they do not have money for a down payment on a home purchase and/or have severe credit problems that prevent them from successfully obtaining a home loan. In some cases people can afford the monthly mortgage and utilities, but must turn to relatives for assistance with down payment and closing costs. For those who do not have the benefit of relatives or friends who can assist them, they must remain renters without much hope of becoming homeowners. The City continues to work to design programs that can assist those with the ability to become homeowners through down payment assistance and other similar programs.

Are there any community assets in these areas/neighborhoods?

Every area of the City has assets that are important. Insofar as areas in the flood zone the overriding factor is the impact of the flood zone's existence on property values and property condition. Many of the citizens who live in these areas, along with their neighborhood and political leaders, are very active in trying to make where they live the best it can be.

Are there other strategic opportunities in any of these areas?

It is generally believed that the best process for areas in the flood zone would be to relocate families from the flood zone and to then convert the flood zone to a greenway or a park. The property is well situated to function well as a greenway and the families living in the flood zone would benefit greatly by living in areas that did not have the disadvantages associated with the flood zone.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Community Developments Objectives are to enhance neighborhood stability, to utilize CDBG funds for physical improvement, Historic Rehabilitation, Housing Rehabilitation and Reconstruction, to encourage Business and Job development, to provide educational opportunities, to enhance access to Park & Recreation facilities, to provide educational opportunities through improved Public Services and to create increased housing production and home ownership for families at all income levels. The projected use of funds stated herein has been developed to give maximum priority to activities which will benefit low and moderate families 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 and reversing negative trends associated with urban decay and blight. The City's strategy for community development has three basic goals: 1) To encourage neighborhood stability through physical improvement and housing rehabilitation; 2) improve the economic life to the City by encouraging business development and jobs, and 3) provide increased production and home ownership for families at all income levels. 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 outline above in as many communities and neighborhoods as funding permits. The FY2015 Action Plan and 2FY015-FY2019 Consolidated Plan provides detailed sources and uses of funds and state the activities the City will be undertake. Activities include; Housing Programs, Public Services, Parks and Recreation, Public Improvements and Economic Development.

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

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

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

CDBG funds are allocated on a City-Wide basis. All housing program eligibility is based on the income eligibility of the homeowner. Economic Development Loans are based on job creation. Public Services and Public Facilities are also City-Wide by design.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Rehabilitation Loans
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation Loans
	Description	<p>Housing Rehabilitation Loans is a category designed to provide rehabilitation assistance to low, and low to moderate homeowners by upgrading the existing stock of affordable housing through rehabilitation of structures classified as substandard, but suitable for rehabilitation. To bring housing into compliance with the International Housing CODE. To provide assistance for repairs to maintain housing stock in a decent, safe and sanitary condition. To limit the loss of affordable housing and to promote and provide for rehabilitation of historic properties. The Category of Housing Rehabilitation Loans includes The Buy/Rehab/Sell program and the Refinance/Rehabilitaion program. The Refinance/Rehabilitation program addresses the need to make rehabilitation possible through restructuring debt. The Buy/Rehab/Sell program makes homeownership abvailable to first time home owners while rehabilitating existing housing stock. It should be noted that Housing Reconstruction is also included in the Housing Rehabilitation Loan category. Housing Reconstruction Loans allow for the construction of housing on lots where houses have existed in the past.</p>
	Basis for Relative Priority	The City has a large inventory of older houses owned by individuals at or below the low-to-moderate income level. Maintaining these houses in a decent, safe and sanitary condition is a high priority.
2	Priority Need Name	Lead Paint

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Emergency Housing Repair Grants Housing Rehabilitation Loans
	Description	To provide Lead Based Paint testing and abatement assistance to low and low to moderate income households with children under seven (7) years of age whose homes contain hazardous levels of lead paint or where children up to twelve (12) years of age have elevated blood lead levels. To provide temporary relocation, as necessary, to facilitate lead abatement procedures. Lead Paint abatement and testing applies across all housing rehabilitation programs whether funded from the Revolving Loan Fund or from the CDBG Entitlement as a grant. Temporary Relocation falls under this category as it may be necessary to relocate families during construction due the dangers associated with lead paint removal.
	Basis for Relative Priority	Close to 90% of all the rehabilitation work done through CDBG programs in the City of Bessemer is done on houses built prior to 1979. The City must follow all lead based paint regulations in the rehabilitation process. The lead paint program is designed to meet those requirements.
3	Priority Need Name	Emergency Repair Grants
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Emergency Housing Repair Grants

	Description	Emergency Repair Grants are funded from the CDBG Entitlement. It is a housing rehabilitation program and it has many of the same goals as the Housing Rehabilitation Loan Program, but it differs in scope and funding source. The program is designed to address the needs of the elderly and disabled by providing Emergency Repair grants to elderly homeowners, of low to moderate income, to address health, safety, stability and accessibility issues and to maintain the stock of affordable housing at the highest level possible.
	Basis for Relative Priority	The City has a large elderly/disabled population in income categories at and below 80% of median income. The City receives more applications for Emergency Grant related services than can be accommodated by available funding.
4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development Other
	Geographic Areas Affected	
	Associated Goals	Public Services
	Description	Provide public services (including labor, supplies, and materials) that are directed toward improving the community's educational and job training opportunities. Including, but not limited to, those concerned with education, job training and recreational needs carried out by the City or other public or private non-profit entities. To provide educational programs for low and low to moderate income elderly and children. To enhance educational opportunities on a city wide basis.
	Basis for Relative Priority	The City has provided a job training program for its youth for many years. The Camp Bessemer program, under the Public Services category, is paid for by a combination of City General Funds and some annual funding from the CDBG program. 31.4% of the population of the City live below the poverty level. Camp Bessemer is directed toward the needs of those in the low-to-moderate income category.
5	Priority Need Name	Public Facilities

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public Facilities
	Description	Provide support to Public Facilities and Improvements including, but not limited to, acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements carried out by the City or other public or private nonprofit entities. To address city wide compliance with the American's With Disabilities Act and other eligible facility improvements.
	Basis for Relative Priority	The City is in the process of a process to make City infrastructure compatible with the Americans With Disabilities Act.
6	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Economic Development Loan

Description	Designed to promote and strengthen the Economic Base and the Business climate through the creation and retention of jobs, support of a healthy and diversified economy and to contribute to the long term economic growth and vitality of the community by significant Historic Rehabilitation, CODE related improvements, removal of Slum and Blight and assistance with equipment acquisition. To conduct special economic development activities through grants to attract business and promote job creation. To provide for repayment of outstanding Section 108 Loans. The primary objective of Economic Development Loans is to facilitate job creation for low to moderate income persons.
Basis for Relative Priority	The City has an unemployment rate near 13%. Job creation in such an environment is a necessity and is general economic development.

Narrative (Optional)

All CDBG programs administered by the City of Bessemer are done so on a City -Wide basis. There is no geographic targeting.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant Based Rental Assistance is not part of the City of Bessemer's Consolidated or Action Plans. All housing related programs are designed for homeowners or home ownership. However, the Bessemer Public Housing Authority manages an extensive group of rental properties for low to moderate income individuals.
TBRA for Non-Homeless Special Needs	The City does not have a Tenant Based Rental Assistance program for Non-Homeless Special Needs.
New Unit Production	The City of Bessemer does not anticipate new construction through its CDBG program. However, the City intends to partner with Habitat for Humanity to build several new homes during the time frame of this Consolidated Plan. Locating properties with clear title has been problematic. However, the new clearance program conducted by Habitat for Humanity is expected to provide a number of buildable lots with clear title. It is expected that the use of CDBG funds will be limited to projects falling under the category of Reconstruction. Income and credit worthiness are direct impediments to the success of new construction in the Bessemer community. Market conditions of note include income levels and credit. As the economy has improved income levels have increased, but issues related to credit remain. The City has partnered with the United Way of Central Alabama for credit counseling in hope that the pool of eligible home buyers can be increased.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Rehabilitation is a key, ongoing part of the CDBG program of the City of Bessemer. The City has two types of programs to address rehabilitation needs. Emergency Grants from entitlement funds and rehabilitation Loans from revolving loan funds. The City has a large population of elderly and disabled residents who, for the most part, own their homes mortgage free. Many fall in the very low income category, with only social security as an income source, thus grants are the most practical solution. Loans for the elderly, as a general rule, are limited to Deferred Loans that are not repaid as long as the homeowner maintains title to the home. These are limited due to available funding and the lack of consistent program income generated to replenish the Housing Revolving Loan Fund. The blighted condition of many properties due to foreclosure limits the practicality of major rehabilitation projects. However, new construction through Reconstruction is a workable alternative. The City has partnered with Habitat for Humanity and will use general funds to leverage limited CDBG funds for Reconstruction projects during the period of this Consolidated Plan. The value of housing, collateral value, credit and income are the Market Forces that limit the universe of eligible homebuyers. The City has partnered with the United Way of Central Alabama for credit counseling in hope that the pool of eligible home buyers can be increased. Housing values have not significantly improved since 2008, but income has improved. Collateral values are a significant impediment relative to rehabilitation projects that require a structure to be brought to a Housing CODE conforming condition.</p>
Acquisition, including preservation	<p>The City supports historic rehabilitation. At present, a study, funded through the CDBG program, is underway to ascertain the viability of the preservation of the Lincoln Theater. The City has a great deal of beautiful, historic architecture, but low CDBG funding levels prevents the preservation of most of those structures with CDBG funds. Where CDBG funds are used the City complies with all State regulations related to historic structures. Market conditions have depressed the value of most historic housing and the cost for proper rehabilitation and the necessity for CODE conformance limits the possibility of the use of CDBG funds.</p>

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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 has also taken part in the application process for a Disaster Resiliency grant, along with Jefferson County, which would provide significant home ownership opportunities for Bessemer's citizens. The City will close out its involvement with the NSP program this summer. 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 a good level.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	486,551	274,712	898,052	1,659,315	3,044,892	The City anticipated no more than the present annual funding amount to be available for the balance of the FY2015 through FY2019 Consolidated Plan.

Table 50 - Anticipated Resources

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

The City has committed general funds to supply administrative funds for the partnership with Habitat for Humanity to remove blighted structures throughout the City.

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.

Discussion

With recent entitlement cuts the City of Bessemer's CDBG program has become focused on meeting the needs of as many people as possible through the Emergency Grant program. The City recently agreed to partner with UAB West relative to the Emergency Grant program. UAB West will provide contact data and referrals for their patients who are program eligible. This should result in a more focused program and a much high annual number The City is actively pursuing of individuals served. The goal is to help those who need the help most. The partnership with Habitat for Humanity will allow the City to use the funds that are saved on Clearance activities for other housing related activities. If the City is successful in its Disaster Resiliency grant application ober 37 new structures will be available for the citizens of Bessemer in general, and transitioning residents of the Bessemer Public Housing Authority in particular. The City is also actively pursuing grant funds through the Birmingham Regional Planning Commission for funds to develop a rails-to-trails project that will interface with the City's new Recreation Center.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BESSEMER	Government	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
Bessemer Public Housing Authority		Public Housing Rental	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bessemer, through its Department of Economic and Community Development, provides a comprehensive housing program designed to address the specific needs of those who are elderly or disabled, as well as the general need for housing rehabilitation. The housing program has been successfully administered for many years. The Department also provides management of the City's Economic Development (Job Creation) program. The structural design of the Department of Economic and Community Development is strong and program design is comprehensive. Program delivery is limited only by funding availability and the limits a lack of funding can limit staff size. The City has partnered with Habitat for Humanity to improve the removal of blight and to enhance the future delivery of housing programs.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			

Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			

Table 52 - Homeless Prevention Services Summary

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

The City does not receive ESG funds. However, the City is exploring the possibility of providing housing that could be used by the One Roof organization to provide temporary housing for homeless families.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City is exploring the possibility of providing temporary housing for homeless families in concert with the One Roof organization, but has no other homeless outreach programs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City hopes to apply for ESG funding and to partner with the One Roof organization to design programs and services that will address the needs of the homeless.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Emergency Housing Repair Grants	2015	2019	Affordable Housing Non-Homeless Special Needs		Lead Paint Emergency Repair Grants	CDBG: \$879,000	Homeowner Housing Rehabilitated: 179 Household Housing Unit
2	Housing Rehabilitation Loans	2015	2019	Affordable Housing		Housing Rehabilitation Loans Lead Paint	CDBG: \$1,051,000	Homeowner Housing Rehabilitated: 35 Household Housing Unit
3	Economic Development Loan	2015	2019			Economic Development	CDBG: \$274,712	Businesses assisted: 8 Businesses Assisted
4	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
5	Public Facilities	2015	2019	Non-Housing Community Development		Public Facilities	CDBG: \$150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 27000 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Emergency Housing Repair Grants
	Goal Description	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. Participants must be 62 years of age or older or permanently disabled. Priority is given to repairs directly related to a certified disability or to direct threats to safety. 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. Work may be done through licensed contractors utilizing a bid process or through a non-profit organization based on the cost of materials plus a set percentage fee for labor. Program limit may be exceeded at discretion of the Director for health and safety. Properties in flood plains are not eligible. 100% low mod benefit. One time, lifetime, benefit. Funds derive from CDBG Entitlement.
2	Goal Name	Housing Rehabilitation Loans
	Goal Description	There are several programs that fall under the Rehabilitation Loan category of the Consolidated plan. All are designed to bring houses into a CODE conforming condition or to address health and safety issues. Funding for these programs comes exclusively from the Housing Revolving Loan Fund. The typical loan has an interest rate of 3% and a term designed to make payments affordable. Standard underwriting procedures apply. Programs include Rehabilitation Loans, Deferred Loans, Homebuyers Assistance Loans, Rehabilitation Refinancing, Buy/Rehab/Sell, Relocation, Reconstruction and Down Payment Assistance.
3	Goal Name	Economic Development Loan
	Goal Description	Business loans with the National Objective of job creation for low to moderate income persons.

4	Goal Name	Public Services
	Goal Description	The City has chosen to direct \$50,000.00 per year from the Public Service category to fund "Camp Bessemer". Camp Bessemer is a Youth job training, education and employment project. The City also provides funding for Camp Bessemer from its general fund. Funding to be provided each year of the five year COnsolidated Plan.
5	Goal Name	Public Facilities
	Goal Description	The City has decided to direct \$50,00.00 in FY2015 and \$25,000.00 for every year of the new Consolidated Plan to the improvement of Parks throughout the City.

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

Over the course of the FY2015-FY2019 Consolidated Plan it is the goal of the City to provide Emergency Grants to rehabilitate approximately 179 houses and to provide loans from the revolving loan fund to rehabilitate approximately 35 houses. Emergency Grants are targeted to participants at or below the low-to-moderate income level. It is estimated that 30% of funding will go to low-to-moderate income persons, and 70% will go to low or extremely low-income persons. Economic Development Loans are funded from the Economic Development Revolving Loan Fund.

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

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

The PHA established objectives to strive to meet its goal of complying with 504 and the American's With Disabilities Act including: 1. Providing additional accessible units for applicants and residents with mobility disabilities as required at all existing and newly developed residential sites and common areas. 2. Provide 504 and ADA compliance for Main Office and all common areas, 3. To employ effective maintenance and management polocies to minimize the number of housing units off-line. 4. To seek to replace public housing units lost to the inventory through mixed finance development.

Activities to Increase Resident Involvements

The Bessemer Housing Authority regularly encourages residents to participate in resident services activities, public meetings held on-site, and community public hearings. In addition they have a resident who serves on the Board of Commissioners and acts as a representative for the residents.

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

No

Plan to remove the 'troubled' designation

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

Barriers to Affordable Housing

There are no local or state level policies negatively 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Transportation to jobs is a primary concern relative to employment opportunities and the ability for a family to afford housing. In order to enhance the availability of transportation for low-to-moderate income persons, the elderly and the disabled, the City contributes to the Jefferson County Mass Transit System. In early 2010 the City of Bessemer received a grant from the Regional Planning Commission for a study to determine transportation needs. The study provided data to apply for grants to acquire buses for a transit system within the City. Economic development is key to lowering the high unemployment rate to improve the opportunity for citizens to afford housing. Lower unemployment translates to an improved ability for Bessemer's citizens to earn the income necessary to qualify for loans and improve housing choice. The City of Bessemer has worked diligently, and will continue, to attract new business and help grow existing concerns. The City of Bessemer has addressed and plans to continue addressing the problems associated with the poor condition of its housing stock and the opportunities for home ownership with its CDBG Housing Program and its Neighborhood Stabilization Program (NSP1). The City, as a CDBG entitlement, has a broad and effective housing program designed to provide loans and grants to improve housing and to provide opportunities for home ownership.

SP-60 Homelessness Strategy – 91.215(d)

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

The Consolidated Plan does not specifically address the homeless with CDBG funding. However, City programs and policies are designed to make housing more available and accessible to all citizens. The City is in the process of applying for ESG funding through the Alabama Department of Economic and Community Affairs.

Addressing the emergency and transitional housing needs of homeless persons

The Consolidated Plan does not address emergency shelter and the transitional housing needs of homeless persons. However, the City is in consultation with "One Roof" to determine if CDBG related housing could be used for homeless families at a future date. The City also hopes to acquire ESG funding. The City partners with the United Way of Central Alabama to provide credit counseling and to put low to moderate income individuals on a path to homeownership.

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 housing programs of the City are designed to rehabilitate the houses of existing low and low to moderate income homeowners and to provide housing for low and low to moderate income persons. Repairs are routinely done to address ADA compliance, and energy efficiency. The Rehab/Refinance program is designed to refinance houses with high interest rates to make rehabilitation feasible. The City also has programs to provide down payments for first time homebuyers.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

All City Housing programs are designed to serve the needs of the very low and low to moderate income person. The City works with UAB West to provide housing repair and rehabilitation services to the disabled and those with long term medical conditions. UAB West assists in identifying persons who need housing repairs to allow them to live at home. The Foundry also work with groups that are predisposed to homelessness.

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

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

The City continues to test for lead based paint and to abate lead as required under CDBG rules and regulations. All houses built prior to 1979 are tested for lead as a condition of participation in the Rehabilitation Loan Program and the Deferred Loan Program. In addition lead tests are performed as a condition of participation in the Emergency Grant Program if a surface exists that will be impacted by the rehabilitation process. All participants are provided with literature concerning lead based paint. Community meetings are held in conjunction with authorities from the State of Alabama who have responsibility for lead based paint control. All jobs undergoing abatement are carried out by licensed lead abatement contractors and final lead clearance is conducted before funds may be disbursed.

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

The actions above are taken to comply with all Federal and State laws. It is assumed that the presence of lead based paint is pervasive. More than 50% of the 12,369 houses in Bessemer were built before 1979. Lead testing is always conducted when lead surfaces can be disturbed or CDBG regulations require it.

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

Lead based paint testing and abatement procedures are an integral part of all housing programs in keeping with applicable State and Federal regulations and in accordance with CDBG rules. They are part of the Action and Consolidated Plans of the City. No project may begin without full, certified, knowledge of the status of lead based paint on a given structure. City housing program policy and procedures include all lead based paint impacted by the rehabilitation process or required to be addressed by CDBG rules and regulations.

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

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

The City of Bessemer seeks to provide citizens with the highest quality of life possible. The City has embarked on a blight removal program, with City funds, that improves safety and lowers the cost of insurance for homeowners. The City through its Park and Recreation Department provides no-cost entertainment opportunities for citizens. The City sponsors programs designed to provide information on health care, homeownership, lead paint hazards and other subjects that have the potential to allow citizens to stretch their budgets. The City also provides job training programs and summer jobs programs for City youth. The priorities outlined in the strategic plan, represent the strategic goals, programs, and policies designed to address public service needs, the housing needs, and the community development needs of the community for the next five years. The primary goal is to coordinate efforts into a central plan focused on providing decent, affordable housing; improving safety and livability of neighborhoods; increasing access to quality facilities and services; revitalizing deteriorating neighborhoods; and providing access to credit for community development that promotes long-term economic and social viability. The plan must also take into consideration the many factors over which the City has no control such as the reduction in funding shortfalls, increased need, and national economic downturns. A direct benefit of this process is preservation and provision of safe, decent, and affordable housing. These efforts will incrementally assist in the reduction of number of the poverty level families through the provision of housing, and community and support services.

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

The housing programs administered by the City of Bessemer focus on very low, low and low-to-moderate income persons. In many cases these programs lower the cost of housing allowing the income of a family to go farther. In other cases housing programs address medical needs, allowing participants to function without the need for expensive medical services outside the home. Energy efficiency improvements often result in significant savings. Generally the Housing programs administered by the City result in a higher quality of life at a lower cost.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Bessemer's Department of Economic and Community Development reviews annual plan goals and projects on a quarterly basis, with additional reviews as required. Reviews are designed to determine if all programs are being carried out in accordance with the Consolidated Plan, and to insure that statutory and regulator are met. Area's of emphasis include job creation relative to economic development loans, and maintenance of CDBG timeliness standards. Economic Development loans are given with the stipulation that new, full-time permanent jobs must be created for low to moderate income persons. Businesses agree to complete job creation within one year of the loan closing date as a condition of the loan. The City will continue to prepare an annual CAPER and to use that CAPER to evaluate the effectiveness of all CDBG related programs.

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 has also taken part in the application process for a Disaster Resiliency grant, along with Jefferson County, which would provide significant home ownership opportunities for Bessemer's citizens. The City will close out its involvement with the NSP program this summer. 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 a good level.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	486,551	274,712	898,052	1,659,315	3,044,892	The City anticipated no more than the present annual funding amount to be available for the balance of the FY2015 through FY2019 Consolidated Plan.

Table 54 - Expected Resources – Priority Table

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

The City has committed general funds to supply administrative funds for the partnership with Habitat for Humanity to remove blighted structures throughout the City.

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.

Discussion

With recent entitlement cuts the City of Bessemer's CDBG program has become focused on meeting the needs of as many people as possible through the Emergency Grant program. The City recently agreed to partner with UAB West relative to the Emergency Grant program. UAB West will provide contact data and referrals for their patients who are program eligible. This should result in a more focused program and a much high annual number The City is actively pursuing of individuals served. The goal is to help those who need the help most. The partnership with Habitat for Humanity will allow the City to use the funds that are saved on Clearance activities for other housing related activities. If the City is successful in its Disaster Resiliency grant application ober 37 new structures will be available for the citizens of Bessemer in general, and transitioning residents of the Bessemer Public Housing Authority in particular. The City is also actively pursuing grant funds through the Birmingham Regional Planning Commission for funds to develop a rails-to-trails project that will interface with the City's new Recreation Center.

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		Housing Rehabilitation Loans Emergency Repair Grants	CDBG: \$142,200	Homeowner Housing Rehabilitated: 28 Household Housing Unit
2	Housing Rehabilitation Loans	2015	2019	Affordable Housing		Housing Rehabilitation Loans Lead Paint	CDBG: \$274,712	Homeowner Housing Rehabilitated: 8 Household Housing Unit
3	Economic Development Loan	2015	2019			Economic Development		Jobs created/retained: 8 Jobs Businesses assisted: 8 Businesses Assisted
4	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 75 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	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: 27000 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Emergency Housing Repair Grants
	Goal Description	The Emergency Housing Repair Grant Program is designed to meet the needs of the elderly and disabled. The program provides up to \$5,000.00 per grant for projects related to the specific medical needs of the participants. Wheel Chair Ramps, projects related to ADA compliance and projects specific to the needs of medical conditions serve to allow the elderly and disabled to live in their homes longer with a higher quality of life. The City has partnered with UAB West, a local hospital, to address the needs of Bessemer citizens to improve the quality of life of those citizens.housing
2	Goal Name	Housing Rehabilitation Loans
	Goal Description	
3	Goal Name	Economic Development Loan
	Goal Description	The Economic Development Loan program is designed to provide capital to businesses which will, in turn, allow those businesses to create new, full time jobs for low to moderate income persons.
4	Goal Name	Public Services
	Goal Description	The City has decided to direct \$50,000.00 from the Public Services category to fund the youth jobs training and summer employment program called "Camp Bessemer".

5	Goal Name	Public Facilities
	Goal Description	The City has elected to direct \$50,000.00 from the Public Facilities category to fund Park improvements throughout the City. This includes the repair and rehabilitation of the Dough Boy statue and World War 1 Memorial at DeBardeleben Park.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Bessemer employs a comprehensive housing program. In addition to housing the City has an Economic Development Loan program funded through a CDBG related Revolving Loan Fund. The City plans to conduct improvements at all City Parks over the next five years with the use of both federal and local funding. It is also constructing a new Recreation Center and a new City Hall. 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 is in the process of completing a project to create a state of the are Recycling Center.

Projects

#	Project Name
1	Public Services - Camp Bessemer
3	Section 108 Loan Payoff
4	Park & Recreation
5	Emergency Housing Repair Grant
6	Housing Activities
7	Economic Development Loan

Table 56 – Project Information

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

Each of the listed projects meets a high priority need within the Bessemer community. Limited funding prevents specific projects directed to the needs of the homeless, but the City is working to meet those needs through various partnerships and the assistance of the Continuum of Care. Public Facilities are limited, but Parks and Recreation was chosen due to citizen comments and because of the numbers of citizens that can be served by park improvements. The Section 108 payment will eliminate what was once a \$4,000,000.00 Section 108 loan. The results of the effort to eliminate that debt can be seen in the overall 2015 to 2019 Consolidated Plan's projects and goals.

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Services - Camp Bessemer
	Target Area	
	Goals Supported	
	Needs Addressed	Public Services
	Funding	CDBG: \$50,000
	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	8/1/2015
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 75 youth will take part in the program. Most will be from low to moderate income.
	Location Description	Camp Bessemer takes place at varied locations, in businesses throughout the City as well as City Hall.
	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	Section 108 Loan Payoff
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$22,000
	Description	Final payoff of Section 108 Loan.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	City Wide Benefit
	Location Description	NA
	Planned Activities	Section 108 Loan Payoff.
3	Project Name	Park & Recreation
	Target Area	

	Goals Supported	
	Needs Addressed	Public Facilities
	Funding	CDBG: \$50,000
	Description	General Park improvements, through the use of Public Facilities funding, throughout the City.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	The City as a whole will benefit. Parks are accessible to all citizens.
	Location Description	All City Parks.
	Planned Activities	General improvements to City Parks.
4	Project Name	Emergency Housing Repair Grant
	Target Area	
	Goals Supported	Emergency Housing Repair Grants
	Needs Addressed	Housing Rehabilitation Loans
	Funding	CDBG: \$142,200
	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.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 28 families will benefit from the Emergency Housing Repair Grant program in FY2015.
	Location Description	City Wide Housing Rehabilitation.
	Planned Activities	Housing repairs associated with disabilities, medical conditions or health and safety.
5	Project Name	Housing Activities
	Target Area	
	Goals Supported	
	Needs Addressed	Housing Rehabilitation Loans

	Funding	CDBG: \$274,712
	Description	Housing Rehabilitation loans are of the 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.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is expected that 8 families per year will receive rehabilitation loans.
	Location Description	The program is City Wide. It is not possible to determine all the houses that will be repaired in advance.
	Planned Activities	
6	Project Name	Economic Development Loan
	Target Area	
	Goals Supported	
	Needs Addressed	Economic Development
	Funding	CDBG: \$274,712
	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	5/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	it is expected that at least 8 full time jobs will be created for low to moderate persons.
	Location Description	it is expected that up to 8 loans will be made.
	Planned Activities	

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.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - 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.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	36
Special-Needs	0
Total	36

Table 58 - 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	36
Acquisition of Existing Units	0
Total	36

Table 59 - 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 sits 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.

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 three are sheltered. 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.

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.

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

NA

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.

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. 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%

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 programs are designed to achieve 100% low mod benefit.

Appendix - Alternate/Local Data Sources

1	Data Source Name Vacant Houses
	List the name of the organization or individual who originated the data set. City of Bessemer Building and Inspections Department: Director - Don Gaylor
	Provide a brief summary of the data set. It is estimated that there are at least 200 vacant and abandoned houses in Bessemer. Over 50% of those houses are not suitable for rehabilitation.
	What was the purpose for developing this data set? To determine the number of vacant houses in the City of Bessemer.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It covers the entire city.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? FY2014
	What is the status of the data set (complete, in progress, or planned)? Complete