

Executive Summary

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

1. Introduction

The City of Bessemer has developed a five year Consolidated Plan for Housing and Community Development Programs for program years 2015-2019. This document comprises the planning and submission process for the Community Development Block Grant (CDBG). An Annual Action Plan must also be prepared for each year of the Consolidated Plan. The following reflects a Substantial Amendment to an existing FY2018 Action Plan, which outlines the City's Economic Development and Community Development needs and strategies relative to CDBG entitlement funds for FY2018 of \$570,416.00, and projected Program Income of \$275,332.00. This Substantial Amendment reflects a grant reduction of \$35,516.11 to compensate for failure to meet the timeliness test relative to the expenditure of Revolving Funds and a further reduction of \$147,084.89 to repay CDBG Activity #80 from FY1998 that was determined not to meet a National Objective. After the aforementioned reductions the total CDBG Entitlement Grant amount for FY2018 will be \$387,815.00. Projected Program Income is unchanged. Copies of the City's 2015-2019 Consolidated Plan for Housing and Community Development Programs, and FY2018 Action Plan will be available for inspection in the City's Community Development Department, 1700 3rd Ave. North, Bessemer, Alabama, Monday through Friday, except legal holidays, from 8:00 a.m. to 4:30 p.m. The Economic and Community Development Department of the City of Bessemer served as the lead agency during the development of the FY2018 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 FY2018 Action Plan and Consolidated Plan, the City of Bessemer's Economic and Community Development Department worked with the Bessemer Housing Authority to develop statistical information regarding public and assisted housing and a number of other agencies mentioned throughout this document relative to their expertise.

2. Summarize the objectives and outcomes identified in the Plan

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

The City's Community Development Objectives include the utilization of CDBG funds for: 1) Public Facilities, to improve the general quality of life in the community, and 2) To foster neighborhood

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

3. Evaluation of past performance

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

The City of Bessemer has a large low and low to moderate income elderly population. As a result there is great need for home repairs related to the needs of the elderly and disabled. The focus of the FY2015, FY2016 and FY2017 Action Plans was to address the needs of the elderly relative to housing with a focus on repairs that met the definitions of the American's With Disabilities ACT. The performance of the City relative to the elderly was accomplished in the main by three programs: The Deferred Loan program, the Rehabilitation Loan program and the Emergency Grant program. In addition to those programs the City utilized its Housing Revolving Loan Fund to provide funding for its Buy/Rehab/Sell program and Rehabilitation/Refinance program to make significant rehabilitation possible for several new and existing homeowners. The necessity of repaying a large Section 108 Loan greatly impacted the availability of CDBG funds for housing programs in FY2015, and FY2016. Thankfully, that loan did not impact FY2017. The Emergency Grant program met the needs of many citizens and a back log of applicants exists relative to the funds available. The City utilized significant un-programmed funds from prior years to pay most of the remaining debt from a \$4,000,000.00 Section 108 loan in FY2015 and paid that loan off with \$22,000.00 in CDBG Entitlement funds in FY2016. The payoff of this Section 108 note freed over \$300,000.00 in CDBG Entitlement Funds the City had been forced to commit from its CDBG grant each year since 2009. With the elimination of the Section 108 Loan as a major expense, using un-

programmed funds from prior years, more CDBG funds will be targeted to the Emergency Grant program. The City did not utilize CDBG funds during FY2015, FY2016 or FY2017 for Clearance. However, the City provided \$250,000.00 in General funding for clearance activities in both fiscal years. The City was successful in the utilization of both a Buy/Rehab/Sell and Rehabilitation/Rehab program. Unfortunately these programs are more expensive on a per unit basis than standard rehabilitation programs and lower the number of participants who can be served. Therefore, the City will continue to focus on the Rehabilitation Loan program for significant rehab needs and Emergency Grants for medically related repairs. The City administered an Economic Development/Job Creation program during the period of the FY2015, FY2016 and FY2017 Action Plans. The primary goal of Economic Development Loans is job creation. The City ran a successful, ongoing summer youth program called Camp Bessemer that was funded jointly from General Funds and CDBG Public Service funds. The City plans to continue this program throughout the period of the Consolidated Plan. The City has been successful in many Public Facility projects.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Bessemer has undertaken, throughout the development of its FY2018 Action Plan and 2015-2019 Consolidated Plan, an open, credible, and broad-based effort to involve and solicit the participation of community and neighborhood leaders, and residents of their needs and the types of services that they would like to see established or improved throughout the City. In an effort to broaden public participation in the development of the FY2018 Action Plan, the City held three public hearings for the Citizens of Bessemer. The purpose of the hearings was to obtain comments and proposals for the use of the City's projected FY2018 Consolidated Formula Allocation and to obtain the views of citizens, public agencies, and other interested parties on the housing and community development needs of the City. Citizens were also afforded the opportunity to 1) identify housing and community development needs and priorities; 2) review proposed uses of funds; and 3) comment on, and review the City's program performance. All comments, priorities, and proposals received were considered in the development of the City's FY2018 Action Plan. This substantial Amendment was advertised for 30 days and the comments of citizens was solicited in that advertising.

5. Summary of public comments

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

Public comments relative to the FY2018 Action Plan included support for Park improvements and support for matching funds to support transportation studies that could lead to the construction of a new transportation hub in the downtown area. Public Facilities projects for the paving of streets was also advocated. There was also support for a large, annual Public Facilities and Park projects in each City neighborhood. It was advocated that the City undertake one major project per year per Council District

rather than several smaller projects scattered over all seven Council Districts. There were favorable comments relative to efforts to remove slum and blight in the National Historic District and support for activities that would revitalize downtown Bessemer. Economic Development loans and grants were also discussed, as was Clearance. No public comments were received relative to this Substantial Amendment.

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

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

7. Summary

The City of Bessemer, over the course of FY2018 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. The City of Bessemer utilizes a variety of community planning sources, stakeholder input, and program performance from prior years for the planning and development of its Consolidated Plan and Annual Action Plans. The essential purpose of the Consolidated Plan and all subsequent Annual Action Plans is to provide a guide for the usage of the limited funds available and to focus on projects and objectives that will result in the greatest positive impact possible on the community.

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

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

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

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

Table 1 – Responsible Agencies

Narrative (optional)

The City of Bessemer's Department of Economic and Community Development prepared this Action Plan. The Department is also responsible for the execution, design and management of all CDBG programs. The City cooperated with the Bessemer Public Housing Authority in development of Fair Housing policies, practices and goals and is cooperating with the One Roof organization to study the need for ESG funds, their use, and possible policies and practices relative to the needs of the homeless. The Bessemer Public Housing Authority is the Lead Agency in administering the City's Section 8 and Public Housing Programs. One Roof is the Lead Agency in the Continuum of Care in Jefferson County and the municipalities therein. It is believed this Action Plan represents a broad and comprehensive course of action that can address the housing, economic development and general well being of the citizens of Bessemer.

Consolidated Plan Public Contact Information

City of Bessemer Department of Economic and Community Development, 1700 3rd. Ave. North, Bessemer, AL 35020. Forrest R. Davis-Director (fdavis@bessemeral.org), Abraham Ward-Principal Housing Specialist (award@bessemeral.org). Phone: 205-424-4060, FAX: 205-426-8374.

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

1. Introduction

The City of Bessemer through Department of Economic and Community Development has endeavored to consult with public and private agencies at every level to develop the FY2018 Action Plan. Of particular importance is the Bessemer Public Housing Authority, which works very closely with the Department of Economic and Community Development. The City consulted with the Bessemer Public Housing Authority relative to the leveraging of federal funds for housing, Housing programs in General and to the provision of educational and Public Services for the citizens of Bessemer. The City has also consulted with the Jefferson County Community Development Department relative to disaster relief and housing. The City has consulted with Habitat for Humanity relative to the needs of first time home buyers and blight removal throughout the City. The City also consulted with Habitat for Humanity relative to reconstruction and rehabilitation programs. The City consulted with the "One Roof" organization relative to the needs of the homeless. The City also consulted with members of the faith based community to determine the needs and priorities that should be established relative to housing rehabilitation. The City consulted with the Alabama Department of Public Health in its design of Lead Based Paint programs and the Foundry relative to the homeless and other needs including services related to drug addiction. In addition the City consulted with UAB West relative to the needs of the disabled and the delivery mechanisms associate with the Emergency Housing Repair Grant program.

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

The City of Bessemer, through its Department of Economic and Community Development has formed a partnership with the Bessemer Public Housing Authority that has proved to be successful in bringing more and better housing services and opportunities to the citizens of Bessemer. In 2009 the City and the Bessemer Public Housing Authority successfully partnered to win an NSP 1 grant. The City and the Bessemer Public Housing Authority partnered in 2015 to apply for funds through the National Resilience Grant competition. The City has partnered with the Bessemer Public Housing Authority to provide educational opportunities relative to health and housing to the citizens of Bessemer. The City has also partnered with the Bessemer Public Housing Authority to work with them on a program to transition public housing residents to privately owned housing through its CDBG Housing program.

The City has worked with UAB Medical Center West to provide assistance to individuals who qualify for the City's CDBG funded Emergency Grant program. The City has worked with the Alabama Department of Economic and Community Affairs to administer an NSP grant. The City has partnered with the Alabama Department of Public Health and the Environmental Protection Agency to sponsor seminars on Lead Based paint for both citizens and contractors. The City has also worked with the JCCEO to help it identify eligible participants in Bessemer to participate in their "Weatherization" program. To date

approximately 300 residents of the City of Bessemer have been able to take advantage of the Weatherization Program. The Economic & Community Development Department works with the Bessemer Fire Department to identify citizens in need of assistance. The City also works with the Veteran's Administration to develop seminars for employment and housing.

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 approximately 35 chronically homeless persons within the City of Bessemer. Of those persons, many are part of homeless families. The City and One Roof are working to develop programs that can provide houses for these families. The City and One Roof hope to establish a relationship that will allow the City to acquire ESG funding whereby One Roof will serve as a sub-grantee to assist in administering those funds. The City also hopes to utilize referrals from One Roof to identify persons that may be eligible for CDBG housing programs.

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

The City does not receive ESG funds. However, the City is working with the "One Roof" organization to develop policies and practices to address the needs of the homeless and to apply for ESG funding. One Roof identified approximately 35 homeless persons within the City of Bessemer in 2017. A number that seems to remain stable also the individuals change. Of those persons, many are members of families. The City and One Roof are working to develop programs that can provide houses for these families. The City and One Roof hope to establish a relationship that will allow the City to acquire ESG funding whereby One Roof could serve as a sub-grantee to assist in administering those funds. The City has consulted with One Roof to determine the number of homeless and need for services for the homeless in Bessemer. The City does not now receive ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	GREATER BIRMINGHAM HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Greater Birmingham Habitat for Humanity was consulted directly relative to blighted housing clearance, housing reconstruction and housing needs in general, with emphasis on first time home buyers. The agency was also consulted relative to adding housing services for Veterans. Habitat for Humanity has assisted in providing housing rehabilitation services in situations where CDBG funds could not be used. It is anticipated that Habitat for Humanity will construct at least ten new houses in Bessemer in 2018 using their own funding. This partnership will allow the City and Habitat to reach the broadest spectrum of participants possible while addressing needs CDBG cannot meet. This will serve to address impediments to housing for low income persons.
2	Agency/Group/Organization	UAB West
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Health Services - Victims Business and Civic Leaders Major Employer

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	UAB West was consulted directly relative to the needs of the disabled and the special needs of those with medical conditions who qualify for Emergency Grants related to disability or medical condition. In addition UAB West was consulted relative to identifying disabled persons in need of special housing repairs related to the Americans with Disabilities Act that can prevent homelessness. These consultations allow the City to identify those in need and address those needs. Many individuals with sudden, extreme disabilities cannot continue to live in homes with barriers associated with those disabilities. Consultations with UAB West have and will allow the City to address these impediments and facilitate the continued occupancy by the disabled of their homes.
3	Agency/Group/Organization	Bessemer Public Housing Authority
	Agency/Group/Organization Type	PHA Services - Housing Services-Children Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The City consulted with the Bessemer Public Housing Authority in developing goals and services not only for those living in public housing, but in the overall design of the CDBG program. Housing Authority residents participate in Homeownership programs through the Bessemer Housing Authority and residents who successfully complete the program are referred to the City for participation in the City's CDBG funded Buy/Rehab/Sell program. We anticipate this partnership will continue to allow public housing residents to transition into private housing.</p>
4	<p>Agency/Group/Organization</p>	<p>One Roof, Inc</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Civic Leaders</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy</p>

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>One Roof was consulted directly relative to the needs of the homeless in the community in general and the needs of homeless Families and Youth in particular. The City has a relationship with One Roof and seeks to provide housing for the homeless. One Roof has direct programs to address all types and causes of homelessness. However, the City does not receive ESG funding and as such, has no direct means of providing for the homeless outside the scope of CDBG Housing programs. The City hopes to work with One Roof to provide housing opportunities for those meeting the definition of homeless. It is anticipated that CDBG funded housing rehabilitation programs like the Buy/Rehab/Sell program could be used successfully by referrals from One Roof.</p>
5	<p>Agency/Group/Organization</p>	<p>AIDS ALABAMA</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Persons with HIV/AIDS Services-Health Services - Victims</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth HOPWA Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>AIDS Alabama was consulted for statistical information for HIV/AIDS in the City of Bessemer. It is anticipated that it may be possible in the future for referrals from AIDS Alabama to utilize the City's Emergency Grant program to meet needs directly associated with HIV/Aids. The Emergency Grant program is designed to facilitate repairs and rehabilitation associated with medical needs.</p>

6	Agency/Group/Organization	The Foundry
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Employment Services - Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted relative to the services for the homeless they provide as well as other community services. The Foundry provides services for those recovering from addiction. As such the Foundry has outreach to all forms of homelessness including Youth and Families. It is anticipated that City programs may be used to provide housing services for referrals from the Foundry who are residents of Bessemer. The most likely programs will relate to housing rehabilitation loans.
7	Agency/Group/Organization	Alabama Department of Public Health
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Health Services - Victims Health Agency Other government - State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted relative to lead testing and the impact of lead on children and adults. This agency has conducted seminars on lead paint for the City of Bessemer and local citizens and contractors. It is anticipated the the assistance of the ALabama Department of Public Health will lead to more Rehabilitation COntrollers who comply with lead based paint requirements.
8	Agency/Group/Organization	ADECA
	Agency/Group/Organization Type	Housing Other government - State Civic Leaders
	What section of the Plan was addressed by Consultation?	NSP Program
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ADECA has an ongoing relationship with the City of Bessemer relative to the NSP program and other grants. ADECA has consulted on Housing relative to the NSP program. It is anticipated that the City of Bessemer will continue to apply for grants through ADECA that may have a direct impact on the housing needs of the City.

9	Agency/Group/Organization	City of Bessemer Fire Department
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services - Victims Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Disaster Relief
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Bessemer Fire Department takes an active role in identifying individuals in need of assistance related to safety and disabilities. They are ideally suited to learn who the citizens with needs are and they refer them to the Department of Economic and Community Development for help. They have also participated in constructing wheel chair ramps as part of the outreach of their department. We anticipate that the Fire Department will allow the City of identify individuals who qualify for Emergency Grants.
10	Agency/Group/Organization	Environmental Protection Agency
	Agency/Group/Organization Type	Housing Service-Fair Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Disaster Assistance

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency presented to local contractors and consulted with Economic and Community Development staff relative to the manner in which lead based paint must be addressed in Housing Rehabilitation programs operated by the City of Bessemer. The City anticipates that the EPA will continue to consult in matters related to Lead Based Paint and Asbestos and that they will consult in matter relative to permanent relocation from the 100 year flood plain.
11	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted with The United Way of Central Alabama directly relative to Credit reports and Credit Counseling and other Credit related needs of all Rehabilitation Loan applicants. Adequate credit is an impediment to many persons seeking to own homes or those seeking to upgrade their living conditions. It is anticipated that the expertise of the United Way of Central Alabama will provide the City with solid underwriting information and that it will provide present and potential homeowners with the opportunity to become credit worthy. This will allow many to participate in CDBG loan programs.

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

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

housing programs that can mitigate homelessness. It is believed that the organizations that were and are consulted provide adequate assistance relative to the CDBG program.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	One Roof	The goals of the strategic plan overlap with those of One Roof in that the City seeks to provide housing for the homeless by providing vacant houses, under City control, to One Roof to be managed for the use of the homeless. The City also partners with the Bessemer Public Housing Authority to assist in transitioning those in Public Housing to permanent housing and the services provided by the City and the Public Housing Authority are synergistic. Consultation with Veteran's groups were also utilized in the preparation of this Action Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Bessemer has established a Citizen Participation process that comports with all HUD rules and regulations. The purpose of the process, relative to CDBG, is to assure that citizens, to the greatest extent possible, have a voice in program design and expenditure goals and targets. Three meetings were held on March 26th, March 27th and March 29th of 2018, to allow citizens to provide input relative to the Action Plan for FY2018. 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. The SUBstantial AMendment to the Action Plan was advertised in local newspapers for 30 days beginning on December 16th, 2018.

Citizen Participation Outreach

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

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

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	The proposed Action Plan was presented to the City Council in open Council session. The Council meeting was attended by all Council members, the Mayor, Executive staff and the general public. The Council voted to approve the Action Plan as submitted.	Comments were received relative to the value of funding for City Parks and matching funds for transportation studies. Some Council members were interested in devoting CDBG funds to public works projects like drainage, street paving and sidewalks.	NA	
5	Municipal Signage	Non-targeted/broad community	Electronic, municipal signage was used to advertise public Action Plan meetings.	No written comments were received. However, the advertising was effective in notifying the public of meetings to be held.	NA	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Bessemer's Economic and Community Development Department manages the CDBG Entitlement grant and a Revolving Loan fund for Housing and for Economic Development.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	387,815	275,332	1,025,000	1,688,147	750,477	The City anticipates no more than the present annual funding amount to be available for the balance of the FY2015 through FY2019 Consolidated Plan.

Table 5 - Expected Resources – Priority Table

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

matching requirements will be satisfied

The City has committed \$250,000.00 annually to combine with CDBG funding in FY2018 and FY2019 for Clearance. CDBG funds totaling \$100,000.00 have been specified in this Action Plan for Clearance projects that are not in the 100 year flood plain.

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

No publically owned land has been designated for use in the FY 2018 Action Plan.

Discussion

With entitlement cuts since the 2015 Consolidated plan was completed 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 City is also actively pursuing grant funds through the Birmingham Regional Planning Commission for funds to continue 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		Emergency Repair Grants Housing Rehabilitation Loans	CDBG: \$66,762	Homeowner Housing Rehabilitated: 13 Household Housing Unit
2	Housing Rehabilitation Loans	2015	2019	Affordable Housing		Housing Rehabilitation Loans Lead Paint	CDBG: \$137,666	Homeowner Housing Rehabilitated: 3 Household Housing Unit
3	Economic Development Loan	2015	2019			Economic Development	CDBG: \$137,666	Jobs created/retained: 4 Jobs Businesses assisted: 4 Businesses Assisted
5	Public Facilities	2015	2019	Non-Housing Community Development		Public Facilities	CDBG: \$112,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 27000 Persons Assisted

Table 6 – 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 basic 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 disable 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	Please see attached FY2018 Housing Plan Narrative for complete description of all available Housing Loan and Housing programs. All funding derives from Program Income projected from Housing Revolving Loan Funds in fiscal year 2018.
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. Funding projected for Economic Development Loans is derived from anticipated FY2018 program income.
5	Goal Name	Public Facilities
	Goal Description	The City plans to spend \$112,000.00 in CDBG funds toward a drainage project in Roosevelt 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 will fund Clearance activities outside flood zones with CDBG funds for the first time in several years and a Transit Study is anticipated.

Projects

#	Project Name
5	Emergency Housing Repair Grant
6	Housing Activities
7	Economic Development Loan
9	Roosevelt Park Drainage
10	Administration
11	Delivery Costs
12	Entrance Sign

Table 7 - 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.

AP-38 Project Summary
Project Summary Information

1	Project Name	Emergency Housing Repair Grant
	Target Area	
	Goals Supported	Emergency Housing Repair Grants
	Needs Addressed	Emergency Repair Grants
	Funding	CDBG: \$66,761
	Description	Housing rehabilitation program designed to provide grants of up to \$5,000.00 to address housing repair needs related to health and safety as well as housing repair needs directly associated with medical disabilities. Funding derived from prior remaining years CDBG entitlement funding and well as new funding from the FY2018 CDBG Entitlement grant.
	Target Date	5/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	13 families at a grant amount of \$5,000.00 each.
	Location Description	City of Bessemer. This is a city wide program. It is not possible to know the addresses of houses in advance.
	Planned Activities	Housing repairs associated with disabilities, medical conditions or health and safety.
2	Project Name	Housing Activities
	Target Area	
	Goals Supported	Housing Rehabilitation Loans
	Needs Addressed	Housing Rehabilitation Loans
	Funding	CDBG: \$412,666

	Description	Housing Rehabilitation loans are of three types. All require that a given house be brought to a CODE conforming condition. All have 1% to 6% interest rates 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. FY2018 is to be funded from projected Program Income from Revolving Loan Funds. The maximum loan for a standard Housing Rehabilitation Loan is \$40,000.00, The maximum loan for the Buy/Rehab/Sell program is \$105,000.00, the maximum Rehab/Refinance loan is \$135,000.00, the maximum Reconstruction loan is \$135,000.00 and the maximum Deferred loan is \$20,000.00. Therefore, the number of loans possible depends not only on the funds available in the Housing Revolving Loan Fund, but the type of loan utilized. If all loans are Rehabilitation Loans ten (10) loans can be made.
	Target Date	5/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	If all funds are expended it is estimated that 10 low to moderate income families will receive rehabilitation loans.
	Location Description	City of Bessemer. This is a city wide project. It is not possible to determine addresses in advance.
	Planned Activities	It is generally not possible to plan specific Housing projects. Applications for such projects are received on an ongoing basis and are addressed as quickly as possible. Please note funding is derived from existing program income.
3	Project Name	Economic Development Loan
	Target Area	
	Goals Supported	Economic Development Loan
	Needs Addressed	Economic Development
	Funding	CDBG: \$975,745

	Description	Loans funded from the Revolving Loan Fund for Economic Development Loans are made to business to allow businesses to create jobs for low to moderate income persons. Loans up to \$35,000.00 require the creation of at least one permanent, full-time job, or a number of permanent part-time jobs that are equivalent to one full time job, for low to moderate income person(s). Incremental increases in job creation are required, based on \$35,000.00, as loan amounts increase. It is not possible to know exactly how many loans will be requested in FY2018, but if the entire \$887,667.00 in available funds is loaned the minimum number of jobs created would be 26 if only full-time permanent jobs were created.
	Target Date	5/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	The purpose of economic development loans is job creation for low to moderate income persons. If all funds are expended the minimum number of jobs created would be 28 based on \$35,000.00 per job.
	Location Description	City of Bessemer. This is a city wide program. It is not possible to determine specific location information in advance due to the design of the program.
	Planned Activities	Loans for the Rehabilitation and or purchase of commercial facilities and related equipment.
4	Project Name	Roosevelt Park Drainage
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$135,417
	Description	This funding will be combined with prior year's funds for a drainage project in Roosevelt Park.
	Target Date	5/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	29000, inasmuch as all citizens will benefit from this activity.
	Location Description	Highway 150 and Alabama Ave. Bessemer, AL (Recreation Center)
	Planned Activities	A drainage project in Roosevelt Park.

5	Project Name	Administration
	Target Area	
	Goals Supported	Emergency Housing Repair Grants Housing Rehabilitation Loans Economic Development Loan Public Facilities
	Needs Addressed	Housing Rehabilitation Loans Lead Paint Emergency Repair Grants Public Services Public Facilities Economic Development Clearance
	Funding	CDBG: \$77,563
	Description	Economic and Community Development Office Administration
	Target Date	5/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	29000, inasmuch as all the citizens of Bessemer will benefit directly or indirectly, from the CDBG program.
	Location Description	1700 3rd Ave. North, Bessemer, AL. City Hall.
	Planned Activities	Administration costs of the administering the CDBG program.
6	Project Name	Delivery Costs
	Target Area	
	Goals Supported	Emergency Housing Repair Grants Housing Rehabilitation Loans Economic Development Loan
	Needs Addressed	Housing Rehabilitation Loans Emergency Repair Grants Economic Development
	Funding	CDBG: \$19,995
	Description	Funds for Delivery Cost activities.
	Target Date	5/31/2019

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 17 low to moderate income families will receive housing services as a result of the delivery costs expended.
	Location Description	1700 3rd. Ave. North, Bessemer, AL. City Hall
	Planned Activities	Project Delivery Costs.
7	Project Name	Entrance Sign
	Target Area	
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$88,078
	Description	Construction of major Entrance Sign of 18th Street.
	Target Date	5/31/2019
	Estimate the number and type of families that will benefit from the proposed activities	29000 persons will benefit inasmuch as the Entrance Sign is for all citizens.
	Location Description	12th Ave North and 18th Street., Bessemer, AL
	Planned Activities	An entrance sign to the City of Bessemer will be constructed at 12th AVe. North and 18th Street.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

All CDBG programs of the City of Bessemer are designed to serve the City as a whole. The City, as a whole, qualifies relative to low-mod service based on the income levels of the citizens of Bessemer.

Over 70% of the City's population falls below the low-to-moderate income level with over 50% in the very low income category. All areas of the City are addressed because all areas are populated by those at or below the low-to-moderate income level. The Historic Facade Grant program is designed to impact the National Historic District, but it also applies to any structure in the City listed on the National Historic Register.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

All projects are City Wide.

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	17
Special-Needs	0
Total	17

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	17
Acquisition of Existing Units	0
Total	17

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

Discussion

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

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Bessemer (BHA) manages 702 public housing rental units at seven (7) AMPS and administers 475 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 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. The City has also offered One Roof the opportunity to manage houses the City has in its inventory as temporary housing for the homeless. The City provides access to its Buy/Rehab/Sell program for CDBG eligible homeless persons. It is hoped One Roof, The Foundry and other institutions can provide referrals in that regard.

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 35. However, a review of the situation relative to each of the 35 presently identified shows all but three are sheltered. This is a tribute to the non-profits and the Continuum of Care. The City has also offered One Roof the opportunity to manage houses the City has in its inventory as temporary housing for the homeless. The City will provide access to its Buy/Rehab/Sell program for CDBG eligible homeless persons. It is hoped One Roof, The Foundry and other institutions can provide referrals in that regard.

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 and has offered One Roof the opportunity to use houses in the City's inventory that could be used to provide housing for the homeless on both a temporary and permanent basis. It is hoped One Roof could manage the properties provided by the City for both temporary and permanent housing.

The One Roof organization indicates that there are 35 homeless individuals living in the Bessemer area. However, One Roof has also provided an overview of homelessness in Jefferson County that is instructive. It is as follows:

The 2018 sheltered homeless numbers are down significantly from the 2017 sheltered homeless numbers, decreasing from an overall 875 sheltered persons to an overall 533 sheltered persons. While this is a recorded decrease of 342 sheltered people, it must be noted that the Continuum also recorded a loss of 554 available beds. The emergency shelter bed count for 2017 was 540 while the 2018 count was only 431. The transitional bed count for 2017 was 304 and dropped to 219 in 2018. The change in ES

and TH beds was a total loss of 194 temporary beds, and while this number is significant, it still does not account for the decrease of 342 sheltered people. The CoC is comfortable that the process of identifying the most vulnerable people through Coordinated Assessment and housing them combined with the availability of Rapid Rehousing dollars, is starting to make true differences in homeless numbers.

Unfortunately, we have not seen corresponding decreases in the unsheltered population. Total number of unsheltered persons identified in 2017 was 217 and we showed only a 3 person decrease in 2018 with the identification of 214 unsheltered persons. This leads us to be concerned about the availability of affordable, low/no barrier housing that is immediately available for our population with the most barriers such as long/ exceedingly long term homelessness, felony backgrounds, mental illness and substance abuse. The changes in the chronic homeless numbers support this. We see that we had 31 chronically homeless people sheltered in 2017 but increased that number to 95 in 2018. We know that we had 92 chronically homeless people unsheltered in 2017 and decreased that number to only 24 in 2018. This shows us that we are able to get our chronically homeless into shelter, but that we are challenged to move them out into permanent housing.

We must increase the availability of affordable, low/no barrier, and immediately available permanent housing. That will both prevent some homelessness and end other homelessness.

We saw the number of Unaccompanied Youth (under 25) go down from 125 in 2017 to just 22 in 2018. We know that with the federal push to identify and serve these young people we have done a better job of finding and counting them. From this dramatic decrease we also know that the Rapid Rehousing programs we have put in place are doing their job and decreasing the number of Unaccompanied Youth on our streets. We did see the number of Domestic Violence victims decrease from 135 in 2017 to 100 in 2018, but we also know that we lost Domestic Violence dedicated housing during this time, so do not believe this is a significant decrease.

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

The City provides low cost loans to repair houses under its Buy/Rehab/Sell program that could be used

to assist a qualifying homeless person. The City works with the United Way of Central Alabama to assist those with credit problems and place them in a plan that can lead to home ownership. In addition the existing housing repair programs of the City act to prevent families from becoming homeless.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

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

Discussion

The City would be interested in the possibility of ESG funding and using some of its housing inventory for the homeless if arrangements could be made with the Continuum of Care and local service providers to manage homeless outreach. The City continues to make available the Emergency Housing Grant program. This is a program designed to address housing needs associated with disabilities, medical conditions and safety.

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.

The City's Analysis of Impediments for Fair Housing, that was first done for the Consolidated Plan of FY2009 and later updated for the Consolidated Plan of FY2015, points to Transportation, Employment, Blighted Housing and Credit Worthiness as Impediments to Fair Housing. Credit Worthiness is a significant issue that must be dealt with in the long term. As such, the City has enlisted the assistance of the United Way of Central Alabama to assist CDBG program applicants to become credit worthy. United Way provides credit reports and credit counseling such that completion of the credit counseling course will result in credit eligibility relative to City CDBG Housing Loan programs. CDBG Housing loans, CDBG Housing Grants, and CDBG Economic Development Loans that are based on Job Creation for low to moderate income persons all serve to make housing more affordable via low interest rates, favorable terms and low down payment requirements. The involvement of Habitat for Humanity, which plans to build ten new houses in Bessemer in FY2018 has, and will continue to improve the opportunity for new housing. The City's Emergency Grant program allows existing homeowners with disabilities and medical conditions to continue living in their houses. The City has participated in transportation studies with the Regional Planning Commission and anticipates a new transportation study for a transportation HUB will be concluded in FY2018. This study will be facilitated with matching funds from the City of Bessemer and the CDBG program. The City hopes to use these studies to enhance the opportunity for transportation grants.

In addition to the positive effect of housing rehabilitation programs funded by CDBG the City has dedicated \$250,000.00 annually from the City's General Fund for Clearance projects to remove blight, increase property values, lower residential insurance costs and generally improve the quality of life of Bessemer's citizens. In addition to the \$250,000.00 set aside for Clearance by the City in FY2018, \$100,000.00 has been set aside in this Action Plan for Clearance.

The Economic Development activities of the the City have provided thousands of new jobs over the course of the periods addressed in the last two Consolidated plans. Projects like the Tannehill Promenade, The US Pipe Plant, Amstead Rail, the Dollar General Distribution facility and numerous others have provided jobs and thus housing opportunities for many. The new Amazon Distribution center will provide up to 3000 new jobs. The Amazon project and all the other projects mentioned were directly impacted by the City of Bessemer which played an intergral role in their decision to locate in

Bessemer.

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

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. Public policies do not constitute an impediment to fair housing.

Discussion:

Homeownership is more achievable in the Southeastern United States than any other area in the nation. Local, County and State government policy's 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.

The City has undertaken housing rehabilitation programs with its CDBG funds to help the elderly and disabled stay in their homes. The City has addressed the severe problem of credit worthiness in the low to moderate income community by partnering with United Way of Central Alabama to provide credit counseling for applicants of the City's CDBG funded Rehabilitation Loan Programs. Participants who complete the United Way program are deemed as credit eligible for those Rehabilitation loan programs. The City has also organized programs and seminars conducted by the top officers of local banks to provide the citizens of Bessemer with the knowledge necessary to successfully obtain private mortgage financing.

The City has addressed the impediment of Employment by providing job training programs for Youth, like Camp Bessemer, and encourages job creation for low to moderate income persons through its economic development loan program. As mentioned above the City of Bessemer has been extraordinarily successful in landing several major economic development projects which have provided thousands of jobs to this point in time and promise to provide several thousand more in the near future.

The City has partnered with agencies like Habitat for Humanity to build new housing in the City that will allow low to moderate income persons to achieve home ownership. The City plans to assist in such

programs through the provision of services and through the procurement of residential building lots.

To the extent that one wishes to attribute jobs, transportation, the removal and or rehabilitation of blighted housing, and the improvement of credit worthiness to improved opportunities for housing, the City of Bessemer has made major strides in addressing the impediments to fair housing listed in the Analysis of Impediments to Fair Housing.

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. The City arranged public forums with local banks to provide information about mortgage loans and the mortgage loan process for citizens.

Actions planned to address obstacles to meeting underserved needs

The Economic and Community Development Department administers a comprehensive Housing program designed to serve low to moderate income individuals. The City will continue to provide CDBG funded loans, to the extent funding is available, to make housing more livable and to give families an opportunity to realize the advantages of homeownership. The City intends to increase the funding of its Emergency Grant program to meet the needs of the elderly and disabled. It should be pointed out that CDBG funding for such programs has dropped by 21.4% since FY2007. The City has contributed \$250,000.00 annually from its General Fund to address the severe problem of blighted housing in the community. The City plans to continue to reach out to organization like Habitat for Humanity to provide housing rehabilitation and new housing services the City cannot provide due t either inadequate funding or CDBG rule. Habitat for Humanity plans to build ten new houses in Bessemer in 2018 from their own funding sources. The City plans to assist Habitat for Humanity with services in 2018 and hopes to assist in providing property for additional housing construction in 2019.

Actions planned to foster and maintain affordable housing

The City will continue loan and grant programs designed to remove barriers, according to The American's With Disabilities Act, 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.

Actions planned to reduce lead-based paint hazards

The City of Bessemer tests all houses of participants in housing programs 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:

The FY2018 CDBG Action Plan of the City of Bessemer continues the execution of the broadbased Consolidated plan generated in FY2015. This plan addresses Housing, Public Service, Public Facilities and Clearance needs with new funding and with funding from the Revolving Loan Fund. The FY2018 Action Plan will further address the needs identified in the Analysis of Impediments to Fair Housing that was included with the ConsolidatedPlan of FY2009 and updated in the Consolidated Plan of FY2015.

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.	83.00%

It is expected that the overall minimum benefit of 70% of CDBG funds to benefit low to moderate income will be realized over the course of the FY2015-FY2019 Consolidated Plan. All programs, except Clearance are designed to achieve 100% low mod benefit. Even so the Clearance program will be concentrated in low income areas and will still benefit low to moderate income citizens. 83% of the FY2018 CDBG grant will directly impact low to moderate income service.

