

CITY COUNCIL AGENDA ITEM COVER MEMO

Agenda Item Number _____

Meeting Type: Regular

Meeting Date: 5/26/2016

Action Requested By:
Community
Development

Agenda Item Type
Resolution

Subject Matter:

Resolution authorizing the Mayor to approve and submit the 2016 Annual Action Plan.

Exact Wording for the Agenda:

Resolution authorizing the Mayor to approve and submit the 2016 Annual Action Plan.

Note: If amendment, please state title and number of the original

Item to be considered for: Action

Unanimous Consent Required: No

Briefly state why the action is required; why it is recommended; what Council action will provide, allow and accomplish and; any other information that might be helpful.

Resolution authorizing the Mayor to approve and submit the 2016 Annual Action Plan.

Associated Cost:

Budgeted Item: No

MAYOR RECOMMENDS OR CONCURS: Yes

Department Head: Murillo B Jordan

Date: 5/26/2016

ROUTING SLIP CONTRACTS AND AGREEMENTS

Originating Department: Community Development Council Meeting Date: 5/26/2016

Department Contact: Turkessa Coleman Lacey Phone # 256-427-5418

Contract or Agreement: Agreement

Document Name: 2016 Annual Action Plan

City Obligation Amount: 0.00

Total Project Budget: 0.00

Uncommitted Account Balance: 0.00

Account Number: n/a

Procurement Agreements

<u>Not Applicable</u>	<u>Not Applicable</u>
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Grant-Funded Agreements

<u>Not Applicable</u>	Grant Name:
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Department	Signature	Date
1) Originating	<i>Murphy</i>	5/9/16
2) Legal	<i>Mary Cates</i>	5/19/16
3) Finance	<i>Rachel Biggs</i>	5/20/16
4) Originating		
5) Copy Distribution		
a. Mayor's office (1 copies)		
b. Clerk-Treasurer (Original & 2 copies)		

Resolution No. 16-_____

WHEREAS, the National Affordable Housing Act of 1990, as amended, requires that those cities which participate in certain federally funded housing programs have an approved Five-Year Consolidated Plan to include One-Year Action Plans; and,

WHEREAS, in order to receive Community Development Block Grant, HOME and competitive grant funds, the City is required to submit a plan covering a five-year period and a plan covering a one-year period to the U.S. Department of Housing and Urban Development. The One-Year Action Plan identifies the amount of Community Development Block Grant (CDBG) and HOME funds that will be available and the specific activities that will be undertaken during the HUD fiscal year 2016 program;

BE IT RESOLVED, by the City Council of the City of Huntsville, that the Mayor of the City of Huntsville be authorized, requested and directed to submit the attached "2016 Annual Action Plan" to the U.S. Department of Housing and Urban Development, and to act in connection with the submission and to provide such additional information as may be required on behalf of the City of Huntsville, a municipal corporation in the State of Alabama. Said document being substantially similar in words and figures to that document identified as "The City of Huntsville's 2016 Annual Action Plan" consisting of thirty (30) pages, and the date May 26, 2016 appearing on the margin of the first page, together with the signature of the President or President Pro tern of the City Council, an executed copy of said document being permanently kept on file in the Office of the City Clerk-Treasurer of the City of Huntsville, Alabama.

ADOPTED this the 26th day of May, 2016

President of the City Council of the
City of Huntsville, Alabama

APPROVED this the 26th day of May, 2016

Mayor of the City of City of
Huntsville, Alabama

CITY OF HUNTSVILLE



2016 ANNUAL ACTION PLAN

5/26/16

President or President Pro Tem,
City Council of Huntsville, AL

I. EXECUTIVE SUMMARY

The Consolidated Plan has established a unified, coordinated vision for the use of Community Development Block Grant (CDBG) funds and HOME funds for the City of Huntsville, Alabama during the five year period of 2015 – 2020. The Consolidated Plan’s program goal is to develop viable communities by providing decent housing, a suitable living environment and expanding economic opportunities primarily for low and moderate-income persons.

The Plan contains a strategic set of actions which addresses the prioritized needs and a specific one year Action Plan (2015-2016). The Five-Year Consolidated Plan is submitted to the U.S. Department of Housing and Urban Development (HUD) and serves as the planning guide for entitlements funded under the Community Planning and Development (CPD) formula to include grant programs. The lead agency for the development and implementation of the Consolidated Plan for Huntsville, Alabama is the City’s Department of Community Development.

II. EXPECTED RESOURCES

AP-16 Expected Resources – 91.220(c)(1,2)

Introduction

The City anticipates CDBG, HOME, and program income funds will be available to implement its strategic plan. These funds will be used for various projects as outlined below and in section AP-35, Projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	public - federal	<ul style="list-style-type: none"> - Acquisition - Admin/Planning - Economic Development - Housing - Parks/Public Improvements - Public Services 	1,148,002	82,500.00	1,258,107	1,230,502	2,488,609	5,932,615

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
HOME	public - federal	<ul style="list-style-type: none"> - Acquisition - Admin/Planning - Homebuyer Assistance - Homeowner Rehab - Multifamily Rental New Construction - Multifamily Rental Rehab - New Construction/Ownership 	461,976	555,000	621,207	1,016,976	1,638,183	3,024,111

Table 1 - 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 will provide a Certification of Consistency for any competitive grant, which adheres to the criteria established in 91.510 (c) of the Consolidated Plan regulations. The City will continually pursue available avenues in leveraging public and private resources to accomplish its community development goals. Listed below are anticipated measures that will be taken in order to seek public and private resources:

- The City will seek investments from local banking institutions for affordable housing, as provided by the Community Reinvestment Act (CRA).
- When available, the City will leverage public funds to affordable housing projects that have significant private investment.
- The City will provide technical assistance to nonprofit organizations in completing grant applicants for other federal and non-federal resources, as related to affordable housing and public service activities when feasible.
- The City will coordinate its efforts with nonprofit and/or private organizations to support first time homebuyer and programs.

The City will support the efforts of Alabama A&M University, Drake State Technical College, and Oakwood College in their application for funding under the HUD’s HBCU program when feasible.

Community Development will continually partner with Parks and Recreation on writing grants in order to leverage funds for recreational projects.

Potential Community resources from HUD and other entities not directly received or administered by the City include:

- North Alabama Coalition for the Homeless (NACH)
- Supportive Housing Program (nonprofit agencies)
- Shelter Plus Care Program (nonprofit agencies)
- HOWPA (HIV/AIDS agencies through a state grant)
- Parks & Recreation Department (public and private entities)
- HBCU Grant (local Historical Black Colleges and Universities)
- Low Income Housing Tax Credits
- Finance Lending Institutions
- Alabama Housing Finance Authority Programs
- Non-profit and For-profit Service Providers and Housing Developers

Match Requirements:

- The City will provide matching funds from its General Fund account for the required local match for HOME entitlement funds.
- Sub-recipients of homeless funds will provide a 100% match; utilizing “in-kind” services for ESG funds received from ADECA.

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

The City does not anticipate the need for any acquisition of publically owned land or property within the jurisdiction as it relates to the proposed projects.

III. ANNUAL GOALS & OBJECTIVES

AP-20 Annual Goals and Objectives

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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1	Neighborhood Stabilization	2016	2019	Affordable Housing Non-Housing Community Development Economic Development	Terry Heights/Hillandale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Areas 35801, 35805, 35816	Neighborhood Stabilization	CDBG: \$1,028,002 HOME: \$1,186,976	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 1 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 1 Beds Homelessness Prevention: 50 Persons Assisted Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted Facade treatment/business building rehabilitation: 1 Business Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit Other: 0 Other
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2	Fair Housing	2015	2019	Affordable Housing Public Housing	Terry Heights/Hillandale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Areas 35801, 35805, 35816	Fair Housing	CDBG: \$1,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 2,000 Persons/Households
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3	Public Engagement & Citizen Participation	2015	2019	Non-Housing Community Development	Terry Heights/Hillandale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Areas 35801, 35805, 35816	Citizen Participation	CDBG: \$1,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 2, 000 Persons/Households
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4	Public Service	2015	2019	Non-Housing Community Development	Terry Heights/Hillandale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Areas 35801, 35805, 35816	Public Service	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 130 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 0 Households Assisted Facade treatment/business building rehabilitation: 0 Business Brownfield acres remediated: 0 Acre Rental units constructed: 0 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Homeless Person Overnight Shelter: 0 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Homelessness Prevention: 0 Persons Assisted Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted Housing for Homeless added: 0 Household Housing Unit Housing for People with HIV/AIDS added: 0 Household Housing Unit HIV/AIDS Housing Operations: 0 Household Housing Unit Buildings Demolished: 0 Buildings Housing Code Enforcement/Foreclosed Property Care: 0 Household Housing Unit Other: 0 Other
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*Funding amounts are estimates from previous funding cycle

**Goals Summary Information
Table 2 – Goals Summary**

Goal Descriptions

1	<p>Goal Name Neighborhood Stabilization</p> <p>Goal Description Direct financial assistance to homebuyers/households; public service activities for low/mod income housing benefit Public facility or infrastructure activities other than low/moderate income housing; housing code enforcement/foreclosed property care: Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted Homeless Person Overnight Shelter: 1 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 1 Beds Homelessness Prevention: 50 Persons Assisted Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted Facade treatment/business building rehabilitation: 1 Business Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit</p>
2	<p>Goal Name Fair Housing</p> <p>Goal Description Advertise and conduct annual Fair Housing Training Seminar (April-Fair Housing Month), to include the development and disseminate of Fair Housing information and material: Other: 2,000 Persons/Households</p>
3	<p>Goal Name Public Engagement & Citizen Participation</p> <p>Goal Description Advocate public engagement and citizen participation. Collaborate with stakeholders to assure neighborhood stabilization and infrastructure investments for the City at large specifically within target and emerging areas: Other: 2,000 Persons/Households</p>
4	<p>Goal Name Public Service</p> <p>Goal Description Public service other than low/mod income housing benefit: Public service activities other than Low/Moderate Income Housing Benefit: 130 Persons Assisted</p>

IV. PROJECTS

AP-35 Projects – 91.220(d)

Introduction

The City's projects will include Program Administration.

Projects

#	Project Name
1	Neighborhood Stabilization
2	Fair Housing
3	Citizen Participation
4	Public Service

Table 3 – Project Information

AP-38 Project Summary Project Summary Information

1	Project Name	Neighborhood Stabilization
	Target Area	Terry Heights/Hillandale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Area 35801, 35805, 35816
	Goals Supported	Neighborhood Stabilization
	Needs Addressed	Neighborhood Stabilization
	Funding	CDBG: \$1,028,002 HOME: \$1,186,976
	Description	Direct financial assistance to homebuyers/households; public service activities for low/mod income housing benefit Public facility or infrastructure activities other than low/moderate income housing; housing code enforcement/foreclosed property care.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted Homeless Person Overnight Shelter: 1 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 1 Beds Homelessness Prevention: 50 Persons Assisted Jobs created/retained: 5 Jobs Businesses assisted: 5 Businesses Assisted Facade treatment/business building rehabilitation: 1 Business Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit

	Location Description	Citywide; emphasis on target Principally in Target and emerging areas: Terry Heights/Hillendale, Meadow Hills, Lowe Mill, Lincoln Village, emerging areas: by zip code: 35801, 35805 35816 and emerging areas (35801, 35805, 35816)
	Planned Activities	Direct financial assistance to homebuyers and households annually; public service activities for low/mod income housing benefit; public facility or infrastructure activities other than low/moderate income housing; housing code enforcement.
2	Project Name	Fair Housing
	Target Area	Terry Heights/Hillendale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Area 35801, 35805, 35816
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$1,500
	Description	Education/Awareness of barriers to affordable
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Other: 2,000 Persons/Households
	Location Description	City Wide; emphasis on Target Areas.
	Planned Activities	Education/Awareness of barriers to affordable will be city wide.
3	Project Name	Public Engagement & Citizen Participation
	Target Area	Terry Heights/Hillendale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Area 35801, 35805, 35816
	Goals Supported	Public Engagement & Citizen Participation
	Needs Addressed	Citizen Participation
	Funding	CDBG: \$1,000
	Description	Implementation of Citizen Participation plan
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Other: 2,000 Persons/Households
	Location Description	City Wide; emphasis on Target Areas.
	Planned Activities	Implementation of Citizen Participation plan will be City Wide.
4	Project Name	Public Service
	Target Area	Terry Heights/Hillendale; Edmonton Heights; Meadow Hills; Lowe Mill; Lincoln Village Emerging Area 35801, 35805, 35816
	Goals Supported	Public Service
	Needs Addressed	Public Service
	Funding	CDBG: \$200,000
	Description	Development of youth social capital
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 130 Persons Assisted
	Location Description	City Wide; emphasis on Target Areas.
	Planned Activities	Development of youth social capital; Public service other than low/mod income housing benefit

*Funding amounts are estimates from previous funding cycle

V. GEOGRAPHICS

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

Assistance will be directed to the target areas identified during the needs assessment. These areas have concentrations of LMI and minority populations.

Geographic Distribution

Target Area	Percentage of Funds
Terry Heights/Hillandale	20
Edmonton Heights	10
Meadow Hills	10
Low Mill	15
Lincoln Village	15
Emerging Area 35801	10
Emerging Area 35805	10
Emerging Area 35816	10

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These areas represent some of the oldest communities within Huntsville. The social, economic and physical elements of these areas support the rationale for them as target areas. Some key statistics for each are:

- Terry Heights (Census tract 12): Population-3,364; Median Family Income\$13,198; Percent in Poverty-53.3%
- Low Mill Village (Census tract 21): Population-3,815; Median Family Income\$20,114; Percent in Poverty-63.2%
- Meadow Hills (Census Tract 3.01): Population 4,073; Median Family Income-\$34,909; Percent in Poverty-18.2%
- Edmonton Heights: Population 592; Median Family Income-\$26,711; Percent in Poverty-33.7%

Common characteristics among these areas are:

- Higher percentages of households living below poverty
- Higher percentages of female headed households living below poverty
- Lower median incomes/over 50% of population are low/moderate income
- Lower per capita incomes
- Larger decline in median family income
- Higher percentage of unemployed

VI. AFFORDABLE HOUSING

AP-55 Affordable Housing – 91.220(g)

Introduction

Based on the 2014 American Community Survey, of the 77,033 occupied housing units in the City of Huntsville approximately 58.0% were owner occupied and 42.0% were renter occupied. In general, the market analysis determined that housing needs for the City of Huntsville are as follows:

- Additional affordable housing unit for small families and the elderly
- Additional renter occupied units
- Increased quality and improved condition of existing units

To address the identified needs, the City is proposing to continue its Neighborhood Stabilization Programs, which includes new construction, down payment assistance, housing rehabilitation, multi-family projects, economic development activities, public services and homeless/special needs activities. These areas also coincide with the target areas identified in the Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	20
Special-Needs	20
Total	80

Table 5 - 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	5
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	10

Table 6 - One Year Goals for Affordable Housing by Support Type

The City of Huntsville maintains strong zoning and development requirements, which potentially add to the cost of new construction. However, to ensure a stable and quality housing stock, these standards are deemed necessary. The Community Development Department will continue to monitor the effects of zoning and development requirements, as related to affordable housing.

VII. PUBLIC HOUSING

AP-60 Public Housing – 91.220(h)

Introduction

The annual action plan must describe the manner in which the plan of the jurisdiction will address the needs of public housing, including the need to increase the number of accessible units where required by a Section 504 Voluntarily Compliance Agreement. A Section 504 Voluntary Compliance Agreement is put in place when there has been complaints received regarding disability discrimination within a jurisdiction. Based on the information collected as a part of the City's Fair Housing Plan, there have been no complaints received regarding disability discrimination in Huntsville.

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

As noted in the 5-Year Plan, the Huntsville Housing Authority continues to work to address the housing needs of the citizens within the HHA jurisdiction by:

- Offering additional affordable housing options,
- Applying for funds to increase and/or improve the affordable housing stock in the jurisdiction,
- Redeveloping outdated housing stock in the traditional public housing communities and
- Engaging in outreach activities targeting special populations.

Additionally, HHA is acquiring properties, single family and multifamily, throughout the jurisdiction to address locational needs/preferences.

The Family Self-Sufficiency Program is administered by the Huntsville Housing Authority for the jurisdiction of City of Huntsville/Madison County. The purpose of the FSS program is to coordinate housing assistance with public and private resources to enable assisted families to achieve economic self-sufficiency. In addition, the family self-sufficiency (FSS) program promotes the development of local strategies to coordinate the use of public housing assistance and housing assistance under the housing choice voucher program with public and private resources enabling families eligible to receive assistance under these programs to achieve economic independence and self-sufficiency. In addition to this broader national goal of the FSS program, the PHA also establishes local goals. The HHA has met its mandatory minimum program size of 40 FSS slots for the HCV program and operates a voluntary FSS program of approximately 100 families in HCV and 200 in Public Housing. Three hundred eligible FSS families can reasonably be expected to receive supportive services under the HCV and PH FSS programs, based on available and anticipated federal, tribal, state, local, and private resources.

The City does not plan to undertake capital improvements that directly affect public housing.

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

The Huntsville Housing Authority (HHA) is the public housing agency for the City of Huntsville. The HHA operates the following public housing facilities:

Property	Number of Units
Brookside	72
Butler Terrace	170

Butler Terrace Addition	84
Cotton Row (Wind Trace)	X
Cotton Row II	X
Cotton Row III	X
Johnson Towers	120
L. R. Patton Apartments	110
Lincoln Park	194
Mahogany Row	X
Northwoods	232
Northwoods Addition	212
Scattered Sites (Meadow Hills)	26
Searcy Homes (AL47)	78
Sparkman Homes	165
Stepping Stone/Stones Throw	X
Stone Manor	X
Todd Towers	X

The City has and will continue to provide housing down payment assistance to qualifying low- and moderate-income families including those that are residents of public housing. Annually, the City has used approximately \$100,000 of its HOME funding for this purpose to benefit LMI families.

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

The Huntsville Housing Authority has not been listed as troubled public housing authority.

Discussion

Though the City will not undertake any direct public housing activities during 2016, the down payment assistance program which will result from HOME funding will provide opportunities for qualifying residents to transition out of public housing and into affordable single family residential units.

VIII. HOMELESS & OTHER SPECIAL NEEDS ACTIVITIES

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

Introduction

With respect to homelessness, the Annual Action Plan must include the jurisdiction's strategy for reducing and ending homelessness through:

1. Helping low-income families avoid becoming homeless;
2. Reaching out to homeless persons and assessing their individual needs;
3. Addressing the emergency shelter and transitional housing needs of homeless persons; and
4. Helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.

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 not proposing to use any CDBG or HOME funds to directly combat or address homelessness. The City's strategy is to continue to support Public Service agencies located within the City currently providing these services.

The City proposes to use leveraging funds (Emergency Solutions Grant (ESG)) from the State to assist individuals and families quickly regain stability in permanent housing after experiencing a housing crisis or homelessness. This program is citywide; however, priority was given to individuals and families who were homeless or at-risk of homelessness.

The City will continue to partner with the North Alabama Coalition for the Homeless (NACH) to create strategies for addressing the homeless needs identified in the Needs Assessment.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Huntsville does not receive any direct allocations or HUD homeless grant funds. All funds that may assist homeless persons are obtained through the competitive grant process. The City has historically applied for Emergency Solutions Grants (ESG) from the Alabama Department of Economic and Community Affairs (ADECA) to fill service gaps. The City requested \$200,000 in ESG funds from ADECA for FY15. These funds will support shelter operations and essential services activities through non-profit agencies that serve homeless persons such as the Salvation Army of Huntsville/Madison County. The programs will fill service gaps that were identified by the North Alabama Coalition for the Homeless (NACH), the Continuum of Care for the area.

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 will continue to partner with the CoC members such as, Still Serving Veterans, Priority Veterans, Harris Home for Children and NACH to assist homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) obtain safe, affordable, and decent housing.

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 City's strategy is to continue to support Public Service agencies located within the City providing these services.

IX. BARRIERS TO AFFORDABLE HOUSING

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

Introduction:

The City of Huntsville maintains strong zoning and development requirements, which potentially add to the cost of new construction. However, to ensure a stable and quality housing stock, these standards are deemed necessary. The major obstacles and barriers to meeting underserved needs are:

- High cost of housing for the population whose income is 50% below the Median Family Income.
- Need for transportation to existing services and childcare exceed available services.
- Housing for homeless individuals and families.
- Lack of the appropriate type of jobs for unskilled and low skilled individuals.
- Lack of adequate emergency shelter and transitional housing for homeless or at-risk of homeless persons.
- NIMBYISM (Not in My Back Yard) attitudes.
- Loss of federal funding for Community Development programs.
- Decrease in State and Federal funding for basic services.

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

This section describes the City's strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing. The Community Development Department will continue to monitor the effects of zoning and development requirements, as related to affordable housing. Huntsville will initiate the following steps in order to strengthen and coordinate its housing delivery system:

- The City will continue to work with HBCU's, non-profit agencies and housing providers in the implementation of housing and other services. In addition, the city will coordinate its efforts with Madison County Commission and Alabama Extension Services.
- The City will continue to work with approved Community Housing Development Organizations (CHDOs) that serve as housing developers. The City will provide technical and financial support to ensure the success of their programs in providing home ownership opportunities for lower income families.
- The City of Huntsville will continue to support the efforts of the Huntsville Housing Authority for the maintenance of their programs, to include, the family self-sufficiency program, and housing tenants' organization program.
- The City of Huntsville planning staff will continue to monitor the delivery of activities and programs throughout the year to anticipate if additional resources will be needed. The city will also coordinate its efforts with other assisted housing and supportive services providers to eliminate gaps in the delivery system.

Discussion:

The proposed actions will allow the City to ensure barriers are addressed for the duration 2016 Annual Action Plan period.

X. OTHER ACTIONS

AP-85 Other Actions – 91.220(k)

Introduction:

The Annual Action Plan must describe the jurisdiction's planned actions to carry out the following strategies outlined in the Consolidated Plan:

- Foster and maintain affordable housing;
- Evaluate and reduce lead-based paint hazards;
- Reduce the number of poverty-level families;
- Develop institutional structure; and
- Enhance coordination.

Actions planned to address obstacles to meeting underserved needs

As noted in the Huntsville Housing Authority (HHA) 5-year Plan and Annual Plan adopted in 2010, there were 434 extremely low-income families on the public housing waiting list and 2,114 families on the Section 8 tenant-based assistance waiting list. As such, the primary need for tenants and applicants on waiting lists is the availability of affordable units.

The priority for the HHA outlined in the agency's 5-year Plan is "to eliminate the negative influence of poverty in public housing to ensure that residents develop self-esteem and lead fulfilling and productive lives". The HHA plan outlines the following goals:

1. Create an Effective and Proactive Organization
2. Maintain Comprehensive Services and Support Team
3. Improve the Internal and External Image of the HHA
4. Continue to Improve and Implement Plans for Housing and Financial Diversity.

For 2016, the City does not plan to undertake any actions to directly address public housing needs.

Actions planned to foster and maintain affordable housing

According to the 2013 American Community Survey data, approximately 43.6% of the units in the City are renter-occupied. The market conditions indicate a need for preservation of existing affordable housing units and the addition of new units. The City will complete analyses of existing codes, regulations, and plans to ensure that affordable, workforce housing is encouraged.

Actions planned to reduce lead-based paint hazards

Community Development will continue to work to develop local capability for testing and reduction of lead based paint hazards in order to enhance cost efficiency and timeliness of service. This can be achieved with locally based inspectors/risk assessors and abatement contractors. Community Development will continue to solicit local contractors and environment consultants to establish capacity in those fields. In addition the City could coordinate with the Madison County Health Department to reduce lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The core premise of the anti-poverty strategy is that employment is the vehicle through which those

who are impoverished can best achieve the goal of self-sufficiency. The most efficient method for reaching this goal is for the City to strive for an economic climate that leads to the availability of a wide range of possible jobs available for these individuals. The Chamber of Commerce of Huntsville/Madison County and the City of Huntsville Economic Development Office have both adopted economic development related plans that highlight the existing and proposed workforce training programs in the Huntsville-Madison County area. Both of these plans focus on priorities adopted within the region to attract, retain, and strengthen business activities throughout the Huntsville metropolitan area and across all employment sectors. These programs and priorities promote a strong workforce and assist in the reduction on poverty-level families.

The City's primary strategy should be to coordinate with the Chamber and other agencies to determine if programs or partnerships with public service agencies could help the City achieve a reasonable antipoverty strategy through workforce development.

The City's affordable housing strategy highlighted steps taken by the City to limit barriers to affordable housing, such as working with established programs like Huntsville Housing Authority's Social Services Program and the North Alabama Coalition for the Homeless (NACH). These types of partnerships coincide with supporting a wide range of businesses with potential employment opportunities for individuals with varying skill sets.

Actions planned to develop institutional structure

For the period of the 2016 Annual Action Plan, the City's strategy for developing institutional structure and fill service gaps is to continue coordination with other agencies and public service providers.

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

The City will coordinate the implementation of the Annual Action Plan with the Huntsville Housing Authority, other City departments, local nonprofit agencies, contiguous units of local government and other private and public organizations. In addition, the City will continue its relationship with the Alabama Housing Finance Authority and with other related agencies. Additionally, the City will maintain contact with public and assisted housing providers, supportive services agencies, and other units of government.

Discussion:

The actions outlined above will facilitate the City's ability to overcome obstacles in meeting the underserved needs of the identified populations.

XI. PROGRAM SPECIFIC REQUIREMENTS

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

Introduction:

The City estimates that it will use 80% of its total anticipated CDBG funding of \$1,148,002.00 for activities that benefit persons of low and moderate income. 20% of the funds will be used for Administration and Planning costs. Additionally, program income generated will be used to benefit low- and moderate-income families as well.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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	82,500.00
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:	82,500.00

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.	80.00%

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

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

N/A

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

HOME PROGRAM SPECIFIC REQUIREMENTS

The City of Huntsville Alabama Community Development will use HOME Investment Partnerships Program funds to provide housing for low income persons. The forms of funding used to assist homebuyers and/or developers include: closing cost and down payment assistance, development subsidies, or some combination of these methods. The City of Huntsville will use the recapture method of insuring affordability for HOME assisted properties and for all homebuyers receiving direct assistance.

HOME Program Administration

This activity involves the general administrative activities required by the HOME program in maintaining accountability for the expenditure of HOME funds by the City of Huntsville. The City proposes using these funds toward the salary and benefits of up to two (2) positions in the Community Development Department. These positions may be fully funded or partially funded, based on individual assignments. Professional services, training and seminar expenses, supplies, professional memberships and dues, advertisements, and printing expenses may also be paid out of this activity. For this activity, the City is proposing a budget based on 10% of the grant.

CHDO Set-Aside

The City of Huntsville will budget 15% of HOME funds for CHDO Set-Aside activities.

Downpayment Assistance Program (DAP)

HOME funds will be used for down payment assistance for individuals and families who are considered to be first-time homebuyers. Eligibility for the DAP program will be determined by the Community Development Department. Funds will be provided as zero percent (0%) interest deferred payment loan. The maximum amount of assistance provided will be \$5,000.00. Assistance will be determined on a case-by-case basis. The housing assisted with HOME funds must meet the property standards as defined by the City of Huntsville.

Housing Counseling for first time homebuyers will also be a part of this activity. HUD Certified Housing Counselors will provide educational assistance to qualifying families in order to increase their long term success as homeowners. HUD Certified Housing Counseling agencies will be identified through a procurement process and will be under contract with the City to perform these services.

HOME Program - Refinancing Guidelines

As required under Sec. 92.2061(b) of the HOME Rule, projects that wish to apply for HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds must meet the following conditions:

- A. **Minimum Rehabilitation Level.** Applicants must demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit of not less than five thousand (\$5,000.00).
- B. **Management Practices Review.** Applicants must submit to a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
- C. **Affordable Housing Preservation and/or Creation.** Applicants must state whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
- D. **Project Location.** Applicants for projects located anywhere within the City of Huntsville's jurisdiction are eligible.
- E. **Non-Eligible Use of HOME Funds.** HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG, and
- F. **Eligible Uses of HOME Funds.** The funds provided by HOME loans may be used for the following eligible hard and soft development costs:
 - i. **Hard Development Costs.** Hard development costs will include site preparation or improvements, securing of buildings and construction materials and labor.
 - ii. **Soft Development Costs.** Soft development costs shall include financing fees, credit reports, title binders and insurance, surety fees, recording fees, transaction taxes, legal and accounting fees including cost certification, appraisals, architectural/engineering fees including specifications and job progress inspections, environmental reviews, builders' or developers' fees, affirmative marketing, initial leasing and marketing costs, and operating deficit reserves (up to 18 months).

Recapture Provisions

The City of Huntsville has elected to adopt the following recapture provisions when HOME funds are used to create affordable housing. It is understood and agreed that federal HOME fund regulations, set forth in 24 CFR 92.254 require that HOME assisted housing units must be acquired by a homebuyer whose family qualifies as a low-income and the housing must be the principal residence of the homebuyer throughout the period of affordability.

Subject to recapture are the HOME funds that are invested in a HOME assisted unit, as a direct subsidy to the homebuyer, this includes down payment and closing cost assistance, and second mortgages that finance difference between fair market value based on fair market value and the homebuyer's first

mortgage. The minimum length of affordability is as follows based on the total direct HOME assistance to the homebuyer:

TOTAL DIRECT HOME SUBSIDY	PERIOD OF AFFORDABILITY
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

The recapture provisions are as follows:

- A. The Affordability Period shall be based on the total direct HOME subsidy to the homebuyer and does not take into account a development subsidy provided on the unit.
- B. Activity Types – HOME funds as direct buyer assistance may be provided as:
 - i. Homebuyer Program-direct subsidy to the homebuyer as closing cost and down payment assistance
 - ii. Single Family New Construction or Acquisition, Rehabilitation Programs-direct subsidy to the homebuyer as closing cost and down payment assistance;
 - iii. Direct subsidy as a second mortgage that reduces the need for buyer equity or senior debt financing;
 - iv. difference between fair market value at the time of sale and sales price if HOME funds were used to develop the property and the property is being sold below market value

Enforcement Mechanisms

Recapture provisions shall be detailed within each program written agreement and/or deed restriction between the homebuyer and the City of Huntsville, and enforced through a mortgage filed with the Madison County Tax Assessors Office, to include a homebuyer agreement that runs for the entire term of the affordability period. The City of Huntsville assumes a Junior/2nd Lien or Silent Mortgage position pursuant to 24 CFR 92.254 (a) (5) (ii).

The requirements within shall be triggered upon sale or transfer of the HOME assisted property. For projects including the down payment assistance program, new construction, acquisition, and rehabilitation programs, the HOME assisted property owners will be required to maintain property insurance coverage in an amount sufficient to cover the amount of HOME assistance.

The City will monitor Borrowers and their housing units to ensure adherence to program requirements. The City requires an Annual Verification of Occupancy form from each Borrower to verify the Borrower’s compliance with conditions contained in Community Development’s Recapture Note. If the Borrower is deemed to be non-compliant, the terms of the Recapture Note will immediately go into effect.

Deed Restriction consists of the following:

It is understood and agreed that federal HOME funds in the form of affordability subsidy provided by the City of Huntsville, Alabama is used to assist in the purchase and conveyance of the Property that is the subject of this real property transaction in order to make the Property available for low-income families as affordable housing. Federal regulations, set forth in 24 CFR 92.254 require that this housing must be acquired by a homebuyer whose family qualifies as a low-income family and the housing must be the principal residence of the homebuyer throughout the period of affordability. Additionally, recapture provisions are required pursuant to 24 CFR 92.254 (a) (5) (ii) for the purchase and sale agreement and to be included as a deed restriction to ensure that the City of Huntsville, Alabama recoups all or a portion of the HOME assistance provided to the home purchaser, if the housing does not continue to be the principal residence of the home purchaser for the duration of the period of affordability.

In accordance with 24 CFR 92.254 (a)(5) (ii), during the applicable Period of Affordability, the amount to be recaptured may be reduced by the City of Huntsville, Alabama, on a pro rata basis for the time the purchaser homeowner has owned and occupied the subject housing measured against the affordability period. During the Period of Affordability (5 years from date of closing), the City of Huntsville, Alabama must receive prior written notification of any sale, refinancing, or foreclosure that occurs with regards to the Property.

DAP Junior/2nd Lien or Silent Mortgage consists of the following:

- A. The DAP silent mortgage is a five-year, zero percent interest, deferred mortgage.
- B. The DAP silent mortgage will be forgiven at a rate of 20% per annum beginning one year from the date of the original mortgage.
- C. The DAP silent mortgage must be repaid at the point of sale, transfer, or failure to maintain owner occupancy of the property.
- D. The DAP silent mortgage is to take second or third position behind the first mortgage.

Failure to comply with the recapture requirements means that:

- i. The original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant);
- ii. The homebuyer sold the home during the period of affordability and the grantee did not enforce the applicable resale or recapture provisions.

In cases of noncompliance during the applicable Period of Affordability, the amount to be recaptured will be reduced by the City of Huntsville, Alabama, on a pro rata basis for the time the purchaser homeowner has owned and occupied the subject housing measured against the affordability period. During the Period of Affordability, the City of Huntsville, Alabama must receive prior written notification of any sale, refinancing, or foreclosure that occurs with regards to the Property.

Recapture Methods

The recapture option allows City of Huntsville Community Development to recapture all or a portion of the HOME subsidy if the property is sold or transferred. All HOME assisted property sales under the recapture option shall meet the following criteria:

- A. The homebuyer may sell the property to any willing buyer.
- B. The transfer of the property during the period of affordability triggers repayment of the direct HOME subsidy to Community Development in accordance with the promissory note the buyer entered into with the City of Huntsville when he/she originally purchased the home.

In the event of recapture, the amount subject to recapture is as follows and will be further detailed within a promissory note signed by the buyer and by an agreement with the homebuyer that runs for the entire affordability period. The initial amount that is subject to recapture is the direct subsidy received by the homebuyer. Direct subsidy includes the HOME investment that enabled the homebuyer to purchase the property. This includes down payment assistance, closing costs or other HOME assistance provided directly to the homebuyer and/or the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance.

The recapture provision states that if the homebuyer wishes to sell his/her property during the Period of Affordability, an amount equal to a pro-rata share of HOME subsidy funds, reduced proportionately for every year of the Period of Affordability the qualifying homeowner owned the Property, shall be repaid to the City of Huntsville, Alabama from any net proceeds realized upon the sale of the Property after deduction for sales expenses. Net proceeds are defined as the sales price minus superior loan repayment (other than HOME funds) and any closing costs. Under no circumstances can the City recapture more than is available from the net proceeds of the sale.

Mortgage Release

Upon receipt of recaptured funds, or at the completion of the affordability period, the City of Huntsville Community Development will file a "Release of Mortgage" document with the Madison County Tax Assessors Office to release the original HOME assisted property from the obligations of the affordability period and the release of the homebuyer agreement that runs for the entire period of affordability.

Repayments

Repayment of recaptured funds shall be remitted directly to the City of Huntsville Community Development to be utilized for HOME eligible activities only.

Long-Term Affordability

The HOME program set affordability periods for homeownership housing under a recapture provision based on the amount of direct HOME subsidy provided for the property (see chart below).

TOTAL DIRECT HOME SUBSIDY	PERIOD OF AFFORDABILITY
Under \$15,000	5 Years
\$15,000 to \$40,000	10 Years
Over \$40,000	15 Years

The City will require all grantees being awarded HOME funds and all owners of HOME assisted projects of five units or more, to commit to affirmative marketing as part of the formal agreement between the City and the grantee, and the grantee and the owner. Also, the City will implement the above policies through the following activities:

- A. The City will inform the general public, owners, and potential clients about Federal fair housing laws and about the City's affirmative marketing policy:
 - i. Local groups which specialize in providing affordable housing as well as non-profit organizations which provide assistance to low-income, ethnic minorities and other disadvantaged households will be advised of the availability of applicable housing provided under the HOME program.
 - ii. News releases, advertisements, flyers and other printed material will include the use of the Equal Opportunity logo and/or slogan.
 - iii. The City will make available to the public federal pamphlets such as the "Fair Housing - It's Your Right".
 - iv. City staff will periodically attend public meetings and forums, particularly meetings in neighborhoods where residents do not respond to the customary information pathways, to inform them of available housing opportunities.

- B. For HOME-assisted housing containing five or more units, the City will work with the non-profit grantees and the owners of the units to carry out the City's affirmative marketing policies by requiring both owners and grantees to comply with the following:
 - i. Inform potential tenants about federal fair housing laws;
 - ii. Make use of the Equal Housing Opportunity logo and slogan, and display the fair housing poster;
 - iii. Make available the pamphlet "Fair Housing - It's Your Right", and inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach.
 - iv. The City will keep records including dated copies of all press releases, informational flyers, newspaper advertisements and any other notices or mailings. The City will also keep records of its outreach efforts and communication with grantees related to affirmative marketing.
 - v. The success of affirmative marketing actions on the part of required owners or grantees will be measured as follows:
 - a. If required actions have been carried out as specified, the City will assume that owners have made a good faith effort to carry out the procedures.

The City of Huntsville HOME Program's policies and procedures for ensuring the affordability of units acquired with HOME funds are also included in the Consolidated Plan,

5. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Huntsville HOME Program is not proposing any form of investment not described in 24 CFR 92.205(b) with regards to use of HOME dollars.

Discussion:

The City will use 80% of its 2016 CDBG allocation and any program income toward various programs, but does not plan on undertaking any urgent need activities.

In the 2016 program year as noted in this Plan, the total amount allocated to low- and moderate-income persons (less the 20% Administration and Planning cost) will be \$1,148,002.00. From that total, the City anticipates that at least 70% of the funds will be used to benefit low- and moderate-income persons as required.

If the PJ intends to use HOME funds for homebuyer assistance or for rehab of owner-occupied single family housing and does not use the HOME affordable homeownership limits...did it determine 95% of the median area purchase price and set forth the information:

HOME funds will be used for Homebuyer Assistance. HOME funds will be used for down payment assistance for individuals and families who are considered to be first-time homebuyers. Funds will be provided as zero percent (0%) interest deferred payment loan. The maximum amount of assistance provided will be \$5,000.00.

The housing assisted with HOME funds must meet the property standards as defined by the City of Huntsville.

Housing Counseling for first time homebuyers will also be a part of this activity. HUD Certified Housing Counselors will provide educational assistance to qualifying families in order to increase their long term success as homeowners. HUD Certified Housing Counseling agencies will be identified through a procurement process and will be under contract with the City to perform these services.

HOPWA

The City of Huntsville does not receive a direct allocation of HOPWA funds

ESG

The City of Huntsville does not receive a direct allocation of ESG funds

Appendix - Alternate/Local Data Sources

1	Data Source Name Big Picture Huntsville Comprehensive Plan City of Huntsville 2015-2020 Consolidated Plan Huntsville Housing Authority PHA 5-Year Plan United Way 2014 Needs Assessment
	List the name of the organization or individual who originated the data set. Planning Department of the City of Huntsville Community Development City of Huntsville Huntsville Housing Authority United Way
	Provide a brief summary of the data set. Percentage change and location of population by the following variables; Poverty, elderly, income, housing, youth
	What was the purpose for developing this data set? To support the community profile and projections to guide the preparation of the Comprehensive/Consolidate/Action Plans for Huntsville
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data sets covered the city limits and geographically displays by census tracts.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The data has been presented and display during the citizen consultation events for the Plan that occurred during 2015-2016
	What is the status of the data set (complete, in progress, or planned)? The data set is being updated and projected on a continual basis; in progress
	Data Source Name Housing Unit Occupancy Status Soci-Economics
2	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. OCCUPANCY STATUS Universe: Housing units 2010-2014 American Community Survey 5-Year Estimates
	What was the purpose for developing this data set? No default data source available in IDIS.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data covers the City of Huntsville.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2010-2014
	What is the status of the data set (complete, in progress, or planned)? Complete.