

Executive Summary

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

1. Introduction

The City of Florence is located in the northwestern corner of Alabama bordered by Mississippi and Tennessee. It is a growing city with a small-town feel. Florence sits on the Tennessee River. Numerous fairs and events take place all year round. Florence is home to legendary father of the blues, W.C Handy, and contemporary designers Billy Reid and Natalie Channin. Florence has a rich art history. You will find the Rosenbaum House that was designed by icon Frank Lloyd Wright. The Tennessee Valley Museum of Art rotating exhibits and a permanent collection of artifacts dating back to prehistoric times in Alabama. The Kennedy-Douglass Center for The Arts offers a range of ever-changing exhibits and juried art shows inside unique historic homes in downtown Florence.

Florence is a growing City according to census data reporting Florence's population estimates to increase to 40,797. That is an increase of 3.1% since the 2010 census. The median household income in 2018 reflects \$38,902. Unfortunately, nearly 22% of Florence's population is considered in poverty. The highest concentrations of poverty-stricken families reside in both, East and West Florence with few blocks in North Florence. According to the 2010 census data, the total population for the West Florence entitlement area had 2,667 people with a low/mod percentage of 77.83. The East Florence entitlement area had a population of 5,091 people and a low/mod percentage of 65.62. The North Florence entitlement area has a population of 4,280 people a low/mod percentage of 64.14. The goal of the City is to utilize funds granted by the Community Development Block Grant program to provide qualified communities and persons decent housing, expanded economic opportunities, and a suitable living environment. Although the East and West Florence communities are a primary focus under the CDBG program, assistance will be used citywide for persons or areas that qualify based on federal requirements.

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 of Florence objectives and outcomes identified in this Plan is designed to serve the needs of our residents through professional and efficient management of the HUD programs and funds covered by this Plan. It is the City's mission to distribute the funds and resources in an equitable manner through long-term and short-term objectives.

The objectives are to:

1. Continue to provide important community facilities that address all aspects of community development.
2. Continue to meet the affordable housing needs of low- and moderate-income individuals through rehabilitation and/or homebuyers' programs.
3. Continue to clean up blighted properties and dilapidated residential and commercial buildings throughout the City that pose a threat to the community.
4. Continue to fund Non-Profit entities that provide services for low-moderate income individuals.
5. Continue to fund Public Improvements Projects for the entitlement areas of the City.

3. Evaluation of past performance

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

In the 2015-2019 Consolidated Plan, the City funded 17 public service organizations that provided help for individuals and families with self-sufficiency, job training, transportation, health services, and youth programs. Additionally, public facilities repair and critical equipment needs; completed three phases out of a six-phase sidewalk improvement plan for the West Florence Entitlement Area; removed and cleaned up 29 dilapidated properties; funded three street drainage projects in eligible areas; completed 30 residential rehab jobs; and funded two economic development projects.

In the 2020-2021 Annual Action Plan, the City funded 7 public service organizations that provide assistance to individuals and families with youth programs, health services, transportation, and supportive services. A continuation of the Florence First Economic Development program was implemented to assist small businesses. Six (6) dilapidated properties underwent environmental testing, abatement, and demolition taken place. Four (4) public facilities repair and updates completed.

In the 2022 Annual Action Plan, the City funded five (5) public service organizations that provide assistance to individuals and families with youth programs, health services, transportation and supportive services. Florence First Economic Development program provided two (2) grants to new, small businesses with the assistance of the Shoals Small Business Development Center.

In the 2023 Annual Action Plan, the City funded seven (7) public service organizations that provide assistance to individuals and families with youth programs, health services, transportation and supportive services. Florence First Economic Development program provided one (1) grant to new and expanding small business with the assistance of the Shoals Small Business Development Center. Through a partnership with Community Action Agency of Northwest Alabama we were able to assist five (5) residents with residential rehabilitation. Lastly, we were able to assist the Florence-Lauderdale Public Library with an expansion to take reading and education outdoors.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Florence, Alabama encourages the participation of citizens in the development and planning of activities relative to its Community Development Block Grant (CDBG) Program. Annual entitlement grants are made to the City from the U.S. Department of Housing and Urban Development (HUD) for the purpose of addressing the needs specifically of low to moderate-income residents. Through this Plan, citizen involvement in the CDBG program is designed to be an open process in which citizens are informed and can influence decisions on CDBG activities.

City of Florence Community Development Block Grant Citizen Participation Plan (CPP) is outlined in the attachments. The CPP is posted on the City of Florence Planning and Community Development website located at:

https://florenceal.org/departments/planning_and_community_development/community_development_block_grant.php.

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.

The citizens of Florence were invited to participate in an online survey to measure the needs of community development services and activities in the City. The survey link was posted online, social media, and shared via the Council Member for each district.

Survey Link:

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

No comments were received however, the Planning and Community Development Department always welcomes comments, thoughts, or ideas regarding Community Development programs.

7. Summary

The City estimates that it will use 75% percent of its total CDBG funding of \$----- for activities that benefit persons of low and moderate-income. 20% percent 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.

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	FLORENCE	Department of Planning & Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Florence, Alabama receives an annual allocation of CDBG (Community Development Block Grant) entitlement funds from the US Department of Housing and Urban Development (HUD). To continue participation in this program, the City contractually agrees with HUD to implement the Housing and Community Development Act of 1974 and related CDBG program regulations. All CDBG assisted activities must be eligible as specifically defined in the regulations and meet one of the three following National Objectives:

- At least 70% of the program participants must have low or moderate-income as defined by HUD.
- The project must eliminate slum and blight as defined by HUD.
- Meet an urgent need designated as an emergency by the City of Florence.

The City of Florence is a small entitlement. Therefore, funds are limited to specific projects that are deemed priorities for our community. Each year CDBG funds are designated for Public Services, Residential Rehabilitation, Spot Blight Removal, Public Facilities, and Administration of the grant.

Consolidated Plan Public Contact Information

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

1. Introduction

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 Florence met with the Executive Director of the Florence Housing Authority to coordinate public housing needs, planned programs and activities, their planned strategies, and proposed actions for affirmatively furthering fair housing. Strategies were coordinated to address concerns in fair housing issues in the Public Housing and Housing Choice Voucher programs. We also used this opportunity to identify needs such as local drug elimination, neighborhood improvement programs, and resident programs and services, both those funded under a PHA's program and those funded. Florence has tried to consult with Riverbend Center for Mental Health however, the new Executive Director refuses to coordinate services with local agencies and only refers caseworkers to Decatur General West for psychiatric services.

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 of Florence is an active participant with the local Continuum of Care. Each year activities, programs, and services are assessed after the annual Point in Time count to determine the needs of the homeless population or those in danger of becoming homeless. The Homeless Care Council of Northwest Alabama works diligently to coordinate efforts and services among service providers through monthly meetings and technical service calls. Chronically homeless individuals and families are referred to the Salvation Army for shelter and assigned a caseworker. Caseworkers align services that meet the needs of each person and/or family. The Alabama Department of Human Resources (DHR) is located downtown within walking distance to anyone seeking services. The Homeless Care Council and the DHR office communicate on a regular basis to determine the needs of families with children and unaccompanied youth. Accommodations and referrals are made by DHR to shelter and assign families and unaccompanied youth a caseworker. Community Action Agency is another common partner where services are utilized for anyone that is homeless or in danger of becoming homeless. Services for veterans are a partnership between the Homeless Care Council, Community Action, Veterans Affairs office, and often Salvation Army. In the same manner, a caseworker is assigned and coordinates all assistance needs.

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 of Florence receives an Emergency Solutions Grant (ESG) through the Alabama Department of Economic and Community Affairs. Consultation with the Continuum of Care (CoC) determines how to allocate the ESG grant for eligible activities; in developing the performance standards for, and evaluating the outcomes of, projects and activities assisted by ESG funds; and in developing funding, policies, and procedures for the operation and administration of the Homeless Management Information System (HMIS). The office of the CoC is located in Florence however, they serve individuals from Lauderdale, Colbert, Franklin, Marion, Winston, and Lawrence counties. ESG funds are eligible to sub-recipients that are considered active members of the CoC. All sub-recipients must report as required by the Federal regulations. The administration of the HMIS is currently with the HMIS lead agency, United Way of the Shoals. It is expected that the Homeless Care Council of Northwest Alabama to change the HMIS Lead Agency to Community Action Agency of Northwest Alabama and transferring the HMIS software provider to Service Point. The Policy and Procedures of the administration of HMIS are within the federal guidelines of the Continuum of Care.

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	Homeless Care Council of Northwest Alabama
	Agency/Group/Organization Type	Services-homeless
	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 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?	The Homeless Care Council of Northwest Alabama was consulted regarding homeless services and plans. The City of Florence supports the local CoC to the full extent of projects and activities.
2	Agency/Group/Organization	Florence Housing Authority
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The goals of the Florence Housing Authority strategic plan and the Consolidated Plan align well. Specifically, the strategic plan calls for Florence housing to expand housing opportunities for low-income households, promote quality communities, and improve the quality of life for its participants. It also commits to partnership and coordinated action as well as racial and social justice.

3	Agency/Group/Organization	Safeplace, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Employment Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth 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?	
4	Agency/Group/Organization	Florence Building Department
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Flood Management
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Flood Management

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

As many agencies as possible were consulted with all comments were documented. Riverbend Center for Mental Health refuses to participate or communicate with local government or service providers.

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	Homeless Care Council of NWAL	Addressing the needs of persons experiencing homelessness aligns with the goals of the 2020-2025 Consolidated Plan. The Homeless Care Council was consulted regarding homeless services, plans, and activities. The City of Florence supports the local CoC to the full extent of projects and activities.

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 Florence Citizen Participation Plan emphasizes and encourages citizens to participate in the development and implementation of the Assessment of Fair Housing (AFH), the Consolidated Plan (CP), any substantial amendment to the CP, and the performance report. These requirements are designed specially to encourage participation by low- and moderate-income persons, particularly those persons living in areas designated by the U.S Census data for the jurisdiction area or in a slum and blighted area and in areas where CDBG funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. The City of Florence has taken appropriate actions to encourage the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with disabilities. The City of Florence encourages the participation of local and regional institutions, Continuums of Care, and other organizations (including businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations) in the process of developing and implementing the AFH and the CP. The City of Florence also encourages the participation of various public and private organizations and emergency management agencies.

The City of Florence works in conjunction with public housing agencies, such as Florence Housing Authority and the residents of public and assisted housing developments (including any resident advisory boards, resident councils, and resident management corporations) in the process of developing and implementing the AFH and the CP.

Each event the City of Florence experiments with alternative public involvement techniques and quantitative methods to measure efforts that encourage citizen participation in a shared vision for change in communities and neighborhoods, and the review of program performance.

For the 2020-2024 CP the City of Florence held six district sessions. These sessions consisted of a town hall style discussion with the Mayor, City Council, department staff, and the public to discuss the vision and needs of their communities. The sessions were advertised in the Courier Journal, a free weekly newspaper that is delivered to every home in Lauderdale County, as well as the City of Florence website, the public notice board at City Hall, and the weekly e-newsletter distributed via email subscription and social media.

The City of Florence advertised the 2020-2024 Consolidated Plan and the 2021 Annual Action Plan for 30 days beginning on Tuesday, March 3rd on the Florence Community Development website: https://florenceal.org/departments/planning_and_community_development/community_development_block_grant.php and also in the Florence Planning and Community Development Department. Comments concerning these plans were asked to be submitted in writing to the department. No comments were received.

The City of Florence advertised the 2023 Annual Action Plan for 30 days beginning on Tuesday, March 28, 2023 on the Florence Community Development website: https://florenceal.org/departments/planning_and_community_development/community_development_block_grant.php Comments concerning these plans were asked to be submitted in writing to the department via email: cdbg@florenceal.org. The Florence City Hall is open Monday through Friday from 8:00a.m until 5:00p.m. No comments were received. In addition, the City placed a CDBG Needs Assessment online for 30 days. There were 67 submissions. See attached survey data.

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	Internet Outreach	Non-targeted/broad community	Online viewing.		All comments are welcomed and accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City anticipates receiving CDBG funding 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 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	0	0	0	0	0	CDBG funds are a major source of funding to continue to address the needs of low to moderately income community needs.

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

There are no matching requirements for CDBG. However, CDBG funds are a major source of funding to continue to address the needs of low to moderate-income community needs. In the City of Florence, these funds will be used to administer the program; fund public service entities; provide funding for the removal and clean-up of blighted properties on a city-wide basis; residential rehabilitation of single-family homes; implement and improve public infrastructure. The CDBG funds are leveraged by the City's General Fund utilizing local funds to also contribute towards administrative costs, public services, and public infrastructure programs.

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 land acquisition as it relates to the proposed projects. Any property owned by the City of Florence is not planned with CDBG projects.

Discussion

All funds will be allocated and expended in alignment with the strategic goals of the five-year plan, priority needs, and funding allocations under the Annual Action Plan.

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	Residential Rehabilitation	2020	2024	Affordable Housing	Entire City		CDBG: \$100,000	Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Administration	2020	2024	Administration	Entire City			

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Residential Rehabilitation
	Goal Description	
2	Goal Name	Administration
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Florence carries out six projects through the Community Development Block Grant each year. These projects are designed to carry out specific requests from the citizens we serve.

Projects

#	Project Name
1	Administrative B-24-MC-01-0003
2	Public Services
3	Public Facilities and Improvements
4	Economic Development
5	Blight

Table 7 - Project Information

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

Project priorities are as follows:

1. Administrative- The program would cease to exist without administrative costs. These costs are employee salary and fridge, education, and travel.
2. Public Services- The funds allocated to Public Services is detrimental for the Florence CDBG program. The agencies serve a large number of clients with as little funding as possible. Services include youth programs, transportation, security deposits, and health services.
3. Economic Development- These funds allow assistance to small, local businesses in return for opening a business in an LMA or retaining and/or employing new LMI.
4. Public Facilities and Improvements- This activity allows for more complex projects to be completed to public infrastructure.
5. Blight- This activity allows for testing and demolition of abandoned and dilapidated structures throughout the city.
6. Residential Rehabilitation- Through a partnership with the Community Action Agency of Northwest Alabama, residents of Florence have the ability to apply for the CDBG Residential Rehab Assistance Program. Clients must meet the poverty or low income threshold.

AP-38 Project Summary
Project Summary Information

1	Project Name	Administrative B-24-MC-01-0003
	Target Area	Entire City
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Florence CDBG administrative funds are utilized to pay for salary, fringe, office equipment, supplies, maintenance, travel and education.
	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	110 W College Street, Suite 115, Florence, AL 35630
	Planned Activities	The administrative funds for the CDBG program are utilized to pay for salary, fringe, office equipment, supplies, maintenance, travel and education.
2	Project Name	Public Services
	Target Area	Entire City
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Florence CDBG Public Services funds provide grant allocations to agencies that create or maintain services for low and moderate income residents.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	<ol style="list-style-type: none"> 1. Florence Housing Authority, 50-100 LMI that reside in LMH in an LMA with transportation 2. St. Vincent de Paul, 250-500 LMC with utility assistance 3. Common Ground Shoals, 100-150 LMC that reside in LMH, also in an LMA with educational youth programs. 4. Shoals Community Clinic, 500-1000 LMC, majority reside in LMA with healthcare services

	Location Description	<ol style="list-style-type: none"> 1. Florence Housing Authority, 110 S Cypress Street, Florence, AL 35630 2. St. Vincent de Paul, 659 S Poplar Street, Florence, AL 35630 3. Common Ground Shoals, 1115 Carver Homes, Florence, AL 35630 4. Shoals Community Clinic, 309 Handy Homes, Florence, AL 35630
	Planned Activities	<ol style="list-style-type: none"> 1. Florence Housing Authority, LMA Transit 2. St. Vincent de Paul, LMC Security Deposits 3. Common Ground Shoals, Youth Educational Programs 4. Shoals Community Clinic, Health Services
3	Project Name	Public Facilities and Improvements
	Target Area	Entire City
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Florence Public Facilities and Improvement projects can include youth centers, parks, neighborhood facilities, street improvements, asbestos removal, tree planting, sidewalks, beautification.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Public Facilities and Improvement projects can benefit the entire population of Florence; however, target areas are LMA or facilities that provide services to LMC.
	Location Description	
	Planned Activities	Florence Public Facilities and Improvement projects can include youth centers, parks, neighborhood facilities, street improvements, asbestos removal, tree planting, sidewalks, beautification.
4	Project Name	Economic Development
	Target Area	Entire City
	Goals Supported	
	Needs Addressed	
	Funding	:

	Description	Florence CDBG funds provide Economic Development grant funding to local small businesses that demonstrate the need for growth or increased opportunities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	We estimate providing 5 small businesses with economic development assistance that are located in LMA and/or provide jobs for 1 or more LMI persons.
	Location Description	Florence Economic Development activities are only provided to those small local business in the City Limits of Florence. However, target areas are LMA areas which consist majority of East and West Florence and pockets in North Florence.
	Planned Activities	<ol style="list-style-type: none"> 1. Rent Assistance 2. Utility Assistance 3. Accounting Costs (not including salary or fringe benefits) 4. Insurance 5. Software/Point of Sale Fees
5	Project Name	Blight
	Target Area	Spot Blight
	Goals Supported	
	Needs Addressed	Blight Removal
	Funding	:
	Description	This activity allows for testing and demolition of abandoned and dilapidated structures throughout the city.
	Target Date	4/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Due to rising costs of lead and asbestos testing and contractor costs for demolition the \$25,000 in CDBG funds will only cover the one (1) blight project per year.
	Location Description	Due to rising costs of lead and asbestos testing and contractor costs for demolition the \$50,000 in CDBG funds will only cover the one (1) blight project per year.

	Planned Activities	<ol style="list-style-type: none">1. Environmental Survey2. Abatement3. Remediation4. Demolition5. Clean Up
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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 need’s assessment. These areas have concentrations of LMI and minority populations.

Geographic Distribution

Target Area	Percentage of Funds
West Florence	25
East Florence	25
Spot Blight	25
Entire City	100
North Florence	25

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These areas represent some of the oldest communities within Florence. The social, economic, and physical elements of these areas support the rationale for them as target areas.

Discussion

Common characteristics among these areas are:

- higher percentages of households living below poverty
- lower median incomes/over 40% of population are low/moderate income
- lower per capita incomes
- larger decline in median family income

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Florence anticipates funding five (5) public services, two (2) economic development activities, and one (1) public infrastructure and improvements project. At this time, one (1) public service agency provides rent and utility assistance to low to moderate income individuals, one (1) provides transit services throughout all housing choice voucher properties, one (1) medical services clinic located in a low-income housing project. This allows for those residing in affordable housing areas with access to transportation to shopping and medical appointments, financial assistance and education, and healthcare. It is estimated that two hundred and fifty-five (255) households will receive assistance connected to Affordable Housing.

One Year Goals for the Number of Households to be Supported	
Homeless	5
Non-Homeless	250
Special-Needs	0
Total	255

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	0
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	30

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

Discussion

The City of Florence provides the following outline of barriers to affordable housing. Through information provided by Florence Housing Authority, local governments, and the Analysis of Impediments, the following barriers were noted.

1. Lack of Decent Affordable Housing Units, majority of the affordable housing stock has not been maintained by the Landlord. Therefore, some of the units are non-compliant with local building regulations.
2. Credit Environment
3. Costs Associated with Renovations
4. Costs Associated with New Construction

5. Educating the Community and Developers on Benefits of Affordable Housing

AP-60 Public Housing – 91.220(h)

Introduction

The Authority has converted all public housing developments to the Rental Assistance Demonstration program which will allow the Authority greater latitude to use tax credits and conventional financing to address modernization needs. The Authority will be changing its funding from public housing operating funding and Capital Fund Program funding to a twenty-year Section 8 Contract for multi-family housing. This has already taken place at all developments of the Housing Authority. The needs at the housing developments include but are not limited to roofs, cabinets, flooring, windows, exterior doors, resurfacing of parking areas, interior painting of units, and replacement of heat and air conditioning units. Florence Housing Authority owns and operates 722 housing units in eight developments. The Housing Authority's waiting list is open for all bedroom sizes. Florence Housing Authority administers 534 Housing Choice Vouchers. The waiting list is currently open and there are 457 applicants on the waiting list. Safe, affordable housing is becoming hard to find in Florence.

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

We will continue to support several Public Service Agencies that assist low to moderate-income individuals and families with public housing needs. For example, Florence Housing Authority has projects funded under our Public Services. Florence and FHA partner to fund a transit program that will provide transportation to any of the public housing residents on a daily basis to and from work, shopping, banking, and medical appointments. Public housing residents are supported by other local agencies in the area that do not receive CDBG funding, however, we are always searching for new, innovative ways to serve every client.

Florence will provide the Florence Housing Authority with information to disburse to residents regarding homeownership opportunities through Suntrust Bank Credit Care program, Community Action First Time Homebuyers Program, and Habitat for Humanity of the Shoals.

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

The City of Florence will continue to advertise in the Courier-Journal, on the City website, through the local library, the Homeless Management Information Systems bulletin, through the local Continuum of Care, and the City's social media sites and email blasts. We will also email Florence Housing Authority and ask them to post information regarding our meetings on their housing bulletin.

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

There is no longer a PHA in Florence. Florence Housing Authority (legal name) has converted to the RAD

program. Florence Housing Authority is not designated as "troubled".

Discussion

The low-income population does not have the financial resources to fund relocation for better jobs and schools. In addition, it is more difficult for this high-risk population to discover, travel to, and apply for public services such as food stamps, housing, Medicare, Medicaid, and public assistance. Most of these services are converting to computer access with all the related individual security which adds another large obstacle to the obtaining of the services which provide the foundation for a basic living needed to start on the path to self-sufficiency. The City of Florence will continue to fund public services that address the needs of its low/moderate-income citizens.

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

Introduction

The City of Florence works with the Homeless Care Council of Northwest Alabama. This partnership allows the City to participate in events and coordinate with other agencies that aid the local homeless and special needs.

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 HCCNWA will reach out to homeless persons (especially unsheltered persons) during the next year by hosting a Project Homeless Connect event. This event will bring together all of the local Community Service Providers, including the local emergency shelters, Florence Housing Authority, local government for State-Issued IDs, local transportation representatives, Social Security Disability, healthcare providers, and mental health providers. At this event, all of the needs of the homeless, from proper documentation to healthcare, can be addressed in one environment and in a one-day setting. This will alleviate the major problem the homeless have in accessing resources in a timely manner. It will also allow for an additional count of the homeless using registration information similar to that used in the PIT.

The HCCNWA will promote this event through the local media channels, such as newspaper, television, and radio, along with the promotion of the event through social media. The HCCNWA will also coordinate distributing information about this event through the public library, one of the most common places that the homeless spend their days. Lastly, the HCCNWA will work with Homeless Street Activists to publicize this event among members of the more hidden homeless population.

Another one-year goal of the HCCNWA is to launch an education campaign about homelessness, beginning with a series of articles in the local newspaper that helps make the public aware of issues that the homeless face, along with understanding reasons people become homeless and ways the community can support the effort to shelter and re-house the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

The HCCNWA has a one-year goal of helping address the emergency shelter and transitional housing needs of the homeless by continuing to support new emergency shelters like Home Free Haven, and by applying for funding that can increase the number of monies available for transitional housing units in the area. Additionally, the HCCNWA plans to partner with NACOLG to provide more reliable transportation to the emergency shelters so that more people can access shelter when it is needed.

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 HCCNWA has the one-year goal of working together with local community service providers to collaborate on a “Homeless Resource Information Guide” that can be distributed locally to interfaith agencies, jails, hospitals, libraries, city school homeless liaisons, and other community service providers that lists the contact information for emergency shelters, Community Action Agency, NACOLG (the local transportation resource) and Florence Housing Authority so that when homeless persons come to those agencies for help, the same information is given to them. The Homeless Resource Information Guide can be used to point homeless people directly to the needed services to transition to permanent housing and independent living, along with resources that can be used to keep them from becoming homeless again.

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 HCCNWA has the one-year goal of continuing to support 211, a local referral information service, by collaborating on any new information about services. Additionally, the HCCNWA has the one-year goal of increasing its General Membership and Board of Directors to include more community representatives from health care facilities, foster care facilities, and mental health treatment facilities. The HCCNWA additionally has the one-year goal of expanding the number of community service providers that collect and maintain HMIS data. They will do this by offering training on HMIS Data Entry, as well as further expanding the software that is used to collect HMIS data so that it is more user-friendly. This expansion of HMIS Data collection will help low-income individuals and families by streamlining data used by community service providers to make sure that adequate assistance is being offered to homeless clients, as well as homeless clients within each special population.

Discussion

The City of Florence will continue to work with the Homeless Care Council of Northwest Alabama and its member agencies to assist those in the area with homeless prevention and re-housing.

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

Introduction:

The City of Florence provides the following outline of barriers to affordable housing. Through information provided by the Florence Housing Authority, local governments, and the Analysis of Impediments, the following barriers were noted.

1. **Land Use Restrictions:** Land use regulations have been recognized for some time as a possible impediment to affordable housing. Landmark cases addressing “exclusionary zoning” were undertaken where suburban cities were cited for engaging in land-use practices that would effectively eliminate the poor, and thereby disproportionately minorities, from their jurisdictions. Thus, the potential for misuse of land use regulations is usually on any list of items to be scrutinized for negative impact on housing affordability or accessibility. Generally, the most important land-use regulations are the zoning ordinance and the subdivision regulations. Land use regulations in Alabama can impose additional costs on housing in a variety of ways.
2. **Building Codes:** Similar to land use regulations, over the years a number of builders and advocates of affordable housing have stated that building and housing codes were housing affordability impediments. The codes are often lumped together with zoning ordinances and other land use regulations and it can be unclear to some as where one begins and the other ends. Governmental building codes are often expressed in terms of rigid specifications that can be difficult or costly to comply with. New or different construction techniques and architectural innovations would be satisfactory in terms of safety, comfort, and other measurable standards but are not in compliance unless they meet strict code specifications. Arbitrary and inconsistent building code enforcement has also been cited as a source of additional expense for builders who can be unduly delayed in their construction and/or forced to undertake costly redesigns. As with the land use regulations, building codes in Alabama are adopted and practiced for the most part in the entitlement communities and much of the rural areas in the state are devoid of building code adoption and enforcement.
3. **Credit Environment:** With the exception of “bubble” years that occurred in the past, lending institutions have historically been conservative and restrictive in their lending practices.
4. **The NIMBY Syndrome:** The NIMBY barrier can be viewed as a classic “haves versus the have-nots” situation where low and moderate-income households suffer due to an instinctive response from established communities and neighborhoods. Neighbors affected by the proposed development often have fears and concerns about their property values, crime, traffic congestion, loss of open space, new neighbors and design compatibility.
5. **Land Ownership Patterns:** Much of the suitable land for development is owned or controlled by a few owners or developers. In these areas, owners can generally dictate the extent of housing activity to be carried out on their land. They can also be more selective in dealings to ensure maximum

profitability, usually diminishing or precluding affordable housing opportunities for lower-income households.

6. Costs Associated with Accessibility Compliance: Accessible housing units can be costlier to construct and the required renovations to existing structures can be especially costly for older structures.

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

The City will continue its efforts to develop and support more affordable housing opportunities for LMI families by coordinating with other non-profits, such as the Florence Housing Authority, local developers, Florence Planning Commission, and the Florence Building Department to encourage new affordable housing opportunities in Florence.

More so, the Community Development Division will continue the preservation of the existing housing stock by making funds available to non-profit housing organizations to rehabilitate deteriorated housing units. The Planning and Community Development Department will continue to encourage enforcement of the short-term rental market that could have long-term effects on the housing availability and affordability in Florence.

Discussion:

In an effort to eliminate barriers to affordable housing, the City has an active partnership with Florence Housing Authority. Referrals are often made to Colbert-Lauderdale Baptist Assoc. and the Shoals Habitat for Humanity to assists owners with modifications needed for accessibility accommodations and continue to fund Public Services to address these needs.

AP-85 Other Actions – 91.220(k)

Introduction:

The following strategies will continue to be a high priority for the City's CDBG Program: affordable housing, remediation, and the availability of information on lead-based paint minimize the number of poverty-level families, institutional structure, and coordination with other resources that have the same goals.

Actions planned to address obstacles to meeting underserved needs

The City of Florence currently has an excellent network of service and support agencies that satisfy most needs of residents within the city, as a result, there are no major identified underserved needs. The primary obstacle to meeting underserved needs is the lack of funding. As a result of budget cuts, agencies are required to come up with new and sometimes innovative means of raising the needed funds.

Actions planned to foster and maintain affordable housing

The City will continue its efforts to develop and support more affordable housing opportunities for LMI families by coordinating with other non-profits, such as the Florence Housing Authority, local developers, Florence Planning Commission, and the Florence Building Department to encourage new affordable housing opportunities in Florence.

More so, the City will continue to search for agencies that support and aid in the preservation of the existing housing stock by providing funds to non-profit housing organizations to rehabilitate deteriorated housing units.

Actions planned to reduce lead-based paint hazards

In an effort to evaluate and reduce lead-based paint hazards owners of properties constructed prior to 1978 are informed that the property may contain lead-based paint, the hazards of such paint, symptoms, and treatment for lead-based paint poisoning. The Alabama Department of Public Health is consulted regarding reported cases of lead poisoning and only a few cases of elevated levels of lead in the blood were reported. The Lead-Safe Housing Regulation (24 CFR Part 35) has had the greatest negative impact on the Housing Rehabilitation Program of any regulation, because of not having an adequate capacity of certified inspectors available in our immediate area. We are still performing emergency rehabilitation projects and projects that are under the minimum levels that do not require complying with the regulation. The Community Development office staff will continue to attend training on the Lead Safe Housing Regulation when available.

Actions planned to reduce the number of poverty-level families

In an effort to reduce the number of families living in poverty the City of Florence in conjunction with other agencies such as the Florence Housing Authority encourages homeownership and family self-sufficiency. To the extent possible the City supports programs of other agencies to upgrade living conditions and economic opportunities within our area.

Actions planned to develop institutional structure

The City has established an administrative personnel hierarchy with a Mayor serving as the chief administrative official. The Planning and Community Development Department consists of the Director who manages all departmental functions including the administration of CDBG activities. Within the department, additional professional and supportive staff members, consisting of Planners and GIS personnel, carry-out the activities of the CDBG program. Additionally, other City departments such as Park and Recreation, Street Department, Building Department, Purchasing Department, Solid Waste & Recycle Department, One Stop Shop, etc. work harmoniously with the Department to accomplish the objectives of the CDBG program.

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

The City of Florence has a strong diplomatic collaboration with agencies. The City coordinates with internal departments, Florence Housing Authority, and local service providers on matters related to housing as well as economic and community development. Collaboration is ongoing with community stakeholders and partners including nonprofit agencies and service providers, state and local agencies, the faith-based community, the University of North Alabama, North Alabama Medical Center, and other health institutions.

Furthermore, the Florence Community Development Division has purchased an online, cloud-based software called Neighborly to assist with program management, technical assistance, and online grant applications related to all community development programs. The sole purpose of this software is linking public and private sectors to create community, both housing and economic opportunities, and an open line of communication to all who live, work and play in Florence, Alabama.

Discussion:

The City of Florence will continue to look for additional funding to help with minimizing the actions highlighted in this section.

Program Specific Requirements

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

Introduction:

According to the CDBG final rule regarding the Annual Action Plan, a jurisdiction must describe activities planned with respect to all CDBG funds expected to be available during the program year (including program income that will have been received before the start of the next program year). CDBG funds that are applicable to the City of Florence grant are program income. Section 108 funds, surplus funds from urban renewal projects, and income from float-funded activities are not applicable to this plan.

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.	75.00%

