

PY 2025-2029 Consolidated Plan
&
PY 2025 Annual Action Plan

For use of the following HUD Programs:

Community Development Block Grant (CDBG) Program
HOME Investment Partnership Act (HOME) Program
Emergency Solutions Grant (ESG) Program

Prepared by
The Department of Community Development
Community Development Division

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Executive Summary

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

1. Introduction

The purpose of the City Montgomery, Alabama's Five Year 2025-2029 Consolidated Plan is to develop a viable urban community by providing decent housing, and a suitable living environment, principally for low and moderate-income persons, and programs that will address the needs of homeless and near homeless persons. The plan sets forth how three (3) HUD grants, the Community Development Block Grant (CDBG), HOME Investment Partnership Grant (HOME), and Emergency Solutions Grant (ESG), and the Emergency Solutions Grant will be used as investment priorities to achieve specific HUD objectives, outcomes, and performance measures.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City's goals for the 2025-2029 planning period focuses on continuing neighborhood revitalization efforts, providing affordable housing and assisting low-income, public service, homeless, and special needs residents with supportive services. Specifically, the City of Montgomery will provide the following:

Affordable Housing:

Increase the availability of affordable housing by supporting the following -

- Rental units constructed - 3**0 Household Housing Units**
- Rental units rehabilitated – **10 Household Housing Units**
- Homeowner housing rehabilitated – 25 **Household Units**

Suitable Living Environment:

Collaborate with local non-profit agencies/organizations as well as City of Montgomery departments to facilitate the following -

- Public facility or infrastructure activities other than Low/Moderate Income Housing Benefit – 5**000 Persons Assisted**
- Public facility or infrastructure activities for Low/Moderate Income Housing Benefit – 3**0 Households Assisted**
- Public services activities other than Low/Moderate Income Housing Benefit – 5**000 Persons Assisted**
- Jobs created/retained – **5 Jobs**

Homelessness:

Support emergency shelters and/or homeless prevention agencies/organizations in their operation/maintenance of the following -

- Tenant-based rental assistance/Rapid Rehousing – **25 Households Assisted**
- Homeless person overnight shelter – **3500 Persons Assisted**
- Other (HMIS) – **5 Other**

Administration:

General administration of programs for each program year (PY 2025-2029) as follows –

- Community Development Block Grant (CDBG) – **5 program years**
- HOME – **5 program years**
- Emergency Solutions Grant (ESG) – **5 program years**

3. Evaluation of past performance

Out of the activities proposed in the City's 2020-2024 Consolidated Plan, the majority of outcomes as it relate to Homelessness, Affordable Housing, Non-Housing Community Development, and Economic Development either met or exceeded goal expectations. The attached narratives do not reflect Program Year 2024 accomplishments as they will be reported in the submission of the City's CAPER on or before July 30, 2025.

4. Summary of citizen participation process and consultation process

During the development of the Consolidated Plan, the City of Montgomery undertook the following steps regarding citizen participation and consultation:

- Public meetings for the 2025-2029 Consolidated Plan were held at strategic locations throughout the City of Montgomery to include Gateway Park, Fire Station #9, Montgomery Museum of Fine Arts, E.L. Lowder Library, Governors Square Library, Rosa Parks Avenue Library, Juliette Hampton Morgan Memorial Library, Coliseum Library, and the Goodwyn Community Center. The City of Montgomery, through the Community Development Division, enlisted the help of the Neighborhood Services Department (formerly "Building Our Neighborhoods for Development and Success") to assist with gathering data for the 2025-2029 Consolidated Plan. Separate meetings were held for the general public and local agencies.
- The Community Development Division enlisted the help of a City department – Neighborhood Services – to facilitate meetings with members of its neighborhood associations while soliciting comments from citizens from online or in-person surveys throughout Montgomery during the Consolidated Plan Process.

- A Consolidated Plan Survey designed around the CDBG, HOME, and ESG program activities was used to collect detail information and comments from citizens and agencies and provided in English and Spanish.
- The Consolidated Plan Survey was available online as well as paper copies (in English and Spanish) and distributed to all audiences and special populations.
- A total of nine (9) public meetings and at least (2) two agency consultation meetings were held
- A Spanish translator was available at all public meetings.

5. Summary of public comments

The City will include all public comments from the advertised Consolidated & Annual Action Plans upon submission to HUD. The attachment will contain a summarization of the comments received by topic area. Citizens submitted answers and remarks in response to questions contained in the Consolidated Plan Survey for Application and Submission of the 2025-2029 Consolidated Plan (Five-Year) to the U.S. Department of Housing and Urban Development. Proposed policy guidance was sought for three (3) program areas, including non-housing community development, affordable housing, and homelessness. Questions relevant to non-housing community development (CDBG Program) were further delineated into six (6) categories: infrastructure; public services; housing; homeless services; economic development; and public facilities.

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

All public comments and views were accepted by the City of Montgomery.

7. Summary

The City of Montgomery's 2025-2029 Consolidated Plan has been prepared to develop a viable urban community by providing decent housing, a suitable living environment, and programs that will address the needs of the homeless, near homeless persons, and individuals from low to moderate income households. An approved Citizen Participation Plan was used to gather public comments through public meetings and the consultation process provided additional input. Information gathered from the public, interested agencies, a market analysis, and data provided by HUD was used to identify, goals and the activities of this Consolidated Plan.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MONTGOMERY	Department of Community Development
HOME Administrator	MONTGOMERY	Department of Community Development
ESG Administrator	MONTGOMERY	Department of Community Development

Table 1 – Responsible Agencies

Narrative

The Community Development Department, Community Development Division serves as the lead agency for the CDBG, HOME and ESG Programs. During the preparation of the Consolidated Plan, the City solicited input from governmental agencies as well as various public and private agencies providing health and social services. The City will continue to form new partnerships with non-profit organizations, the private sector and other local resources to advance the priorities outlined in this Consolidated Plan.

Funds are provided to non-profits through a competitive application process. The Community Development Division will take the lead to ensure appropriate coordination of the following:

- Providing technical assistance to potential Subrecipients;
- Carry out the statutory requirements of the CDBG and HOME Programs; and
- Manage planning studies for neighborhoods

Consolidated Plan Public Contact Information

The Consolidated Plan Public Contact for the City of Montgomery, Alabama is as follows:

Dr. Gary C. Sharp, Grants Administrator

Email: gsharp@montgomeryal.gov

Website: www.montgomeryal.gov

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The Consultation Process, for the development of the PY 2025-2029 - 5 Year Consolidated Plan, was conducted in accordance with the City of Montgomery, Citizen Participation Plan (CPP). Consistent with the CPP, the City developed a Consolidated Plan Survey for data collection, which is described in the City's Summary of Citizen Participation Process and Consultation Process. Public meetings were held for agencies and service providers. Site visits to specific agencies and service providers were also conducted for the purpose of receiving additional information, which was also used in the preparation of this document.

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(l)).

In preparing the 2025-2029 Consolidated Plan, the City of Montgomery conducted public and onsite meetings with housing providers, private and governmental health agencies, and public service providers. Formal relationships between the City of Montgomery and many local agencies have developed through the city providing HUD funding to such entities for decades. There have also been additional collaborations between the city and such organizations during the last 5 years. The consultation process consisted of publicly held meetings in which diverse groups of agencies and service providers interacted with each other and were given surveys. Agency representatives were encouraged to take surveys back to their sites to be completed by staff and beneficiaries of their services.

In addition to conducting surveys in public settings, onsite consultations were conducted to determine missions, impediments, and the funding needs of relevant agencies. Discussions were also held ascertain the best potential forms of partnerships and collaborations for leveraging other federal, state, and local funding. Consultation for housing, healthcare, and other services were held with the following: **(1) Housing**- the Montgomery Housing Authority (PHA), Community Action Partnership of North Alabama (CHDO), Aletheia House, Inc. (CHDO), Heritage Training & Career Center, Central Alabama Fair Housing Center (Fair Housing/AI); **(2) Private and Governmental Health Agencies-** Montgomery Area Wellness Coalition (Health and Wellness for low-income persons), Caristar (Mental Illness), Medical Outreach Ministries, and Health Services, Inc. (Medical Services for low-income persons); and **(3) Service Agency and Providers-** Mid Alabama Coalition for the Homeless (Continuum of Care), Montgomery Area Violence Program (Domestic Violence), HandsOn River Region (HMIS provider), Friendship Mission (Women and Children's Shelter), and Boys & Girls Clubs of the River Region, Montgomery STEP Foundation, and Legal Services of Alabama.

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 Montgomery has a 25-year relationship with the Mid-Alabama Coalition for the Homeless (MACH). MACH addresses the needs of the homeless in five Alabama counties: Montgomery, Autauga, Bullock, Elmore, and Lowndes. More particularly, MACH serves as the Continuum of Care for the City of Montgomery and the collaboration is required by HUD. In this role, MACH is responsible for examining homelessness issues, devising methods to alleviate homelessness, providing services to the homeless and to those at risk of becoming homeless, and conducting a yearly survey of homeless individuals within its geographic service area.

In an effort to reduce homelessness, Congress established the United States Interagency Council on Homelessness (www.ich.gov), which is a federal entity that charges local governments with the task of developing strategic plans to end chronic homelessness within a ten-year period. "Chronic" homelessness accounts for approximately 10% of the total homeless population, and consists of the most difficult homeless cases. The City of Montgomery has developed its "Montgomery Area's Blueprint toward Ending Chronic Homelessness," which is its strategic plan to end chronic homelessness. Since 2006, the City has consistently provided funding to MACH to coordinate the plan.

The strategic plan which originally aimed at ending homelessness by 2014 and was extended to 2019.

Subsequently, in 2022, Mayor Steven L. Reed created the Montgomery, Alabama Task Force on Addressing Homelessness. Creation of the group was part of the Envision Montgomery 2040 Comprehensive Plan and the organization includes members of MACH's staff.

In addition, some members of the Community Development Department's staff, typically the ESG Program Manager, Grants Administrator and Community Development Director, play active roles in MACH's organization. City staff regularly attends and participates in MACH's meetings and plays crucial roles in the organization's ability to receive funding from HUD through the Continuum of Care (CoC) Competition. Community Development staff also plays a crucial role in the Peer Review Selection Process for the CoC Application process by serving on the application presentation and review committee. For this Consolidated Plan, the City met with shelter providers and the COC to assess homelessness initiatives, i.e. continue coordinated assessment activities, and determine a reasonable path forward in its effort to reduce homelessness in the city.

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

The Mid-Alabama Coalition for the Homeless (MACH) serves as a partner and advisor to the City and Community Development Staff in reference to the Emergency Solutions Grant (ESG) rules, regulations,

and policies. MACH plays a major role in assisting City staff in the development of its ESG application and process, which includes evaluating, scoring, and selecting potential recipients of ESG funding. MACH can also apply for the City's HESG funds. However, MACH is not allowed to evaluate its own application and/or select itself for funding. The entity has also successfully managed the Homeless Prevention and Rapid-Rehousing initiatives of the HESG Program for the City. MACH has been instrumental in working on the City's, "Montgomery Area's Blueprint toward Ending Chronic Homelessness" and on "The Task Force for Addressing Homelessness". MACH will continue to play a significant role in assessing the City's current conditions for homelessness and assist in the implementation of the "Task Force on Addressing Homelessness Action Plan".

The Homeless Management Information System (HMIS) is a computerized database that allows organizations, which provide services to people experiencing homelessness, to collect client information, track services, and generate reports. HMIS is managed by HandsOn River Region, which is a nonprofit organization formerly known as the Volunteer and Information Center. HandsOn River Region serves the five-county region in central Alabama, which includes Montgomery, Autauga, Elmore, Lowndes, and Macon Counties.

HandsOn River Region partners with MACH, in the administration of HMIS as part of the Continuum of Care. The collaboration provides standardized and timely information to entities that are interested in the improvement of access to housing and homeless services; and it strengthens the efforts to reduce homelessness in Montgomery. MACH also assists HandsOn River Region in the collection of individual client information (gender, age, ethnicity, etc,), household information (housing status, services provided, income, etc.), allowing providers to selectively share client data with other service providers, and producing reports required by the U.S. Department of Housing & Urban Development, the City of Montgomery Community Development Division, and other federal, state, and local government funding entities.

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

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	MONTGOMERY AREA COALITION FOR THE HOMELESS
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City conducted group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics, which are important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future HUD funding and other potential resources.
2	**Agency/Group/Organization**	Montgomery Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City conducted group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics, which are important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future City HUD funding and other potential resources.
3	**Agency/Group/Organization**	Community Action Partners of North Alabama
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City conducted group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics, which are important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future HUD funding and other potential resources.
4	**Agency/Group/Organization**	MONTGOMERY AREA WELLNESS COALITION
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City conducted group agency meetings with a broad community audience. These agencies completed surveys with the general public and discussed particular topics, which are important within its own targeted population (domestic violence, homeless, healthcare for uninsured/underinsured, and housing for low-income). The City will coordinate future activity between itself and the agencies as it relates to future HUD funding and other potential resources.

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

The City made an effort to consult with a wide representation of agencies and organizations by way of email, surveys, public hearings, and conference calls. No organizations or individuals were deliberately omitted from the consolidated planning process.

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		

Table 3 – Other local / regional / federal planning efforts

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

Representatives of the City of Montgomery, Neighborhood Services Department, formerly Building Our Neighborhoods for Development and Success (BONDS), and MACH assisted in the coordination of this planning process. The Montgomery Housing Authority provided input for the Consolidated Plan; and with the continuation of their programs and services, addressed housing needs in the City of Montgomery. The City also received information and collaboration, in reference to the provision of affordable housing by the use of Low Income Housing Tax Credits, from the Alabama Housing Finance Authority. Throughout the years, the City also addressed housing needs by partnering with the Alabama Department of Community and Economic Affairs (ADECA) on HOME and CDBG projects.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Public meetings for the 2025-2029 Consolidated Plan were held at strategic locations throughout the City of Montgomery to include Gateway Park, Fire Station #9, Montgomery Museum of Fine Arts, E.L. Lowder Library, Governors Square Library, Rosa Parks Avenue Library, Juliette Hampton Morgan Memorial Library, Coliseum Library, and the Goodwyn Community Center. The City of Montgomery also created and utilized an in-house "Consolidated Plan Survey" to obtain information and written public comments from citizens and relevant agencies. The survey was made available online at the City of Montgomery's website for individuals and organizations, which were unable to attend the public consolidated plan meetings. Hard copies of the survey were also distributed to members of the Montgomery City Council and other interested entities for distribution in their districts and among their constituents and beneficiaries. In addition to posting the times and dates of the Citizens Participation and Agency Consultation Meetings on the City of Montgomery's website, announcements were also placed on social media websites, and emailed to a mass list of those interested in past and future public hearings presented by the Community Development Division (collected for over 20 years). The announcements were also advertised in Spanish; and published on the city's website and other methods as listed above. There were a total of nine (9) citizen's participation meetings and two (2) agency consultation meetings.

Consistent with the requirements of the City of Montgomery's Citizen Participation Plan, citizen participation was utilized as the primary means in setting the goals, priorities, and needs for the City of Montgomery's 2025-2029 Consolidated Plan. The survey process used by the City was designed to effectively, efficiently, and equitably obtain data to establish goals that are accurate representations of the conditions and needs of the citizens of Montgomery. Information and comments from the surveys were tallied and ranked in the order of importance to the respondents. The results were taken into consideration with the rules, regulations, guidelines, and data from the U.S. Department of Housing and Urban Development (HUD), as well as information from the U.S. Census Bureau, local agencies, previous Consolidated Plans, other federal, state, and local regulations, and needs based on the inquiries and complaints of citizens. An analysis of the available data was conducted by the Community Development Division staff and the process resulted in the development of the needs, goals, objectives, and priorities, which are the subjects of this Consolidated Plan. The immediately aforementioned elements of the plan were made available for public comments as required by the City of Montgomery's Citizen Participation Plan.

The Consolidated Plan process requires a thirty (30) day public comment period. The public comment period began on September 16, 2024 and ended October 22, 2024. A public notice was placed in the Montgomery Advertiser newspaper informing citizens that the draft long-term

objectives were available for review and comment for 30 days. Review of the draft plan was made available on the City's website; for pick up at the Community Development Office located at 25 Washington Avenue, 4th Floor; and/or, for pick up at City Hall located at 103 N. Perry Street. Copies were also made available for agencies that participated in the consultation process. During this period, citizens were presented with the proposed recommendations for the 2025-2029 Community Development Block Grant (CDBG), the Home Investment Partnership Program (HOME), and Emergency Solutions Grants Program (ESG) for review and comment.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	355 surveys were received from the online option as well as copies distributed at community-wide meetings. 84 people were in attendance at public meetings.	See attachment, Public Comments at Section AD-25	The City of Montgomery accepted all comments received.	
2	Newspaper Ad	Non-targeted/broad community	N/A - Required advertisement for public comment	No comments received	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

During the Consolidated Planning process, the City of Montgomery was required to complete a Needs Assessment which examines housing needs, homeless needs, and non-homeless special needs. This section is used to analyze data for each of the categories found herein to determine the greatest needs related to housing in the City. The data in the tables was supplied by the U.S. Department of Housing and Urban Development (HUD). It reflects information from the Comprehensive Housing Affordability Strategy (CHAS), which is derived from the American Community Survey (ACS) data. According to HUD, the primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This process will assist the City in the application of its HUD based funding to scientifically developed priorities and needs.

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

Summary of Housing Needs

The population in the City of Montgomery decreased by 2% from the base year 2009 to 2020. The number of households in the City decreased by 1% from the base year 2009 to 2020. The median income for the City rose 16% from the base year 2009 to 2020. The majority of households fell in the >100% HAMFI range. Generally for HAMFI (0-30%, >30-50%, >50-80, >80-100), the numbers of households were thoroughly distributed among the five individual sub-categories.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	202,970	199,055	-2%
Households	79,865	79,330	-1%
Median Income	$42,927.00	$49,608.00	16%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	13,305	10,230	12,975	7,290	35,535
Small Family Households	3,855	3,700	4,864	2,880	15,810
Large Family Households	1,045	850	1,045	405	2,440
Household contains at least one person 62-74 years of age	2,643	1,909	2,409	1,600	8,960
Household contains at least one person age 75 or older	1,649	1,309	1,469	812	3,580
Households with one or more children 6 years old or younger	2,524	2,390	2,500	824	3,650

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	105	135	40	40	320	120	15	30	8	173
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	105	35	4	184	20	0	35	0	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	360	180	110	70	720	10	59	69	55	193
Housing cost burden greater than 50% of income (and none of the above problems)	6,145	2,330	275	20	8,770	2,169	629	188	85	3,071

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	870	3,200	2,460	370	6,900	630	860	1,930	579	3,999
Zero/negative Income (and none of the above problems)	1,065	0	0	0	1,065	375	0	0	0	375

Table 7 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,650	2,755	460	135	10,000	2,319	704	323	145	3,491
Having none of four housing problems	2,690	4,204	6,280	2,795	15,969	1,649	2,560	5,900	4,210	14,319
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,610	2,550	945	6,105	665	444	774	1,883
Large Related	715	565	175	1,455	115	120	139	374
Elderly	1,385	783	369	2,537	1,383	779	687	2,849
Other	2,715	1,995	1,320	6,030	685	199	539	1,423
Total need by income	7,425	5,893	2,809	16,127	2,848	1,542	2,139	6,529

Table 9 – Cost Burden > 30%

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	865	865	555	234	0	789
Large Related	0	0	130	130	90	0	4	94
Elderly	1,050	368	4	1,422	1,013	339	83	1,435
Other	0	2,480	1,180	3,660	560	0	0	560
Total need by income	1,050	2,848	2,179	6,077	2,218	573	87	2,878

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	375	235	95	65	770	8	49	84	45	186
Multiple, unrelated family households	25	44	45	8	122	25	10	19	10	64

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	4	0	20	24	0	0	0	0	0
Total need by income	400	283	140	93	916	33	59	103	55	250

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source Comments:

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

The single-person household is a household that contains one person who lives alone. In a culture that includes family and marriage as part of the American Dream, the single-person household is a growing demographic. In the US, the share of adults who live alone more than tripled over the last 80 years. According to the U.S. Census Bureau, the Single Person Household grew from 8% in 1940 to 30% in 2022.

Single-person owners and renters are markedly different in terms of the type of housing they occupy. Roughly 75% of single-person renters live in multi-family housing, and among single-person owners almost 75% live in single-family detached units, and another 8% in single-family attached structures. Single-person owners also live in larger units, with 63% in homes with 3+ bedrooms. This compares to only 12% of single-person renters living in large units.

Rising numbers of single-person households may have numerous implications for the economy. Single-person households tend to spend more on housing than other cohorts. These households may prefer to rent rather than buy houses. And even if they do buy a house, the preference is for multifamily homes rather than single-family ones. This may influence the structure of the housing market, which is still recovering from the impact of the Great Recession and recent changes in housing finance. A rise in single-person households may aid labor market mobility. With fewer attachments to property and free of marital burdens, these individuals may be more open to shifting cities for jobs. This could make the labor market more mobile than it is today

According to Censusreporter.com, nearly 63% of the City of Montgomery population is single; 13.1% of the City's population is in the category of divorce and 6% of the City's population is widowed. Forty-three percent (43%) of single men in the City have not been married. Eleven percent (11%) of the men in Montgomery are divorced and 3% of the men are widowed. Forty percent (40%) of the single women in Montgomery have never been married; and 14% of the single women in the city are divorced. Nine percent (9%) of the single women in the City are widowed.

As it relates to the age category for "Single Men" living in the City of Montgomery, 29% is in the age range of 18 to 24; 18% are in the 25 to 29 age range; 11% are in the 30 to 34 age range; 8% are in the 35 to 39 age range; 8% are in the age range of 40 to 44; 7% are in the age range of 45 to 49; 14% are in the age range of 50 to 60 and 5% are in the age range to 60 to 65. For "Single Women" living in the City of Montgomery, 25% is in the age range of 18 to 24; 16% are in the 25 to 29 age range; 11% are in the 30 to 34 age range; 9% are in the 35 to 39 age range; 8% are in the age range of 40 to 44; 7% are in the age range of 45 to 49; 16% are in the age range of 50 to 60 and 8% in the 60 to 65 age range. Census Reporter is an online database, which contains information in regards to communities in the United States of America from the U.S. Census Bureau. It provides information in the areas of demographics, housing, economics, and education among other areas.

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

Homelessness is the state of lacking a safe, stable, and functional place to live. It can also be referred to as being unhoused, unsheltered, or houseless. Underhoused means having inadequate or poor housing, or there are too few houses for the people living in an area. Homelessness and inadequate housing affect thousands of individuals and families in the City of Montgomery. Approximately 443 people in the city experience homelessness while living with physical and/or mental disabilities. An even higher number of individuals are underhoused while living with disabilities. Domestic violence is the willful intimidation, physical assault, battery, sexual assault and/or other abusive behavior as part of a systematic pattern of power and control perpetrated by one intimate partner against another. It includes physical violence, sexual violence, threats, and emotional abuse. The frequency and severity of domestic violence can vary dramatically. According to the National Coalition Against Domestic Violence, on average, nearly 20 people per minute are physically abused by an intimate partner in the United States. During one year, this equates to more than 10 million women and men. One in four women and one in nine men experience severe intimate partner physical violence, intimate partner contact sexual violence, and/or intimate partner stalking with impacts such as injury, fearfulness, post-traumatic stress disorder, use of victim services, contraction of sexually transmitted diseases, etc.

What are the most common housing problems?

The most common housing problems in the City of Montgomery as it relates to "Substandard Housing-Lacking Complete Plumbing or Kitchen Facilities" indicates that the largest AMI category for Renter is the >30-50% AMI and 0-30% AMI for Owner. For Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing), the largest AMI category for Renter is >30-50% AMI and >50-80% AMI for Owner. For Overcrowded - With 1.01-1.5 people per room (and none of the above problems), the largest AMI category for Renter is >0-30% AMI and >50-80% AMI for Owner. For Housing cost burden greater than 50% of income (and none of the above problems), the largest AMI category for Renter is 0-30% AMI and Owner is 0-30% AMI. For Housing cost burden greater than 30% of income (and none of the above problems), the AMI category for Renter is >30-50 AMI and Owner is >50-80 AMI. For Zero/negative Income (and none of the above problems), the largest AMI category is 0-30% AMI for Renter and is 0-30% AMI for Owner.

For common housing problems with "Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)",the largest AMI category for household "Having 1 or more of four housing problems" is 0-30% AMI for Renter and Owner is 0-30% AMI. The largest AMI category for household "Having none of four housing problems" is >50-80% AMI for Renter and is >50-80% AMI for Owner.

For households with "Crowding (More than one person per room)", the largest AMI category in the household category of "Single Family Households" is the 0-30% AMI for the Renter and >50-80% AMI for the Owner. For households with "Crowding (More than one person per room)", the largest AMI category in household category of "Multiple Unrelated Family Households" is the >50-80% AMI for Renter and the 0-30% AMI for Owner. For households with "Crowding (More than one person per room)", the largest AMI category in household category of "Other, Non-Family Households" is the 80-100% AMI for Renter. There is no data for the "Owner" category in this section.

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

Yes, household types of 0-30% AMI are more affected than others by the problems addressed herein as well as households with housing cost burdens greater than 30% and 50% of their incomes. For example, 71% of households at 0-30% AMI have 1 or more of the four housing problems. Ninety percent (90%) of renters experience housing cost burdens greater than 30% and 50% of their income; and 87% of Owners experience housing cost burdens greater than 30% and 50% of their income.

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

The City of Montgomery, through implementation of its Emergency Solution Grants (ESG) Program, provides funding to local agencies for rapid re-housing assistance. Program assistance includes security

deposits, moving or relocation services, emergency utility assistance, rental subsidy, education and employment support, domestic violence intervention, legal assistance, and transportation and other services. The most critical need for formerly homeless families and individuals nearing the termination of Rapid Re-Housing Assistance is follow up. The families and individuals need to be able to have continued contact with someone familiar with their respective cases who can also assist, support, encourage, and mentor them as problems arise. Currently, when the participants time out of the program, all forms of support are terminated and they are once again on their own. The affected individuals' and families' needs can be anything ranging from more financial assistance, job search help, food, and /or daycare, just to name a few.

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

The City of Montgomery's definition of "at-risk" population is defined by 24 CFR 576.2.

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

Severe cost burden is the greatest predictor of homelessness risk, with populations paying more than 30% upwards to 50% of their income towards housing costs or having incomes at or below 50% AMI at greatest risk of becoming homeless. Other characteristics linked with instability and an increase of homelessness include but not limited to substance abuse, mental illness, unstable job history, prior evictions, criminal background, poor money management, and domestic violence are all housing characteristics that have been linked with instability and may cause and increased risk of homelessness. The Covid-19 pandemic also caused many individuals in the City of Montgomery to experience housing instability and an increased risks of homelessness.

Discussion

Housing instability has no standard definition. It encompasses a number of challenges, such as having trouble paying rent, overcrowding, moving frequently, staying with relatives, or spending the bulk of household income on housing. Due to a limited rental market with few affordable vacancies, people with the lowest incomes may be forced to rent substandard housing that exposes them to health and safety risks such as vermin, mold, water leaks, and inadequate heating or cooling systems. They may also be forced to move in with others, potentially resulting in overcrowding. Overcrowding is defined as more than 2 people living in the same bedroom or multiple families living in one residence. Overcrowding may affect mental health, stress levels, relationships, and sleep, and it may increase the risk of infectious disease.

Housing costs that are more than a household can reasonably afford can lead to foreclosure or eviction (a forced move). Forced moves may also happen if a landlord is in foreclosure or the property is deemed

unsafe for living. Foreclosures cause loss of money and possessions and can damage the social fabric of neighborhoods. Evictions that go through the court system result in a permanent record, which can cause potential landlords to refuse to rent to evictees in the future. Research has shown that renters who are forced to move are more likely to relocate to poorer and higher-crime neighborhoods compared to those who move voluntarily. People who have spent time in prison may be discriminated against by potential landlords, lose eligibility for public housing, and struggle to maintain stable housing. People are often released from prison with minimal income, and those who find employment face reduced earnings and may have difficulty paying for housing. One study found that 5 years after release, black individuals who have spent time in prison were more likely to experience housing instability than white individuals who have spent time in prison, even after controlling for earnings. Homelessness is housing deprivation in its most severe form.

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

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

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.

For example, if 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income African-American households have a housing problem. In such a case, low-income African-American households have a disproportionately greater need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,464	2,839	0
White	1,685	639	0
Black / African American	8,164	1,965	0
Asian	145	25	0
American Indian, Alaska Native	19	15	0
Pacific Islander	0	0	0
Hispanic	335	125	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,520	2,703	0
White	1,269	783	0
Black / African American	5,683	1,759	0
Asian	100	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	295	80	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,178	7,790	0
White	1,448	2,170	0
Black / African American	3,479	5,195	0
Asian	80	74	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	80	225	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,224	6,055	0
White	290	1,874	0
Black / African American	734	3,920	0
Asian	59	99	0
American Indian, Alaska Native	25	15	0
Pacific Islander	0	0	0
Hispanic	50	54	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

It is important to note that when all or most of a group with a small population is affected, a disproportionately greater need registers despite the extremely low numbers.

Housing Problems at 30-50% AMI

There are 7,520 households in this category (30-50% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African American at 5,683 (76%). The next closes ethnic race is White American at 1,269 (17%). These numbers are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

Housing Problems at 50-80% AMI

There are 5,178 households in this category (50-80% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African American at 3,479 (67%). The next closes ethnic race is White American at 1,448 (28%). These numbers

are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

Housing Problems at 80-100% AMI

There are 1,224 households in this category (80-100% AMI) that has one more of the four housing problems (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%). The ethnic race household that has the most housing problems (Has One or More of Four Housing Problems) in this category is the Black/African American at 734 (60%). The next closes ethnic race is White American at 290 (24%). These numbers are significantly higher than in the cases in the “Has None of the Four Housing Problems” and “Household Has No/Negative Income, but None of the Other Housing Problems”.

Housing Problems: Summary by Group

In summarizing “Housing Problems” as it relates to “Disproportionally Greater Need Summary by Group”, it appears that no matter what AMI (0-30% AMI, 30-50% AMI, 50-80% AMI, or 80-100% AMI), it is the African-American households that have the greatest need and the most problems as it relates to housing (1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%). There appears to be disproportional rate primarily be African-Americans and Whites as it relates to the four categories mentioned above. In the 0-30% AMI category the percentage between Blacks and Whites is 78% to 16%. In the 30%-50% AMI category the percentage between Blacks and Whites is 76% to 17%. In the 50-80% AMI category the percentage between Blacks and Whites is 68% to 28%. In the 80-100% AMI category the percentage between Blacks and Whites is 60% to 24%.

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

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

Introduction

A disproportionately greater need for solutions to severe housing problems exists when the percentage of persons in a category of need who are also members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of person in that category as a whole. A severe housing problem is defined as a household having one of the four (4) severe housing problems: 1. Lacks complete kitchen facilities; 2. Lacks complete plumbing facilities; 3. There are more than 1.5 persons per room; and 4. Experiencing a cost burden equal to or greater than 50%.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,969	4,339	0
White	1,430	899	0
Black / African American	7,024	3,115	0
Asian	120	50	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	294	160	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,459	6,764	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	604	1,453	0
Black / African American	2,533	4,915	0
Asian	90	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	110	265	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	783	12,180	0
White	394	3,215	0
Black / African American	344	8,330	0
Asian	4	154	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	30	275	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	280	7,005	0
White	65	2,105	0
Black / African American	165	4,489	0
Asian	24	139	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	24	80	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

A disproportionally greater need for solutions to severe housing problems exists among the groups of Black/African American and White households in the 0%-30% of area median income (AMI) category. The percentage of persons who have one or more of the four housing problems who are also members of the racial or ethnic group, Black/African American in this category is 53%. For members of the racial or ethnic group, White, the share of households which have one or more of the four housing problems is 11% of the overall number of persons in the 0%-30% AMI category as a whole.

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

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

Introduction:

In reference to the existence of a disproportionately greater need regarding housing cost burdens, the City of Montgomery examined the specific categories of housing requirements to determine whether individual races or ethnic groups have disproportionately greater needs. A disproportionately greater need is recognized to exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Cost burden is defined as monthly housing costs (including utilities) in excess of 30% of monthly household income. Severe cost burden is defined as monthly housing costs (including utilities), which exceeds 50% of monthly household income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	53,094	11,938	12,722	1,555
White	21,365	2,740	2,510	285
Black / African American	27,455	8,430	9,460	1,045
Asian	1,630	195	210	25
American Indian, Alaska Native	84	44	0	0
Pacific Islander	0	0	0	0
Hispanic	1,058	325	345	135

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

HUD defines cost-burdened families as those “who pay more than 30% of their income for housing” and “may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Severe rent burden is defined as paying more than 50% of one's income on rent. People whose housing costs exceed this threshold of affordability are likely to struggle to pay for other basic needs, forcing difficult trade-offs. Individuals and families who are cost-burdened may drop health care coverage, select less expensive child care arrangements, or skip meals to save on costs, which may result in poorer outcomes in other areas of wellbeing.

In the subcategory of Housing Cost Burden as it relates to “Disproportionately Greater Need” for the <=30%, there are 53,094 households as compared to the 79,309 for the jurisdiction as a whole. That accounts for 67%. In the subcategory of 30-50% Housing Cost Burden, there are 11,938 households experiencing housing cost burden, which is 15% of the whole; and in the subcategory of >50% Housing Cost Burden, there are 12,722 households experiencing housing cost burden, which is 16% of the whole. In the subcategory of No/Negative Income (not computed) Housing Cost Burden, there are 1,555 households experiencing housing cost burden, which is 2% of the households within the jurisdiction as a whole.

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

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

Yes. Black/African-American households have disproportionately greater needs in reference to housing problems in the categories of 0% to 30%, 30% to 50%, 50% to 80% or 80%to 100% of Area Median Income. In many cases, the unmet housing requirements, for subcategories this ethnic group, can be described as worst case needs. Worst case needs are defined as renters with very low incomes who do not receive government housing assistance and who pay more than one-half of their income for rent, live in severely inadequate conditions, or both. Substantial unmet needs for affordable rental housing remain even as incomes are improving. The unmet need for decent, safe, and affordable rental housing continues to outpace the ability of federal, state, and local governments to supply housing assistance and facilitate affordable housing production. Worst case needs prevelant in Montgomery can be subdivided into two (2) categories: 1. "Severe Rent Burden" which means a renter household is paying more than one-half of its income for gross rent (rent and utilities); and 2. "Severely Inadequate Housing" which refers to units having one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance.

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

Severe inadequacies constitute potential worst case housing needs and a unit is defined as having severe physical inadequacies if it has any one of the following four problems: (1). Plumbing- Lacking piped hot water or a flush toilet or lacking both bathtub and shower, all for the exclusive use of the unit; (2)Heating- Having been uncomfortably cold during the past winter for 24 hours or more, or three times for at least 6 hours each, because of broken-down heating equipment; (3) Electrical- Having no electricity or having all three of the following electrical problems: exposed wiring, a room with no working wall outlet, and three or more blown fuses or tripped circuit breakers in the past 90 days; and (4) Upkeep. Having any five of the following six maintenance problems: leaks from outdoors, leaks from indoors, holes in the floor, holes or open cracks in the walls or ceilings, more than 1 square foot of peeling paint or plaster, and rats in the past 90 days.

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

Yes. According to the most recent American Community Survey (ACS), the racial composition of Montgomery is as follows: Black or African American: 60.29%; White: 29.23%; Asian: 3.60%; Two or more races: 3.60%; Other race: 1.22%; Native American: 0.12%; and Native Hawaiian or Pacific Islander: 0.001%. The heaviest concentrations of minorities in the City of Montgomery are in the following census tracts/block groups: 000100, 000200,000300, 000400, 000500, 000600, 000700, 000900, 001000, 001100, 001200, 001500, 001600, 002100, 002201, 002202, 002300, 002400, 002900, 003000, 005402, 005410, 00560, 005606, 005902, 006000, and 006100.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Montgomery's public housing system is managed by the Montgomery Housing Authority (MHA). The mission of MHA is to "To create affordable, sustainable housing while improving the quality of life for families and encouraging independence". Established in 1939, the Montgomery Housing Authority (MHA) is chartered to develop, acquire and manage affordable housing in the City of Montgomery. MHA is the third largest Public Housing Authority in the State of Alabama, serving over 4,000 low income households, which includes seniors and over 1300 units for family housing. Its Housing Choice Voucher program provides rental assistance to almost 3000 families and enables voucher recipients to rent in the private housing market. Both programs receive funding from the U.S. Department of Housing and Urban Development. As the largest affordable housing provider in the City of Montgomery and a committed advocate, MHA is leading the way in the development of public and assisted housing communities.

The following table displays the number of vouchers and units by public housing program type. The default data used in this section is based on reports from Public Housing Authorities (PHAs) to HUD. Missing values does not necessarily mean a zero value, but rather that the PHA did not report on the field.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,355	2,709	0	2,660	30	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	7,820	10,767	0	10,713	10,880	0
Average length of stay	0	0	7	4	0	4	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	158	139	0	139	0	0
# of Disabled Families	0	0	229	553	0	527	19	0
# of Families requesting accessibility features	0	0	1,355	2,709	0	2,660	30	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	11	25	0	22	2	0	0
Black/African American	0	0	1,343	2,680	0	2,634	28	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	43	80	0	80	0	0	0
Not Hispanic	0	0	1,312	2,629	0	2,580	30	0	0
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The Montgomery Housing Authority (MHA) continues to incorporate accessibility standards into its construction, ensuring that housing is provided for people with disabilities both currently residing in MHA housing and those on its waiting lists. MHA subscribes to providing accessibility units as required by the federal government. MHA currently provides 9% of its housing for persons with disabilities. As of 2025, there are 1,221 persons on the waiting lists for 504 housing and 280 on the Housing Choice Voucher (HCV) waiting list. MHA also works extensively with the City of Montgomery to comply with the City of Montgomery's Building Code ensuring compliance with federal, state, and local regulations governing accessibility for people with disabilities. MHA also work closely with its developers to ensure that it present and future developments are in compliance with Section 504 statutes.

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

As of 2025, there are 6,160 public housing units and Housing Choice Vouchers (HCV) combined. This number includes those with disabilities. The current MHA combined waiting list for public housing, HCV, and Tenant-Based assistance is 9,179 with 16% of public housing and 15% of HCV applications having self-certified that a family member has a disability. In addition, residents of public housing and Housing Choice voucher holders in the City of Montgomery are in the greatest immediate need of: Affordable Housing, i.e., housing that is safe, decent, and affordable; Neighborhood opportunity, i.e., neighborhoods that are safe, has good schools, and are low in poverty; Income – Incomes that allow them to pay rent and utilities; Independence – the ability to live independently, especially for seniors, elderly, and people with disabilities; and Health care, i.e. access to comprehensive health care services.

Of the 9,179 households on the waiting list, approximately 75% (6884) are extremely low-income and 43% (3947) are households with children. MHA considers these families to have the greatest need and the least ability to transition off of housing subsidy. An analysis of the 4,064 MHA households and utilized vouchers, based on 3 AMI categories can be used as a determinant for assessing the immediate needs of its residents (public housing and HCV combined): (1) At risk (families with an adult who is eligible to work and income from wages between 0% and 30% AMI): 1544 households; (2) Safe (families with an adult who is eligible to work and income from wages between 30% and 50% AMI): 1138 households; and (3) Stable (families with an adult who is eligible to work and income from wages between 50% and 80% AMI): 1382 households.

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

While the needs of MHA residents are more extensive, the need for decent and affordable housing reflects the needs of the population at large. Citywide, there are at-risk populations in need of greater assistance and include homeless individuals and families, low-income seniors, and people with

disabilities. However, MHA residents and the population at large are in need of decent and affordable housing in the City of Montgomery.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Montgomery and its partners in the fight of homelessness complies with all federally required data collection standards and commissions its own additional data gathering and research projects to better understand the needs of homeless individuals and families. The process for collecting and analyzing data on the homeless population for the City is organized and conducted by the Mid-Alabama Coalition for the Homeless (MACH). MACH and the City use this data for developing programs and allocating resources to positively impact this special population.

MACH gathers this information by conducting Point-In-Time Homeless (PIT) counts and using the Homeless Management and Information System (HMIS) to track progress and refine its response to homelessness. The PIT count offers information about individuals and families experiencing homelessness on a given night, while program level data collection reported through HMIS offers information about program utilization for individuals/families and veterans experiencing homeless throughout the entire year.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	60	28	161	100	125	90
Persons in Households with Only Children	1	0	5	5	0	0
Persons in Households with Only Adults	181	193	726	300	400	180
Chronically Homeless Individuals	95	62	200	50	20	365
Chronically Homeless Families	20	5	25	5	2	365
Veterans	17	39	171	40	25	90

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	1	0	0	0	0	0
Persons with HIV	0	2	10	5	2	30

Table 26 - Homeless Needs Assessment

Data Source Comments: Homeless Management Information System (HMIS) Data for City of Montgomery, Alabama (2025)

Indicate if the homeless population is: Has No Rural Homeless

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

The Continuum of Care (CoC) uses the Homeless Management Information System (HMIS) to track the number of people becoming homeless, exiting homelessness, and the number of days that persons experience homelessness in our community. During PY 2023, 345 people became homeless for the first time in the City of Montgomery. During PY 2024, the City of Montgomery had an estimated 886 individuals who were considered homeless on any given night with substantial numbers including families with dependent children, victims of domestic violence, and persons with mental illness and/or addiction issues.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	55	56
Black or African American	187	155
Asian	0	11
American Indian or Alaska Native	3	2
Pacific Islander	1	4
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	1	4
Not Hispanic	250	217

Data Source Comments: Homeless Management Information System (HMIS) Data for City of Montgomery, Alabama (2025)

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

The Continuum of Care (CoC) estimates that each year there are 108 homeless families, with children, in need of housing assistance each year. The vast majority are single women with children. Annual estimations also indicate, in the City of Montgomery there is approximately 5 homeless families with veterans as the heads of households.

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

The PIT Count, which is a one-night count and not an annual count, indicated that 72 percent the area's homeless are African Americans and 27 percent are white. Asian, American Indian or Alaskan Native, and Pacific Islander makes up less than 1 percent of the PIT population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

MACH'S PIT counts over the past 5 years indicate that the unsheltered population has increased over the past few years with the closing of the Salvation Army shelter.

Discussion:

As previously discussed, Females in "Families" categories and males in "Individual" categories comprised a substantial portion of the extremely low-income homeless persons in the City of Montgomery, Alabama. The 2023 Point-in-Time count indicates that approximately 84% of "Persons in Families in Emergency Shelters were female; 92% of "Persons in Families in Transitional Housing were female; 89% of "Persons in Families in Permanent Supportive Housing" were female; 72% of "Individuals in

Emergency Shelters" were male; 52% of "Individuals in Transitional Housing' were male and 60% of "Individuals in Permanent Supportive Housing" were male. Characteristics of unsheltered homeless individuals in a described by the Continuum of Care include veterans, chronic homelessness, challenges with substance abuse or mental health issues and emergent health needs. Other special needs populations include homeless women, unaccompanied youth, pregnant and parenting teens, persons with severe mental illness, substance abuse, HIV/AIDS, domestic violence and human trafficking victims, and senior citizens.

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

Introduction:

Special Needs Housing is defined as developments that provide permanent supportive housing and integrated housing for persons with special needs. Persons with special needs are those who are elderly, who are physically, emotionally or mentally impaired or suffer from mental illness, developmentally disabled, a youth aging out of foster care, persons with addictions, HIV/AIDS and their families, and victims of domestic violence. There are consistent patterns between the special need population and the increased risk for homelessness because of lack of adequate housing facilities and services available. These populations not only need permanent housing, but also integrated services to decrease their risk for homelessness. This section provides an overview of the housing and supportive service needs of non-homeless special needs populations in the City of Montgomery.

Describe the characteristics of special needs populations in your community:

HUD defines elderly as age 62 and older, and frail elderly as those persons who require assistance with three or more activities of daily living such as eating, bathing, walking, and performing light housework. The U.S. Census Bureau commonly defines elderly as age 65 and older. Special needs populations include the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS. The City of Montgomery, Alabama will seek to assist such special needs population when the opportunities arise. The U.S. Census's statistics on the "Elderly" indicate that in 2023, there were 44,913 persons living in the City of Montgomery, Alabama between the ages of 60, 80 and above (23%). The Census Reporter indicates that for 2023, the population of the City was 195,275. Of this population, there were 23,433 persons age 60-69 (3.5%); 15,622 persons age70-79 (8%); and 5,858 persons age 80 years and older. Overall, the age group range 60-80 years and older comprises 20% of the City's total population.

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

The priority housing and supportive service needs of persons who are not homeless or may not require supported housing are as follows: Housing Needs (1) Public Housing Residents; (2) Physically Disabled; (3) Elderly; (4) Developmentally Disabled; (4) Frail Elderly; (5) Persons With HIV/AIDS; (7) Severe Mental Illness and (8) Alcohol/Drug Addicted. Housing for Supportive Services Needs is as follows: (1) Public Housing Residents, (2) Physically Disabled, (3) Severe Mental Illness, (4) Developmentally Disabled, and (5) Alcohol/Drug Addicted, (6) Elderly; (7) Frail Elderly; and (8) HIV/AIDS.

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

A total of 67.9 of every 100,000 people in Alabama lived with HIV/AIDS in 2010 -- a prevalence well below the national average. Still, nine Alabama counties exceeded the national HIV/AIDS prevalence in 2024: Barbour, Bullock, Dallas, Jefferson, Lowndes, Macon, Mobile, Russell and Montgomery, which had more than double the national prevalence. Still, nine Alabama counties exceeded the national HIV/AIDS prevalence in 2010: Barbour, Bullock, Dallas, Jefferson, *Lowndes*, Macon, Mobile, Russell and *Montgomery*, which had more than double the national prevalence. Alabama also had the 10th highest HIV incidence in the United States in 2018, with 20.4 people of every 100,000 testing newly positive for HIV. In 2018, 11.51 people of every 100,000 in Alabama tested newly positive for HIV, and 12,404 people in Alabama lived with HIV/AIDS, according to preliminary statistics from the Alabama Department of Public Health.

The Montgomery County MSA consists of the following counties: Montgomery, Elmore, Lowndes, and Autauga. Alabama Department of Public Health Statistics indicates that for Montgomery County, there were 70 new diagnosis of HIV in 2018, 72 new cases in 2018 and 6 new cases in 2018 for a total of 83 cases for that period. As of 2018, there were 1,547 prevalent cases and 2,390 cumulative cases of HIV. For Elmore County, there were 5 new diagnosis of HIV in 2012, 11 new cases in 2013 and 6 new cases in 2014 for a total of 22 cases for that period. As of 2018, there were 205 prevalent cases and 219 cumulative cases of HIV. For Lowndes County, there were 0 new diagnoses of HIV in 2018, 5 new cases in 2018 and 1 new case in 2018 for a total of 6 cases for that period. As of 2018, there were 1,547 prevalent cases and 2,390 cumulative cases of HIV. For Autauga County, there were 7 new diagnosis of HIV in 2018, 4 new cases in 2018 and 5 new cases in 2018 for a total of 16 cases for that period. As of 2018, there were 61 prevalent cases and 84 cumulative cases of HIV.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

If the City of Montgomery would establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons would include targeted assistance, which would involve particular types of nonmandatory services that may be most appropriate for persons with special needs and/or disabilities to incluce HIV/AIDs or chronic mental illnesses. In addition, there will be the creation of self sufficiency and homebuyer programs.

Discussion:

There are many organizations that work together to increase services for the special needs community such as those persons diagnosed with HIV/AIDS. Headquartered at the Copeland Care Clinic, the Montgomery AIDS Outreach (MAO) serves over 1,700 people living with HIV/AIDS. MAO coordinates its operations from the epicenter of the HIV/AIDS epidemic in Alabama, as Montgomery County exhibits

the highest per capita rate of HIV infection in the state and one of the highest rates in the Southeastern United States. Coordination between organizations plays an important role in the success of establishing and running effective programs. Over the past fifteen years, primarily through the Continuum of Care, the City of Montgomery as well as MAO have greatly expanded services to the special needs population. These organizations continue to provide public and patient awareness, access to healthcare and treatment methods, dietary planning, affordable and permanent housing, mental and substance abuse counseling, and employment opportunities.

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

Describe the jurisdiction's need for Public Facilities:

There is a less than median need in the City of Montgomery for public facilities, which include parks and recreation facilities, senior centers, centers for the mentally and/or physically challenged, homeless facilities, youth centers, childcare centers, neighborhood facilities, fire stations and equipment, health facilities, and facilities for the special needs populations. CDBG funds may be used for such public facility projects when utilized for eligible populations and/or neighborhoods.

How were these needs determined?

The need for public facilities was determined from the collection of data through the Consolidated Plan Survey, agency and stakeholder consultation, and staff consultation. The Consolidated Plan survey ranked public facilities needs as the sixth (6th) of six priorities. Results of the survey indicate a less than median need priority for public facilities in the City of Montgomery.

Describe the jurisdiction's need for Public Improvements:

There is a greater than median need in the City of Montgomery for public improvements, i.e. infrastructure, which includes streets, sidewalks, curb, water/sewer, flood/drainage, trees, and parking facilities. CDBG funds may be used for such public improvements (infrastructure) projects when utilized for eligible populations or neighborhoods.

How were these needs determined?

The need for public improvements (infrastructure) was determined from the collection of data through the Consolidated Plan Survey, agency and stakeholder consultation, and staff consultation. The Consolidated Plan survey ranked public improvements (infrastructure) needs as the first (1st) of six priorities. Results of the survey indicate a greater than median need priority for public improvements (infrastructure) in the City of Montgomery.

Describe the jurisdiction's need for Public Services:

There is a greater than median need in the City of Montgomery for public services, which include, crime awareness/prevention, services for people with disabilities, senior services, youth services, homelessness programs, youth mentoring, transportation services, domestic violence services, health services (healthcare/clinics), services for neglected and abused children, services for battered and abused spouses, substance abuse services, employment training, fair housing counseling, child care,

legal services, and mental health services. CDBG funds may be used for such public services projects when utilized for eligible populations and/or neighborhoods.

How were these needs determined?

The need for public services was determined from the collection of data through the Consolidated Plan Survey, agency and stakeholder consultation, and staff consultation. The Consolidated Plan Survey ranked public services needs as the 2nd (2nd) of six priorities. Results of the survey indicate a greater than median need priority for public facilities in the City of Montgomery.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis examines current and projected population figures, income levels, ethnic composition, and age composition to obtain a profile of the residents who make up the Consortium's housing market. It also describes characteristics of the housing stock, including general supply, condition, and housing available to people with special needs. The Housing Market Analysis also includes a profile of public and other assisted housing available, and the supportive housing, services, and facilities available for special needs populations.

The City of Montgomery Analysis of Impediments to Fair Housing found that the lack of affordable housing results in significant hardships for low-income households, preventing them from meeting other basic needs. Moderate income households are also increasingly being affected by the raising costs of housing and associated costs (taxes, insurance, homeowners' association fees, and home maintenance and repairs). Because home ownership is out of reach for many residents, low- and moderate-income households generally rent their homes as opposed to purchasing one. Of the 95,367 occupied housing units located in Montgomery, 54% are owner-occupied and the other 46% of homes are occupied by tenants.

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

Introduction

According to data provided by the U.S. Department of Housing and Urban Development, there are 93,264 residential structures in the City of Montgomery. Of these dwelling units, 64,055 or 69% are classified as 1-unit detached structures. Such shelter is detached from any and all other houses with open space on all four sides. These structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the residence has open space on all four sides. Mobile homes, to which one or more permanent rooms have been added or built, are also included in this category. The second largest group in this overall classification comprises structures containing 5-19 Units, which is accounts for 13% of the residential houses in the city. "Unit Size by Tenure" indicates that there are 79,327 units of which 54% are homeowner units and 46% are renter units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	64,055	69%
1-unit, attached structure	2,904	3%
2-4 units	5,955	6%
5-19 units	12,950	14%
20 or more units	5,015	5%
Mobile Home, boat, RV, van, etc	2,385	3%
Total	***93,264***	***100%***

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	1,140	3%
1 bedroom	208	0%	6,375	18%
2 bedrooms	4,020	9%	12,530	34%
3 or more bedrooms	38,665	90%	16,364	45%
Total	***42,918***	***99%***	***36,409***	***100%***

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The Montgomery Housing Authority (MHA) provides Housing Choice Vouchers (HCV) for income qualified residents (3,073) in the City. In accordance with the MHA Housing Plan, families selected for vouchers are based on the following preferences: date and time of completed application; residency preference for families who live, work, or have been hired to or who are attending school in the jurisdiction; families who are graduates or are active participants in educational and training programs designed to prepare the individual for the job market; disability; involuntary displacement due to the local government action related to code enforcement, public involvement or development; victims of domestic violence; welfare-to work program eligibility; family unification program eligibility; and all families with children and families who include an elderly person or a person with a disability.

Over the past five (5) Years the City of Montgomery has provided funding for emergency housing repair to 36 low-moderate income residents through a non-profit organization (Heritage Training & Career Center).

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

There is expectaction of units being lost from the affordable housing inventory due to a severely aging housing stock that lacks preventative maintenance, which will lead to the demolition of unsafe structures.

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

No, in the City of Montgomery, the availability of housing units do not meet the needs of the population. More particularly, there is a severe shortage of affordable housing units for extremely low and very low income people in the City. In addition, a large numbers of low income residents do not have access to an affordable home. Following national trends, median rental rates in the City of Montgomery have increased while levels of median income have remained stagnant or decreased, and therefore, significantly increasing the percentage of income, which a household must spend on housing.

Describe the need for specific types of housing:

There is a need for affordable housing for low-income and extremely low-income households because market rents often translate into high housing costs burden for low-income families. Also, there is a tremendous demand for Special-Needs “handicapped accessible” housing assistance, especially for members of the frail elderly and physically disabled population. Likewise, affordable housing for families with children remains a need throughout the City of Montgomery as evidenced by the numbers of families, which experience overcrowded housing conditions.

Discussion

The City of Montgomery faces challenges in its efforts to preserve and increase the supply of affordable housing units for all segments of its population. Although the expectation exists for the loss of a number of affordable housing units over the next 5 years, over the same period of time there will be additional affordable units added to the City's housing stock by initiatives of the Montgomery Housing Authority, private housing developers, as well as the Alabama Housing Finance Authority in conjuction with the City of Montgomery.

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

Introduction

The Housing Market Analysis examines current and projected population figures, income levels, ethnic composition, and age composition to obtain a profile of the residents who make up the City of Montgomery's housing market. It also describes characteristics of the housing stock, including general supply, condition, and housing available to people with special needs. The Housing Market Analysis also includes a profile of public and other assisted housing available, and the supportive housing, services, and facilities available for special needs populations.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	117,600	121,100	3%
Median Contract Rent	613	686	12%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	8,054	22.1%
$500-999	22,668	62.2%
$1,000-1,499	4,455	12.2%
$1,500-1,999	879	2.4%
$2,000 or more	360	1.0%
Total	***36,416***	***100.0%***

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	2,439	No Data
50% HAMFI	10,532	5,404
80% HAMFI	24,892	12,511
100% HAMFI	No Data	16,974
Total	***37,863***	***34,889***

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	716	817	977	1,241	1,595
High HOME Rent	581	696	825	1,043	1,193
Low HOME Rent	577	618	742	856	956

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, there is a serious housing shortage in the City of Montgomery. The supply of affordable housing lags far behind the increasing need among lower income residents. The MA-15 tables indicate there are more extremely low and low income renters then there are units available. projections also show that none of the cities are projected to meet the projected new housing growth to meet the increased number of households.

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

In the City of Montgomery, there are going to be fewer affordable housing units available as the demand for housing increases.

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

HOME Investment Partnerships Program rents are lower than current (2025) Fair Market Rents. The latter are much higher than the former, and therefore, the provision of affordable housing units is difficult in such conditions without rental subsidies to low-income households. However, members of the lowest income populations, which fall below 50% of AMI, require rental subsidies to afford rental housing financed with HOME funds.

Discussion

HUD considers a housing unit affordable if the occupant household expends no more than 30% of its income on housing costs. If the household spends more than 30% of its income on housing costs, the household is considered to be cost-burdened. Cost burdened households have less financial resources to meet other basic needs (food, clothing, transportation, medical, etc.) less resources to properly maintain the housing structure, and are at greater risk for foreclosure, eviction, and housing repair orders from

the City's Housing Code Department. For households up to 80% AMI, the 2016-2020 CHAS indicated that there are 37,863 renter occupied households. For owner-occupied households, with a cost burden greater than 30% of AMI, or a total of 34,889 (up to 100% AMI) households in the City of Montgomery. The average fair market rent for the City of Montgomery is $1467 per month. The average "High HOME Rent ($1292)" or average "Low HOME Rent ($1056)" is lower than the fair market rental rate. With the increased demand for market rate housing in Montgomery, the challenge to producing or preserving affordable units is directly affected by the cost of materials, labor and land costs. The production of more affordable units is also directly affected by the allocation of government resources and the ability to raise private funds for the construction of affordable housing. Other issues, which impact the production of affordable housing units include the identification of potential homeowners with suitable credit and incomes to support total housing costs of less than 30% of their incomes, as homeowners or renters.

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

Introduction

There is a great need for rehabilitation particularly with owner-occupied dwellings in the City of Montgomery, Alabama. Many sectors of the city contain considerably older and aged housing. Based on the 2016-2020 ACS Study, there are 8,324 owner-occupied units (20%) that are with one to three selected conditions. There are 17,565 renter-occupied units (48%) that are with one to three selected conditions. As it relates to the "year units were constructed for owner-occupied units", there are 3,573 or (8%) of owner-occupied units built before 1950; and 18,198 or (42%) owner-occupied units built between 1950 and 1979 for total of 21,771 owner-occupied units built before 1980. This is compared to a total of 14,345 owner-occupied units built between the years 1980 and 1999 and 6795 units built after 2000.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Montgomery defines "Substandard Condition" as housing (owner and renter-occupied) that does not meet local building, fire, health and safety codes. Substandard condition but suitable for rehabilitation could be defined as housing that does not meet local building, fire, health and safety codes but is both financially and structurally feasible for rehabilitation. It may be financially unfeasible to rehabilitate a structure when costs exceed 30-50% of the assessed value of the property.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,155	19%	16,540	45%
With two selected Conditions	144	0%	985	3%
With three selected Conditions	25	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	34,590	81%	18,855	52%
Total	***42,914***	***100%***	***36,420***	***100%***

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,795	16%	6,020	17%
1980-1999	14,345	33%	11,315	31%
1950-1979	18,198	42%	15,190	42%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	3,573	8%	3,884	11%
Total	***42,911***	***99%***	***36,409***	***101%***

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	21,771	51%	19,074	52%
Housing Units build before 1980 with children present	6,393	15%	2,399	7%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

There are 27,549 housing units occupied by low or moderate income families in Montgomery that are estimated to contain lead-based paint hazards.

Discussion

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

Introduction

The City of Montgomery's public housing system is managed by the Montgomery Housing Authority (MHA). The mission of MHA is to "To create affordable, sustainable housing while improving the quality of life for families and encouraging independence". Established in 1939, the Montgomery Housing Authority (MHA) is chartered to develop, acquire and manage affordable housing in the City of Montgomery. MHA is the third largest Public Housing Authority in the State of Alabama, serving over 4,000 low income households, which includes seniors and over 1300 units for family housing. Its Housing Choice Voucher program provides rental assistance to almost 3000 families and enables voucher recipients to rent in the private housing market. Both programs receive funding from the U.S. Department of Housing and Urban Development. As the largest affordable housing provider in the City of Montgomery and a committed advocate, MHA is leading the way in the development of public and assisted housing communities.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,705	2,667			268	0	0
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Public Housing Condition

Public Housing Development	Average Inspection Score
Gibbs Village East	90
Gibbs Village West	82
Paterson Court	67
Richardson Terrace	98
Parks Place	93
Victor Tulane Gardens	93
The Plaza at Centennial Hill	0
Columbus Square	0

Table 38 - Public Housing Condition

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

Despite having good inspection scores on it facilities, MHA continues to improve its stock of affordable housing units either through rehabilitation or new construction. Needs for these facilities include replace of lighting, resurface parking, landscaping, meet 504 requirements (for handrails, ramps, and high toilets), roofing, replace current windows and screens with heavy duty windows and screens, replace deadbolt locks, replace domestic water tanks with a tankless system, replace sinks, commodes, showers and plumbing, etc., upgrade electrical systems, perform interior repairs- doors, bathrooms, cabinets, etc., replace general appliances, repaint unit interior, and replace HVAC units. It is MHA's practice to require that all new construction include assessable units. These activities have begun with newer facilities and all existing facilities have been scheduled for some level of rehabilitation.

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

Montgomery Housing Authority has an ongoing strategy for improving the living environment for low- and moderate-income families residing in public housing. Currently, MHA's modernization efforts are focused on implementing a comprehensive site and dwelling maintenance improvment plan for all outstanding capital needs and ongoing maintenance concerns. Immediate improvements include: exterior improvements at Gibbs Village East and West; upgrade community centers and amenities at Gibbs Village East, Gibbs Village West, Paterson Court, and Parks Place; implement a comprehensive landscape plan for Gibbs Village East/West; install perimeter fencing and entry/exit gates at Gibbs Village East; replace PEX pipe plumbing and install additional water shut-offs at the Terrace; replace the elevators at the Terrace;

Discussion:

According to MA-25 data, there is a significant shortage of safe and affordable housing units for low-income families throughout the City of Montgomery, particularly for seniors and veterans. Thousands of

families are on the waiting list for affordable housing and Housing Choice Vouchers. Therefore, the City of Montgomery should support the Montgomery Housing Authority and other relevant stakeholders in the rehabiliation of existing and construction of new affordable housing throughout the city to promote mixed income development and to avoid the concentration of poverty.

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

Introduction

The following section discusses the facilities, housing, and supportive services available that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, and veterans and their families. The services include both targeted services to vulnerable populations and mainstream services such as health, mental health, and employment services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	29	0	50	0	0
Households with Only Adults	89	0	21	154	0
Chronically Homeless Households	0	0	0	46	0
Veterans	41	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Mainstream services are services that are offered by the non-homeless services systems that are available to support individuals experiencing homelessness. These resources complement the system of care specifically funded to target homeless persons. While many housing and shelter programs also provide a range of health, mental health and employment services, homeless individuals and families also rely on other mainstream networks for such services such as the Continuum of Care (MACH) network members. With the passage of the Affordable Care Act, many households seek preventative and long-term health and mental health care through local agencies such as the Montgomery Area Wellness Coalition and Medical Outreach Ministries. For employment, the City of Montgomery, through homeless coalition member, Montgomery County Department of Human Resource and State of Alabama Employment Services (Joblink and Career Center) locate employment services targeted to homeless individuals that are willing to work.

In coordination with the CoC, the City is the primary funder of emergency and interim housing for homeless individuals and families in Montgomery. Both types of temporary housing options focus on assessing the service needs of residents and either making appropriate referrals to other providers or offering supportive services at the residential program. Additionally, the City funds supportive services that move persons who are currently homeless toward housing stability and self-sufficiency using a range of permanent housing models. Several funding streams support services and facilities for homeless individuals at the City level primarily CDBG and ESG Program (local and state level).

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

The following is a list of services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth: Homeless Shelters/Housing Programs: (1)Family Sunshine Center - Emergency and transitional shelter for domestic violence survivors (individuals and families with children); (2) Friendship Mission - Emergency and transitional shelter for individuals and families with children; (3) Mary Ellen's Hearth at Nellie Burge Community Center - Transitional housing for women with children and pregnant women; (4) Montgomery Area Mental Health Authority - Permanent supportive housing for individuals with mental illness; (5) Montgomery Housing Authority – Operates HUD-VASH program in conjunction with VA to provide housing vouchers for chronically homeless veterans; and (7) Renascence, Inc.- Transitional housing for non-violent male offenders.

Mainstream service providers for the homeless persons living in the City of Montgomery include the following: (1) Aid to Inmate Mothers - Services and housing for incarcerated and formerly incarcerated mothers and their children; (2) Catholic Social Services - Food, clothing, and medicine; (3) Center for

Child and Adolescent Development - Diagnostic and intervention services for children for behavioral disorders and disabilities; (4) Central Alabama Veterans Healthcare System (VA) - Healthcare for Homeless Veterans Program; (5) Council on Substance Abuse - Prevention and education of substance abuse; (6) Family Endeavors – Homelessness prevention and stabilization services for veterans and their families, including outreach, case management, and rent and utilities assistance; (7) Family Guidance Center - Counseling, career development, and other services for families; (8) FBC Caring Center - Food, clothing, and financial resources; (9) Hands on River Region - 2-1-1 Call Center, Homeless Management Information System, Volunteer Recruitment; (10) Health Services, Inc. - Operates Federally Qualified Health Centers with 5 locations in the City of Montgomery. Also operates the Healthcare for the Homeless Mobile Unit, which visits all area shelters on a rotating schedule; (11) Medical Outreach Ministries – Primary care, specialty care, medications, mental health counseling, and physical therapy; (12) Medical AIDS Outreach - HIV/AIDS education and testing, medical and social services; and (13) Mid-Alabama Coalition for the Homeless (MACH) – Street Outreach and Housing Assistance Program offering rapid re-housing and homelessness prevention assistance.

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

Introduction

As part of the consolidated planning process, the City of Montgomery interfaced with housing and public service activities providers to receive their opinions regarding the housing needs of low-income and special needs populations in the City. In addition, the City extensively consulted the Continuum of Care concerning homelessness and special needs populations. The opinions were taken into consideration in the development of the Consolidated Plan. In addition, the City is supportive of such entities by and through the provision of Emergency Solutions Grant and Community Development Block Grant funding to assist in the service of the special needs populations.

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

There are many social service agencies in the City of Montgomery working with special needs populations. These special needs groups have many of the same concerns and obstacles as other low-income persons, but they have much more difficulty in overcoming those obstacles. The major supportive housing needs for these groups include making availability affordable housing and the rehabilitation of existing Special Need Facility/Housing in an effort to help them maintenance challenges.

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

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

The City of Montgomery will continue its ongoing effort to help the elderly and disabled, particularly through its homeowner rehabilitation efforts using Community Development Block Grant Programs. The City will use HOME funds for new construction housing and the rehabilitation of existing housing in an effort to provide affordable housing open to any eligible low-income person, regardless of age or disability. Wherever possible, the City will continue to give special consideration to the elderly and

disabled who meet program requirements. The City's Community Development staff will continue to interact with existing agencies that provide supportive services but will focus on addressing the housing need for those with other special needs through rehab and new construction of units.

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

As mentioned in the above paragraph, the City of Montgomery will continue its ongoing effort to help the elderly and disabled, particularly through its homeowner rehabilitation efforts using Community Development Block Grant Programs. The City will use HOME funds for new construction housing and the rehabilitation of existing housing in an effort to provide affordable housing which will be open to any eligible low-income person, regardless of age or disability. Wherever possible, the City will continue to give special consideration to the elderly and disabled who meet program requirements. The City's Community Development staff will continue to interact with existing agencies that provide supportive services but will focus on addressing the housing need for those with other special needs through rehab and new construction of units.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

Introduction

This section identifies economic sectors in the City of Montgomery, Alabama where job opportunities exist. The economic sectors, which are addressed include: (1) Business Activity, (2) Labor Force, (3) Travel Time, and (4) Education.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	187	66	0	0	0
Arts, Entertainment, Accommodations	9,039	11,586	12	11	-1
Construction	1,913	3,589	3	3	0
Education and Health Care Services	9,026	13,341	12	13	1
Finance, Insurance, and Real Estate	3,353	5,930	4	6	2
Information	1,817	2,614	2	2	0
Manufacturing	20,927	25,544	28	24	-4
Other Services	2,032	3,567	3	3	0
Professional, Scientific, Management Services	4,155	7,608	6	7	1
Public Administration	9,260	11,390	12	11	-1
Retail Trade	8,751	11,949	12	11	-1
Transportation and Warehousing	2,553	3,437	3	3	0
Wholesale Trade	2,279	4,270	3	4	1
Total	75,292	104,891	--	--	--

Table 40 - Business Activity

Data Source Comments:

Labor Force

Total Population in the Civilian Labor Force	110,083
Civilian Employed Population 16 years and over	64,288
Unemployment Rate	3.40
Unemployment Rate for Ages 16-24	9.80
Unemployment Rate for Ages 25-65	3.20

Table 41 - Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	4,366
Farming, fisheries and forestry occupations	122
Service	2,652
Sales and office	17,682
Construction, extraction, maintenance and repair	8,606
Production, transportation and material moving	16,172

Table 42 – Occupations by Sector

Data Source Comments: Data and Demographics - Montgomery Area Chamber of Commerce

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	69,018	84%
30-59 Minutes	11,350	14%
60 or More Minutes	1,640	2%
Total	***82,008***	***100%***

Table 43 - Travel Time

Data Source Comments: Synergos Technologies, Inc. - Commute (Montgomery, Alabama; Edwards, Bryan, "As 64,000 of Montgomery's Workers Drive In; the City's Money Drives Out", Montgomery Advertiser, June 14, 2018.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	5,260	640	6,660

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	15,120	1,720	6,865
Some college or Associate's degree	22,025	1,030	7,895
Bachelor's degree or higher	25,885	1,195	6,150

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	2,471	1,007	901	1,893	2,000
9th to 12th grade, no diploma	3,916	3,268	2,270	3,931	2,915
High school graduate, GED, or alternative	9,806	27,468	25,063	47,940	33,583
Some college, no degree	7,914	7,230	4,938	10,729	5,040
Associate's degree	435	1,867	1,863	3,457	881
Bachelor's degree	1,326	10,098	9,961	17,526	13,560
Graduate or professional degree	315	2,409	3,175	5,597	3,548

Table 45 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	35,500
High school graduate (includes equivalency)	41,800
Some college or Associate's degree	49,500
Bachelor's degree	66,600
Graduate or professional degree	80,200

Table 46 – Median Earnings in the Past 12 Months

Data Source Comments: National Center for Education Statistics. (2024).

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

Based on the business activity table above, the five (5) major employment sectors within the City of Montgomery include: (1) Manufacturing (28%); (2) Public Administration (12%); (3) Arts and Entertainment (12%); (4) Education and Health Care Services (12%); and (5) Retail Trade (12%).

Describe the workforce and infrastructure needs of the business community:

The workforce and infrastructure needs for the City of Montgomery, Alabama continues to be shape by the $1.7 billion automobile assembly plant in Southwest Montgomery. This plant has provided 3000 jobs ranging from assembly line workers to computer technicians while producing 10,000 cars annually. This plant which is the technologically advanced automobile plant in the world started with two shifts and expanded to three shifts while propelling the City as a major force in the manufacturing arena. The Hyundai manufacturing plant continues to build its supplier network have had a massive impact on the Montgomery area economy while contributing to more than to a 21 percent growth rate in manufacturing employment in the Montgomery metro area.

The Hyundai Automobile Manufacturing plant catalized approximately 70 supplier facilities for operational and manufacturing support. With this in mind there is a continuing need for manufacturing skills to support the Hyundai and multiple tier supplier network. The growth of Hyundai has created numerous other industry sector of the economy to hospitality, restaurants, and arts and entertainment and maintenance and repair. Local universities have been adapting their curriculum to provide candidates for the workforce along with state entities such as AIDT. Because of the influx of the Korean culture in the City, there has also been a growth in businesses targeting the Korean people prompting the need for more skilled and trained persons in education and health care services.

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

An increase in tourism has transformed Montgomery into a thriving economic hub. Organizations, such as the Equal Justice Initiative, with its Legacy Museum, National Memorial for Peace and Justice, and Freedom Monument Sculpture Park, have stimulated economic activity by attracting millions of tourists to the City of Montgomery. In 2023, 1,543,914 people visited Montgomery. The phenomenon has caused an unusual need for job and business growth opportunities in tourism related entities and activities such as: hotels, airlines, tour operators, travel agencies, restaurants, car rental companies, museums, tour guides, souvenir shops, transportation services, and activity providers like riverboat tours and trail hiking companies; and essentially, any enterprise, which caters to the needs of visitors traveling to Montgomery for tourism or business purposes.

In addition, a recent expansion in the mission of Maxwell Airforce Base, with its Gunter Annex to include the Air Force Accessions Center, the 24th Helicopter Squadron, and the MH-139A Grey Wolf Formal Training Unit, drives the ongoing need for the development of professionals in high tech industries, such

as software developers, web developers, computer systems analysts, information security analysts, data scientists, information technology managers, user experience designers, computer network architects, and machine learning engineers. The new developments create a need for additional craftspeople to restore, rehabilitate, and/or replace Montgomery's aging housing stock; and to construct new commercial and industrial structures. Therefore, workforce development, business support, and infrastructure are necessary in the tourism, high technology, construction, and manufacturing industries.

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

The skills and education of the current workforce correspond well with the employment opportunities in the jurisdiction. However, according to the 2040 Envision Montgomery study, more than 64,000 people commute into Montgomery, Alabama each day. This means that half of the jobs in the city are held by nonresidents.

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

There are many workforce development initiatives in and around the City of Montgomery. Such programs assist in the creation of a skilled workforce within the population and provide continuing educational opportunities for existing professionals. Such efforts include, the Montgomery Regional Workforce Training Center, Trenholm State Community College, Montgomery Preparatory Academy for Career and Technolgies, Automotive Educational Partnerships, the Small Business/Universities & Colleges Initiative, Central AlabamaWorks, TechMGM, and the Cyber Innovation Academy. These workforce development training initiatives and others will support the City of Montgomery's Consolidated Plan by by alligning education and skill development programs with the specific needs of the citizens and the City's economy, while also ensuring that the workforce is equipped with the necessary skills to fill existing job openings and drive economic growth, thereby contributing to a unified strategy for community development across various sectors.

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

Yes

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

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Discussion

The City of Montgomery is committed to continue its investment in economic development initiatives by improving the quality of life in its neighborhoods, making improvements to its infrastructure, revitalizing downtown, attracting new businesses, and further developing of its workforce.

Elements of economic development strategies:

- **Improve quality of life**: Revitalize neighborhoods, parks, and public spaces;
- **Revitalize downtown**: Increase human activity and attract retail;
- **Attract new businesses**: Secure funding for early-stage industrial sites;
- **Improve community engagement**: Construct and renovate community centers;
- **Improve transportation**: Build the Riverfront Greenway Trail and expand the Inland Port;

Notable economic development initiatives:

- **Riverfront Greenway Trail**: Extend the trail northward to attract new businesses and residents;
- **Inland Port**: Bring cargo from the Port of Mobile to Montgomery to support local industries;
- **Community centers**: Revitalize existing centers and build new ones;
- **Arena and Convention Center**: Build a new facility downtown;
- **Centennial Hill Development**: Revitalize the neighborhood with a new bridge and pedestrian access;
- **Equal Justice Initiative & Other Tourist Attractions**; Support the development and maintenance of places of tourism interest;

Existing and Potential Partnerships:

The City of Montgomery will continue its partnership with the Montgomery Area Chamber of Commerce and other for profit and nonprofit partners in an effort to promote economic growth.

MA-50 Needs and Market Analysis Discussion

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

Yes. In the City of Montgomery, there are areas where households with multiple housing problems are concentrated. Such areas are defined as a census tract which contains one or more housing problems (one of four severe housing problems, i.e. occupants experience a housing cost burden >30%, occupants experience a housing cost burden >50%, the existence overcrowding, and/or the existence of substandard housing at a rate of at least 10% greater than that in the City of Montgomery, Alabama as a whole. Based on this definition, the census tracts in the City that are likely candidates to contain households with housing cost burdens greater than 30% AMI, housing cost burdens greater than 50% AMI and one of four severe housing problems are Census Tracts 2.00, 3.00, 4.00, 5.00, 6.00, 7.00, 10.00, 11.00, 12.00, 15.00, 16.00, 17.00, 19.00, 21.00, 22.01, 22.02, 23.00, 24.00, 25.00, 26.00, 28.00, 29.01, 29.02, 30.00, 31.00, 32.00, and 54.03, 54.09, 54.10, 56.06, 56.13, 56.14, 59.02, and 61.00.

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

Yes. Areas where racial or ethnic minorities or low-income families are concentrated are defined as census tracts where at least 40% of the population is racial or ethnic minorities. Areas where low-income families are concentrated are defined as census tracts where at least 51% of the households have incomes less than 80% AMI. As previously mentioned above, tracts 2.00, 3.00, 4.00, 5.00, 6.00, 7.00, 10.00, 11.00, 12.00, 15.00, 16.00, 19.00, 21.00, 22.01, 22.02, 23.00, 24.00, 25.00, 28.00, 29.01, 29.02, 30.00, and 54.03, 54.09, 54.10, 56.06, 56.13, 56.14, 59.02, and 61.00 are areas in Montgomery where low-income families are concentrated. Areas in Montgomery where racial or ethnic minorities, i.e. African-Americans, American Indians, Asian/Hawaiian/Pacific Islander, Hispanic and Other Population/Two or More Races, are concentrated include census tracts 2.00, 3.00, 4.00, 5.00, 6.00, 7.00, 10.00 11.00, 13.00, 15.00, 16.00, 22.01, 22.01, 23.00, 24.00, 25.00, 28.00, 29.01, 29.02, 30.00, 31.00, 32.00, 33.01, 51.02, 54.02, 54.03, 54.09, 54.10, 56.06, 56.13, 56.14, 59.02, 56.03, 59.0, 59.02, 60.00, and 61.00. Racial or ethnic minorities make up at least 40% of the population in the immediately aforementioned areas.

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

Most of the census tracts, which experience a concentration of households with multiple housing problems and/or the presence of racial or ethnic minorities or low-income families, share similar market characteristics. For example, the characteristics of Census Tract 1.00 are that a vast portion of it is located in and around the City's Downtown area and currently undergoing major revitalization both downtown and around. It is mixed with many different race and ethnic backgrounds. Census Tract 2.00 is located near the downtown area and encompasses a historic African American Community, i.e. Centennial Hill. There are some pockets of blight in this tract. This area is also experiencing

redevelopment with state government facilities and affordable housing (low income housing tax credits) by the local PHA. Census Tract 3.00 is located in the northern part of the City and is in area that is close to the river and that is populated with industries and rail yards. Census Tract 6.00 is also part of the Centennial Hill area and is occupied by various types of businesses (industrial and commercial) and is located minutes from the downtown area. Census Tract 7.00 is located in the South Central area of the City and is primarily occupied by low-income residents. Various types of businesses are located in the area, which has received low-income housing tax credits for the construction of affordable housing.

Census Tract 11.00 is characterized as primarily a very low income area with pockets of slum and blighted properties. Census Tract 12.00 is characterized by low income residents with pockets of slum and blighted area. Census Tract 15.00 is also part of the Centennial Hill Community and is occupied largely by Alabama State University which has undergone major rehabilitation and expansions, which complements revitalization efforts by the local PHA. Tract 22.01 is characterized by a large and aging African-American Community with aging housing stocks, vacant lots and pockets of slum and blight. Tract 22.02 is located in South Montgomery it is characterized by an aging housing stock and is also in flood zone area.

Census Tract 24.00 is characterized by neighborhoods that have an aged housing stock and mixed with low, moderate and some middle income persons and families. Census Tract 30.00 is located in Southwest Montgomery that is characterized largely by industrial facilities and warehouses. Census Tract 56.03 is located in Southeast Montgomery. It is characterized by an aged African American Community with an aged housing stock. This particular tract also contains mobile home parks that are concentrated heavily with Hispanic population. Overall, these census tracts typically have a lack of shopping opportunities, depressed housing values, a larger percentage of rental housing, housing needing rehabilitation, few job opportunities and households with lower incomes.

Are there any community assets in these areas/neighborhoods?

Yes. All of the aforementioned areas possess various community assets, which can be utilized in the development of additional affordable housing. For example, community assets in Census Tract 1.00 consist of strong neighborhood associations, ongoing neighborhood revitalization projects, historic preservation activities and downtown revitalization, and riverfront development. This tract is also located near a major military installation. Community Assets in Census Tract 2.00 include Baldwin Middle Magnet High School. Census Tract 3.00, because of its location on North Montgomery which is primarily industrial and warehouse, lack community assets. However there are two adjacent communities that have strong neighborhood associations. Community Assets in Census Tract 6.00 consist of strong neighborhood association as well as new affordable housing (Columbus Square Phase III) being constructed by the local PHA. Community assets in Census Tract 7.00 include an elementary school and relatively new junior high school. This tract also contains strong neighborhood associations.

Community Assets in Census Tract 10.00 includes the downtown redevelopment efforts and a major military base. Some of the community assets in Census Tract 11.00 consist of one (1) developer (The

Vantage Group, Inc.), which is currently planning to rehabilitate the St. Jude Hospital – St. Jude Apartments into fifty-six (56) affordable housing units for seniors. This tract also contains a high school. Community assets in Census Tract 12.00 includes three (3) low income housing developments with tax credits and a YMCA. Community assets in Census Tract 15.00 consist of a local university (Alabama State University) and it campus redevelopment and expansion projects. There are no real community assets in Census Tract 22.01. Community assets in Census Tract 22.02 include the Hyundai Automotive Manufacturing Company as well other commercial entities, i.e. motels, convenience stores, service stations, and restaurants. The community assets for Census Tract 24.00 include George Washington Carver Magnet and Primary Elementary School, and George Washington Carver Senior High School. This tract is also bound by two major thoroughfares: Fairview Avenue and Mobile Highway, which have grocery stores and other essential goods and services providers. Community assets in Census Tract 30 include Bellingrath, a middle school, and three (3) tax credit housing developments using HOME funds. There is also a new, state of the art fire station in the area and construction is to begin on a farmers market in this census tract. Community assets in Census Tract 56.03 consist of a major thoroughfare (U.S. Highway 231), which contains many businesses offering food and essential services to the communities therein.

Are there other strategic opportunities in any of these areas?

Many of the previously mentioned areas are characterized by aged housing stock, depressed housing values, rehabilitation needs for homeowner and rental units, few job opportunities, households with lower incomes, slum and blighted conditions, and lack of shopping opportunities. Such conditions present opportunities for the City of Montgomery to improve its affordable housing stock and improve the quality of life for area residents. For this reason, the City continues to initiate and implement new initiatives regarding affordable housing, infrastructure improvements, public services, economic development, public facilities, and homeless needs using Community Development Block Grant, HOME, ESG, and private funds. All of the preceding census tracts possess strategic opportunities for continued development and improvement.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

There is a tremendous need in the City of Montgomery for broadband wiring and connections for households, including low- and moderate-income household and neighborhoods. Broadband access is important for households because it can improve health, education, and economic opportunities; reduce social isolation; and support workforce development. Broadband can improve health outcomes for members of low- and moderate-income households and neighborhoods by enabling access to telehealth, online social services, and other health-promoting services. Broadband can also help students in such households learn digital skills and access educational resources. It can help people find jobs, apply for unemployment, and access financial services. In addition, broadband can help individuals connect with others and reduce isolation. However, many low-income households in Montgomery do not have broadband access. Pew Research found that 43% of households with incomes under $30,000 didn't have broadband in 2021. There are countless of residents in primarily low income census tracts in the City that have cable, but not Internet. There are countless residents in primarily low income census tracts in the City that have cable, but not broadband.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The City of Montgomery has numerous and adequate Internet service providers. Competition is needed in the area of price or special pricing for limited Internet service for specialized use such as school and for telemedicine in these low-income areas of the City.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

As an urbanized geographic area, the City of Montgomery has increased natural hazard risks associated with climate change. According to current projections, the migration to urban areas over the next 50 years is expected to significantly increase, with the United Nations predicting that by 2050, around 68% of the world's population will live in urban areas, meaning nearly 7 out of 10 people will call cities home, compared to the current 55% living in urban areas. Therefore, in the next 25 years, approximately 70 million people will move to urban areas annually. Data shows that the top six hazards faced by cities are extreme heat, heavy rainfall, drought, urban flooding, air pollution, and water shortages. Science is showing that by 2050, eight times as many city dwellers will be exposed to high temperatures and 800 million more people could be at risk from the impacts of rising seas and storm surges. With rapid, unprecedented urban growth expected to continue in the coming decades, cities' vital infrastructure and social care services are already under pressure. Climate change is only set to exacerbate these existing social and economic challenges, as its physical impacts are set to bring major disruption to government and business operations.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Members of low- and moderate-income households are disproportionately vulnerable to the impacts of climate change due to their limited ability to adapt to extreme weather events like floods, droughts, heatwaves, and storms, often lacking the financial resources to relocate, repair damage, or access necessary services like clean water and food, leaving them more susceptible to health risks and economic hardship when climate-related disasters strike; this is further exacerbated by their dependence on natural resources like agriculture for livelihoods, which are directly affected by changing weather patterns. Based upon the analysis of data, climate change and poverty are interrelated. It is the low-income communities and communities of color are less likely to have the resources and capacity to prepare for and recover from extreme climate events. According to Bankrate’s 2025 Emergency Savings Report, “Only around 2 in 5 (41%) of Americans would use their savings to pay for a major unexpected expense.” Therefore, most families, and especially lower-income households, need federal, state, and local support for preparedness and recovery costs like raising a home above the base flood elevation, home repairs, and mold remediation. Low-income households are also more likely to live in areas with greater exposure to natural hazards and less likely to live and work in structures that are resilient to these natural hazards.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This strategic plan provides the courses of action for the City of Montgomery to address the needs of its most vulnerable residents over the next five years with the use of Community Development Block Grant, HOME Investment Partnership, and Emergency Solutions Grant funding from the U.S. Department of Housing and Urban Development. Following the collection and review of data, which is presented here, as well as input received through extensive citizen participation and community engagement processes, the City has established the following priorities to guide its strategies during program years 2025-2029: development of affordable housing for low income persons, the elderly, homeless and special needs persons; increased public services, economic development, public improvements and facilities for low and moderate income persons; support non-housing community development, support efforts to reduce homelessness, and advocate for fair housing. During the immediate planning process, the City found many of the same issues identified five years ago during the last consolidated planning process.

Although, the City will not concentrate the use of its HUD funds on one particular area or community in its jurisdiction, the goals selected for this five-year plan will primarily focus on improving the quality of life for low to moderate income residents of the City of Montgomery. Therefore, the City of Montgomery will continue to build on successful projects and programs that meet the needs of the aforementioned citizens. Projects selected for funding during the five year period will be managed effectively, efficiently, and equitably to meet the goals and objectives of this Consolidated Plan.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	**Area Name:**	Citywide
	Area Type:	Homeless, Housing, Non-Housing Community Development - See map attached this section
	Other Target Area Description:	Homeless, Housing, Non-Housing Community Development - See map attached this section
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries for this category are the city limit lines.
	Include specific housing and commercial characteristics of this target area.	This category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
	Identify the needs in this target area.	This category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
	What are the opportunities for improvement in this target area?	This category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
	Are there barriers to improvement in this target area?	No, this category for target area is created mainly for public service projects or any projects that are of limited clientele and not area-based.
2	**Area Name:**	Downtown Area & North Montgomery
	Area Type:	Low-Income Areas
	Other Target Area Description:	Low-Income Areas
	HUD Approval Date:	

	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	North Boundary - Fuller Road (Madison Park); South Boundary - Carter Hill Road; East Boundary - Dalraida Road; and, West Boundary - I-65
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Despite extensive growth in development of this target area, pockets of slum and blight still remain as well as the need for social services and affordable housing and rehabilitation. This target area was chosen due to public outcry for physical improvements and financial investment from citizens based on the public meeting process for the Consolidated Plan; requests made to City Council representatives of this district/area; requests made to service providers that have clients living in this target area; and, requests made by citizens to the Mayor's office.
	Identify the needs in this target area.	The needs in this target area are similar to the needs in the other target areas. This target area also has an aged housing stock and there will be a need for homeowner housing rehabilitation particularly targeting the elderly ensuring that they are living in units that are safe and sanitary. Because this target has a high concentration of very-low and low-income residents, there will be need for programs that will place them on a path for self-sufficiency or prevent residents from becoming homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth providing them with educational and job training opportunities while directing them in a path away from criminal activities.

	What are the opportunities for improvement in this target area?	The opportunities for improvement of this target area are the continuation of development of housing and enhancing the vitality of the downtown area. With this development, there is an opportunity for development of affordable housing which will encourage a mixed-income community. The City is in the process of converting and renovating older and historic commercial structures to apartments offering opportunities for work/residential units, student housing, and housing for older singles and couples seeking a more urban lifestyle. There are opportunities for more essential service retails and services that will be needed to serve the project upward growth of Downtown residential living. Other opportunities for improvement are through homeowner rehabilitation of very-low and low-income dwellings in and around the Downtown area.
	Are there barriers to improvement in this target area?	Barriers to development in this target area include the limited number of developable parcels and the high cost of properties in the downtown area. Another barrier includes (particular in the northern tracts of land in this area) occupied various industrial plants (operating and not operating) which may or may not have environmental hazards.
3	**Area Name:**	Southside Montgomery
	Area Type:	Low-Income Areas
	Other Target Area Description:	Low-Income Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	North Boundary - Maxwell Boulevard; South Boundary - Southern Boulevard; East Boundary - Court Street; and West Boundary - Western Boulevard

	Include specific housing and commercial characteristics of this target area.	The state of housing in the West Side Boundary Area for the City is one where there significant amounts of the remaining housing in this area are aged with many in a state of disrepair. Housing Stock in this area was devastated by the construction of the interstate highway systems in the 60's resulting in flight, decay of properties and the creation of numerous vacant lots. This area is primarily occupied by very-low and low-income persons and families. Many of these residents live in aged public housing units which are scheduled major renovations. The last completed subdivision (Western Hills) was constructed in the 1970s. Many of these homes (homeowners) are in need of some sort of rehabilitation. Two low-income housing tax credit projects in this boundary area- Ashely Road (25units) and Heritage View (55 units) were completed in 2011. The City also completed an affordable housing subdivision (7 homeowner and rental 6 units) at Opportunity Gardens and 17 Units at Lanier Place (rental) by the end of 2016. Currently, the City is providing funding for senior housing at Liberty Court that will include 9 rental units upon completion. Commercially, this boundary is buffered by a major military installation, and a very large industrial warehouse park. There are also many other types of manufacturers including a National Guard facility operating the area. There are very shopping venues in this boundary area and many residents of this area share the same shopping venues of residents of South side Boundary area. The area is buffered by a major interstate and highway system and is dissected by a numerous railroad tracks that are in service. A large portion of this area is encompassed by a food desert meaning that there no grocery stores within a mile radius of the residents. There is also a Community College located in this boundary along with one high and elementary school.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Information from community-wide surveys, census data, public inquiries, and City departments (such as Engineering, Maintenance, Housing Codes, and City Council input, etc.) assisted with all decisions to identify boundaries as well as area needs. The consultation and citizen participation process helped the City identify this neighborhood as a target area because it is an area of the City that has gone through a 30-year+ cycle of decline. The City, in the current Consolidated Plan has been begun making investments and improvements in housing and infrastructure in many communities in this area. With that in mind, there is a need to complete what has been started. This target area was chosen due to continual public outcry for physical improvements and financial investment from citizens based on the public meeting process for the Consolidated Plan; requests made to City Council representatives of this district/area; requests made to service providers that have clients living in this target area; and, requests made by citizens to the Mayor's office.
	Identify the needs in this target area.	This target area has an aged housing stock and there will be a need for homeowner housing rehabilitation particularly targeting the elderly ensuring that they are living in units that are safe and sanitary. Because this target has a high concentration of very-low and low-income residents, there will be a need for programs that will place them on a path for self-sufficiency or prevent residents from becoming homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth - providing them with educational and job training opportunities while directing them in a path away from criminal activities.

	What are the opportunities for improvement in this target area?	Opportunity for improvements in this area would include bringing a project that will focus on eliminating the problems associated with being part of a food desert federally designated by USDA. This area, because of its aged housing stock, could be an opportunity for introducing some new housing to replace the older units along with homeowner rehabilitation. This target area also brings the opportunity for some comprehensive planning while developing long-range achievable goals for spending of HUD dollars as well as other funding sources.
	Are there barriers to improvement in this target area?	The barriers in this area include, but not limited to, high crime and lack of developable land (flood Zone areas) in the target area, high number industrial facilities posing possible environmental issues, a strategic plan and sufficient funding.
4	**Area Name:**	Westside of Montgomery
	Area Type:	Low-Income Areas
	Other Target Area Description:	Low-Income Areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	North Boundary - Southern Boulevard; South Boundary - Hyundai Boulevard; East Boundary - Troy Highway; and, West Boundary - Felder Road

	Include specific housing and commercial characteristics of this target area.	The state of housing in the Southside boundary area for the City is one of which there is a vast stock of aged units with varying degrees of stability. Many of the housing units built in this boundary were built as early as the 1940's with the latest being built as late as the 1970's. A vast majority of these units are occupied by very-low and low-income residents followed by moderate income residents. There are small pockets of upper income residents. There is a great need for homeowner rehabilitation of some kind for a vast majority the very-low and low-income (which are primarily elderly) as evidenced by our current home rehabilitation waiting list. There several pockets of new and relatively new of affordable housing units that have are developed in this boundary primarily through the use of low-income housing tax credits. There are no new affordable residential developments as of date in this area. Commercially, because of the vast size of this boundary, there are many commercial developments such as a regional airport, national guard fighter unit, automobile manufacturer, automobile manufacturer support industries, hotels, service stations, fast-food restaurants, grocery stores, small strip malls with various shops such as discount stores, schools (elementary, middle, and high), libraries and a hospital. There are several major thoroughfares such as interstate highways, U.S. state highways and major city streets that connect many of these resources together for this boundary area.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The consultation and citizen participation process helped the City identify this neighborhood as a target area because this is an area of the City that has experienced development to corporate investment in the area. However, corporate investments have not been able to solve all of the social problems of this area. This target area was chosen due to public outcry for physical improvements and financial investment from citizens based on the public meeting process for the Consolidated Plan; requests made to City Council representatives of the district/area; requests made to service providers that have clients living in this target area; and, requests made by citizens to the Mayor's office.
	Identify the needs in this target area.	This target area has an aged housing stock and there will be a need for homeowner housing rehabilitation particularly targeting the elderly ensuring that they are living in units that are safe and sanitary. Because this target has a high concentration of very-low and low-income residents, there will be a need for programs that will place them on a path for self-sufficiency or prevent residents from because homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth providing them with educational and job training opportunities while directing them in a path away from criminal activities.
	What are the opportunities for improvement in this target area?	There is an opportunity for new housing/homeownership and rental for low and moderate income persons and families in this area. Because this target has a high concentration of very-low and low-income residents, there will be need for programs that will place them on a path for self-sufficiency or prevent residents from becoming homeless. This target area, because of high incidents of crime, needs projects that will reduce criminal activities. This target area also needs projects that focus on the youth providing them with educational and job training opportunities while directing them in a path away from criminal activities.

	Are there barriers to improvement in this target area?	The barriers in this area include high crime and the lack of comprehensive plan with long-range achievable goals for spending of HUD dollars and other funding sources.

General Allocation Priorities

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

As previously mentioned in Section SP-05, the City of Montgomery does not allocate its resources in target areas as none have been defined and previously approved by HUD.

Funds will be designated in areas as the needs are derived. CDBG funds will be used to address the needs on a citywide basis with the beneficiary being an individual of low-to moderate income (limited-clientele benefit). However, activities that provide a benefit on an area basis do so in areas that are determined to have a low-to moderate income population of at least 51%. HOME funds will be used to address the needs on a citywide basis with the beneficiary being an individual of either low or very-low income status. ESG funds will also be used to support agencies that serve the homeless (as defined by HUD) population on a citywide basis.

The need for public service activities, home rehabilitation and infrastructure (CDBG), affordable housing, (HOME), and homeless services (ESG) is widespread and exists in nearly all areas of the City. However, the City has identified certain census tracts as described in Section MA-50 where it is anticipated that those areas will receive public requests for funding for eligible activities as outlined in the three federal programs. In an effort to ensure that all HUD funds are allocated fairly throughout the City, a competitive application process is in place that consists of stringent review criteria and a scoring process that will provide for selection of projects that best meet the goals of the Consolidated Plan as well as meet the needs of the beneficiaries in each program. Applications for CDBG and HOME are reviewed and scored by Community Development staff. ESG applications are reviewed and scored with assistance from the City's Continuum of Care. Once such applications are reviewed and scored, recommendations are made to the Department of Economic & Community Development Director, Mayor's office, and City Council. The final decision for projects selected rests with the Mayor and City Council for approval.

Attached in this section is a map indicating geographical locations of each CDBG, HOME, and ESG project for PY 2025. Beneficiaries will be required to be income- eligible according to HUD's current Income Limits Documentation System.

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

Priority Needs

Table 48 – Priority Needs Summary

1	**Priority Need Name**	Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section Low-Income Areas Low-Income Areas Low-Income Areas
	Associated Goals	Affordable Housing Non-Housing Community Development Administration
	Description	The following categories were deemed as a priority under Housing
	Basis for Relative Priority	Community-wide survey
2	**Priority Need Name**	Public Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section Low-Income Areas Low-Income Areas Low-Income Areas
	Associated Goals	Homelessness Non-Housing Community Development Administration
	Description	The following categories were deemed as a priority under Public Services.
	Basis for Relative Priority	Community-wide survey
	Priority Need Name	Housing

3	**Priority Level**	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section Low-Income Areas Low-Income Areas Low-Income Areas
	Associated Goals	Affordable Housing Administration
	Description	The following categories were deemed as a priority under Housing.
	Basis for Relative Priority	Community-wide survey
4	**Priority Need Name**	Homeless Services
	Priority Level	Low

	Population	Extremely Low Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section Low-Income Areas Low-Income Areas Low-Income Areas
	Associated Goals	Homelessness Administration
	Description	The following categories were deemed as a priority under Homeless Services.
	Basis for Relative Priority	Community-wide survey
5	**Priority Need Name**	Economic Development
	Priority Level	Low
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section Low-Income Areas Low-Income Areas Low-Income Areas
	Associated Goals	Non-Housing Community Development Administration
	Description	The following categories were deemed as priority under Economic Development

	Basis for Relative Priority	Community-wide survey
6	**Priority Need Name**	Public Facilities
	Priority Level	Low
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Homeless, Housing, Non-Housing Community Development - See map attached this section Low-Income Areas Low-Income Areas Low-Income Areas
	Associated Goals	Homelessness Non-Housing Community Development Administration
	Description	The following categories were deemed as a priority under Public Facilities -
	Basis for Relative Priority	Community-wide survey

Narrative (Optional)

The needs listed in this section vary and are ranked according to community-wide surveys during public meetings with Infrastructure being the highest and Public Facilities being the lowest.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Market characteristics that will influence the use of funds available for housing type include accurate determinations of cost burden (30% and 50%) among low-income households. No CDBG or HOME Funds will be used to offer Tenant Based Rental Assistance (TBRA) during this consolidated plan period. However, ESG funds under the Rapid-Rehousing component will be used in compliance with program guidelines. Currently, the City is in partnership with its Continuum of Care in the use ESG funds for rapid-rehousing initiatives.
TBRA for Non-Homeless Special Needs	No CDBG or HOME Funds will be used to offer Tenant Based Rental Assistance (TBRA) for Non-Homeless Special Needs during this Consolidated Plan period.
New Unit Production	Market factors, which influence the production of new housing units, and particularly affordable housing units include: cost of land; cost of infrastructure improvements required for development of land; development impact fees; construction requirements; and, general economic conditions, including income and employment levels and market interest rates. HOME funds can be used to assist in the development of new affordable housing, targeting different levels of income, up to 80% AMI, and various locations citywide. Currently, the City of Montgomery is partnering with its HOME CHDOs, i.e. Community Action Partnership of North Alabama (HOME/CDBG) and Aletheia House (HOME) to construct and rehabilitate affordable housing using a combination of HOME and CDBG funds. The City has also partnered with the Montgomery Public Housing Authority to develop new affordable housing with support from CDBG for infrastructure development.
Rehabilitation	Market factors, which influence the rehabilitation of housing include: the age of housing stock; general economic conditions, including income and employment levels as factors which affect whether homeowners repair their homes or not; positive rate of return on investment; presence of lead-based paint, and market interest rates. CDBG funds can be used to assist qualified homeowner residents with eligible housing repairs. Currently, the City of Montgomery is partnering with Heritage Training and Career Center and Vantage Development, Inc. in the rehabiliation of single family, owner occupied and multifamily affordable units for seniors respectively.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Market characteristics, which influence acquisition include: preservation, the availability of tax delinquent and foreclosed properties located in the City, environmental issues, historical significance, archeological significance, cost of land, cost of structure, condition and availability of infrastructure, cost of infrastructure, development ability, and positive rate of return on investment.

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

During the five-year period of the Consolidated Plan from May 1, 2025 to April 30, 2029, the City of Montgomery anticipates investing an estimated $14 million of CDBG, HOME, and ESG funds to support the goals of this Strategic Plan. The annual allocations are subject to federal appropriations and changes in demographic data used in HUD's formulas for each respective program. The CDBG Program will utilize its administrative cap of 20% of its total allocation ($1,413,158) - $282,631.68. The HOME Program will use its administrative cap of 10% of its total allocation ($435,747.44) – $87,149.49. The ESG Program will use its administrative cap of 7.5% of its total allocation ($772,340) – $11,585.10.

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	1,766,448	0	0	1,766,448	7,065,792	CDBG funds will be used for program administration, public service activities, housing rehab, and public facility and infrastructure improvements to include streets, sidewalks, curbs, gutters, and/sewers.

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: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	871,494	0	0	871,494	3,485,976	HOME funds will be used for program administration, development and/or new construction and rental of affordable housing, CHDO reserve, and CHDO operating costs.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	154,468	0	0	154,468	617,872	ESG funds will be used for program administration, operations and maintenance of homeless shelters, and homeless prevention and rapid rehousing activities.

Table 50 - Anticipated Resources

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

During PY 2025-2029, the City of Montgomery is expected to receive HOME funding which can be leveraged with CDBG funding if used for affordable housing. The City will leverage HOME funding if future projects are presented during the next five years. The HOME program requires a 12.5 percent match based on fund expenditure, unless a jurisdiction meets the thresholds to have the match requirements reduced; those threshold conditions are: 1) Fiscal distress; 2) Severe fiscal distress, and 3) Presidentially declared major disasters covered under the Stafford Act. Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate state, local and private resources, including but not limited to those listed below:

State Resources

Low Income Housing Tax Credits

State Historic Preservation Tax Credits

Alabama Department of Human Resources Assistance

Alabama Emergency Management Agency Assistance

Alabama Public Service Commission Assistance

Alabama Technology Network Assistance

Workforce Innovation and Opportunity Act Program Assistance

Alabama Department of Rehabilitation Services Assistance

Alabama Department of Public Health Assistance

Alabama Department of Environmental Management Services

Local Resources

City of Montgomery General Fund

Montgomery County General Fund

Montgomery Area Coalition for the Homeless (MACH/CoC)

Legal Services of Alabama Assistance

Private Resources

The United Way Housing Alliance Assistance

Private Contributions, including Investments

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 St. Jude Apartment Rehabilatation Project is planned for implementation during the PY 2025-2029 - 5 Year Consolidated Plan period on property acquired from the Archdioses of Mobile of the Catholic Church by the City of Montgomery. The property is located on West Fairiview Avenue in West Montgomery. The initiative consists of sixty-eight (68) units of elderly housing, of which 52 units will be 1br/1ba and 16 units will be 2br/2ba.

Discussion

During the PY 2025-2029 - 5 Year Consolidated Plan period, the City of Montgomery will utilize approximately $14 million of CDBG, HOME, and ESG funds to increase the supply of affordable housing, preserve existing housing that is affordable to its occupants, address homelessness, provide public services, and improve public facilities and infrastructure to provide a suitable and more accessible living environment for all citizens, including residents with disabilities.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF MONTGOMERY	Government	Planning	Jurisdiction
Montgomery Housing Authority	PHA	Public Housing	Jurisdiction
All Collaborating To Serve Community Dev. Corp (ACTS CDC)	Non-profit organizations	Rental	Jurisdiction
Community Action Partners of North Alabama	CHDO	Rental	Jurisdiction
Aletheia House, Inc.	CHDO	Rental	Jurisdiction
HEALTH SERVICES INC.	Non-profit organizations	public services	Jurisdiction
Heritage Training and Career Center	Non-profit organizations	Ownership	Jurisdiction
Central Alabama Fair Housing Center	Other	Planning	Jurisdiction
MEDICAL OUTREACH MINISTRIES	Non-profit organizations	public services	Jurisdiction
MONTGOMERY HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Jurisdiction
Boys and Girls Clubs of the River Region	Non-profit organizations	public services	Jurisdiction
MONTGOMERY STEP FOUNDATION	Non-profit organizations	public services	Jurisdiction
MONTGOMERY AREA COALITION FOR THE HOMELESS	Continuum of care	Homelessness	Jurisdiction
MONTGOMERY AREA MENTAL HEALTH AUTHORITY	Departments and agencies	Homelessness	Jurisdiction
Council on Substance Abuse	Departments and agencies	Homelessness	Jurisdiction
FAMILY SUNSHINE CENTER	Non-profit organizations	Homelessness public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HandsOn River Region	Non-profit organizations	Homelessness public services	Jurisdiction
Friendship Mission Inc.	Non-profit organizations	Homelessness public services	Jurisdiction
Salvation Army			

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Montgomery is the lead agency of the institutional delivery system for the implementation of the Consolidated Plan. As a participating jurisdiction and entitlement community, the City is responsible for the overall management of the CDBG, HOME, and ESG programs. The plan delivery system includes a wide variety of organizations working to address the needs of the most vulnerable populations in the City. The City is fortunate that it has a large variety of service providers. This is a clear strength of the institutional delivery system.

The City's strength includes its history of partnering with other governments, agencies, and institutions in the implementation of HUD and non-HUD funded programs and services. The Community Development Division, which is part of the Community Development Department, is responsible for managing all of the City's entitlement funds from HUD. The Montgomery Housing Authority is a partner with the City in developing new affordable housing using CDBG funds (infrastructure) as well as to manage the PHA developments. Community Action Partners of North Alabama and Aletheia House are the City's Community Housing Development Organizations (CHDOs) and will assist in the development of affordable housing with the use of HOME funds. The Mid Alabama Coalition for the Homeless (MACH) and HandsOn River Region (HMIS) assist the City with the administration of its ESG funds for homelessness prevention and reduction.

Although there are many service providers helping vulnerable populations, the lack of funding creates a gap in the institutional delivery system.

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

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

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

Table 52 - Homeless Prevention Services Summary

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

In the City of Montgomery, the needs of homeless individuals are primarily addressed by and through the use of Emergency Solutions Grant (ESG) funds, which are provided to Subrecipient organizations to directly assist members of the homeless population and Montgomery Area Coalition for the Homeless (MACH), which serves as the Continuum of Care for the City. Members of MACH have cooperatively worked for over 20 years in the provision of housing and services to the homeless population and individuals at risk of being homeless. The collaboration strives, in part, to minimize the competition for local resources and minimize the duplication of services. Every member of the coalition has ascertained its specialty and particular subpopulation, service, and housing assistance category in the prevention and reduction of homelessness. For example, Family Sunshine Center focuses on homeless women and other individuals that are victims of domestic abuse. Montgomery Mental Health Authority focuses homeless individuals that are suffering from mental illnesses. The Lighthouse Counseling Center and Substance Abuse Council focuses on homeless individuals and families with drugs and substance abuse problems. Friendship Mission focuses on homeless women with children. Services to homeless and at-risk persons with HIV/AIDS are provided primarily by Montgomery Aids Outreach of Alabama. Additional Continuum of Care (CoC) agencies provide housing and services to persons with HIV/AIDS as requested.

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

In the City of Montgomery, the strength of the service delivery system for the special needs population and persons experiencing homelessness is based on two factors: (1) A strong Continuum of Care and (2) a reliable Referral Network. The first factor, involves the Mid-Alabama Coalition for the Homeless (MACH), which serves as the lead agency for the Continuum of Care (CoC) for the City of Montgomery and Montgomery County, Alabama. MACH, while operating the CoC, partners with HandsOn River Region in the administration of the Homeless Management Information System (HMIS), and coordinates annual planning activities including the bi-annual Point-In-Time (PIT) count. MACH has over 40 members offering a range of services to the homeless consisting of emergency shelter, transitional housing, permanent housing, educational and employment training, medical treatment, mental counseling and health treatment, drug abuse treatment and counseling, food, and clothing. The members of this organization coordinate their activities very well together to ensure that their clients' needs are met when they cannot provide certain services to their clients.

The second factor involves the 2-1-1 Connect System, which is an electronic clearinghouse for the delivery of services to the special needs population and persons experiencing homelessness. HandsOn River Region operates the system for Montgomery but the larger initiative is a statewide network of regional call centers whose mission is to provide easy access to health and human services available throughout Alabama. The first call center was established in Montgomery in 2002 and the network has grown to provide services to all Alabama residents. The 2-1-1 Connect System provides information to residents including the homeless on utility assistance, food pantries, tax preparation assistance, rent payment assistance and homeless shelter. The City of Montgomery supports MACH and HandsOn River Region with CDBG and ESG funds.

The gaps in the service delivery system are created by a lack of funding to meet the needs and demands of special populations and persons experiencing homelessness. In the City of Montgomery, there are several effective service providers. However, there is always a greater need for funding to reach underserved and vulnerable populations, including individuals who are experiencing homelessness.

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

A summary of the strategy for overcoming gaps in the institutional structure and service delivery system consists of the City partnering with service providers to obtain more funding for agencies to address the priority needs of this Consolidated Plan.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	2029	Affordable Housing Public Housing	Citywide Downtown Area & North Montgomery Westside of Montgomery Southside Montgomery	Infrastructure Housing	CDBG: $5,740,956 HOME: $3,921,723	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness	2025	2029	Homeless Non-Housing Community Development	Citywide	Public Services Homeless Services Public Facilities	ESG: $714,415	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted Homeless Person Overnight Shelter: 3500 Persons Assisted Homelessness Prevention: 5 Persons Assisted Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Non-Housing Community Development	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Downtown Area & North Montgomery Westside of Montgomery Southside Montgomery	Infrastructure Public Services Economic Development Public Facilities	CDBG: $1,324,836	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Jobs created/retained: 5 Jobs
4	Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Downtown Area & North Montgomery Westside of Montgomery Southside Montgomery	Infrastructure Public Services Housing Homeless Services Economic Development Public Facilities	CDBG: $1,766,448 HOME: $435,747 ESG: $57,925	Other: 15 Other

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Affordable Housing
	Goal Description	Implement the critcal home repair program to assist low-moderate income homeowners with necessary rehabilitation of single family detached owner occupied structures; continue to engage nonprofit housing development partners who qualify as CHDOs to leverage the City of Montgomery's set aside funds and other local affordable housing resources; maintain partnerships with for profit housing development professionals and the local public housing authority on affordable housing initiatives.
2	**Goal Name**	Homelessness
	Goal Description	The City of Montgomery will continue to collaborate with the Continuum of Care in the provision of supportive services offered to homeless families and individuals as well as the assessment of homelessness in the city by and through the use of HMIS. In addition, the City will also partner with stakeholders to reduce homelessness through outreach, emergency shelter, transitional housing, and helping individuals transition to permanent housing. In addition, the City will assess housing, community development needs, and analyze market conditions and available resources.
3	**Goal Name**	Non-Housing Community Development
	Goal Description	Improve neighborhoods, address inadequate and inaccessible public facilities and infrastructure through improving a community's overall quality of life and addressing needs beyond housing, such as infrastructure, economic development, public services, and revitalization efforts.
4	**Goal Name**	Administration
	Goal Description	Provide for the timely and and compliant administration of the CDBG, HOME, and ESG programs in accordance with HUD policies and federal regulations. HUD requires the City of Montgomery represent Administration funds as a "goal" within the strategic plan so that the sources of funds (refer to section SP-35) are fully allocated to goals.

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

The City of Montgomery anticipates creating housing units for extremely low, low, and moderate-income families during the 2025-2029 Consolidated Plan period. The City anticipates partnering with its Community Housing Development Organizations (CHDOs), the Montgomery Housing Authority, and other public and private developers to provide affordable housing by using its entitlement funds.

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

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

See discussion on 504 needs above under NA-35.

Activities to Increase Resident Involvements

Please see description of public housing agency and activities under NA-35.

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

No

Plan to remove the 'troubled' designation

N/A

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

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Montgomery will continue its proactive position in regard to affordable housing by continuing to provide both financial and technical assistance to affordable housing activities and projects. The City is committed to the principle that all individuals should have available to them an equal opportunity for housing choices regardless of their race, color, religion, familial status, sex, national origin or possible disability. The City will also continue to plan for and assemble vacant lots for the construction of new infill housing.

The City also fosters and maintains its affordable housing stock through the code enforcement program, a systematic exterior inspection program targeted towards maintaining safe and sanitary housing. The City's critical home repair housing rehabilitation program will continue to provide eligible low-to moderate income homeowners assistance with addressing the orders through the code enforcement program through the Community Development Block Grant Program (CDBG). The City will also use the HOME Investment Partnerships Program to build new affordable housing and to rehabilitate substandard housing making them available to eligible persons and families. The City will also continue to monitor relevant public policies to ensure they do not change in such a manner as to constitute a barrier to affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

To effectively reach out to homeless individuals, especially unsheltered people, and assess their needs, the City of Montgomery's strategic plan goals will prioritize coordinated outreach efforts, data collection, and resource allocation to ensure that services are accessible and tailored to individual circumstances. The City will continue to coordinate outreach and engagement efforts with Montgomery Area Coalition for the Homeless (MACH), which is its Continuum of Care (CoC); and collaborate with community-based organizations, faith based groups, and other relevant agencies to expand reach and build trust with the homeless population. The City will prioritize activities toward specific groups such as chronically homeless individuals, families with children, veterans, and youth.

Addressing the emergency and transitional housing needs of homeless persons

In an effort to reduce homelessness, the City of Montgomery, with assistance from its Continuum of Care, understands that stable housing provides the foundation for stable living. The City provides funding to shelters, and providers of transitional housing and housing support services for homeless and low-income individuals and families. In addition, as part of its commitment to updating and implementing the Montgomery Area Blueprint Toward Ending Chronic Homelessness, the City funds a variety of shelters through ESG and CDBG that offer temporary shelter and assistance with long-term housing, access to supportive services for meeting the basic needs of homeless persons, counseling, medical and mental health/chemical addiction services, education, transportation, job training, and transitional housing.

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 of Montgomery will continue to support MACH's Plan to End Homelessness by:

1. Continuing to collaborate with MACH as well as other organizations within the City such as churches, for-profit businesses, state agencies, and other entities in an effort to maintain current funding for the Continuum of Care and to support efforts to develop new funding potential;
2. Continuing participation in the Homeless Street Count;
3. Supporting non-profit organizations that provide affordable housing opportunities for low- and moderate-income individuals and families;

4. Providing CDBG funds for programs that help maintain Montgomery's housing stock, and enable low-income individuals to stay in their homes through the Home-Owner Rehabilitation program;
5. Continuing to provide ESG funding to quality nonprofit organizations that assist the homeless persons and families;
6. Continue to apply for State ESG funding to fund quality nonprofit organizations that assist the homeless persons and families;
7. Examining alternative housing projects which could include a more viable use of group homes for housing of previously homeless, supportive housing projects termed "Housing First" rather than shelter services as the first option, and shelter alternatives that allow mental health or substance abuse issues to be addressed while in supportive housing; and
8. Advocating to secure funding for homeless programs and participates in policy development through the Alabama Alliance to End Homelessness.

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

The Continuum of Care has outlined its discharge policy for assisting persons aging out of foster care, and being release from health care facilities, mental health facilities, and correction facilities.

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

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

The City of Montgomery is committed to the reduction of Lead Based Paint (LBP) hazards and increasing access its citizens have to housing without LBP hazards. In partnership with the State of Alabama, the City supports the Alabama Childhood Lead Poisoning Prevention Program, which helps every child in the state develop to his or her maximum potential by promoting lead-free environments and healthy lifestyles. Program activities include child blood test screenings, education, care coordination, and lead investigations.

The City also maintains a lead hazard policy, which requires preconstruction professional lead inspections of all city funded housing rehabilitation initiatives, which are likely to contain lead-based paint or other lead hazards. For projects proposed to receive more than $5,000 in federal funding and where lead hazards are found to be present, a lead risk analysis must be conducted, and lead-safe work practices undertaken for any interim controls and/or abatement work to be performed, in accordance with HUD regulations.

In addition, in 2023, the City of Montgomery was awarded $716,650 in Lead Hazard Reduction Capacity Building Grant Program funding from the U.S. Department of Housing and Urban Development (HUD). The program partnership for the City's Lead Hazard Reduction Capacity Building Grant Program will include recruiting and strengthening partnerships and sub-grantees to form a community-based healthcare program initiative to include lead paint hazards awareness. The program will build upon established partnerships with over 25 organizations along with the LHRCB grant funding. The partnerships have an intentional focus on minority health disparities in the City to include the reduction of lead-based paint hazards for children under the age of six. The program will use the City's Neighborhood Services Department to incorporate the initiative into the activities of all of the City's neighborhood associations.

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

The actions liste above are implemented to reduce and possibly eliminate the prevalence of lead poisoning and related hazards, which may occur among the residents of the the City of Montgomery.

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

The City of Montgomery has provisions and procedures in its Standard Operating Procedures (SOP) Manual governing CDBG and HOME new construction and rehabilitation activities for compliance with applicable lead-based paint hazard regulations. The SOP contains policies, which govern CDBG and HOME new construction and rehabilitation activities for compliance with applicable lead-based paint hazard regulations. In addition, the manual includes provisions that ensure compliance with applicable HUD lead-based paint and lead hazard regulations. The presence of lead and/or lead hazards is also addressed in HUD's protocol for environmental review, which is conducted and documented for public

notice and disclosure prior to commitment or spending of funds on any City sponsored, federally funded project.

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

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

The City of Montgomery, Alabama utilizes the entire 15% allowable to fund public service activities. These activities historically benefit a large number of very low and low income persons. In order to reduce the number of poverty-level families in the City of Montgomery, Alabama efforts among partner organizations listed in the Consolidated Plan must coordinate efforts to help families rise out of poverty. These partners include neighborhood associations, residents, faith-based, organizations, businesses, public agencies, colleges and universities private developers, lenders, and non-profit service providers.

Communities within the City must seek opportunities for social and economic growth to help address the problem of poverty. Increasing employee skills and education is another key to economic growth. Since earnings generally increase with skill level and education, developing programs to assist workers in expanding or improving their skills/education will help to increase pay. Coordination with the local and regional Workforce Investment Program (WIA) can link employers with funding to increase skill level of employees.

Additional strategies developed to reduce poverty in the City include development of the tourism industry, attracting new businesses and encouraging competition among existing businesses, managing growth and encouraging redevelopment within existing cities, creating performance-based economic development, developing public-private investment strategies, and encouraging people-based economic development.

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

Through the creative use of HOME, CDBG, ESG, Alabama Housing Finance Authority Housing funding, Alabama Department of Economic and Community Affairs and integrated sources of other Federal and State programs, the City's anti-poverty strategy is closely coordinated with the affordable housing and community development strategies presented in the Consolidated Plan. The Montgomery Housing Authority operates a Family Self Sufficiency Program which has the goal of promoting economic independence (for its clients on rental assistance). Existing opportunities for education, occupational training and job seeking assistance are coordinated to assist families in overcoming the barriers which prohibited them from achieving self-sufficiency. Participants in the Family Self Sufficiency Program work towards setting and obtaining future life and career goals by accomplishing specific activities and objectives.

SP-80 Monitoring – 91.230

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

Expected Resources

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

Introduction

During the five-year period of the Consolidated Plan from May 1, 2025 to April 30, 2029, the City of Montgomery anticipates investing an estimated $14 million of CDBG, HOME, and ESG funds to support the goals of this Strategic Plan. The annual allocations are subject to federal appropriations and changes in demographic data used in HUD's formulas for each respective program. The CDBG Program will utilize its administrative cap of 20% of its total allocation ($1,413,158) - $282,631.68. The HOME Program will use its administrative cap of 10% of its total allocation ($435,747.44) – $87,149.49. The ESG Program will use its administrative cap of 7.5% of its total allocation ($772,340) – $11,585.10.

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	1,766,448.00	0.00	0.00	1,766,448.00	7,065,792.00	CDBG funds will be used for program administration, public service activities, housing rehab, and public facility and infrastructure improvements to include streets, sidewalks, curbs, gutters, and/sewers.

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: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	871,494.00	0.00	0.00	871,494.00	3,485,976.00	HOME funds will be used for program administration, development and/or new construction and rental of affordable housing, CHDO reserve, and CHDO operating costs.

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: $		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	154,468.00	0.00	0.00	154,468.00	617,872.00	ESG funds will be used for program administration, operations and maintenance of homeless shelters, and homeless prevention and rapid rehousing activities.

Table 54 - Expected Resources – Priority Table

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

During PY 2025-2029, the City of Montgomery is expected to receive HOME funding which can be leveraged with CDBG funding if used for affordable housing. The City will leverage HOME funding if future projects are presented during the next five years. The HOME program requires a 12.5 percent match based on fund expenditure, unless a jurisdiction meets the thresholds to have the match requirements reduced; those threshold conditions are: 1) Fiscal distress; 2) Severe fiscal distress, and 3) Presidentially declared major disasters covered under the Stafford

Act. Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate state, local and private resources, including but not limited to those listed below:

State Resources

Low Income Housing Tax Credits

State Historic Preservation Tax Credits

Alabama Department of Human Resources Assistance

Alabama Emergency Management Agency Assistance

Alabama Public Service Commission Assistance

Alabama Technology Network Assistance

Workforce Innovation and Opportunity Act Program Assistance

Alabama Department of Rehabilitation Services Assistance

Alabama Department of Public Health Assistance

Alabama Department of Environmental Management Services

Local Resources

City of Montgomery General Fund

Montgomery County General Fund

Montgomery Area Coalition for the Homeless (MACH/CoC)

Legal Services of Alabama Assistance

Private Resources

The United Way Housing Alliance Assistance

Private Contributions, including Investments

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 St. Jude Apartment Rehabilatation Project is planned for implementation during the PY 2025-2029 - 5 Year Consolidated Plan period on property acquired from the Archdioses of Mobile of the Catholic Church by the City of Montgomery. The property is located on West Fairiview Avenue in West Montgomery. The initiative consists of sixty-eight (68) units of elderly housing, of which 52 units will be 1br/1ba and 16 units will be 2br/2ba.

Discussion

During the PY 2025-2029 - 5 Year Consolidated Plan period, the City of Montgomery will utilize approximately $14 million of CDBG, HOME, and ESG funds to increase the supply of affordable housing, preserve existing housing that is affordable to its occupants, address homelessness, provide public services, and improve public facilities and infrastructure to provide a suitable and more accessible living environment for all citizens, including residents with disabilities.

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	Affordable Housing	2025	2029	Affordable Housing Public Housing	Citywide Westside of Montgomery	Housing	CDBG: $475,010.00 HOME: $596,899.00	Rental units rehabilitated: 68 Household Housing Unit Homeowner Housing Rehabilitated: 17 Household Housing Unit
2	Non-Housing Community Development	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide Westside of Montgomery	Infrastructure Public Services Homeless Services Economic Development Public Facilities	CDBG: $692,400.20	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
3	Homelessness	2025	2029	Homeless Non-Housing Community Development	Citywide	Homeless Services	ESG: $154,468.00	Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted Homeless Person Overnight Shelter: 400 Persons Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Infrastructure Public Services Housing Homeless Services Economic Development Public Facilities	CDBG: $353,289.60 HOME: $87,149.49 ESG: $11,585.10	Other: 3 Other

Table 55 – Goals Summary

Goal Descriptions

1	**Goal Name**	Affordable Housing
	Goal Description	During the PY 2025, the City of Montgomery will partner with qualifying CHDOs and for profit developers to leverage HOME and CDBG program funds and other federal, state, and local resources in the provision of affordable housing for area residents. The City will also partner with a nonprofit organization and assist low to moderate income homeowners with critical home repairs in support of residents need for safe, sanitary, and affordable housing.
2	**Goal Name**	Non-Housing Community Development
	Goal Description	During the PY 2025, the City of Montgomery will provide public services to low to moderate income residents, including seniors, families, children, the homeless, and individuals with special needs. During the same period, the City will also provide improvements to necessary infrastructure as well as public facilities to benefit low to moderate income individuals and areas.

3	**Goal Name**	Homelessness
	Goal Description	During PY 2025, the City of Montgomery will continue to build and strengthen its relationship with the Continuum of Care (CoC) and other shelter providers to include local, state, and national agencies in an effort to strengthen strategies and techniques to move homeless individuals and families from homelessness to permanent housing. The City will continue to develop a coordinate homeless response system that effectively incorporate emergency shelter, homeless prevention, rapid rehousing, transitional housing, street outreach and data collection through the Homeless Management Information System (HMIS).
4	**Goal Name**	Administration
	Goal Description	During PY 2025, the City of Montgomery will provide the timely and compliant administration of the CDBG, HOME, and ESG programs in accordance with HUD policy and federal regulations. HUD requires the City to represent Administration funds as a goal within the Strategic Plan so the respective funds (refer to Section SP-35) are fully allocated to goals.

Projects

AP-35 Projects – 91.220(d)

Introduction

CDBG, HOME, and ESG projects listed in this section are eligible according to HUD Rules and Regulations under 24 CFR Part 570 (CDBG), Part 92 (HOME), and Part 576 (ESG).

Projects

#	Project Name
1	Boys and Girls Club of the River Region
2	Legal Services Alabama Inc.
3	Medical Outreach Ministries
4	Montgomery Education Foundation
5	Montgomery STEP Foundation
6	Courtney Harmon Pruitt Community Center
7	The Montgomery Area Family Violence Program, Inc. dba Family Sunshine Center
8	Homeowner Emergency Rehabilitation
9	CDBG Administration
10	HOME CHDO Operating Cost/Assistance
11	HOME Affordable Housing Development
12	HOME Administration
13	HESG

Table 56 – Project Information

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

The City of Montgomery established priorities and goals/objectives based off of public surveys as well as identification of community-based needs during its submission of a Five-Year Consolidated Plan (PY 2025-2029). Through community meetings and consultations with key stakeholders, data derived from all sources listed herein served as a guide for addressing underserved needs and priorities for selections of funding within the CDBG, HOME, and ESG Programs.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Boys and Girls Club of the River Region
	Target Area	Downtown Area & North Montgomery
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: $50,000.00
	Description	Public Service - Limited Clientele
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	There will be approximately 2280 low to moderate income families that will benefit from the proposed activities.
	Location Description	Downtown Area & North Montgomery
	Planned Activities	Implementation of Project Learn at West End and Chisholm Clubs – a mentoring and tutoring program for at-risk youth designed to enhance skills and knowledge; address and emphasize parental involvement and collaboration between Club and school professions as critical factors for a successful learning environment. Clubs will operate Monday - Friday after school (3p-9p) and during summer months (9a-5p).
2	**Project Name**	Legal Services Alabama Inc.
	Target Area	Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: $40,000.00
	Description	Public Services - Limited Clientele
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	One hundred and fifty-five (155) low to moderate income families will benefit from the proposed activities.
	Location Description	Although the origins of beneficiaries will be citywide, project activities will be undertaken in the Downtown area.

	Planned Activities	Provision of LSA's Montgomery Homelessness Prevention Project (MHPP), a holistic approach to represent residents in the City of Montgomery who are facing, or at risk of, becoming homeless. LSA represents clients who are in various stages of eviction including unlawful detainer, foreclosure, threats to monthly incomes, denial, reduction, or termination of public benefits cases, consumer cases, and collection of debts by predatory lenders such as payday lenders, title pawn companies, medical debt, and unscrupulous car dealers. LSA will also represent clients regarding garnishments and bankruptcy actions, along with any other situation where loss of income or change in a living situation might lead to homelessness.
3	**Project Name**	Medical Outreach Ministries
	Target Area	Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: $74,379.00
	Description	Public Services - Limited Clientele
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	There will be three hundred (300) low to moderate income families that will benefit from the proposed activities.
	Location Description	The project activities will be undertaken citywide.
	Planned Activities	Provision of M.O.M.'s "Nutrition and Prescriptions" project to assist high-risk, low-income adults access primary and specialty healthcare to manage their chronic conditions. In addition to regular primary and preventative care, this project will provide life-saving medications, monitoring equipment, and transportation for patients to assist in overcoming the barriers they face.
4	**Project Name**	Montgomery Education Foundation
	Target Area	Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: $50,000.00
	Description	Public Services - Limited Clientele

	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Five hundred fifty (550) low to moderate income families will benefit from the proposed activities.
	Location Description	3650 Rosa Parks Ave Montgomery, AL 36105 1000 Edgar D Nixon Ave Montgomery, AL 36104 1201 Rosa Parks Ave Montgomery, AL 36108 2229 West Fairview Ave Montgomery, AL 36108 2325 Mill Ridge Dr Montgomery, AL 36117 2818 3rd St. Montgomery, AL 36108 3323 Day St. Montgomery, AL 36108 3407 Pelzer Ave, Montgomery, AL 36109
	Planned Activities	During the summer months, MGM Reads provides students a package of 2 books with home and family literacy resources each week for five (5) weeks. This program is provided to K-5th grade students participating in summer programs at Davis and Nixon Elementary schools and community-based sites.
5	**Project Name**	Montgomery STEP Foundation
	Target Area	Downtown Area & North Montgomery Westside of Montgomery Southside Montgomery
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Services
	Funding	CDBG: $50,288.00
	Description	Public Services - Limited Clientele
	Target Date	4/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	One hundred (100) low to moderate income will benefit from the proposed activities.
	Location Description	4017 McInnis Rd., Montgomery, AL 36116 4550 Narrow Lane Rd., Montgomery, AL 36116 5333 Mobile Highway, Montgomery, AL 36108 4455 Brewbaker Drive, Montgomery, AL 36116
	Planned Activities	The CDBG funds are being requested by the Montgomery S.T.E.P. Foundation to provide "public services" to low-income, at-risk youth in the city/county of Montgomery, Alabama. The funds will be for the purpose of implementing the Youth Violence and Aggression Reduction Project.
6	**Project Name**	Courtney Harmon Pruitt Community Center
	Target Area	Southside Montgomery
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Facilities
	Funding	CDBG: $246,049.00
	Description	Formerly Calmar Community Center, the project involves provision and installation of playground equipment for a newly constructed community center, which serves a low-to-moderate income area.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 200 individuals in low-moderate income area (LMA)
	Location Description	5620 Calmar Drive, Montgomery, Alabama 36116
	Planned Activities	Provision of playground equipment, including installation activities, at a community center, which is located in a high-crime, low-moderate income area (LMA)
7	**Project Name**	The Montgomery Area Family Violence Program, Inc. dba Family Sunshine Center
	Target Area	Citywide
	Goals Supported	Non-Housing Community Development
	Needs Addressed	Public Facilities

	Funding	CDBG: $427,433.00
	Description	Rehabilitation of a domestic violence shelter.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Seven hundred fifty (750) individuals will benefit from the proposed activities.
	Location Description	Address suppressed
	Planned Activities	Maintenance and repair of homeless shelter housing victims of domestic violence, sexual assault, dating violence, and stalking. Repairs include replacing worn flooring, repair of bathrooms, and replace the motors in the shelter elevator. Activities serve the purpose of 1) ensuring continued access to shelter and related services; 2) retaining certification under the state of Alabama standards for domestic violence shelters; and, 3) remaining in compliance with the Americans with Disabilities Act.
8	**Project Name**	Homeowner Emergency Rehabilitation
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	CDBG: $475,010.00
	Description	Housing Rehabilitation
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Up to 25 low-moderate income homeowner-occupied single family dwellings
	Location Description	Project address: Locations will vary according to applicant property address (citywide) Organization address: 2249 Congressman W.L Dickinson Drive 36109
	Planned Activities	Critical Home Repair Housing Rehabilitation Program for low-moderate income homeowners
9	**Project Name**	CDBG Administration
	Target Area	Citywide

	Goals Supported	Administration
	Needs Addressed	Infrastructure Public Services Housing
	Funding	CDBG: $353,289.00
	Description	General Administration
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	25 Washington Avenue, 4th Floor, Montgomery, Alabama 36104
	Planned Activities	General Program Administration
10	**Project Name**	HOME CHDO Operating Cost/Assistance
	Target Area	Westside of Montgomery
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	HOME: $43,574.00
	Description	CHDO Operating Costs
	Target Date	4/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	No direct benefit to families
	Location Description	PJ Statutory Limits
	Planned Activities	Certified CHDOs, in conducting operations for the purpose of meeting published affordable housing objectives of the PJ (not project-specific), will be assisted with HOME CHDO Operating Cost assistance grants, subject to HOME statutory limitations and restricted to eligible costs of employee salaries, wages, & benefits; employee education, training and travel; rent; utilities; communication costs; taxes; insurance; equipment; and materials and supplies (not related to direct costs of housing development).
	Project Name	HOME Affordable Housing Development

11	**Target Area**	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Housing
	Funding	HOME: $740,771.00
	Description	HOME Entitlement (EN) and CHDO Reserve funds - Rehabilitation of 68 units of elderly housing.
	Target Date	4/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Up to 68 low-moderate income elderly households.
	Location Description	2018 W. Fairview Avenue, Montgomery, Alabama 36108
	Planned Activities	Rehabilitation of St. Jude Apartments consisting of 68 units of elderly housing. 52 units will be 1br/1ba and 16 units will be 2br/2ba. Vantage Development, LLC will use combined prior federal dollars from the CDBG and HOME programs.
12	**Project Name**	HOME Administration
	Target Area	Citywide
	Goals Supported	Administration
	Needs Addressed	Housing
	Funding	HOME: $87,149.00
	Description	Program Administration
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	25 Washington Avenue, 4th Floor, Montgomery, Alabama 36104
	Planned Activities	General Program Administration
13	**Project Name**	HESG
	Target Area	Citywide
	Goals Supported	Homelessness Administration

	Needs Addressed	Homeless Services
	Funding	ESG: $154,468.00
	Description	Emergency Shelter Operations - Friendship Mission ($42,864.87); Family Sunshine Center ($42,864.87); HMIS - HandsOn River Region ($57,153.16); and Program Administration @ 7.5% Cap - $11,585.10
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeless population, individuals/families at risk of becoming homeless, and/or domestic violence/battered and abused women, and ESG administration (PY 2025 ESG). Organizations listed within this project will benefit at least 260 homeless individuals.
	Location Description	Family Sunshine Center - Address Suppressed Friendship Mission - 312 Chisholm Street - 36110 HandsOn River Region - 101 Coliseum Blvd. - 36109 Community Development (Administration) - 25 Washington Avenue, 4th Floor - 36104
	Planned Activities	Operations and maintenance of homeless shelter programs, management of the Homeless Management and Information Systems (HMIS), and general program administration.

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

As previously mentioned in this Annual Action Plan the City will not target one specific area/community in its jurisdiction with HUD funds. Funds will be designated in areas as the needs are derived. CDBG funds will be used to address the needs on a citywide basis with the beneficiary being an individual of low-to moderate income (limited-clientele benefit). However, activities that provide a benefit on an area basis do so in areas that are determined to be primarily residential and have a low-to moderate income population of at least 51%. HOME funds will be used to address the needs on a citywide basis with the beneficiaries being individuals/household units of low income status. ESG funds will be used to support agencies that serving the homeless population (extremely low income) on a citywide basis.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	69
Downtown Area & North Montgomery	3
Westside of Montgomery	27
Southside Montgomery	1

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Montgomery does not allocate its CDBG resources to a specific targeted geographic area. Not selecting a specific target area allows the City to invest CDBG funds in areas throughout the City to assist LMI households and individuals throughout the jurisdiction.

Discussion

The City of Montgomery will continue citywide community development efforts related to priority needs, including infrastructure, public services, housing, homeless services, economic development and public facilities. CDBG projects and activities are offered and available to all LMI citizens of Montgomery.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Montgomery plans to rehabilitate sixty-eight (68) rental units of elderly housing at the St. Jude Apartments with the use of HOME program funds. With the use of CDBG funds, the City will rehabilitate up to fifteen (15) owner occupied single family homes for low-moderate income families through a local nonprofit organization, Heritage Training and Career Center (HTCC).

One Year Goals for the Number of Households to be Supported	
Homeless	260
Non-Homeless	83
Special-Needs	0
Total	343

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	83
Acquisition of Existing Units	0
Total	83

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

During PY 2025, the City of Montgomery will rehabilitate up to eighty-three (83) existing residential units for low- moderate income residents. The City will not participate in Tenant Based Rental Assistance (TBRA or other forms of direct rental assistance to familiess; and no households are expected to be supported through the acquisition of existing units in any of the City of Montgomery federal grant programs at the time of this writing.

AP-60 Public Housing – 91.220(h)

Introduction

The City will continue its efforts in partnership with its Public Housing Authority to provide safe, decent, and affordable housing to low to moderate income families. CDBG funds were used in the previous Consolidated Plan for the provision of infrastructure at the newly constructed housing development at Columbus Square.

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

Although the City of Montgomery will not fund the local Public Housing Authority (PHA) during PY 2025, further implementation of the Columbus Square development, will proceed during the current action plan period. The inititiave involves the use of CDBG funds from PY 2024 and the previous Consolidated Plan for infrastructure improvements in support of sixty (60) residential units at the Columbus Square, Phase III development.

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

The City, in coordination with the Montgomery Housing Authority (MHA), shall continue to make information concerning affordable homeowner opportunities through the City's other entitlement programs such as the HOME program available to residents of public housing as well as coordinate with public housing staff any efforts to qualify residents for homeownership. MHA also operates the Housing Choice Voucher Program (HCV). The goal of the HCV Homeownership Program is to expand homeownership opportunities for families who are current HCV program recipients. Families must meet HUD and MHA program requirements for program participation. The objective of the HCV Homeownership Program is to assist first-time homebuyer's with monthly mortgage subsidies. The program also affords low-moderate income families opportunities to invest in wealth building through home ownership.

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

This PHA is not designated as a troubled entity.

Discussion

A positive collaboration exists between the City of Montgomery and the Montgomery Housing Authority (MHA). The entities actively engage in intergovernmental inititiatives as a means to provide affodable housing and meet other quality of life requirements for individuals from low-moderate income households in the City of Montgomery.

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

Introduction

The City is developing a homelessness reduction plan and program to address an emerging homeless crisis that includes the Downtown business district. Until the new plan is designed and implemented, the City along with MACH will continue to follow eight (8) strategies to reduce homelessness: (1) Improve methods to prevent homelessness; (2) improve outreach services; (3) improve access to services; (4) expand permanent housing options; (5) improve efforts and methods for accurately counting homeless persons; (6) expand local, state, and national partnerships as well as peer to peer opportunities; (7) provide extensive training for local shelter providers; and, (8) explore additional funding opportunities to combat homelessness. In addition, the City of Montgomery's Homelessness Taskforce Committee, which consists of local homeless service providers, makes recommendations to the Mayor's Office in regards to homeless issues in the City. The Committee makes policy recommendations to support efforts to assist the homeless population.

The City will continue to build and strengthen its relationship with the Continuum of Care (CoC) and other shelter providers to include local, state, and national agencies in an effort to strengthen strategies and techniques to move homeless individuals and families from homelessness to permanent housing. The City will continue to develop a coordinate homeless response system that effectively incorporate emergency shelter, homeless prevention, rapid rehousing, transitional housing, street outreach and data collection through the Homeless Management Information System (HMIS).

In addition to the city of Montgomery's Homelessness Taskforce Committee, the Department of Community Development through the Community Development Division, has continued to develop a "Five-Year Plan to Combat Homelessness in the City of Montgomery". This plan will be developed in conjunction with the City's next five-year Consolidated Plan (PY 2025 – 2029). The purpose of this Plan is to develop homelessness reduction infrastructure that will allow the City to move forward in addressing homelessness in a manner that will unite all service providers with the purpose of directing more technical assistance, improving data collection, coordinating and sharing of services, and securing funding from federal, state, local, and private funding sources. The City plans to seek technical assistance from HUD and partner with local universities to develop this plan. The plan will focus on the following goals to assist homeless individuals: (1) place individuals/families on the path to temporary and/or permanent housing; (2) provide opportunities for job training; (3) identify and unite local, state, and national resources to buy into project success; (4) conduct research and collect data for tracking project progress; (5) introduce new tools for data collection and tracking; (6) conduct frequent counts for data analysis and comparison; (7) develop real-time list of homeless individuals; (8) create an engagement and protocol process for case management and story collection; (9) develop fundraising program to support the Initiative; (10) develop peer-to-peer relationship with other service providers; (11) create a homeless resource supply hub to support shelters and homeless individuals; (12) provide public education on homelessness; and (13) strengthen local shelter programs.

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 of Montgomery has continued laying the groundwork for a new homelessness strategy plan scheduled to launch in PY 2025 and will be designed to engage the community in a cooperative process resulting in an implementable plan to compliment HUD ESG funding. The plan is being developed by the City of Montgomery's Homeless Task Force in coordination with the Community Development Division of the City of Montgomery, Alabama. The plan will also strengthen our Continuum of Care and HMIS partners. The City's one-year goals throughout the PY 2025-2029 5-Year Consolidated Plan will continue to focus on providing better services and opportunities in an effort to move homeless individuals and families to stable and permanent housing.

As a result of the growth of the homeless population in Downtown Montgomery, the Community Development Department has continued to develop the Emergency Downtown Homelessness Response Plan. The plan which will be implemented in the summer of 2026 is being developed in response to comments from business owners whose customer base (to include tourists) are being directly affected. The Community Development Division, working with local homeless providers, will continue to provide basic hygiene services to the downtown homeless population to include access to mobile shower and bathroom facilities as well as laundry stations. The plan will also include other supportive services such as food, clothing, and instructions to receive other social services through additional outreach providers.

The City of Montgomery is a supportive partner of the City's Continuum of Care (CoC) – Mid-Alabama Coalition for the Homeless (MACH). The CoC coordinates with homeless shelter providers and has developed a collaborative system to reach out to those experiencing homelessness. As the CoC, MACH is responsible for examining homelessness issues; devising methods to alleviate homelessness; providing services to the homeless and to those at risk of becoming homeless; and, conducting an annual survey of homeless individuals within its geographic boundaries. MACH accomplishes planning, coordination, proposed project prioritization, gap analysis, and other HUD required tasks. As a result of MACH's planning and coordination activities, local agencies are eligible to receive HUD funding to serve homeless individuals within their service areas providing approximately $2 million in federal funding each year.

MACH, along with HandsOn River Region, operates the 2-1-1 Connects system, a statewide network of regional call centers whose mission is to provide easy access to health and human services available throughout Alabama. The first call center was established in Montgomery in 2002 and the network has grown to provide services to all Alabama residents. The 2-1-1 Connects System provides information to residents (including the homeless) on utility assistance, food pantries, tax preparation assistance, rent payment assistance, and homeless shelters. Information from 2-1-1 is coordinated and systematically integrated into the Homeless Management Information System (HMIS) tracking individuals and families

seeking homelessness assistance to provide quality assistance to clients. The City consistently supports MACH and HandsOn River Region with funds from its CDBG and ESG programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Persons experiencing a housing crisis will continue to receive effective housing solutions through 2-1-1 Connects, the HMIS system, and/or the CoC network in general. These solutions will provide stable, affordable, healthy, and safe housing during the post-pandemic environment. The transitional housing providers, emergency shelters, permanent supportive housing providers, and public housing providers have created a collaborative network, which is designed to meet the needs of clients in a post pandemic environment. The members of this collaboration coordinate activities to ensure clients' needs are comprehensively met.

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 Continuum of Care (CoC) has developed and refined its discharge policy as it relates to 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 such as health care facilities, mental health facilities, and correctional institutions. The Continuum of Care, Committee of the Mid-Alabama Coalition for the Homeless conducted a review of the appropriate discharge policies impacting the Montgomery area. The policy calls for a lead agency from the Coalition's membership to monitor and coordinate the discharge practices within the following institutional categories - Alabama Department of Corrections, Montgomery County Youth Facility, Alabama Department of Mental Health and Mental Retardation, Alabama Department of Human Resources, and a VA hospital. Special attention is given to ensure that transition from homelessness to permanent housing is conducted in a manner that is healthy and safe.

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

Since 2004, the City's "Montgomery Area Blue Print" has served as the guiding document and platform for addressing the issues of homelessness in Montgomery. As previously mentioned, the Blue Print has

been successful yet continuously under revision to include such considerations as those due to the COVID-19 pandemic. The City, in coordination with MACH, will develop a new homeless strategy plan that will encompass local homeless providers and previously engaged organizations such as the Alabama Department of Corrections, the Montgomery County Youth Facility, Alabama Department of Mental Health and Mental Retardation, Alabama Department of Human Resources, VA hospital, etc. Each of these providers have their own method of discharge. The City's Continuum of Care has performed exceptionally well in monitoring the effectiveness of these agencies' discharge procedures in preventing homelessness by communicating and assessing persons who may become homeless prior to their release from institutional settings. One of the main objectives of the City's new homeless strategy plan and the homelessness task force is to increase communication and coordination between all organizations and agencies, which provide or provide homelessness reduction activities in an effort to move homeless individuals to transitional and permanent housing.

Discussion

The City of Montgomery has established a longstanding partnership with its Continuum of Care to manage efforts related to addressing chronic and family homelessness. The City continues to support the CoC's efforts by providing Community Development staff assistance and CDBG, and ESG funding for the reduction of homelessness within the city.

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

Introduction:

The public sector can affect affordability in the housing market through policies on things such as zoning, building codes, infrastructure improvements, and implemented planning and economic development activities. Affordability of housing is more indirectly affected by availability and costs of utilities; road construction and maintenance; property taxes; insurance; availability of transportation; and homeowner and renter knowledge of housing contractual practices. Currently, inflation is causing unprecedented pressure on costs for both building materials and labor. Such pressure and other economic factors have negatively affected the availability and timeliness of funding for local affordable housing initiatives, which typically supplement the City of Montgomery's federal allocations. The availability of traditional sources of funding such as Low Income Housing Tax Credits (LIHTC) and private equity funds have been negatively influenced.

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 strive to continue directing proactive financial and technical assistance to affordable housing occupants and developments, as well as encouraging non-profit community housing development organizations and/or for-profit developers that are experienced in providing quality affordable units. The City will also continue to maintain a current inventory of available vacant lots for the construction of affordable new infill housing, and even to donate such parcels when applicable.

The City continues to monitor relevant public policies to safeguard against unintended effects which might create or increase barriers to affordable housing; and, the City remains committed to the principle of non-discrimination against all protected classes, particularly regarding the low-moderate income populations.

The City works to preserve its affordable housing stock through property maintenance codes enforcement, supported by the City's Critical Repair ("emergency") Housing Rehabilitation Program, which helps eligible low-moderate income homeowners address enforcement requirements, with the use of CDBG funds. The City will also use gap financing provided through HUD's HOME Program to acquire and develop new affordable rental housing on an annual basis, as well as to support Community Housing Development Organizations (CHDOs) in their efforts to promote affordable housing, through limited operating cost assistance grants.

Discussion:

The City of Montgomery will continue to pursue innovative partnerships, identify additional funding sources, and engage in comprehensive planning efforts with regional entities to reduce and remove

barriers to affordable housing and fair housing. In preparation of this Plan, the Community Development Division staff undertook an extensive citizen participation effort, and will continue to use partnerships to reach out to residents. The City of Montgomery will continue to pursue other funding to benefit residents and will continue to foster collaboration with financial institutions and housing and service providers to enhance existing strategies while implement new strategies to address affordable housing barriers. Community Development staff is committed to improving communities by continuously performing research and analysis, collecting resident input, and exploring best practices to inform programs and activities and to remove barriers to affordable housing. The City will continue to work with community partners to fund activities, which provide and maintain affordable housing, while working to eliminate barriers that limit the creation of the same.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Montgomery has identified a number of measures it will take to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of families living below the poverty level, develop institutional structure, and enhance coordination between public and private housing and social service organizations.

Actions planned to address obstacles to meeting underserved needs

As a part of the consolidated planning cycle for PY 2025, the City of Montgomery will continue to evaluate underserved populations identified in its Analysis of Impediments to Fair Housing. To reduce the number of obstacles keeping the City of Montgomery from meeting the needs of the underserved populations in the community and help improve service delivery, the City's Community Development Division will assist with facilitating more city-wide collaborations in coordinating the work of social service organizations, eliminating duplication of efforts, spearheading community-wide solutions to local needs and disseminating information, news, and data that will assist all participant organizations a part of this collaborative effort.

Actions planned to foster and maintain affordable housing

The City of Montgomery will continue to invest HOME, HOME-ARP, and CDBG grant funds into programs that promote affordable housing and that preserve existing homeowner units, for LMI households. Although affordable rental housing is a priority focus, the City's goal is to promote and support programs that include opportunities for tenants to become successful homeowners. In addition, during this Consolidated Plan period, the City of Montgomery will be increasing the retention of affordable units in the local housing stock by making funds available to current LMI homeowners for critically needed repairs, who might not otherwise be able to afford to obtain them, thus preserving their housing asset. The City of Montgomery will also continue to seek collaborative partnerships with developers, non-profit, for-profit, and private entities to construct new affordable housing units, and/or to acquire and rehabilitate existing properties to make them available as affordable housing.

Actions planned to reduce lead-based paint hazards

Through its CDBG Homeowner Rehabilitation Program, the PJ takes every opportunity to offer assistance (where applicable) to assist tenants and homeowners to reduce existing hazards caused by lead based paint in houses built prior to January 1st, 1978. However, because the program is designed to make critical repairs only, current rehab program policy typically allows assistance only to properties that are exempt from requirements of the Lead Safe Housing Rule provided at 24 CFR 35.115. Any non-exempt units that might otherwise be assisted by the PJ with federal funds will be tested by qualified professionals for lead paint hazards, and certified contractors will be hired for remediation of lead hazards. HUD also awarded the Department of Community Development a Lead Capacity Building Grant

to reduce lead based paint hazards and the subrecipient of those funds is also being awarded CDBG funds to rehabilitate owner occupied single family homes for low-moderate income households.

The City of Montgomery will also continue to educate all recipients of HOME and CDBG funds on the hazards and dangers of lead based paint, and it requires its rehabilitation Subrecipients and/or contractors to provide HUD-approved documentation to homeowners, informing them on how to prevent lead from becoming a health concern in the home.

Actions planned to reduce the number of poverty-level families

In an effort to reduce the number of poverty-level families, the City of Montgomery plans to reduce the number of poverty-level residents by actively continuing to participate in a Continuum of Care, in which elected officials and City staff will ensure availability of services and programs offered, such as: transitional housing opportunities, homeless navigation services, and gender-oriented shelters. The City has consistently over the past years funded organizations with anti-poverty strategies in their programs to include crisis services, transitional services, and long-term support for homeless individuals.

Actions planned to develop institutional structure

The City of Montgomery will continue to be a strong partner with the Mid-Alabama Coalition for the Homeless (MACH) which serves as the Continuum of Care (CoC) for the City of Montgomery and Montgomery County. The City will continue to work with the CoC in a concerted effort to strengthen institutional structure established by the CoC.

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

The City will continue to promote housing and service agency collaboration by supporting its two certified Community Housing Development Organizations in their corporate missions, for each of which, its Articles of Incorporation combines the provision social services with development of affordable housing. The City, in partnership with the local Continuum of Care provider, has developed its HOME-ARP Allocation Plan for implementing its recent award of $3.3 Million in HOME-ARP dollars from HUD. The new program will target combined housing and social service needs to benefit certain specific qualifying populations, including those that are homeless or at greatest risk of becoming homeless.

Discussion:

The City of Montgomery is continuously refining its strategies to foster affordable housing, reduce lead-based paint hazards, reduce the number of families in poverty, develop institutional structure, and enhance coordination. By enhancing coordination and developing greater collaboration, the City will work to create an environment in which affordable housing, including permanent supportive housing, is sustained and encouraged. The Community Development Division staff will continue to streamline its

processes and coordinate with various agencies throughout PY 2025 in support of its entitlement programs. The City will also continue to address the impacts of poverty and to leverage its resources to help low to moderate income families. The Division will also improve the delivery of activities funded through entitlement grants by cultivating and strengthening relationships with federal, state, and local agencies and community partners.

Program Specific Requirements

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

Introduction:

The City of Montgomery has received CDBG funds for 34 consecutive years providing services to its citizens since 1990. During PY 2025, the City of Montgomery will not have CDBG projects that include additional funding sources such as program income, Section 108 loan guarantees, etc. Although during the PY 2025-2029 Consolidated Plan period the City does not anticipate the use of HOME funds for homeownership, refinancing existing properties, or owner-occupied rehab programs, this section will discuss the City's policies for such other forms of investments, including its adopted guidelines for: resale and recapture (also attached in AD-25 as Unique Appendices); assurances of HOME program affordability; and refinance of existing debt secured by multifamily housing that is rehabilitated with HOME funds. For the ESG program, this section will discussed written standards for providing ESG assistance, coordinated assessment system with the local Continuum of Care, the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations, plan for reaching out to and consulting with homeless or formerly homeless individuals if the jurisdiction is unable to meet the homeless participation requirement, and performance standards for evaluating ESG. Information contained in this particular section is discussed further in their respective areas of the Action Plan.

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	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

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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. 70.00%

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:

   Beyond eligible activities and forms of assistance identified at Section 92.205, the PJ may pursue and seek to invest other resources as leverage for the investment of HOME funds. Some examples are as follows:

- Continued awards to owner/developers by the Alabama Housing Finance Agency (AHFA) of Low Income Housing Tax Credits (LIHTC) for affordable housing planned for development on sites that correspond with local Consolidated Plan and Action Plan needs;
- Eligible HOME Match contributions from non-federal resources, such as (1) donation of excess City-owned real property; (2) waivers of building permit fees; donation or sale of property below market value for development as affordable housing; (3) discounts to developers obtained through below-market interest rates on HOME project debt;
- Requirement that all HOME funded affordable housing developers must invest funds from their own resources as their reasonable 'fair share' contribution to the cost of housing development and/or CHDO operations within the jurisdiction;
- Investment, from time to time, of other available federal funds such as HTF, HOME-ARP, or CDBG, in eligible activities to supplement HOME development projects; such activities might include housing that is reserved for extremely low-income tenants, and/or with appropriate services for qualifying populations to address homelessness, or infrastructure improvements.

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:

   Historically, the City of Montgomery has elected to recapture HOME funds invested in any homebuyer activities. Although the PJ does not offer any form of homebuyer program in its PY 2020-2024 Consolidated Plan, the adopted policy under such a program remains as follows, until

otherwise noted in its adopted Standard Operating Policies and Procedures (SOP):

All City HOME assisted homebuyer transactions must include a direct Buyer Subsidy of at least $1,000. To ensure this, either the sales price for each unit will be at least $1,000 below appraised fair market value after construction, or other forms of HOME assistance of at least $1,000 to the buyer must be included, i.e., down payment assistance, etc. Upon close of sale, the City Grants Administrator will prepare and execute a separate written HOME Housing Assistance agreement with the homebuyer that will, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. Every City of Montgomery HOME Program homebuyer assistance agreement will state clearly that the unit being purchased is subject to affordability Recapture provisions, and will include a copy of the policies and procedures for implementing the provisions as published in the City's current Consolidated Plan.

The HOME assistance agreement will employ publicly recorded mechanisms for enforcing the affordability period and Recapture provisions through a Recapture Mortgage Lien and Promissory Note; although, in some cases the City may use deed restrictions, covenants running with the land, or other similar mechanisms. If a homebuyer should cease to be in compliance with HOME requirements prior to expiration of the applicable Affordability Period, the City will recapture the entire direct HOME Subsidy invested in the property whenever possible, before the homebuyer receives a return. The amount recaptured by the City is limited to the amount of total net proceeds available from the sale of the property. In some cases, the net proceeds available at the time of sale may be insufficient to recapture the entire direct HOME subsidy provided to the homebuyer. In such case, since the HOME rule limits recapture to available net proceeds, the City will only recapture what is available from the net proceeds.

The form of the total amount of HOME direct Buyer Subsidy (i.e., the total of all Buyer Subsidy, Down Payment Assistance, and/or other funds subject to affordability restrictions) will be as a deferred forgivable loan secured by the Recapture Mortgage Lien and Note. The principal balance of the loan is reduced during the Affordability Period to a zero balance on a *prorata* basis per year over the length of the Affordability Period, as allowed at 24 CFR 92.254(a)(5)(ii)(A)(2).

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:

Guidelines for resale or recapture of HOME assistance for City of Montgomery acquisition of units for affordable housing are identical to those as stated above for HOME assistance to homebuyers. The buyer, whether homebuyer, developer, subrecipient, CHDO, or other owner, as the case may be, receiving HOME funds for acquisition of units must sign a written HOME assistance agreement in which the above terms for Recapture provisions are clearly stated. Periods of affordability will be determined and incorporated into the agreement using a recorded Recapture Mortgage Lien and

Promissory Note according to the amount of HOME funds provided per unit by the PJ as follows:

- Under $15,000: 5 years
- From $15,000 to $40,000: 10 years
- Above $40,000: 15 years

4. 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 Montgomery currently has no history or future plans related to using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. Therefore, this activity is not a part of the City's Standard Operating Procedures & Policies manual. Should the PJ consider participating in the activity during the PY 2025-2029 Consolidated Plan period, it will create guidelines in accordance with the requirements of Section 92.206(b) and formally adopt them as part of the City's written policies and procedures.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *<TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>*

   The City of Montgomery has no planned HOME TBRA activity in its current Consolidated Plan.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   The City of Montgomery has no planned HOME TBRA activity in its current Consolidated Plan.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   Preference may be given to rental developments funded by the PJ that are specifically dedicated to

elderly persons, subject to exemptions to the Fair Housing Act as set forth at Subpart E—Housing for Older Persons, 24 CFR 100.300, and not prohibited by the laws listed under 24 CFR 5.105(a).

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

1. Include written standards for providing ESG assistance (may include as attachment)

During PY 2025, the City of Montgomery will be able to support its homeless shelter providers. The following standards shall apply:

The City will distribute ESG funds to local private nonprofit organizations for the following eligible ESG Program activities: 1. Street Outreach, 2. Emergency Shelter, 3. Homelessness Prevention, 4. Rapid Re-Housing Assistance, 5. Homeless Management Information System (HMIS). The total amount that may be used for street outreach and emergency shelter will not exceed 60% of the City's fiscal year grant or the amount of FY2025 grant funds committed for homeless assistance activities, whichever is greater.

Grant Requirements for the ESG Program

All ESG grants will be administered in compliance with the regulations at 24 CFR Part 576- and/or-HEARTH regulations. Any private nonprofit organization within the local area is eligible to apply for funding through the City's ESG program for eligible activities. Funds will be obligated to recipients in accordance with HEARTH program deadlines. Programs funded will operate in accordance with the HUD approved program year, beginning on May 1st. Any building for which emergency shelter grants are used must meet the following: **a.** Rehabilitation: (1). In cases other major rehabilitation or conversions, must be maintained as a shelter for the homeless for not less than a three year period; **b.** Major Rehabilitation or Conversion: (2). Must be maintained as a shelter for not less than a 10 year period if the rehabilitation costs exceeds 75 percent of the value of the building before rehabilitation; **c.** Any building which is used for housing or shelter must meet HEARTH standards for suitability and habitability and d. If funds are used for the provision of services, maintenance or operating costs, the building must continue to be used as shelter for the duration of the grant agreement.

Method of Distribution for the ESG Program

Funds made available to the City of Montgomery by the U.S. Department of Housing and Urban Development for the Emergency Shelter Grants Program will be administered by the **City of Montgomery, Department of Community Development, Community Development Division, 25 Washington Avenue - 4th Floor, Montgomery, AL 36104**. In accordance with 24 CFR Part 576.108, up to 7.5% of allocated funds may be set aside for program administration and eligible

administrative costs. At the discretion of the Community Development Division, funds may, in whole or in part, be made available to fund emergency situations serving the homeless, including emergency winter shelter needs. Administration funds will be shared with local agencies to the extent that they participate in administering the program.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City will consult with the Montgomery Area Coalition for the Homeless (MACH) in coordination with the COC to ensure integrating ESG assistance with programs targeted towards homeless through mainstream services and assistance programs. To ensure these activities are undertaken, the City with the MACH participation will (1)Determine how to allocate ESG funds; (2)Develop the performance standards for projects assisted by ESG funds; (3)Evaluate the outcomes of projects assisted by ESG funds; (4)Develop funding, policies, and procedures for the operation and administration of the Homeless Management Information System (HMIS); and (5)Provide at least one homeless or formerly homeless individual for participation on the board of directors, or other policy making entity.

In association with the Montgomery Area Coalition for the Homeless (MACH) through the Continuum of Care (COC) any private non-profit agency within the city limits of Montgomery is eligible to apply for funding. There is no restriction on the maximum amount an applicant may request. Funds will be granted to nonprofit organization only when the MACH certifies that it approves the proposed project, the applying agency is a member of the COC, and the applying agency participates in HMIS. To effectively ensure the ESG reaches out to the homeless population, the City in coordination with MACH and the COC will coordinate and integrate other targeted homeless services. This community-wide approach will include but not be limited to the following: (1) Shelter plus Care Programs; (2) Supportive Housing Programs; (3) Veterans Affairs Supportive Housing (HUD-VASH); (4) Transitional Housing Assistance for Victims of Domestic Violence, Dating Violence, and Stalking; and (5) Emergency Food and Shelter Program.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Funds will be distributed utilizing a common application and cycle. A competitive application process will be in place to allow each agency throughout the City to seek ESG funds to operate. This application will ensure all agencies provide the required documentation allowing the City to select the best applicant for funding. The Community Development Division in coordination with MACH will form an application review board to screen applicants. Additional review board members may include a current/formerly homeless person. All proposals will be evaluated by the review board. The City's Community Development Division will coordinate their selections with the Montgomery City Council, with final approval from the Mayor of Montgomery.

At the discretion of the City, funding may not be awarded to an ESG recipient who has a serious, outstanding audit or monitoring finding involving the potential for significant monetary restitution, non-responsiveness, or non-responsible performance on any previous funded ESG grant. Applications will be rated on the following criteria: (1) Number of clients served; (2) Population served; (3) Services provided; (4) Location of shelter; (5) Consideration will be given to program effectiveness in meeting adopted performance measures as outlined in the application packet; (6) Consideration will be given to those agencies which have been effective in their discharge of clients/consumers; (7) Capacity; (8) Other funding sources; (9) Past performance; (10) Most current certified independent audit; and (11) Assurances, certifications, current board roster, and support documentation. Following the rating and review process, the Community Development Office will provide recommended funding selections to the Mayor of Montgomery, who will then authorize funding awards.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Montgomery meets the homeless participation requirement found in 24 CFR 576.405(a) through the Mid-Alabama Coalition for the Homeless (MACH)'s Continuum of Care. Several organizations representing the homeless were contacted for input during the planning process and the public meeting was advertised and homeless persons were informed of the meeting at the time of their housing and social services were provided. Homeless participation will continue to be secured through consultation with MACH.

5. Describe performance standards for evaluating ESG.

The City of Montgomery does not prioritize assistance through the ESG program. Clients are served as received. Per 24 CFR 576.401, ESG sub-recipients must conduct an initial evaluation to determine each individual or family's eligibility for ESG assistance and the amount and types of assistance the individual or family needs to regain stability in permanent housing. All ESG sub-recipients will follow federal documentation guidelines to establish the client's status as homeless or at-risk of homeless and their income eligibility. These evaluations must be conducted in accordance with the centralized or coordinated assessment requirements set forth under §576.400(d).

The City of Montgomery is currently working with the Mid-Alabama Coalition for the Homeless (MACH)'s Continuum of Care (CoC) to develop common intake and assessment tools and protocols to be used by all agencies that receive ESG, CoC and other homeless program funding from the city and within the Continuum. The tools and protocols will create consistency in client intake and assessment and provide basis for appropriate agency referral and to develop targeting and prioritization protocols.

ESG sub-recipients must re-evaluate program participant's eligibility and the types and amounts of assistance the participant needs; 1. Not less than once every 3 months for participants who are receiving homelessness prevention assistance, and 2. Not less than once annually for participants who are receiving rapid re-housing assistance. Re-evaluation of program participants may be conducted more frequently than required by 24 CFR 576.401 and may be incorporated into the case management process which must occur not less than monthly for homeless prevention and rapid re-housing participants – See 24 CFR 576.401(e) (i). Regardless of which timeframe is used, re-evaluations, must at minimum, establish that:

1. The program participant does not have an annual income that exceeds 30 percent of median family income for the area, as determined by HUD; and the program participant lacks sufficient resources and support networks necessary to retain housing without ESG assistance. To determine if an individual or family is income eligible, the sub-recipient must examine an individual or family's annual income to ensure that it does not exceed the most current HUD income limits applicable to the City of Montgomery. Note: Annual income must be below 30% at the time of the initial evaluation. When the program participant's income or other circumstances change, such as change in household composition, that affects the program participant's need for assistance under ESG, the sub-recipient must then re-evaluate the program participant's eligibility and the amount and types of assistance the program participant needs.

The City of Montgomery continues to work with the CoC and other ESG grantees to review and revise standards of performance and service delivery as needed.

Appendix - Alternate/Local Data Sources

1	**Data Source Name** FFIEC Reports
	List the name of the organization or individual who originated the data set. The U.S. Census Bureau

	Provide a brief summary of the data set. The Federal Financial Institutions Examinations Council Census Reports (FFIEC) Online Census Data System is an online tool that can be used to access FFIEC census data by MSA/MD, county, and census tract. The system also provides data for non-MSA areas, counties, and census tracts. There are four report options – Census Demographic Data Summary, Census Income Data Summary, Census Population Data Summary, and Census Housing Data Summary.
	What was the purpose for developing this data set? The data set was develop to give the user an in depth look a census tract data on categories such as tract population, minority percentage per tract, tract income level (upper, middle or low), families per tract, households per tract, race total per tract, median and estimated median family income per tract, median household income per tract, owner-occupied units per tract, distressed or underserved tract, etc.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data covers all of the geographical census tracts for the selected city and/or MSA while providing information on demographic, income, population and housing.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? This program uses 2010 ACS data as well as 2014 estimated data for the categories chosen.
	What is the status of the data set (complete, in progress, or planned)? The status of the data set is complete.
2	**Data Source Name** AHARS Exhibits 1-4
	List the name of the organization or individual who originated the data set. Mid-Alabama Coalition for the Homeless, Inc.
	Provide a brief summary of the data set. The 2014 Annual Homeless Assessment Report (AHARS) Exhibits 1-4 report outlines the key findings of the 2014 Point-In-Time (PIT) and Housing Inventory (HIC) counts conducted in January 2014. Specifically, this report provides 2014 national, state, and CoC-level PIT and HIC estimates of homelessness, as well as estimates of chronically homeless persons, homeless veterans, and homeless children and youth.
	What was the purpose for developing this data set? The Annual Homeless Assessment Report (AHAR) is a HUD report to the U.S. Congress that provides nationwide estimates of homelessness, including information about the demographic characteristics of homeless persons, service use patterns, and the capacity to house homeless persons. The report is based primarily on Homeless Management Information Systems (HMIS) data about persons who experience homelessness during a 12-month period.

	Provide the year (and optionally month, or month and day) for when the data was collected. 2014
	Briefly describe the methodology for the data collection. The methodology used was Point In Time (PIT) surveys, HMIS data, and surveys collected from sheltered facilities.
	Describe the total population from which the sample was taken. Homeless counts included the following persons in families in emergency shelters, transitional housing, permanent housing, and individuals in emergency shelters, transitional housing, and permanent housing to include children and chronic homeless persons.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. 99% African-Americans; 1% White, Non-Hispanic/Non-Latino
3	**Data Source Name** Real Estate Assessment Center
	List the name of the organization or individual who originated the data set. U.S. Department of Housing and Urban Development
	Provide a brief summary of the data set. HUD's Real Estate Assessment Center conducts physical property inspections of properties that are owned, insured or subsidized by HUD, including public housing and multifamily assisted housing and are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary and in good repair. This data source provides a full historical view of the results of those inspections, providing point-in-time property scores.
	What was the purpose for developing this data set? These inspection data set was develop to enable researchers, advocacy groups and the general public to better understand the physical condition of the HUD-assisted housing stock, as well as changes in the stock over time; hold providers accountable for housing quality; and, plan for future affordable housing needs.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data gives the date of inspection and inspection score of the City's public housing facilities.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? This inspection was for the Public Housing Physical Inspection Scores 2019.
	What is the status of the data set (complete, in progress, or planned)? The status of the data set is complete.