

Executive Summary

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

1. Introduction

The City of Albany submits the Fiscal Year 2024-2025 Action Plan as the fourth year Action Plan of the 2021-2025 Consolidated Plan. An Annual Action Plan is required by the U.S. Department of Housing and Urban Development (HUD) from all participating jurisdictions receiving annual entitlement grants. The Annual Action Plan is the City's application to HUD for entitlement grant funding for each fiscal year. The following sections provide a concise summary of key points within the FY 2024-2025 Action Plan including available and potential resources. The City's allocations were: Community Development Block Grant (CDBG) - \$720,108 and HOME Investment Partnerships Program (HOME) - \$457,906.80. The City anticipates receiving approximately \$547,669 as program income through the two grant programs. Additionally, the City received a Special CDBG allocation of \$1,032,732 in Coronavirus Aid, Relief, and Economic Security Act (CARES Act) to address emergency and urgent needs associated with the Coronavirus pandemic in Albany in FY 2019-2020 and FY 2020-2021. Activities will include: \$350,000 for business assistance, \$150,000 for rental housing assistance, and \$23,987 to undertake vital public service activities.

The Community Development Council (CDC) is the primary vehicle for citizen involvement in the Consolidated Plan, One Year Action Plan and DCED programs with special emphasis placed upon participation and representation of low to moderate income citizens.

HUD advised Grantees that they may conduct citizen participation on its draft plan based on estimated CDBG and HOME Funding amounts, and the City included contingency provision language within its advertisements to advise the public of potential adjustments that would be made to the City's Action Plan upon official notification of actual allocations from HUD. The City advertised its Summary of Proposed Use of Funds in local newspapers beginning on March 16, 2024 (Albany Herald). The advertisement was also advertised on the City of Albany website and Community Development Facebook Page on March 11, 2024 which were based on prior year funding for CDBG and HOME Allocations. The City has not received its Notice of Award and this Plan reflects activities and programs based on the previous City's allocations.

The City conducted significant consultation with citizens in preparing its FY 2024-2025 Annual Action Plan. On December 9, 2023, Commissioner Jon Howard who represent Ward I for the City of Albany hosted a Town Hall Meeting. Ward I had a total of forty-two (42) residents. The City of Albany held a public hearing on March 26, 2024 had four (4) attendees. The City hosted an onsite community meeting in partnership with the Community Development Council – April 9, 2024. The Community Development

Council had a total of 15 attendees for both meeting. The City of Albany conduct a fair housing workshop with Strive 2 Thrive on April 9, 2024. This meeting had total of 14 attendees. The PowerPoint presentation for the public hearings was posted to the City's webpage for public viewing and may be found at <https://www.albanyga.gov/about-us/city-departments/community-economic-development/fireside-chat>. DCED staff participated in several community events during the months of February and March.

DCED staff presented the Annual Action Plan to the City of Albany Board of Commissioners on June 4, 2024.

2. Summarize the objectives and outcomes identified in the Plan

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

The City's 2021-2025 Consolidated Plan establishes funding priorities for the below eight priority needs for the five-year planning period:

- Housing Rehabilitation
- Housing Assistance and Navigation
- Infrastructure and Public Facility Improvements
- Economic Development
- Public Services
- Fair Housing
- COVID – 19 Response
- Program Administration

CDBG and HOME Funds will be used to address specific priorities for FY 2024-2025 for low to moderate-income persons. The City of Albany will seek to collaborate with public and private agencies to improve the quality of life for very low, low and moderate citizenry within the strategic planning areas. The City will encourage networking of human service providers through strategic planning meetings to enhance cooperation between area organizations and agencies and identify the gaps in the underserved population.

The City will continue to work with housing, human service providers, and advocates in the community to assess the specific housing needs of people with disabilities, special populations, and other LMI households. Although the CDBG-DR Program will be administered by Dougherty County, projects within the City limits will be included in rehabilitation efforts.

3. Evaluation of past performance

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

Each year, The City of Albany reports its progress in meeting specific housing, public service, and community and economic development goals of its Annual Action Plan in a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days of the start of the new program year or by September 30th annually. Copies of recent CAPERs are available for review at the City of Albany Department of Community and Economic Development (DCED) or online at <https://www.albanyga.gov/about-us/city-departments/community-economic-development> under planning Documents and Reports.

In identifying goals and future projects, the City utilizes priorities specified within its 2021-2025 Consolidated Plan to strategically plan. Citizens input and these priority community needs determine the types of projects that the City will undertake for the upcoming program year. The City in partnership with the Community Development Council, will continue to monitor and evaluate the performance of the City's HUD programs while ensuring regulatory compliance. According to the City's last Consolidated Annual Performance Evaluation Report (CAPER), the City has made consistent progress in achieving the 2021-2025 Consolidated Plan Goals.

Some major accomplishment from the 2021-2025 Consolidated Plan Goals:

- The city reduced homelessness through HOME TBRA funding and Homeless Prevention/Rapid Re-Housing and state ESG Funding. This allowed the city to serve 52 households through housing vouchers.
- The city projected a one-year goal to support 81 low to moderate income households for Rental, TBRA and Homebuyer Activities. The city exceeded its one-year goal by supporting 120 low-and moderate income households.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City conducted significant consultation with citizens in preparing its FY 2024-2025 Annual Action Plan through Town Hall meetings; community meeting with the Community Development Council and workshops.

The PowerPoint presentation were posted to the City's webpage for public viewing and social media outlets and may be found at <https://www.albanyga.gov/about-us/city-departments/community-economic-development/fireside-chat>

A summary of comments and responses received from the public input process are provided in the Citizen Participation section of this Plan.

5. Summary of public comments

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

The City took all comments into consideration in preparing the Annual Action Plan. The City reviewed all comments for common and recurring themes to help establish priorities and goals.

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

The City took all comments into consideration in preparing the Annual Action Plan. The City reviewed all comments for common and recurring themes to help establish priorities and goals.

7. Summary

The City's allocations: Community Development Block Grant (CDBG) -\$720,108-- and HOME Investment Partnerships Program (HOME) - \$457,906.80. The City anticipates receiving approximately \$547,669 as program income through the two grant programs. Program income is defined as gross income received by the City directly generated from the use of HOME or CDBG funds. The City will ensure that the funding is utilized in compliance with applicable federal regulations and programmatic requirements in addressing priority community needs for the planning period.

The City conducted significant consultation with citizens in preparing its FY 2024-2025 Annual Action Plan through Town Hall meetings; community meeting with the Community Development Council and workshops.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	ALBANY	
CDBG Administrator	ALBANY	Department of Community & Economic Development
HOME Administrator	ALBANY	Department of Community & Economic Development
ESG Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

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

1. Introduction

In preparing this Plan, the city conducted significant consultation with citizens in preparing its FY 2024-2025 Annual Action Plan. On December 9, 2023, Commissioner Jon Howard who represent Ward I for the City of Albany hosted a Town Hall Meeting. Ward I had a total of forty-two (42) residents. The City of Albany held a public hearing on March 26, 2024 had four (4) attendees. The City hosted an onsite community meeting in partnership with the Community Development Council – April 9, 2024. The Community Development Council had a total of 15 attendees for both meeting. The City of Albany conduct a fair housing workshop with Strive 2 Thrive on April 9, 2024. This meeting had total of 14 attendees. The PowerPoint presentation for the public hearings was posted to the City's webpage for public viewing and may be found at <https://www.albanyga.gov/about-us/city-departments/community-economic-development/fireside-chat>. DCED staff participated in several community events during the months of February and March.

Advanced notice of the City's Action Plan was given to citizens through announcements in local newspapers – March 16, 2024 (Comments period ended on April 10, 2024); the City's webpage; and community meeting notices for solicitation of citizen participation from all wards. A public hearing is required by the City's Citizen Participation Plan and U.S. Department of Housing and Urban Development (HUD) Regulations to seek citizen input prior to submission to HUD.

A summary of comments and responses received from the public input process are provided in the Citizen Participation section of this Plan.

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

The City of Albany provides funding and works closely in partnership with identified partners, agencies, and organizations to coordinate resources and efforts which enhance coordination of public and assisted housing providers. These agencies hold monthly and quarterly meetings and coordinate activities serving the homeless and low-income communities in the area. These groups include human service providers, community advocates, lenders, and institutions of higher learning. The City partners with local nonprofits who serve homeless and LMI populations such as Open Arms, Inc., Liberty House, Strive2Thrive, HUD VASH, and others. As a component of providing direct services to clients, mental health services are typically provided by Aspire Behavioral Health Services. These mental health services are essential in promoting self-sufficiency of clients.

The City will continue to forge new partnerships specifically with social agencies, housing agencies, institutions of higher learning, and organizations who serve special population groups such as very low

income, the elderly, and people with disabilities. Additionally, the City will also seek to partner with those agencies that provide services for youth. Funding for these agencies will be made available annually through a competitive or limited application process

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 Albany participates in Georgia Balance of State Continuum of Care (BoS CoC). The City participates annually or bi-annually in the BoS CoC Point-in-Time homeless count in January.

The Coalition is dedicated to addressing the needs of homeless persons and persons at risk of homelessness. Originally founded in 1997, the Coalition is a collaboration of organizations and advocates dedicated to ending homelessness and increasing the local supply of sustainable and affordable housing. The Coalition meets monthly to identify, plan, and implement activities to address homelessness in Albany. Annually, the organization conducts a homeless count, hosts a Homeless Summit to enhance coordination between local agencies, and holds a Project Homeless Connect event designed to provide homeless persons with medical services, healthcare options, clothing, and other basic needs.

Over the next five years, the City will continue to forge new partnerships with social service agencies, housing developers/managers, educational institutions, and organizations serving special needs populations including elderly, persons with disabilities, and youth. Funding for these agencies will be made available annually through a competitive or limited application process.

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

The City of Albany does not receive Emergency Services Grant (ESG) funds directly from HUD but participates in the Balance of State Continuum of Care and receives a portion of the state ESG allocation through the Georgia Department of Community Affairs (DCA). The Homeless Coalition of Albany Dougherty County serves as the lead agency for the Continuum of Care Plan for the City. City of Albany agencies who serve the homeless population, including DCED, enters data into Client Track for reporting to DCA in tracking the provision of services to homeless individuals to minimize duplication of assistance.

For the program year 2019-2020 and program year 2021-2022, the City was awarded, special CDBG funding - Coronavirus Aid, Relief, Economic, and Security (CARES) Act to address critical public service needs associated with preparation, prevention, and in response to the Coronavirus. These services will

include housing homeless persons and those at risk of homelessness, providing business assistance to retain or create jobs for LMI persons, and other priority community needs for impacted households.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Albany Housing Authority
	Agency/Group/Organization Type	Housing PHA Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussed public housing needs, homeownership opportunities, and job training programs. The City and Albany Housing Authority will collaborate and provide housing opportunities to residents, enrollment in the Section 3 Job Training Program, and provide rental units for possible relocation as AHA units are rehabilitated. Additionally, homeownership opportunities will be sought for AHA residents.
2	Agency/Group/Organization	Albany Police Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Coordination of services to address poverty, crime, community needs, and code enforcement. Fight Albany Blight is an initiative to assist with combating these issues and the City's Departments: Community and Economic Development, Code Enforcement, Planning Department, Police Department, and Public Works are coordinating resources and efforts to address blight and associated issues.

3	Agency/Group/Organization	Albany Utilities
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussions with staff to determine programs and services to benefit residents with lowering utility costs for households. The Weatherization Program has been continued with use of nonfederal funds, and the will seek to incorporate energy efficient measures into rehabilitations.
4	Agency/Group/Organization	DOUGHERTY COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Discussion with County Administrators to identify available housing resources and strategically plan to administer the CDBG-DR Program which includes rehabilitation of homeowner housing in the City limits and Dougherty County.
5	Agency/Group/Organization	Dougherty County Public Schools
	Agency/Group/Organization Type	Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Dougherty County School System attend the Homeless Coalition and participate in community activities to combat homelessness which impact households with students.

6	Agency/Group/Organization	Open Arms, Inc.
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Open Arms attends the Homeless Coalition and discuss programs administered by the organization. Provision of housing vouchers to homeless and households at risk of homelessness through the ESG Rapid Re-housing and TBRA Programs.
7	Agency/Group/Organization	Strive2Thrive, Inc.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with staff on partnership in serving households transitioning from homeless shelters or at risk of homelessness. Strive2Thrive seeks to provide residents with a holistic approach in action planning to include all members of the household and will be administering the City's TBRA Program.
8	Agency/Group/Organization	City of Albany Technology and Communication
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers
	What section of the Plan was addressed by Consultation?	Market Analysis

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consultation with staff about the planning of adding broadband internet services to the citizens. Technology and Communication department is in the planning stage of providing internet services to the citizens.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Albany-Dougherty Homeless Coalition	Goals from the 10-Year Plan directly overlap with Strategic Plan goals related to reducing homelessness, increasing the supply of affordable housing, and promoting inter-agency coordination. Specific goals from the 10-Year Plan include: increasing awareness of homelessness needs, strengthening relationships between local agencies, homelessness prevention, strategies for special needs homeless populations, improved data management, and increased transitional and permanent housing for the chronically homeless.
Fight Albany Blight/GICH	Albany Georgia Initiative for Community Housing	This plan aids the City in strategically planning for housing needs and targeting resources to areas of highest needs. FAB focuses on neighborhood revitalization, beautifications, elimination of slum and blight, and crime prevention at a street level and block by block. Collaboration between public and private entities will enhance success of planning initiatives.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Albany-Dougherty Flood Hazard Mitigation Plan	City of Albany Planning Department	The Albany Dougherty Flood Mitigation Plan 2014 has three major objectives: 1.To provide local governments with a focused planning tool for reducing losses due to flooding. 2. To meet Federal Emergency Management Agency (FEMA) planning requirements to qualify for Flood Mitigation Assistance funding for projects that will reduce losses. 3.To meet Community Rating System (CRS) planning requirements for Category C repetitive loss communities (those with 10 or more repetitive loss properties that have not received mitigation) and thereby maintain the good standing of the National Flood Insurance Program (NFIP) in the City of Albany and Dougherty County. The Plan can be found at: https://www.albanyga.gov/home/showpublisheddocument/578/636461293298000000

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The Albany-Dougherty Homeless Coalition meets during the fourth Monday of each month to discuss efforts and to strategize with other nonprofit agencies (whose mission is to provide assistance to homeless populations) to identify, plan, and undertake initiatives to address homeless needs within the community. Annually, the Coalition conducts a Homeless Count to identify the number of homeless persons within Albany. Additionally, a Homeless Summit is held to bring together nonprofit groups and agencies who serve the homeless population so that each may advise on their agency's services. A Homeless Project Connect Event is held annually in November to bring the necessary services directly to homeless persons to include medical services, healthcare options, and other services to meet their immediate needs: clothing, personal hygiene products, and personal grooming.

The City is undertaking a number of initiatives, in collaboration with local agencies and partners, to address crime, neighborhood blight, quality housing needs, economic development to include encouraging a skilled workforce and job creation/retention, and other community needs. These initiatives are to promote a sustainable, healthy, and thriving community for residents and businesses.

AP-12 Participation – 91.105, 91.200(c)

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

The Community Development Council (CDC) is the primary vehicle for citizen involvement in the Consolidated Plan, One Year Action Plan and DCED programs with special emphasis placed upon participation and representation of low to moderate income citizens. The City and CDC's outreach efforts targeted the general public, as well as areas of low and moderate income households and racial/minority concentrations. The City conducted significant consultation with citizens in preparing its FY 2024-2025 Annual Action Plan.

The City conducted significant consultation with citizens in preparing its FY 2024-2025 Annual Action Plan. On December 9, 2023, Commissioner Jon Howard who represent Ward I for the City of Albany hosted a Town Hall Meeting. Ward I had a total of forty-two (42) residents. The City of Albany held a public hearing on March 26, 2024 had four (4) attendees. The City hosted an onsite community meetings in partnership with the Community Development Council – April 9, 2024. The Community Development Council had a total of 15 attendees for both meeting. The City of Albany conduct a fair housing workshop with Strive 2 Thrive on April 9, 2024. This meeting had total of 14 attendees. The PowerPoint presentation for the public hearings was posted to the City's webpage for public viewing and may be found at <https://www.albanyga.gov/about-us/city-departments/community-economic-development/fireside-chat>.

A summary of comments and responses received from the public input process are provided in the Citizen Participation section of this Plan

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community	City staff attended several public and community meetings held by various community organizations.	All comments received through advertisement of the public notices is included in this Plan under the Citizen Participation Section.	None	
2	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The city advertised its Summary of Proposed Use of Funds in local newspaper (Albany Heard) on March 26, 2024.	All comments received through advertisement of the public notices is included in this Plan under the Citizen Participation Section.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	A public hearing was held for solicitation of citizen participation to include comments related to addressing priority needs.	All comments received through advertisement of the public notices is included in this Plan under the Citizen Participation Section.	None	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The table below shows the City's CDBG and HOME allocations for the 2023-2024 program year, along with an estimate of anticipated grant funding for the remaining prior year resources. The City of Albany seeks to use its CDBG and HOME Program funds to serve the needs of low-to-moderate-income persons and households in partnership with capable agencies to include public and private partners, developers, financial lending institutions and nonprofits.

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	720,108	446,875	0	1,166,983	1,435,722	CDBG funds will be used to carry out activities related to acquisition, administration and planning, economic development, housing, public improvements, and public services.

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	457,907	103,025	0	560,932	525,867	HOME funds will be used to carry out activities related to acquisition, homebuyer assistance, homeowner rehabilitation, new construction and/or rehabilitation of multifamily rental, new construction of housing for homeownership, and tenant-based rental assistance.

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	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

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

The City of Albany meets HUD's 2023 severe fiscal distress criteria and qualifies for a 100% reduction in match requirements under the HOME program. This determination is based on the City's family poverty rate is 29.72%, which is above the federal threshold for families in poverty (13.5%), and the city's PCI is below the \$26,375 federal threshold at \$20,351. As a result, the city remains in "Fiscal Distress", granting 100% Match Reduction with respect to requirements of the HOME Program. Albany has remained in severe fiscal distress status since the 1994 and

1998 Floods, two straight line wind events in January 2017, Hurricane Michael in October 2018 and an outbreak of Coronavirus in early 2020.

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

The City of Albany owns more than 500 vacant parcels within the city limits, predominantly within special flood hazard areas and the South Albany NRSA. Buildable vacant parcels will be marketed for private development of affordable housing under both rental and homeownership models. Developer incentives will be offered to assist with encouraging affordable housing development on these parcels and others owned by the City. FEMA-restricted parcels will remain vacant as open space for continued preservation in compliance with FEMA restrictive covenants.

Discussion

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	Housing Rehabilitation	2021	2025	Affordable Housing	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA	Housing Rehabilitation	CDBG: \$307,668	
2	Housing Assistance and Navigation	2021	2025	Affordable Housing	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA	Housing Assistance and Navigation	CDBG: \$15,115 HOME: \$504,839	
4	Economic Development	2021	2025	Non-Housing Community Development	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA	Economic Development	CDBG: \$450,874	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Fair Housing	2021	2025	Fair Housing	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA	Fair Housing	CDBG: \$2,000	
6	Public Services	2021	2025	Homeless Non-Homeless Special Needs Non-Housing Community Development	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA	Public Services	CDBG: \$157,930	
7	Program Administration	2021	2025	Administration	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA	Program Administration	CDBG: \$233,396 HOME: \$56,093	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	

2	Goal Name	Housing Assistance and Navigation
	Goal Description	
4	Goal Name	Economic Development
	Goal Description	
5	Goal Name	Fair Housing
	Goal Description	
6	Goal Name	Public Services
	Goal Description	
7	Goal Name	Program Administration
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The project listed below represent the activities Albany plans to undertake during the 2024 program year to address the goals of providing decent safe and affordable housing, promoting a suitable living environment and encouraging investment in infrastructure.

Projects

#	Project Name
1	Public Service
2	Homeless Program
3	Section 3
4	Technical Assistance for Non-Profits
5	Tenant Based Rental Assistance
6	Loan Servicing
7	Commercial Facade
8	Microbusiness Enterprise Center
9	Housing Counseling
11	Affordable Homeownership Program
12	Rehabilitation Administration
13	Emergency Repairs - CDBG
15	Housing Rehabilitation
16	CHDO Set-Aside
17	CDBG Program Administration
18	HOME Program Administration
19	New Construction
20	Fair Housing

Table 7 - Project Information

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

The City's allocation priorities reflect its focus on highest-priority needs. This seeks to undertake the projects and programs to meet the needs of its low- to moderate- income persons. The activities that have been identified as FY 2024-2025 projects will assist the City in addressing underserved needs and priorities derived from public input and community meetings in formulation of the 2024-2025 Action Plan and the 2021-2025 Consolidate Plan. Additionally, with two straight lined winds that the City

suffered in January 2017 and Hurricane Michael in 2018, the County will undertake rehabilitation projects to aid with disaster relief efforts for LMI households. The City will utilize CDBG-CV funds and other available resources to assist impacted LMI households, nonprofits, and businesses due to the Coronavirus in early 2020.

AP-38 Project Summary
Project Summary Information

1	Project Name	Public Service
	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$55,000
	Description	To provide funds to agencies for services to low- and moderate-income persons in the community.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	300 LMI Households
	Location Description	TBD
	Planned Activities	
2	Project Name	Homeless Program
	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$33,272
	Description	Services supporting the needs of homeless persons.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	40 homeless persons and at risk of homelessness served.
	Location Description	TBD
	Planned Activities	
	Project Name	Section 3

3	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$7,000
	Description	This activity tracks the training and hiring for low to moderate individuals
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	10 Very Low Income
	Location Description	TBD
	Planned Activities	
	4	Project Name
Target Area		SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
Goals Supported		Public Services
Needs Addressed		Public Services
Funding		CDBG: \$62,658
Description		Providing Technical Assistance services to non-profit organizations.
Target Date		6/30/2025
Estimate the number and type of families that will benefit from the proposed activities		Providing Technical Assistance services to non-profit organizations.
Location Description		TBD
Planned Activities		
	Project Name	Tenant Based Rental Assistance

5	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Housing Assistance and Navigation
	Needs Addressed	Housing Assistance and Navigation
	Funding	HOME: \$262,081
	Description	The provision of rental subsidies to low and very low-income renters to ensure that rental housing is affordable.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	30 LMI households assisted
	Location Description	TBD
	Planned Activities	
	6	Project Name
Target Area		SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
Goals Supported		Economic Development
Needs Addressed		Economic Development
Funding		CDBG: \$166,051
Description		Provide loan servicing for all consumer loans.
Target Date		6/30/2025
Estimate the number and type of families that will benefit from the proposed activities		
Location Description		
Planned Activities		
	Project Name	Commercial Facade

7	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$15,000
	Description	Facade improvement to businesses will increase their visibility to the community they serve.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	1 Business
	Location Description	TBD
	Planned Activities	
	8	Project Name
Target Area		SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
Goals Supported		Economic Development
Needs Addressed		Economic Development
Funding		CDBG: \$269,823
Description		The operation and administration of the Microbusiness Enterprise Center and provision of technical assistance to tenants within the Center.
Target Date		6/30/2025
Estimate the number and type of families that will benefit from the proposed activities		8 Businesses; 6 jobs created/retained
Location Description		TBD
Planned Activities		
	Project Name	Housing Counseling

9	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Housing Assistance and Navigation
	Needs Addressed	Housing Assistance and Navigation
	Funding	CDBG: \$15,115
	Description	
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	110 Household assisted
	Location Description	TBD
	Planned Activities	
10	Project Name	Affordable Homeownership Program
	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Housing Assistance and Navigation
	Needs Addressed	Housing Assistance and Navigation
	Funding	HOME: \$20,000
	Description	To provide financial assistance to eligible low and moderate-income households located within the city limits of Albany, GA.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	4 LMI Households
	Location Description	TBD
	Planned Activities	
	Project Name	Rehabilitation Administration

11	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$127,668
	Description	The operational costs associated with conducting work write-ups, environmental reviews, and inspections for housing rehabilitation/repair projects.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	15 work specifications conducted on LMI housing units.
	Location Description	TBD
	Planned Activities	
12	Project Name	Emergency Repairs - CDBG
	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$120,000
	Description	Minor Repair Rehabilitation of single family homeowner occupied properties.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	TBD
	Planned Activities	
	Project Name	Housing Rehabilitation

13	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$60,000
	Description	Rehabilitation of single-family homeowner properties and rental properties.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	TBD
	Planned Activities	
	14	Project Name
Target Area		SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
Goals Supported		Housing Assistance and Navigation
Needs Addressed		Housing Assistance and Navigation
Funding		HOME: \$84,141
Description		To provide funds to one or more certified CHDOs seeking to undertake an eligible CHDO affordable housing project.
Target Date		6/30/2025
Estimate the number and type of families that will benefit from the proposed activities		2 LMI households
Location Description		TBD
Planned Activities		
15	Project Name	CDBG Program Administration
	Target Area	

	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$233,396
	Description	Administrative activities to carry out the operational costs for the CDBG program.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
16	Project Name	HOME Program Administration
	Target Area	
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$56,093
	Description	Administrative activities to carry out the operational costs for the HOME program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
17	Project Name	New Construction
	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Housing Assistance and Navigation
	Needs Addressed	Housing Assistance and Navigation
	Funding	HOME: \$138,617

	Description	The new construction of housing for occupancy by very low, low, and moderate income renters or homeowners.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	TBA
	Location Description	
	Planned Activities	
18	Project Name	Fair Housing
	Target Area	SOUTH ALBANY URBAN REDEVELOPMENT AREA ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA East Albany NRSA
	Goals Supported	Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: \$2,000
	Description	Fair Housing activities
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

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

The City of Albany is an entitlement community in Southwest Georgia and a recipient of Community Development Block Grant (CDBG) and Housing Investment Partnership Program (HOME) funds. The city will focus its funding primarily within three priority neighborhoods. These priority neighborhoods are designated as a Neighborhood Revitalization Strategy Areas (NRSA). The three Neighborhood Revitalization Strategy Areas (NRSA) are:

- Enterprise NRSA (composed of Census Tracts 8 and 114)
- South Albany NRSA (composed of Census Tracts 14.03, 15, 106.01 and 106.02 to the City limits)
- East Albany NRSA (composed of Census Tracts 1, 2, 103.02 and 107)

Additionally, the County will utilize CDBG_DR funds awarded by the Georgia Department of Community Affairs (DCA) to rehabilitate disaster-impacted homeowner units in 31705 and 31701 zip codes which includes East Albany and South Albany NRSA. Residents impacted by natural disasters in January 2017 and October 2018 will be able to apply to the County for rehabilitation assistance. To address the Coronavirus pandemic needs of LMI residents, the City will use available CDBG-CV funding to support priority needs within the city.

Geographic Distribution

Target Area	Percentage of Funds
SOUTH ALBANY URBAN REDEVELOPMENT AREA	
ENTERPRISE COMMUNITY NEIGHBORHOOD STRATEGY AREA	
East Albany NRSA	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City has identified three neighborhoods prioritized for allocation of Consolidated Plan resources as these NRSA have the highest poverty rates and LMI persons within the City. However, individual LMI persons residing anywhere within the City may be eligible beneficiaries of CDBG or HOME funds. The City's Neighborhood Revitalization Strategy Areas represent some of the City's most economically distressed areas. Additionally, 8 of the 10 Census Tracts designated as federal Opportunity Zones in Albany/Dougherty County, are located within one of the NRSA, and have poverty rates in excess of 20%. Also, all of the census tracts represented in these priority areas (except for tract 106.02 in the South Albany NRSA) qualify as what HUD refers to as a Racially Concentrated Area of Poverty (RCAP). A RCAP has a non-White population of 50% or more and a poverty rate of at least 40%. Additionally, to meet the criteria for qualification as NRSA (as all three priority neighborhoods do), each of the areas

has been identified as having a LMI population share of at least 70%. While poverty and other issues affect neighborhoods throughout the City, the South Albany, East Albany, and Enterprise neighborhoods have particularly acute needs and thus are designated as City priorities.

Discussion

The City will continue to focus its allocation of CDBG and HOME funds in strategic planning areas of highest concentration of LMI households to ensure that priority community needs are met. At least 70% of the City's CDBG Allocation for FY 2024-2025 will be directed toward the benefit of LMI persons, unless HUD grants the City an extension of this requirement to be satisfied over an alternate term. HOME funding will be used to provide housing opportunities for LMI persons through homeownership assistance, Tenant Based Rental Assistance (TBRA) rental subsidies, and in development of rental housing in partnership with private developers. The City will explore opportunities to deconcentrate LMI persons in areas of highest concentrations of poverty in compliance with Affirmatively Furthering Fair Housing initiatives. This will be facilitated through the provision of TBRA rental subsidies to LMI households and rehabilitation of housing units outside of the City's strategic planning areas for rental and homeownership opportunities that benefit LMI households.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During the 2024-2025 program year, the City of Albany remains committed to the goal of providing decent, safe, energy efficient, and affordable housing and improving the quality of life for its residents. Much of the housing stock within the strategic planning areas of the City of Albany is classified as being in “deteriorated” condition. In addition, many households struggle with spending too much of their incomes on housing, as such, they are "cost burdened" or "severely cost burdened". Households should spend no more than 30% of their incomes on housing. Households that pay more than 30% of their incomes on housing are cost burdened, and households that pay more than 50% of their incomes are severely cost burdened. Cost burdened households will find it difficult to meet all household needs; severely cost burdened households may be in danger of homelessness. This is an issue of concern within the City of Albany. As a result, the City will seek to make housing more affordable through provision of the below services:

Repair Programs

The City will continue to partner with capable agencies and developers to preserve the existing housing stock through repair programs such as weatherization, energy efficiency, and emergency repairs. This will assist homeowners in making necessary repairs to ensure housing remains affordable.

Rental Services

The City of Albany, Department of Community & Economic Development’s Rental Program provides housing to extremely low-, low-, and moderate-income households. The City manages and maintains approximately 174 rental housing units to make affordable housing available to this population.

TBRA

The City operates a Tenant Based Rental Assistance (TBRA) Program as an essential part of its affordable housing strategy. Market conditions in Albany make TBRA a viable option to address a shortage of affordable rental housing, in a market with increasing demand. Through this program, more very low and low-income households will be able to obtain decent, safe, sanitary, and affordable housing as is the primary objective of the HOME program.

Homeless Services

The City will continue aiding homeless families by partnering with agencies that assist the homeless population with public services and housing. Additionally, support services will be provided such as

counseling, referrals, and other services to households that were identified as either homeless or those at risk of becoming homeless.

Homeownership Services

The City of Albany’s Affordable Homeownership Loan Program (AHOP) reduces the costs to low- and moderate income first-time homebuyers and ensures they obtain a sustainable, affordable mortgage that will remain affordable over the life of the loan. Funding will be available to assist with housing financing to low- and moderate income prospective homebuyers to include housing counseling, down payment assistance, and first and second mortgage assistance.

One Year Goals for the Number of Households to be Supported	
Homeless	12
Non-Homeless	0
Special-Needs	0
Total	12

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	5
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	40

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

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

The Albany Housing Authority (AHA) is the sole housing authority providing publicly supported housing for Albany residents. HUD PIC data indicates that the AHA maintains 1,106 public housing units as well as 57 housing choice vouchers. The ADA is in the first phase of fully converting its public housing units to Project Based Section 8 Housing through HUD's RAD conversion program. This program is designed, in part, to increase housing quality for residents through private investment in publicly-supported housing developments and long term public-private partnerships.

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

The Albany Housing Authority RAD conversion deal is completed; however, construction is underway. The RAD conversion will require current residents to be rehoused during renovations to the site. These renovations will include upgrades to kitchens, bathrooms, HVAC systems, flooring and fixtures. The renovations will also convert the units from gas to electric. One of the five developments has been completed.

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

Through its community partnerships the AHA helps increase resident involvement by connecting residents to resources, including employment, food, social services, health services and youth programming. As with many housing authorities, ADA residents can participate in the Family Self-Sufficiency program, which is a 5-year program to help residents develop job skills, education, and training to achieve financial independence. Residents are encouraged to demonstrate leadership in their communities by participating in a resident council to represent the concerns of residents in their development. The AHA also offers an annual academic scholarship for residents through the annual AHA Jeanette Henderson Scholarship Fund.

In recent years, the Albany Housing Authority has partnered with the Boys and Girls Club of Albany to provide homework assistance and after-school/summer programming to residents. The AHA also offers a Youth Leadership Academy, providing afterschool and summer programming for students in the 8th and 9th grades. A Better Way Grocers, another AHA partner, delivers groceries to low-income residents in food deserts. Residents using SNAP can double the SNAP value when purchasing produce from A Better Way Grocers.

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

provided or other assistance

Not applicable.

Discussion

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

Introduction

The City of Albany is a partner in the Georgia Balance of State Continuum of Care, a network of service providers composed of representatives of relevant organizations organized within 152 of Georgia's 159 counties. The Continuum of Care brings together housing and service providers to meet the needs of individuals and families experiencing homelessness. The City of Albany will continue to partner with the Continuum of Care and local homelessness service providers to achieve the City's homelessness goals.

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 Albany-Dougherty Coalition to End Homelessness recommendations to Albany-Dougherty County proposes multiple strategies to increase outreach to people experiencing homelessness. The plan's outreach objectives include reducing homelessness among special populations through targeted outreach—particularly at-risk veterans, non-English speaking residents, youth, women with children, and women. Strategies for these targeted populations include:

- Veterans: Ensure Veterans Receive Entitlements, organize a “Stand-Down” event, and develop relationships
- Women and children: Establish relationships with resource providers, hold a kids' Expo, and identify a corporate sponsor (in November for National Homeless Month)
- Non-English speakers: Build relationships with churches, employers (i.e., contractors), Haven for Hope, and Morningside Methodist Church, and hold a book Giveaway in Spanish

Addressing the emergency shelter and transitional housing needs of homeless persons

The City and County's long-term goal for reducing homelessness is to increase transitional and permanent housing units for the chronically homeless. Objectives include partnering with community stakeholders to increase the number of transitional housing units and working toward developing a stable and safe environment for chronically homeless individuals. Strategies related to increase transitional housing opportunities include:

- Establish linkages with faith-based non-profits to improve access to federal funding opportunities, as well as to increase the number of volunteers serving the homeless.
- Communicate with neighbors, engage community support through meetings and discussions and

initiate recruitment/hiring of Project Director.

- Develop a program with steps for managing crises and non-intrusive, non-punitive, “low-demand” rules which promote safety, cleanliness, and privacy.

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 Albany-Dougherty Homeless Coalition objectives related to increasing permanent housing units is to work toward developing a stable and safe environment for chronically homeless individuals. Proposed strategies for increasing the permanent housing supply include:

- Identify resources (e.g., VA, HHS, HUD, State, and private) and community partners for the planning and development of additional permanent and permanent supportive housing units, acquisition of additional Section 8 vouchers, and other permanent housing solutions for the homeless population.
- Establish linkages with faith-based non-profits to improve access to federal funding opportunities, as well as to increase the number of volunteers serving the homeless.
- Communicate with neighbors, engage community support through meetings and discussions and initiate recruitment/hiring of Project Director.
- Develop program, including steps for managing crises and non-intrusive, non-punitive, “low-demand” rules which promote safety, cleanliness, privacy. Hire Safe Haven staff.

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

The Albany-Dougherty Homeless Coalition notes several objectives focused on preventing homelessness, including preventing evictions and enhancing other prevention efforts, developing homeless prevention plans, and facilitating the use of effective discharge planning models. Strategies to

support these objectives include:

- Work with individual landlords, real estate management companies, and mortgage lenders to create alternative scenarios to eviction.
- Develop a marketing plan to expand the number of persons informed of Albany’s eviction prevention program. Ensure that information about the prevention program is widely disseminated so that tenants are informed long before receiving an eviction notice.
- Conduct workshops and/or provide individual counseling for consumers to increase understanding of tenant responsibilities and distribute materials.
- Form a task force to review/assess current policies and procedures for preventing evictions; study “best practices,” and recommend improvements in current system.
- Identify funding to hire a housing specialist to act as a broker between homeless persons and those being released/discharged from institutions and private landlords. The housing specialist, a “one-stop shop housing counselor,” would also develop and maintain a centralized housing network.
- Review policies/procedures (e.g., program rules/admittance criteria for residential properties, residential fee setting, etc.) to promote residential housing stability.
- Strengthen the infrastructure of social institutions that provide custodial care, to reduce the likelihood of those being discharged from becoming homeless upon release.

The City of Albany will continue supporting homelessness prevention and transition to permanent housing through its Rapid Re-housing program, which provides financial assistance to participants through security deposits, short term rental subsidies, and assistance with utility deposits and utility arrearages in partnership with local referral agencies, including Liberty House of Albany, Open Arms, Inc., Strive2Thrive, and Being Empowered and Successfully Trained (B.E.S.T.)

Discussion

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

Introduction:

Stakeholders in the Consolidated Plan planning process noted that residents struggle with high utility rates. Reports from the planning process indicate that utility costs may exceed the cost of rent for some residents. Residents on the city's south side were reported to have the city's highest utility rates, sometimes twice the rate for other areas in the city. For those residents who are unable to move into more energy efficient housing units, high utility prices reduce the affordability of otherwise affordable housing.

Upcoming maintenance to the city's water-sewer infrastructure may also increase utility costs for low-income residents. The city has recently conducted a study on needed repairs to its combined water-sewer system. After a 2018 sewage spill that dumped millions of gallons of sewage into the Flint River, the city has been looking to separate its water and sewer systems. However, the cost for separating these systems has recently been estimated around \$234 million. The city proposes covering the cost of these separations by raising its utility rates. Considering the burden of current utility costs on low-income residents, the city could assist residents with future costs by identifying ways to heavily reduce current utility costs through energy efficient upgrades to units with highest utility bills.

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

In January 2021, the city commission voted to approve an Energy Conservation Loan Program for residential customers. This program expands upon the city's existing Weatherization program for senior households. The Energy Conservation Loan Program is available to any homeowner receiving services from Albany Utilities who has a good payment history over the prior 12 months. There is no income eligibility requirement. Through the loan program, applicants can receive a 0% interest loan of up to \$7,500 to be repaid within 5 years. The loan is provided directly to the contractor to complete weatherization upgrades. The program is permitted for rental properties if the landlord/homeowner lives within Albany's Electric Territory. However, the program may have a negative effect on some low-income renters due to a clause which allows the landlord to raise rents on the property one-year after obtaining the loan. Given the benefits offered to homeowners through this program, this program offers an opportunity to encourage housing affordability by extending the period for which landlords stabilize rents.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

This section details the City of Albany's plans to ensure safe and affordable housing for its residents, meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

Actions planned to address obstacles to meeting underserved needs

Residents and stakeholders who participated in this planning process noted affordable housing that is in good condition as the greatest underserved need in the city. Obstacles to meeting underserved housing needs include:

- High costs of new development and associated need for subsidies for development of new affordable housing, and
- Loss of existing affordable housing due to factors such as increasing rents and aging housing stock in need of rehabilitation.

In addition to needs related to housing affordability, residents and stakeholders emphasized a need for additional facilities and services focused on meeting the needs of low-income residents and people experiencing homelessness. During the planning process a particular need for community centers health centers and related services, and facilities and services focused on meeting the needs of people experiencing homelessness. To develop additional resources to meet affordable housing and homelessness needs, the City of Albany will fund a variety of projects to support underserved needs such as affordable housing, homelessness, public facilities and infrastructure, and public services.

Actions planned to foster and maintain affordable housing

To maintain and expand the current affordable housing stock, the City of Albany will work to identify and develop partnerships with nonprofit housing organizations and private agencies with the goal of increasing the supply of affordable housing. These may include LIHTC or other developers considering housing projects in the city. The City will also look at using funding or grants that can be leveraged to bring new dollars for affordable housing or homelessness into the community. The City will also continue to increase housing affordability in Albany through the Minor Repairs Program, Community HOME Investment Program, Affordable Homeownership Program, and tenant-based rental assistance.

In addition to specific programs designed to foster and maintain affordable housing, the City will review its zoning ordinance for prospective barriers to affordable housing development and make amendments as needed, including possible changes that would decrease costs or risk for multifamily and other affordable housing developments, and identifying zones where multifamily and other affordable housing types, such as accessory dwelling units or smaller homes, may be built as-of-right.

The City is also developing an Analysis of Impediments to Fair Housing Choice to examine barriers to fair housing and access to opportunity in Albany. As a result of this study, the City will undertake additional

approaches to fostering fair and affordable housing.

Actions planned to reduce lead-based paint hazards

An important initiative emanating from HUD in the last decade is the reduction of lead-based paint hazards, and many jurisdictions around the country have focused on reaching this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

Should the City of Albany undertake any property rehabilitation projects, the City will assess whether lead-based paint might be present and, if so, follow the guidelines set forth in the Residential Lead Based Paint Hazard Reduction Act of 1992. The City of Albany is committed to testing and abating lead in all pre-1978 housing units assisted with federal grant funds in any of the housing programs it implements.

Actions planned to reduce the number of poverty-level families

The City of Albany's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above the poverty level. Current programs to reduce poverty through access to education and jobs are provided by Albany Technical College, Albany State University, Work Source Georgia, and nonprofit organizations in the city. The Albany Dougherty Comprehensive Workforce Development Strategy (2020) provides an overview of the City's strategy to provide access to workforce development and employment opportunities, including the following goals and actions:

- Development of a virtual and physical one-stop community resource center to allow for streamlined services and support efficient connections between people and resources.
- Form a community collaborative focused on workforce development to continue workforce development planning efforts.
- Convene youth and adults to gather data to inform youth pipeline development strategies.
- Increase parent engagement around and awareness of student skills development and employment opportunities.
- Develop additional opportunities for youth jobs and first jobs to support students in developing employability skills.
- Increase opportunities for co-ops, internships, and apprenticeships to support student awareness of employment opportunities available in the community and increase the number of students who stay in the city.
- Integrate the K-12 system and higher education institutions through exposure activities.

- Align educational programs through increased communication between institutions.
- Study the needs of the existing adult workforce in the community to inform additional resource and programs.
 - Develop materials to support additional employer training and workplace supports for employees who may face barriers to work or difficulties maintaining employment.
 - Create career roadmaps with realistic goals for adults.

Emergency assistance is also provided by several nonprofit organizations in the city.

Actions planned to develop institutional structure

The unmet needs of rental housing affordable to low-income residents and social services for individuals and families experiencing or at risk of homelessness present an opportunity for the City to connect with organizations, affordable housing developers, and agencies working to address these needs in Albany. The City will also continue to work within existing partnerships and coalitions, such as the Continuum of Care and the Albany-Dougherty Coalition to End Homelessness, to work toward meeting local housing and service needs. The City of Albany will continue to work closely with state and local agencies and governments, nonprofit organizations, and other service providers to coordinate delivery of services to city residents. The Department of Community and Economic Development will continue to consult with various housing, homelessness, social service, elderly and disability resource agencies to gather data and identify service gaps.

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

The City of Albany will continue to be an active participant in the Georgia Balance of State Continuum of Care. The Continuum of Care brings together nonprofit, government, and business leaders to provide a shared approach to goals of ending homelessness. Membership includes emergency, transitional, and permanent housing providers; nonprofit social service organizations; and government agencies.

Discussion:

Program Specific Requirements

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

Introduction:

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income over the consecutive period of 2024-2025 is 70% unless HUD grants the City an extension of the requirement to be satisfied over the next three years to aid the City with disaster relief efforts.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	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:

The City does not anticipate utilizing any other forms of investment beyond those identified in Section 92.205

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:

See Appendix for City's Resale/Recapture provisions.

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:

See Appendix for City's Resale/Recapture provisions.

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 has no plans to utilize HOME funds to refinance existing debt secured by multifamily housing rehabilitated with HOME funds.

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)).

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)).

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).

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

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

This section is not applicable. The City of Albany does not receive ESG funds from HUD.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
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).
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.
5. Describe performance standards for evaluating ESG.

