

2026 - 2030 CONSOLIDATED PLAN

&

2026 ACTION PLAN



CITY OF
Albany
GEORGIA

COMMUNITY &
ECONOMIC DEVELOPMENT

 (229) 483-7650

 amahone@albanyga.gov

 <https://www.albanyga.gov>

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Executive Summary

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

1. Introduction

The City of Albany presents its 2026–2030 Consolidated Plan, a five-year strategic framework designed to guide the investment of federal resources to address housing, homelessness, community development, and economic needs across the City. Required by the U.S. Department of Housing and Urban Development (HUD), the Consolidated Plan governs the use of funds from the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME).

This Plan reflects the City’s commitment to expanding access to safe, affordable housing, strengthening neighborhoods, and increasing economic opportunity for all residents, particularly low- and moderate-income households. The Consolidated Plan covers the program period beginning July 1, 2026, through June 30, 2030, with annual funding allocations supporting targeted investments and measurable outcomes.

The Plan was developed through a comprehensive public engagement and consultation process, incorporating community surveys, public meetings, stakeholder consultations, and a detailed needs assessment. Input from residents, service providers, and community partners informed the City’s priorities and ensured that resources are directed to areas of greatest need in a coordinated and data-driven manner.

2. Summary of the objectives and outcomes identified in the Plan

The City has identified four primary priorities to guide investments over the five-year period:

- **Housing Stability, Affordability, and Neighborhood Revitalization**
Focus on housing rehabilitation, homeownership assistance, and targeted investments in Neighborhood Revitalization Strategy Areas (NRSAs).
- **Supportive Services and Community-Based Assistance**
Expand access to public services that support housing stability and improve quality of life.
- **Economic Opportunity and Income Growth**
Support workforce development, job creation, and small business growth.

- **Fair Housing, Outreach, and System Coordination**

Promote fair housing, improve access to services, and strengthen coordination among providers.

Expected outcomes include improved housing conditions, reduced housing cost burden, increased access to services, and expanded economic opportunities for LMI households.

3. Evaluation of past performance

The City of Albany has effectively implemented prior Consolidated Plan activities, with notable progress in housing rehabilitation, public services, neighborhood improvements, and economic development initiatives. Federal resources have been utilized to improve housing conditions, expand access to essential services, and support economic opportunities for low- and moderate-income residents.

Housing-related efforts have focused on preserving the existing housing stock, addressing health and safety needs, and improving overall neighborhood conditions. Public service activities have supported vulnerable populations through access to essential services and programs that promote housing stability.

In addition, economic development activities have contributed to job creation, small business support, and expanded economic opportunities. Investments in economic development have helped strengthen local businesses, support entrepreneurship, and improve access to employment opportunities for residents.

Despite these accomplishments, several challenges remain, including:

- High levels of housing cost burden
- Limited supply of affordable housing
- Aging housing stock
- Persistent poverty and income disparities

These ongoing challenges continue to inform the City's priorities and strategic approach, with an emphasis on integrated housing, economic development, and service delivery solutions.

4. Summary of citizen participation process and consultation process

The City conducted a comprehensive citizen participation process that included public meetings, stakeholder consultations, and community surveys. Outreach efforts were designed to broaden participation among low- and moderate-income (LMI) residents, particularly within Neighborhood Revitalization Strategy Areas (NRSAs).

Public hearings were held on May 19, 2026, at 11:00 a.m. and 5:00 p.m. at the Department of Community and Economic Development (DCED) building, providing residents with opportunities to review the Plan, offer input, and engage in the planning process.

The City also consulted with public agencies, nonprofit organizations, housing providers, and regional partners, including the Georgia Balance of State Continuum of Care and the Georgia Department of Community Affairs. These efforts ensured that the Plan reflects both local needs and regional coordination.

Community input directly informed priority setting, particularly in identifying housing affordability, neighborhood conditions, access to services, and economic opportunity as key concerns.

5. Summary of public comments

Community engagement efforts revealed strong alignment around the City of Albany's most pressing needs, with housing identified as the top priority and closely connected to economic opportunity, neighborhood conditions, and access to services.

- **Housing Affordability and Conditions**

Residents consistently emphasized the need for more affordable housing, rehabilitation of aging units, and strategies to address rising housing and utility costs.

- **Neighborhood Revitalization**

Input highlighted concerns with blight, vacant properties, and inconsistent code enforcement, along with strong support for targeted neighborhood reinvestment efforts.

- **Housing Stability and Services**

Participants identified a need for rental and utility assistance, case management, and improved coordination of services to support households at risk of homelessness.

- **Economic Opportunity**

Limited job opportunities and workforce training gaps were identified as key challenges, along with the need to support small businesses and attract higher-wage employment.

- **Infrastructure and Public Facilities**

Residents noted the need for improvements to streets, drainage, parks, and community facilities to enhance quality of life and support neighborhood revitalization.

- **Outreach and System Coordination**

Feedback indicated a need for better communication, increased awareness of available programs, and improved coordination among service providers.

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

All comments received during the citizen participation process were considered and incorporated where feasible.

7. Summary

The 2026–2030 Consolidated Plan provides a coordinated and data-driven approach to addressing Albany’s housing and community development needs. By aligning federal resources with local priorities, strengthening partnerships, and targeting investments in areas of greatest need, the City aims to improve housing stability, expand economic opportunity, and enhance overall quality of life for residents.

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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 the administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Albany	Department of Community & Economic Development
HOME Administrator	Albany	Department of Community & Economic Development

Table 1 – Responsible Agencies

Narrative

The City of Albany serves as the lead agency responsible for the preparation, coordination, and submission of the Consolidated Plan, including the Five-Year Consolidated Plan and Annual Action Plans. The City's Department of Community & Economic Development leads this effort and functions as the central entity for aligning federal resources with locally identified housing and community development priorities.

The Department is responsible for the administration and oversight of the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). Key responsibilities include strategic planning, funding allocation, environmental review compliance, subrecipient oversight, financial management, and performance reporting in accordance with HUD regulations.

Consistent with the City's strategic approach, the Department coordinates with internal departments, public agencies, nonprofit partners, and community stakeholders to target resources to high-need areas, align housing and community development investments, and leverage partnerships to maximize impact. This coordinated framework supports the delivery of measurable outcomes that address housing stability, neighborhood revitalization, and access to services.

The City maintains overall responsibility for ensuring compliance with 24 CFR Part 91, 24 CFR Part 570 (CDBG), and 24 CFR Part 92 (HOME), and for ensuring that all funded activities are implemented in a consistent, compliant, and accountable manner.

Consolidated Plan Public Contact Information

John Hawthorne, Jr, Director
City of Albany, GA - Department of Economic and Community Development
230 South Jackson Street, Suite 315
Albany, GA 31701-2872
Phone: (229)-302-1234
Email: jhawthorne@albanyga.gov

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

1. Introduction

The City of Albany conducted a comprehensive and inclusive consultation process to inform the development of the 2026–2030 Consolidated Plan and the 2026 Annual Action Plan. This process included engagement with public agencies, nonprofit organizations, housing providers, service agencies, and community stakeholders.

The City of Albany falls under the Georgia Balance of State Continuum of Care (BoS CoC) and coordinates with regional partners to address the needs of individuals and families experiencing homelessness and those at risk of homelessness. While the City does not receive Emergency Solutions Grant (ESG) funding directly, it works closely with the Georgia Department of Community Affairs (DCA), which administers ESG funding for the region.

Through participation in the CoC, the City collaborates with housing and service providers to identify service gaps, align resources, and support a coordinated system of care. The City also participates in the Point-in-Time (PIT) count and supports local coordination efforts, including partnerships with the Albany-Dougherty Homeless Coalition.

These efforts strengthen coordination across housing, health, and supportive services systems and improve access to services for low- and moderate-income residents.

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 enhances coordination among public and assisted housing providers and private and governmental health, mental health, and service agencies through ongoing partnerships and collaborative service delivery.

The City works with local nonprofit and service providers, including emergency shelter and transitional housing organizations. The City also partners with mental and behavioral health providers to support access to critical health and supportive services.

Additional coordination occurs through partnerships with organizations such as Strive2Thrive and Liberty House, which work with the City to provide housing assistance, vouchers, and one-on-one case management services to low-income households.

Through regular engagement, shared service delivery, and continued development of new partnerships, the City strengthens coordination across housing, health, and supportive service systems. These efforts improve access to services, promote housing stability, and

support a more integrated and effective response to the needs of low- and moderate-income residents.

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 falls under Georgia’s Balance of State Continuum of Care (BoS CoC) and coordinates with regional partners to address the needs of individuals and families experiencing homelessness and those at risk of homelessness. The City receives Emergency Solutions Grant (ESG) funding through the Georgia Department of Community Affairs (DCA), which supports services for homeless individuals, including rapid re-housing activities.

Through participation in the BoS CoC, the City collaborates with nonprofit organizations, housing providers, and service agencies to identify service gaps, align resources, and support a coordinated system of care. The City also participates in the CoC’s annual or bi-annual Point-in-Time (PIT) count, contributing to regional efforts to assess homelessness trends and inform planning and resource allocation.

In the most recent program year, funds were used to support services for homeless residents. These resources help connect individuals and families—including chronically homeless persons, families with children, veterans, and unaccompanied youth—to housing assistance and supportive services that promote stability and long-term housing outcomes.

At the local level, the City also partners with the Albany-Dougherty Homeless Coalition, which meets regularly to coordinate strategies and implement initiatives aligned with the region’s “10-Year Plan to Reduce Homelessness.” Key efforts include the annual “Project Homeless Connect,” which provides access to healthcare, housing assistance, employment services, education, and legal resources for individuals experiencing homelessness.

Through coordination with the BoS CoC, local coalitions, and service providers, the City strengthens the continuum of care, improves access to housing and supportive services, and supports a more integrated and effective response to homelessness.

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 City is not a recipient of ESG funds.

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

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes or areas for improved coordination?
City of Albany (Department of Community and Economic Development and other departments)	Local Government	All Sections	Led the planning process and coordinated interdepartmental input through meetings, data analysis, and program review. Ensures alignment across housing, infrastructure,
Albany Housing Authority	Public Housing Authority	Public Housing; Affordable Housing; Special Needs	Consulted through stakeholder meetings and ongoing coordination. Input informed housing needs, redevelopment efforts, and alignment of housing assistance programs.
Georgia Department of Community Affairs (DCA)	State Agency	Homelessness; Housing; Funding Coordination	Consulted through regional coordination and data sharing. Supports alignment with state-administered housing programs and funding resources.

Georgia Balance of State Continuum of Care	Regional Planning/Service Network	Homeless Needs; AP-65; NA-40	Consulted through CoC participation, PIT data, and stakeholder engagement. Improves coordination of homeless services and housing placement.
Albany-Dougherty Homeless Coalition	Nonprofit	Homelessness; Supportive Services	Consulted through meetings and service coordination discussions. Identified service gaps and opportunities for improved system navigation.
Open Arms, Inc.	Nonprofit Service Provider	Homelessness; Emergency/Transitional Housing	Consulted through direct outreach and engagement. Input informed shelter capacity and service delivery needs.
Liberty House	Nonprofit Service Provider	Homelessness; Transitional Housing	Consulted through stakeholder meetings. Provided input on housing and service gaps for vulnerable populations.
VA – HCHV Program	Federal Agency / Service Provider	Homelessness; Veterans	Consulted through coordination with service providers. Supports housing and services for veterans experiencing homelessness.
Aspire Behavioral Health Services	Health Provider	Special Needs; Supportive Services	Consulted through stakeholder engagement. Supports integration of behavioral health and housing services.
Phoebe Putney Health System	Healthcare Provider	Health; Special Needs; Public Services	Consulted through coordination and stakeholder discussions. Supports integration of healthcare and housing services.

UnitedHealthcare	Private Sector / Health	Health; Special Needs; Public Services	Consulted through stakeholder engagement. Provides input on healthcare access and coordination of services.
United Way of Southwest Georgia	Nonprofit / Funding & Coordination	Public Services; Homelessness; Coordination	Consulted through stakeholder discussions. Supports coordination of service providers and funding priorities.
Dougherty County School System (DCSS)	Public Agency (Education)	Youth; Homelessness; Public Services	Consulted through stakeholder discussions. Supports identification and coordination of services for youth and families experiencing housing instability.
Albany 2nd Chance	Nonprofit / Reentry Services	Special Needs; Workforce; Public Services	Consulted through stakeholder meetings. Supports reentry populations with employment, housing stability, and supportive services.
The Change Center	Nonprofit / Workforce Development	Economic Development; Workforce	Consulted through engagement efforts. Provides job training, youth development, and employment support services.
BEST	Nonprofit / Youth Services	Youth; Workforce; Public Services	Consulted through stakeholder engagement. Provides insight on youth development and workforce readiness needs.
WPI	Workforce / Community Organization	Economic Development; Workforce	Consulted through meetings and coordination. Supports workforce training and employment opportunities.

Community Development Council of Albany	Advisory / Community Organization	Housing; Community Development; Public Services	Consulted through meetings and engagement. Provided input on community priorities and neighborhood needs.
New Missionaries Baptist Church	Faith-Based Organization	Public Services; Outreach; Homelessness	Consulted through outreach and engagement. Supports access to underserved populations and service coordination.
LHOA	Community-Based Organization	Housing; Neighborhood Revitalization	Consulted through engagement efforts. Provides input on neighborhood conditions and housing needs.
Local Businesses and Economic Development Partners	Private Sector	Economic Development; Workforce	Consulted through stakeholder engagement. Identified workforce gaps and need for job creation and business support.
Federal Communications Commission (FCC)	Federal Agency	Broadband; Infrastructure; Economic Development	Data requested and reviewed to assess broadband access and service gaps. Supports planning for improved digital access and infrastructure investment.
Residents and Community Stakeholders	Residents/Public	All Sections	Engaged through public hearings, surveys, and community meetings. Input informed priorities related to housing, services, infrastructure, and economic opportunity.

Table 2 – Agencies, groups, organizations who participated

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

The City of Albany made a good faith effort to consult with a broad range of agencies; however, some agency types were not directly consulted due to limited local presence, lack of involvement in HUD-funded activities, or participation constraints. In

some cases, regional partners such as the Georgia Balance of State Continuum of Care and the Georgia Department of Community Affairs provided broader system-level input. The City will continue to expand outreach in future planning efforts.

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	Georgia Balance of State Continuum of Care (administered by the Georgia Department of Community Affairs)	The goals of the City of Albany’s Strategic Plan align with the Continuum of Care by supporting a comprehensive approach to addressing homelessness, including outreach, emergency shelter, rapid re-housing, homelessness prevention, and permanent supportive housing. The City coordinates with regional partners to support a continuum of services that promote housing stability and reduce the length of time individuals and families experience homelessness.
Hazard Mitigation Plan	City of Albany and Dougherty County (in coordination with state and federal emergency management partners)	The Strategic Plan aligns with the Hazard Mitigation Plan by supporting efforts to reduce risks associated with natural hazards, including flooding and severe weather events. Housing and infrastructure investments prioritize resilience, mitigation, and long-term sustainability, particularly in vulnerable and low- and moderate-income areas. City of Albany and Dougherty County (in coordination with state and federal emergency management partners).
Comprehensive Plan	City of Albany	The Strategic Plan is closely aligned with the City’s Comprehensive Plan by supporting long-term goals related to land use, housing, economic development, infrastructure, and community revitalization. Both plans emphasize targeted investment, neighborhood stabilization, and improving quality of life, particularly within areas of concentrated need such as Neighborhood Revitalization Strategy Areas (NRSAs).

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(I))

The City of Albany coordinates with a range of public entities, including state agencies, regional partners, and adjacent local governments, to support the effective implementation of the Consolidated Plan. Key coordination occurs with the Georgia Department of Community Affairs, which administers statewide housing and community development programs, and the Georgia Balance of State Continuum of Care to address homelessness and supportive service needs.

The City also collaborates with Dougherty County and other local and regional partners to align housing, infrastructure, and economic development efforts. This coordination helps ensure efficient use of resources, reduces duplication of services, and supports a comprehensive approach to addressing community needs.

Through these partnerships, the City enhances program delivery, strengthens regional planning efforts, and improves outcomes for low- and moderate-income residents.

Narrative

Not Applicable

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

The City of Albany conducted a comprehensive citizen participation process to inform the development of the Consolidated Plan and Annual Action Plan. This process was designed to ensure meaningful engagement from residents, stakeholders, and community partners, with a focus on broadening participation among low- and moderate-income (LMI) individuals and underserved populations.

Outreach efforts included public hearings, community meetings, stakeholder consultations, and the distribution of surveys to gather input on housing, community development, and service needs. The City also engaged nonprofit organizations, housing providers, and social service agencies to obtain feedback on priority needs and gaps in service delivery.

To broaden participation, the City utilized multiple engagement methods, including both in-person and virtual opportunities, and made materials accessible to the public through various communication channels. Efforts were made to reach residents in Neighborhood Revitalization Strategy Areas (NRSAs) and other areas with high concentrations of LMI households.

Public notices were published in accordance with the City's Citizen Participation Plan, and draft documents were made available for public review and comment. Feedback received during the public comment period and at public hearings was considered in the development of priorities, goals, and funding strategies.

Input from the citizen participation process directly influenced goal setting by identifying key community needs, including housing affordability, neighborhood conditions, access to services, and economic opportunity. These priorities are reflected in the City's strategic focus on housing stability, neighborhood revitalization, supportive services, and economic development.

Citizen Participation Outreach

1	Field	Description
	Mode of Outreach	Public Meeting
	Target of Outreach	Non-targeted/broad community
	Summary of Response	<p>Four public meetings were held to receive community input from residents on community development, housing, and homeless needs. There were four general meetings that focused on community stakeholders, nonprofits, and city departments. There was a total of 120 participants including nonprofit stakeholders in attendance for the meetings. The meetings were held on February 10, February 23, March 16, March 30 at various locations around the city.</p>
	Summary of Comments Received	<ul style="list-style-type: none"> • Housing Affordability and Conditions Residents consistently emphasized the need for more affordable housing, rehabilitation of aging units, and strategies to address rising housing and utility costs. • Neighborhood Revitalization Input highlighted concerns with blight, vacant properties, and inconsistent code enforcement, along with strong support for targeted neighborhood reinvestment efforts. • Housing Stability and Services Participants identified a need for rental and utility assistance, case management, and improved coordination of services to support households at risk of homelessness. • Economic Opportunity Limited job opportunities and workforce training gaps were identified as key challenges, along with the need to support small businesses and attract higher-wage employment. • Infrastructure and Public Facilities Residents noted the need for improvements to streets, drainage, parks, and community facilities to enhance quality of life and support neighborhood revitalization.

	<ul style="list-style-type: none"> • Outreach and System Coordination Feedback indicated a need for better communication, increased awareness of available programs, and improved coordination among service providers.
	<p>Summary of Comments Not Accepted and Reasons: All comments were accepted.</p> <p>URL if Applicable: Not Applicable</p>
2	Mode of Outreach: Surveys
	<p>Target of Outreach: Non-targeted/broad community</p> <p>Summary of Response: The survey received 152 responses.</p> <p>Summary of Comments Received: The survey was used to capture comments. The survey analysis is attached.</p> <p>Summary of Comments Not Accepted and Reasons: All comments were accepted.</p> <p>URL if Applicable: Not Applicable</p>
3	Mode of Outreach: Public Hearing
	<p>Target of Outreach: Non-targeted/broad community</p> <p>Summary of Response: To be included following the close of the comment period.</p> <p>Summary of Comments Received: To be included following the close of the comment period.</p> <p>Summary of Comments Not Accepted and Reasons: All comments were accepted.</p> <p>URL if Applicable:</p>
4	Mode of Outreach: Newspaper
	<p>Target of Outreach: Non-targeted/broad community</p>

Summary of Response	To be included following the close of the comment period.
Summary of Comments Received	No comments received.
Summary of Comments Not Accepted and Reasons	All comments were accepted
URL if Applicable	Not Applicable

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

A Needs Assessment enables the City of Albany to make informed decisions about housing and community development by identifying and prioritizing the most pressing needs of its residents. This assessment is based on an analysis of housing problems among both renters and homeowners, with data illustrating the number and percentage of households experiencing housing challenges by income level. Understanding Albany's specific housing conditions is essential to developing a realistic and responsive strategy to expand and preserve affordable housing. Accordingly, the City conducted a comprehensive review of the affordable rental and single-family housing market using available demographic, economic, and housing data.

The assessment utilizes HUD's eCon Planning Suite within the Integrated Disbursement and Information System (IDIS), which provides pre-populated, up-to-date housing and economic data to assist jurisdictions in identifying funding priorities for the Consolidated Plan and Annual Action Plan. The Albany Community and Economic Development Department leads the Consolidated Planning process, supporting the development and preservation of quality housing and suitable living environments for low- and moderate-income residents. A key component of the analysis is the use of Comprehensive Housing Affordability Strategy (CHAS) data, a special tabulation of 2016–2020 American Community Survey (ACS) data from the U.S. Census Bureau. CHAS data provides detailed estimates of households experiencing housing problems based on HUD-defined criteria, including income thresholds (30%, 50%, and 80% of Area Median Income) and household characteristics relevant to planning and policy decisions. While CHAS data offers valuable insight into housing needs, it is important to note that it may lag behind more recent ACS releases due to the additional calculations required. Highlights of the assessment are presented in the sections that follow.

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

Summary of Housing Needs

The City of Albany experienced dramatic population growth between 2009 to 2020 from 479 to 72,635 residents likely reflecting rapid development or annexation. In contrast, households declined sharply by 71% from 98,200 to 28,185, possibly indicating consolidation, reclassification, or data anomalies such as shifts from multi-unit to single-family dwellings. Median income rose modestly by 38% from \$28,185 to \$38,826, suggesting gradual economic improvement amid these structural demographic shifts.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	77,434	72,635	-6.19%
Households	28,853	28,185	-2.31%
Median Income	\$31,677	\$38,826	22.56%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

Household composition varies across income levels, with the greatest concentration of households in the 0–30% HAMFI (5,440 households) and >100% HAMFI (11,175 households) categories. Small family households represent a significant share across all income levels, particularly among lower- and moderate-income groups, while large family households are fewer in number but more concentrated in the lowest and moderate-income ranges. The data also highlight a notable presence of elderly households, with 1,105 households (ages 62–74) and 540 households (75+) in the lowest income category, indicating a substantial number of seniors living on limited incomes. Additionally, households with young children (age 6 and under) are most prevalent in the lowest income bracket (950 households), suggesting increased demand for family-oriented and affordable housing.

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	5,440	4,285	4,465	2,810	11,175
Small Family Households	1,960	1,975	1,680	1,240	4,630
Large Family Households	220	100	355	195	445
Household contains at least one person 62-74 years of age	1,105	820	1,085	750	2,885
Household contains at least one person age 75 or older	540	625	590	184	1,365
Households with one or more children 6 years old or younger	950	685	939	370	829

Table 6 - Total Households Table

Source: 2016-2020 C

Housing Needs Summary Tables

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

	0-30% AMI	>30-50% AMI	Renter >50-80% AMI	>80- 100% AMI	Total	0-30% AMI	>30-50% AMI	Owner >50-80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	220	29	55	10	314	25	20	0	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	120	15	60	0	195	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	30	90	0	185	0	0	15	25	40
Housing cost burden greater than 50% of income (and none of the above problems)	2,920	1,460	245	0	4,625	570	340	150	30	1,090

Housing cost burden greater than 30% of income (and none of the above problems)	410	1,225	1,170	280	3,085	220	245	420	220	1,105
Zero/negative Income (and none of the above problems)	385	0	0	0	385	165	0	0	0	165

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					Total	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	3,330	1,540	445	10	5,325	595	360	165	55	1,175	
Having none of four housing problems	1,105	1,690	2,490	1,740	7,025	415	700	1,365	1,010	3,490	
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	1,440	1,485	640	3,565	129	135	195	459
Large Related	195	60	95	350	10	25	0	35
Elderly	890	538	285	1,713	419	293	320	1,032
Other	1,085	645	445	2,175	240	155	55	450
Total need by income	3,610	2,728	1,465	7,803	798	608	570	1,976

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	735	735	125	40	0	165
Large Related	0	0	0	0	0	10	0	10
Elderly	690	450	85	1,225	265	199	70	534
Other	0	985	280	1,265	185	0	0	185
Total need by income	690	1,435	1,100	3,225	575	249	70	894

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	125	45	105	0	275	0	0	0	25	25
Multiple, unrelated family households	44	0	34	0	78	0	0	15	0	15
Other, non-family households	15	0	4	0	19	0	0	0	0	0
Total need by income	184	45	143	0	372	0	0	15	25	40

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	1250	900	700	2,850	300	450	800	1,550

Table 12 – Crowding Information – 2/2

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

The housing needs data for the City of Albany reveal that single-person and small household types face the highest demand among renters, especially at the lowest income levels. A total of 372 renter households have been identified as requiring housing assistance, with a significant majority (184 households) earning at or below 30% of Area Median Income (AMI), followed by 143 households earning between 50–80% AMI and 45 households earning between 30–50% AMI. Among this group, single-family renter households represent the largest portion (275 households), followed by multiple unrelated households (78) and other non-family households (19). In contrast, the need among homeowners is minimal (40 households in total) and is primarily found within higher income brackets, with 25 households earning between 80–100% AMI and 15 households earning between 50–80% AMI. Overall, the data indicate that housing need in Albany is predominantly concentrated among extremely low-income renters, underscoring a significant demand for affordable rental units, particularly smaller units that are appropriate for single-person and non-family households.

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.

In the City of Albany, vulnerable populations such as persons with disabilities and victims of domestic violence, dating violence, sexual assault, and stalking represent a significant portion of households in need of housing assistance. Based on available demographic and housing data, it is estimated that approximately 1,500 to 2,500 households with a disability experience housing needs, reflecting the city's relatively high disability prevalence and the concentration of these households in lower income brackets. Many of these households rely on fixed incomes such as Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), making them particularly susceptible to housing cost burdens, substandard housing conditions, and accessibility barriers. In addition, an estimated 300 to 600 households annually are impacted by domestic violence and related crimes and require housing assistance, often on an emergency or transitional basis. These households are predominantly female-headed households with children or single individuals fleeing unsafe living environments.

What are the most common housing problems?

The data on housing conditions in the City of Albany indicates that the primary challenges are related to affordability rather than physical deficiencies, especially for renters. The most pressing issue is the extreme cost burden, with 4,625 renter households allocating over 50% of their income to housing costs, including a significant number (2,920 households) earning at or below 30% of the Area Median Income (AMI). Furthermore, an additional 3,085 renter households face moderate cost burden (spending more than 30% of their income), highlighting the widespread pressure on affordability. In contrast, physical housing issues, such as substandard living conditions, affect only 314 renter households and 45 homeowner households, while overcrowding, though affecting a smaller group, still impacts a notable number of renters (195 severely overcrowded and 185

overcrowded households). Although homeowner housing issues are less common overall, they remain significant, particularly concerning cost burden, with 1,090 homeowners experiencing severe cost burden and 1,105 facing moderate cost burden. Additionally, 385 renter households and 165 homeowner households report having zero or negative income, putting them at a high risk of housing instability. In summary, the data clearly show that housing affordability—especially for extremely low-income renters—represents the most significant housing challenge in Albany, far surpassing concerns related to housing quality or overcrowding.

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

Yes—housing problems in the City of Albany disproportionately affect certain populations, with extremely low-income renters (0–30% AMI) experiencing the most severe and widespread challenges. This group accounts for the largest share of households facing severe cost burden, substandard housing conditions, and overcrowding. Renters overall are significantly more impacted than homeowners across every category, particularly in affordability, where thousands of renter households pay more than 30%–50% of their income toward housing.

Among household types, single-person households, small family households, and non-family households are especially vulnerable, as they often rely on a single income and have less financial flexibility to absorb rising housing costs. Additionally, households with zero or negative income face extreme housing instability and are at the highest risk of homelessness. Other disproportionately affected populations include elderly individuals living alone, persons with disabilities, and minority households, who are more likely to have fixed or limited incomes and face barriers to accessing safe, affordable housing.

In contrast, homeowners—particularly those in higher income brackets—experience fewer housing problems overall, though some still face cost burdens. Overall, the data indicate that housing affordability challenges are most acute among the lowest-income renter households, making them the primary target for housing assistance and policy interventions.

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

Low-income individuals and families are disproportionately represented among extremely low-income renter households (0–30% AMI), which, as demonstrated in the housing needs assessment, experience the highest rates of severe cost burden (paying more than 50% of income toward housing), overcrowding, and housing instability. Many households within these groups also report zero or negative income, further compounding their risk of homelessness. The intersection of disability, poverty, and safety concerns creates multiple barriers to obtaining and maintaining stable housing, including limited availability of accessible units, lack of affordable rental options,

and the need for supportive services such as case management, healthcare, and trauma-informed care.

In the City of Albany, formerly homeless individuals and families participating in Rapid Re-Housing (RRH) programs face significant challenges as they approach the end of their assistance. While RRH is effective in quickly stabilizing households, many participants remain extremely low-income (0–30% AMI) at program exit and continue to experience a gap between wages and local housing costs. As a result, the primary need for this population is ongoing housing affordability, as many households are unable to sustain market-rate rents without continued subsidy.

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:

In the City of Albany, GA the at-risk population is defined as households earning below 30% of Area Median Income (AMI), individuals experiencing or at risk of chronic homelessness, and survivors of domestic violence. This population includes families with children, elderly individuals, and persons with disabilities who face significant barriers to securing and maintaining stable housing, as well as accessing essential supportive services. To estimate the size and characteristics of this population, the City utilizes data from local service providers, community surveys targeting low-income and homeless residents, the U.S. Census Bureau, regional health agencies, and the Albany Housing Authority, ensuring a comprehensive and data-informed understanding of housing and service needs.

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

In the City of Albany, various housing factors are closely associated with instability and a heightened risk of homelessness, especially among low-income renters. The primary issue is the severe burden of housing costs, with numerous households allocating over 50% of their income to rent, which leaves them with minimal ability to handle unexpected expenses or income fluctuations. This situation is worsened by a scarcity of affordable rental options, particularly smaller units that are appropriate for single individuals and small families. Poor housing conditions, such as units that lack complete plumbing or kitchen amenities, also play a role in creating instability by fostering unsafe or uninhabitable living situations. Furthermore, overcrowding—especially in lower-income households—can result in housing strain and potential displacement. The aging housing stock in the city intensifies these challenges, as older properties often need repairs that low-income tenants or landlords cannot afford. Lastly, obstacles like poor credit histories, previous evictions, and limited landlord involvement in voucher programs hinder access to stable housing alternatives, increasing the chances that at-risk households will experience cycles of homelessness.

Discussion

Families with children face additional pressures, including the need for stable school placements, childcare, and transportation, while single individuals—especially those with disabilities or chronic

health conditions—may require permanent supportive housing rather than time-limited assistance. Overall, the data and local conditions indicate that without targeted interventions—such as extended rental assistance, landlord engagement strategies, and integrated supportive services—many households exiting RRH in Albany remain at high risk of housing instability or homelessness recurrence, underscoring the need for a more flexible and continuum-based approach to housing stabilization.

As a result, there is a critical need in Albany for a coordinated housing response that includes the development of permanent supportive housing, increased availability of accessible and affordable rental units, and expanded access to emergency shelter, transitional housing, and rapid rehousing programs. Strengthening partnerships with service providers, domestic violence agencies, and healthcare organizations will be essential to effectively address the complex housing and service needs of these highly vulnerable populations.

DRAFT

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

Consistent with HUD guidance, a disproportionately greater need is identified when a racial or ethnic minority group experiences housing problems at a rate that is 10 percentage points or more above the rate for the income group. This analysis applies HUD's definition to assess disparities across populations. The four key housing problems evaluated include: (1) lack of complete kitchen facilities; (2) lack of complete plumbing facilities; (3) overcrowding, defined as more than one person per room; and (4) housing cost burden, defined as paying more than 30% of household income toward housing costs.

For the City of Albany, the 2016–2020 Comprehensive Housing Affordability Strategy (CHAS) data tables below present the percentage of households within each racial and ethnic group experiencing housing problems, categorized by HUD Area Median Income (AMI) levels. The analysis is organized across four income ranges: 0–30% AMI, 30–50% AMI, 50–80% AMI, and 80–100% AMI. Housing need in Albany is driven by both the physical condition of the housing stock and residents' ability to afford and maintain housing, including rental costs and homeownership expenses.

0%-30% of Area Median Income

Households earning 0–30% of Area Median Income (AMI) experience a high concentration of housing problems. Of the total households in this income group, 4,560 households have at least one housing problem, compared to only 885 households with no housing problems, indicating widespread housing instability among extremely low-income residents. The burden is disproportionately concentrated among Black/African American households, which account for 3,845 households with housing problems, representing most of the need in this income category. White households account for 400 households with housing problems, while Hispanic households account for 125, and other racial and ethnic groups represent a relatively small share.

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	4,560	885	0
White	400	205	0
Black / African American	3,845	665	0
Asian	15	4	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	125	0	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

Households earning 30–50% of Area Median Income (AMI) continue to face substantial housing challenges, with 3,365 households experiencing one or more housing problems, compared to 920 households with no housing problems. Similar to lower income levels, the burden is disproportionately concentrated among Black/African American households, which account for 2,680 households with housing problems, representing the majority within this income bracket. White households account for 555 households with housing problems, while smaller numbers are reported among Hispanic households (54) and Asian households (44).

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	3,365	920	0
White	555	155	0
Black / African American	2,680	745	0
Asian	44	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	54	20	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

Households earning 50–80% of Area Median Income (AMI) show a more balanced distribution between those experiencing housing problems and those who are not. A total of 2,200 households reports one or more housing problems, compared to 2,265 households with no housing problems, indicating that housing stability improves at this income level, but challenges still persist.

Black/African American households continue to represent the largest share of need, with 1,640 households experiencing housing problems, while White households account for 389 households with housing problems. Smaller numbers are observed among Hispanic (85 households), American Indian/Alaska Native (30 households), and Asian households (4 households), though Asian households show a higher proportion without housing problems.

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	2,200	2,265	0
White	389	400	0
Black / African American	1,640	1,730	0
Asian	4	60	0
American Indian, Alaska Native	30	20	0
Pacific Islander	0	0	0
Hispanic	85	15	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

Households earning 80–100% of Area Median Income (AMI) experience significantly fewer housing challenges compared to lower income groups. A total of 565 households reports one or more housing problems, while 2,250 households have no housing problems, indicating that the majority of households at this income level are relatively stable. Among those experiencing housing issues, Black/African American households account for the largest share (450 households), followed by White households (115 households), while other racial and ethnic groups report little to no housing problems in this income range.

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	565	2,250	0
White	115	410	0
Black / African American	450	1,750	0

Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	50	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

Overall, the data for the City of Albany demonstrate that housing challenges are most severe among the lowest-income households and are disproportionately experienced by minority populations, particularly Black/African American residents. While housing instability remains prevalent among lower-income groups, the level of need gradually decreases as income rises. However, even among moderate- and higher-income households, disparities persist, with minority households continuing to experience a disproportionate share of housing problems. These trends indicate that although housing stability improves with income, significant inequities remain across all income levels in Albany.

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

The Disproportionately Greater Need: Severe Housing Problems section of the Needs Assessment for the City of Albany examines the extent to which certain racial and ethnic groups experience severe housing problems at rates higher than the jurisdiction as a whole. In accordance with HUD guidance, a disproportionately greater need exists when a group’s rate of housing problems exceeds that of the overall income category by at least 10 percentage points. This section focuses on households experiencing severe housing problems, including overcrowding, lack of complete kitchen or plumbing facilities, and severe cost burden (paying more than 50% of income toward housing costs). By analyzing these conditions across income levels and demographic groups, this section identifies disparities in housing outcomes and helps inform targeted strategies to address inequities and improve housing stability for the most affected populations.

0%-30% of Area Median Income

Households earning 0–30% of Area Median Income (AMI) experience a high incidence of severe housing problems, with 3,925 households affected compared to 1,520 households without such issues, underscoring significant housing instability among extremely low-income residents. The burden is disproportionately concentrated among Black/African American households, which account for 3,280 households with severe housing problems, representing the vast majority of need in this income group. White households account for 330 households with severe housing problems, while Hispanic households account for 125, and other racial and ethnic groups represent a minimal share.

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	3,925	1,520	0
White	330	275	0
Black / African American	3,280	1,240	0
Asian	15	4	0
American Indian, Alaska Native	4	4	0
Pacific Islander	0	0	0
Hispanic	125	0	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

Households earning 30–50% of Area Median Income (AMI) experience moderate levels of severe housing problems, with 1,900 households affected compared to 2,390 households without severe housing issues, indicating improved stability relative to lower income groups. However, disparities persist, as Black/African American households account for the majority (1,360 households) of those experiencing severe housing problems, followed by White households (435 households), while other racial and ethnic groups represent smaller shares.

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	1,900	2,390	0
White	435	270	0
Black / African American	1,360	2,060	0
Asian	44	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	50	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

Households earning 50–80% of Area Median Income (AMI) experience relatively low levels of severe housing problems, with 610 households affected compared to 3,855 households without such issues, indicating improved housing stability at this income level. Among those experiencing severe housing problems, Black/African American households account for the largest share (315 households), followed by White households (184 households), while Hispanic households account

for 75 households and other racial and ethnic groups represent minimal numbers.

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	610	3,855	0
White	184	605	0
Black / African American	315	3,055	0
Asian	4	60	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	0	0
Hispanic	75	25	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

Households earning 80–100% of Area Median Income (AMI) experience minimal severe housing problems, with only 65 households affected compared to 2,750 households without such issues, indicating a high level of housing stability at this income level. Among those experiencing severe housing problems, White households account for the largest share (50 households), followed by Black/African American households (14 households), while other racial and ethnic groups report little to no severe housing issues.

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	65	2,750	0
White	50	475	0
Black / African American	14	2,180	0
Asian	0	25	0

American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	50	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*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

Overall, in the City of Albany, the data show that low-income households—including small families, seniors, and families with young children—face the greatest housing affordability and stability challenges. Severe housing problems are most prevalent among households at the lowest income levels and disproportionately impact minority populations, particularly Black/African American residents. While housing conditions improve as income increases, a notable share of lower- and moderate-income households continues to experience housing challenges, and disparities persist across racial and ethnic groups. At higher income levels, severe housing problems are significantly reduced; however, a small number of households across all groups still face ongoing housing instability.

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

Per HUD guidance, a “disproportionate need” exists when a specific racial or ethnic group experiences a housing problem at a rate at least 10 percentage points higher than the jurisdiction. In the City of Albany, the analysis of CHAS data indicates that housing cost burden is the most significant barrier for households at or below 30% of Median Family Income (MFI). The data compare households spending 30% or less of their income on housing with those exceeding this threshold and show that a substantial number of households are cost burdened. Contributing factors include limited employment opportunities, gaps in education and job skills, and lack of reliable transportation, all of which constrain income growth and housing affordability.

Across income categories, patterns of disproportionate need vary; however, in several cases, White households show disproportionately greater need in terms of severe housing problems, while housing cost burden affects a broad range of racial and ethnic groups, including White, Asian, and Hispanic households. Income stability plays a critical role in housing affordability, as it determines a household’s ability to meet ongoing expenses such as rent or mortgage payments and utilities. It is also a key factor used by lenders and landlords to assess a household’s capacity to sustain housing over time. The widely accepted standard that households should spend no more than 30% of income on housing costs—originally established through federal housing policy and reinforced by subsequent legislation—remains a benchmark for identifying cost burden and assessing housing need.

Housing Cost Burden

In the City of Albany, housing cost burden affects a substantial portion of households, particularly among lower-income and minority populations. While 16,845 households spend 30% or less of their income on housing, a combined 10,670 households are cost-burdened, including 4,645 households paying 30–50% and 6,025 households paying more than 50% of their income toward housing costs. Additionally, 670 households report no or negative income, placing them at extreme risk of housing instability. The burden is disproportionately concentrated among Black/African American households, which account for most cost-burdened households (3,895 moderate and 4,555 severe cost burden), followed by White households and smaller shares among other racial and ethnic groups.

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,845	4,645	6,025	670
White	5,315	654	985	130
Black / African American	10,860	3,895	4,555	530

Asian	155	0	65	4
American Indian, Alaska Native	40	30	4	4
Pacific Islander	4	0	0	0
Hispanic	290	45	215	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

In the City of Albany, housing cost burden represents a clear case of disproportionately greater need, particularly among minority and low-income households. HUD defines disproportionate need as occurring when a racial or ethnic group experiences housing problems at a rate at least 10 percentage points higher than the jurisdiction overall. Analysis of local data shows that while a majority of households are able to maintain housing costs at or below 30% of income, a significant number—over 10,000 households—are cost-burdened, with more than half of those experiencing severe cost burden (greater than 50%). This burden is most heavily concentrated among Black/African American households, who represent the largest share of both moderately and severely cost-burdened households and exceed their proportion of the overall population. Other groups, including Hispanic and White households, also experience cost burden, though at lower overall levels. These disparities are closely tied to differences in income, employment opportunities, and access to affordable housing, and they highlight persistent inequities in housing affordability. Overall, the data demonstrate that housing cost burden is not evenly distributed across populations in Albany, and targeted strategies are needed to address the disproportionate impact on vulnerable groups.

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?

In Albany, Ga an analysis of CHAS data reveals that there is a disproportionately higher need across various income categories, although the patterns differ by income level and housing issues. For households earning 0–30% of Area Median Income (AMI), housing problems are prevalent among all groups; however, Black/African American households face a disproportionately larger share of these issues, which reflects their significant presence in this income bracket and their higher rates of cost burden and substandard living conditions.

In the 30–50% AMI range, disparities continue, with Black/African American households still encountering housing problems at rates that surpass those of the overall income group, especially regarding cost burden and severe housing challenges. At the 50–80% AMI level, while overall housing conditions show improvement, some disproportionate needs persist, particularly among minority households, although the gap is narrower compared to lower income levels. In the 80–100% AMI category, housing issues are generally less prevalent, and the disproportionate need is less noticeable, though minor disparities may still be present among certain groups. In some instances, White households may exhibit disproportionately greater need in specific problem areas, such as severe housing issues, depending on the dataset and metrics applied.

In summary, the data indicates that the most significant disproportionate need is found in the lowest income categories, where housing problems are most acute, and minority households—especially Black/African American residents—are the most impacted.

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

Households facing a significantly higher demand may encounter additional requirements, such as affordable housing in opportunity-rich areas (for instance, near public transportation) and access to further supportive services. For residents with low to moderate incomes, income remains the primary necessity. Furthermore, housing issues and severe housing challenges can impact individuals with disabilities. This demographic encompasses those with mental health conditions, as well as individuals with physical, intellectual, and developmental disabilities. These persons often experience some of the lowest income levels and the most critical housing needs. Income inequality is also evident in:

- Children from low-income families
- Individuals with disabilities who receive Supplemental Security Income (SSI)
- Seniors living on fixed incomes
- Families led by single parents and households
- Households managed by seasonal or temporary workers
- Individuals with low levels of education
- Individuals with limited proficiency in English

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

Yes, in the City of Albany, Ga racial and ethnic groups experiencing disproportionately greater housing need are not evenly distributed across the community but are more concentrated in specific neighborhoods. Black/African American households, who represent most households with housing problems, are more heavily concentrated in areas of East and South Albany, including neighborhoods with higher poverty rates, older housing stock, and limited access to economic opportunities. These areas tend to have a higher prevalence of cost-burdened renters, substandard housing conditions, and overcrowding, which contribute to increased housing instability.

In contrast, White households are more dispersed throughout the city but are more commonly located in Northwest and suburban-adjacent areas, where housing conditions and income levels are generally more stable, though pockets of need still exist. Hispanic and other minority populations are smaller in number but are often concentrated in specific corridors or neighborhoods where affordable rental housing is available, sometimes overlapping with areas experiencing higher housing stress.

Overall, the geographic distribution of housing need in Albany reflects broader patterns of economic segregation and historical disinvestment, with the most significant housing challenges concentrated in neighborhoods with higher shares of minority and low-income residents. These patterns highlight the importance of place-based strategies, including targeted investment in housing rehabilitation, affordable housing development, and supportive services in the areas of greatest need.

NA-35 Public Housing - 91.205 (b)

Introduction

The Albany Housing Authority (AHA) serves as the primary provider of affordable housing in the City of Albany, working to ensure that low- and moderate-income residents have access to safe, decent, and affordable housing. The Authority’s mission is to improve the quality of life for residents by providing housing opportunities and supportive services that promote self-sufficiency and community stability. To achieve this mission, AHA focuses on key goals that include preserving and revitalizing its housing portfolio, expanding affordable housing options, enhancing resident services, and fostering partnerships that support economic mobility and neighborhood revitalization. Through these efforts, the Authority plays a critical role in addressing housing needs and strengthening the overall well-being of Albany’s communities.

Totals in Use

In the City of Albany, most assisted housing resources are focused on public housing, which currently has 1,106 units in operation. The application of other federal assistance programs is minimal, with only 57 vouchers being utilized, all of which are tenant-based. There is no use of certificates, moderate rehabilitation units, project-based vouchers, or specialized vouchers like Veterans Affairs Supportive Housing (VASH), Family Unification Program (FUP), or disability-specific vouchers. This distribution reflects a strong dependence on conventional public housing, with a relatively scarce availability of adaptable, tenant-based rental assistance options.

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,106	57	0	57	0	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

In the City of Albany, public housing residents have an average annual income of approximately \$11,484, while voucher-assisted households average slightly higher at \$12,411, reflecting the extremely low-income status of participants. The average length of stay is relatively long—about 6 years in public housing and 7 years for voucher holders—indicating limited turnover and ongoing affordability challenges. Households are generally small, with an average size of two persons across both program types. A portion of residents entered housing from homelessness (7 public housing households and 1 voucher household), while vulnerable populations are also represented, including 209 elderly households and 224 households with disabilities in public housing, compared to smaller numbers among voucher holders. Notably, all households in both programs report a need for accessibility features (1,106 in public housing and 57 voucher households), highlighting a significant demand for accessible housing. There are no reported participants in HIV/AIDS or domestic violence-specific programs within these categories. Overall, the data reflect a population with very low incomes, long-term housing needs, and a high demand for accessible units and supportive services.

	Certificate	Mod-Rehab	Program Type		Project - based	Tenant - based	Special Purpose Voucher	
			Public Housing	Vouchers Total			Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,484	12,411	0	12,411	0	0
Average length of stay	0	0	6	7	0	7	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	7	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	209	3	0	3	0	0
# of Disabled Families	0	0	224	11	0	11	0	0
# of Families requesting accessibility features	0	0	1,106	57	0	57	0	0

# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	0
# of DV victims	0	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

In the City of Albany, Ga public housing and voucher program participants are overwhelmingly Black/African American, with 1,066 households in public housing and 53 voucher households, representing the vast majority of assisted households. In comparison, White households account for a much smaller share, with 38 in public housing and 4 receiving vouchers, while representation from other racial groups is minimal or nonexistent. This distribution highlights a significant racial concentration within federally assisted housing programs, reflecting broader patterns of income disparity and housing need within the community.

Race	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
White	0	0	38	4	0	4	0	0	0	
Black/African American	0	0	1,066	53	0	53	0	0	0	
Asian	0	0	0	0	0	0	0	0	0	
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0	
Pacific Islander	0	0	2	0	0	0	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

The ethnicity of residents in federally assisted housing programs is overwhelmingly non-Hispanic, with 1,101 public housing households and 57 voucher households identified as not Hispanic. In contrast, only 5 public housing households are identified as Hispanic, and there are no Hispanic households reported in the voucher programs. This distribution indicates that Hispanic residents represent a very small share of assisted housing participants, while the vast majority of households served are non-Hispanic.

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type			Special Purpose Voucher		
				Vouchers Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	0	0	0	0	0	0
Not Hispanic	0	0	1,101	57	0	57	0	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:

Public housing tenants and applicants on the waiting list for accessible units have significant and specialized housing needs driven by a high prevalence of elderly residents and persons with disabilities. Many current tenants live on fixed and extremely low incomes, limiting their ability to secure or modify housing in the private market. As a result, there is a strong demand for units that include accessibility features such as wheelchair ramps, wider doorways, grab bars, roll-in showers, and other ADA-compliant modifications. The data also indicate that a substantial number of households have already requested accessibility accommodations, underscoring both current unmet need and future demand.

Applicants on the waiting list for accessible units often face long wait times, during which they may be living in housing that is unsafe or unsuitable for their physical needs, including units with barriers that restrict mobility or increase the risk of injury. In addition to physical modifications, these households frequently require supportive services, including access to healthcare, in-home assistance, and transportation. The limited supply of accessible public housing units, combined with aging housing stock and increasing demand, creates a gap that leaves many vulnerable residents at risk of housing instability. Overall, there is a critical need to expand the inventory of accessible units, prioritize modifications to existing housing, and strengthen partnerships with service providers to ensure that tenants and applicants with disabilities can obtain and maintain safe, appropriate housing.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The number and type of families on waiting lists for housing assistance reflect a significant gap between need and available resources. The Albany Housing Authority maintains multiple waiting lists, including one centralized waiting list for the Housing Choice Voucher (Section 8) program and more than 20 waiting lists for public housing and project-based units. Currently, the Housing Choice Voucher waiting list is closed, with only a limited number of applicants (approximately 100 pre-applications) selected through a lottery when it was last open, reflecting extremely high demand and constrained funding. In contrast, the public housing waiting list remains open for certain unit types, particularly 1–4-bedroom units, and serves a mix of families with children, elderly households, persons with disabilities, veterans, and homeless individuals, with preferences given to these groups. Based on available program and demographic data, most applicants are extremely low-income households, including single-parent families (predominantly female-headed), elderly individuals, and disabled persons, many of whom face long wait times (averaging over a year for public housing placements) due to limited turnover and supply.

The most immediate needs of public housing residents and Housing Choice Voucher holders in Albany center on affordability, housing availability, and supportive services. Residents typically have very low incomes (often below 30% AMI) and remain in assisted housing for extended periods, indicating limited pathways to self-sufficiency. There is a critical need for additional affordable rental units, particularly those that are accessible and suitable for families and persons with disabilities, as well as increased availability of tenant-based vouchers, which are currently extremely limited. Voucher holders also face barriers in the private market, including limited landlord participation, credit challenges, and rising rents, which make it difficult to successfully lease units even when assistance is available. Additionally, both public housing residents and voucher households require supportive services, including employment assistance, transportation, childcare, healthcare access, and case management, to maintain housing stability. Overall, the data indicate that demand for housing assistance far exceeds supply in Albany, and expanding both housing resources and supportive services is essential to meeting the needs of vulnerable households.

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

The needs of public housing residents and Housing Choice Voucher holders are more acute and complex than those of the population at large, though they reflect many of the same underlying challenges. Across the broader population, the primary housing issue is affordability, with a significant number of households experiencing cost burden. However, for assisted households, these challenges are intensified due to extremely low incomes (typically at or below 30% AMI), which limit their ability to secure or maintain housing without subsidy.

While the general population may struggle with rising housing costs or aging housing stock, public housing tenants and voucher holders are more likely to face multiple, overlapping barriers, including fixed incomes, disabilities, limited employment opportunities, and higher reliance on supportive services. Additionally, these households often require accessible units, deeper rental subsidies, and long-term assistance, whereas moderate- and higher-income households may only need short-term or market-based solutions. Another key difference is housing choice and availability—voucher holders, for example, frequently encounter barriers such as limited landlord participation and tight rental markets, which are less restrictive for the general population.

Discussion

Overall, although affordability and housing quality are concerns citywide, assisted households experience these issues at a much greater severity and with fewer alternatives, making them more vulnerable to housing instability and homelessness. This underscores the need for targeted interventions, including expanded rental assistance, accessible housing, and integrated supportive services, beyond what is required for the broader population.

NA-40 Homeless Needs Assessment - 91.205 (c)

Introduction:

The Homeless Needs Assessment section of the City of Albany's Consolidated Plan provides a comprehensive overview of the nature and extent of homelessness within our community. By analyzing recent data—including Point-in-Time (PIT) counts, shelter utilization metrics, and direct input from the local Continuum of Care (CoC) and community stakeholders—this section identifies critical gaps in the existing housing and service delivery systems. It specifically examines the unique challenges and housing needs of vulnerable subpopulations in Albany, including chronically homeless individuals, veterans, unaccompanied youth, and families with children. Ultimately, the insights gathered in this assessment serve as the foundation for the City's strategic priorities, guiding the effective allocation of federal and local resources to prevent homelessness, expand emergency shelter capacity, and accelerate pathways to permanent, affordable housing. The following section provides a general assessment of the City's homeless population and its needs. The U.S. Department of Housing and Urban Development (HUD) uses the following categories to define homelessness:

- **Literally Homeless:**
 - Sheltered Homeless: lives in emergency shelter, transitional housing for the homeless or a hotel or motel with the stay being paid for by an organization.
 - Unsheltered Homeless: lives in a car, park, abandoned building, encampment, dilapidated building, on the sidewalk, or similar location.
- **Imminently Homeless**: is facing loss of housing within two weeks, has no subsequent residence identified, and lacks the resources or support networks needed to obtain other permanent housing.
- **Other Homeless**: in jail, a hospital, or a detox program, but would otherwise have been homeless.
- **Fleeing/Attempting to Flee Domestic Violence**: Is fleeing, or is attempting to flee, domestic violence; has no other residence; and lacks the resources or support networks to obtain other permanent housing.

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):

Detailed local data on the number of persons becoming and exiting homelessness each year, as well as the length of time individuals experience homelessness, is not consistently available at the jurisdiction level. However, based on information from the Georgia Balance of State Continuum of Care (BoS CoC), Point-in-Time (PIT) counts, and input from local service providers, the City of Albany can describe general trends across key population groups.

Chronically Homeless Individuals and Families

Chronically homeless individuals often experience prolonged or repeated episodes of homelessness and typically face complex challenges, including behavioral health conditions and extremely low incomes. Without access to permanent supportive housing and coordinated services, this population is more likely to experience longer durations of homelessness.

Families with Children

Families experiencing homelessness are often impacted by economic instability, housing cost burden, and unexpected financial hardships. While many families access emergency or transitional housing, they may experience recurring episodes of homelessness due to limited affordable housing and ongoing financial challenges.

Veterans and Their Families

Veterans are supported through a combination of local providers and federal programs; however, some continue to face barriers to stable housing, particularly those with disabilities or limited income. Targeted programs have helped reduce the duration of homelessness for some veterans.

Unaccompanied Youth

Unaccompanied youth face unique challenges, including lack of family support and limited access to resources. This population may experience both sheltered and unsheltered homelessness and is at increased risk of ongoing instability without targeted outreach and services.

Overall, homelessness in Albany is driven by housing affordability, economic instability, and limited access to supportive services. While precise data on inflow, outflow, and duration is limited, available information indicates that individuals with

the greatest barriers to housing—particularly extremely low-income households—are more likely to experience longer periods of homelessness.

DRAFT

Nature and Extent of Homelessness: (Optional)

Based on regional data from the Georgia Balance of State Continuum of Care (BoS CoC), Point-in-Time (PIT) counts, and input from local service providers, the following estimates reflect the general distribution of sheltered and unsheltered populations in the City of Albany. These estimates are intended to illustrate trends and disparities and may not represent exact counts.

Race:	Sheltered:	Unsheltered (optional)
Black or African American	65-75%	65-75%
White	20-30%	<1%
Asian	<1%	<1%
American Indian or Alaska Native	<1%	<1%
Native Hawaiian or Pacific Islander	<1%	<1%
Multiple Races	2-5%	2-5%
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic/Latino	3-7%	3-7%
Non-Hispanic/Non-Latino	93-97%	93-97%

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

Albany experiences a notably high poverty rate (historically hovering around 30%), which disproportionately impacts households with children. It is estimated that between 1,200 and 1,500 families with children in Albany are currently experiencing severe housing problems, primarily driven by severe housing cost burden (paying more than 50% of their income on rent and utilities). While concerted efforts by the local CoC and the VA (through the HUD-VASH program) have significantly reduced veteran homelessness, a persistent need remains. It is estimated that 150 to 200 veteran households in Albany are currently facing housing insecurity or severe cost burdens.

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

Homelessness in the City of Albany disproportionately impacts minority populations, particularly Black or African American individuals. Based on regional data from the Georgia Balance of State Continuum of Care (BoS CoC), Point-in-Time (PIT) counts, and input from local service providers, Black or African American individuals represent the majority of persons experiencing homelessness in both sheltered and unsheltered settings.

White individuals also experience homelessness but at lower overall rates, while other racial groups—including Asian, American Indian or Alaska Native, Native Hawaiian or Pacific Islander, and individuals identifying as multiple races—represent a small share of the total homeless population.

By ethnicity, the majority of individuals experiencing homelessness in Albany are non-Hispanic/non-Latino, with Hispanic/Latino individuals representing a smaller portion of the population. These patterns are consistent with broader demographic and economic trends in the community, including disparities in income, employment opportunities, and access to affordable housing.

Overall, the data indicate that homelessness in Albany is closely tied to poverty and housing affordability challenges, with minority and extremely low-income households experiencing the greatest need.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the City of Albany, homelessness includes both sheltered individuals—those residing in emergency shelters or transitional housing—and unsheltered individuals living in places not meant for human habitation, such as vehicles, abandoned buildings, or outdoor locations.

The majority of individuals experiencing homelessness in Albany are served through sheltered settings, supported by local nonprofit providers and regional Continuum of Care (CoC) resources. However, a portion of the population remains unsheltered, often due to barriers such as limited shelter capacity, behavioral health needs, or difficulty accessing services.

Unsheltered individuals tend to experience more severe and complex challenges, including chronic homelessness, physical and mental health conditions, and limited access to supportive services. Sheltered populations, while having access to temporary housing and services, still face significant barriers to securing permanent housing, including limited availability of affordable units and ongoing financial instability.

Both sheltered and unsheltered homelessness in Albany are driven primarily by housing cost burden, lack of affordable housing, and economic hardship. The City works in coordination with the Georgia Balance of State CoC and local service providers to identify individuals experiencing homelessness, assess their needs, and connect them to housing and supportive services through coordinated entry and outreach efforts.

Discussion:

Not Applicable.

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

Introduction

This section examines the characteristics and needs of non-homeless special populations in the City of Albany who may require supportive services to maintain stable housing and quality of life. These populations include the elderly and frail elderly; persons with disabilities (mental, physical, and developmental); individuals living with HIV/AIDS and their families; persons with substance use disorders; victims of domestic violence; individuals with a criminal history; persons with limited English proficiency; and those who are transportation disadvantaged. Households within these groups often face additional challenges that impact their ability to maintain independence, including barriers related to communication, mobility, access to healthcare, supervision, and ongoing medical or supportive care needs.

Albany has a diverse population with a significant number of residents experiencing one or more of these conditions, many of whom are also low- to extremely low-income. Understanding the unique characteristics of these populations is critical to identifying gaps in housing and supportive services and ensuring that resources are effectively aligned to meet their needs. Tailored strategies that integrate affordable housing, accessibility improvements, and coordinated supportive services are essential to helping these individuals and families remain safely housed and fully engaged in the community.

Describe the characteristics of special needs populations in your community:

In the City of Albany, special needs populations represent a significant share of residents who require a combination of affordable housing and supportive services to maintain stability. These populations often face overlapping challenges related to income, health, and access to services, which influence both their housing situations and overall quality of life.

Elderly and Frail Elderly:

Albany has a notable population of older adults, many of whom live on fixed incomes such as Social Security. Frail elderly residents often experience declining health, mobility limitations, and increased need for assistance with daily activities. Many live alone, increasing their risk of isolation and housing instability. Key needs include accessible housing, home modifications, proximity to healthcare, and supportive services such as in-home care and transportation.

Persons with Disabilities (Physical, Mental, Developmental):

A significant portion of Albany's population lives with disabilities, many relying on SSI or SSDI, which limits housing affordability. Individuals may face barriers such as lack of accessible units, limited employment opportunities, and the need for ongoing medical or behavioral health support. Those with developmental or mental health conditions may require supervised or supportive housing environments, as well as case management and access to healthcare services.

Persons Living with HIV/AIDS and Their Families:

Individuals living with HIV/AIDS often experience chronic health challenges, stigma, and financial instability. Many depend on assistance programs such as HOPWA and require stable, affordable housing linked with healthcare access, medication management, and supportive services. Housing stability is critical for maintaining treatment adherence and overall health outcomes.

Persons with Alcohol or Drug Addiction:

Residents experiencing substance use disorders often face cycles of housing instability, unemployment, and health issues. Many may be transitioning from treatment programs or the criminal justice system and require transitional housing, recovery-oriented supportive housing, and access to counseling and rehabilitation services. Stable housing is a key factor in long-term recovery.

Victims of Domestic Violence, Dating Violence, Sexual Assault, and Stalking:

Survivors often need immediate access to safe, confidential housing, such as emergency shelters or transitional housing. Many are female-headed households with children and may have limited financial resources due to disrupted employment or economic control by an abuser. In addition to housing, they require legal assistance, counseling, and supportive services to regain independence and long-term stability.

Persons with a Criminal Record (Reentry Population):

Individuals reentering the community after incarceration face significant barriers to housing, including background checks, landlord restrictions, and limited employment opportunities. These barriers often result in unstable or temporary housing situations. This population benefits from reentry housing programs, job training, and supportive services to reduce recidivism and promote stability.

Persons with Limited English Proficiency (LEP):

Although a smaller population in Albany, individuals with limited English proficiency may face barriers in accessing housing, employment, and services due to language differences. This can limit their understanding of tenant rights, lease agreements, and available assistance programs. Needs include language access services, culturally competent outreach, and navigation assistance.

Transportation-Disadvantaged Persons:

Many low-income residents in Albany lack access to reliable transportation, which limits their ability to access employment, healthcare, childcare, and essential services. This is especially challenging in areas with limited public transit options. These households benefit from housing located near employment centers and services, as well as improved transportation options.

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

The housing and supportive service needs of special populations—including the elderly, persons with disabilities, individuals with substance use disorders, survivors of domestic violence, persons with HIV/AIDS, individuals reentering the community, and other vulnerable groups—are centered on affordability, accessibility, stability, and access to coordinated services. Many of these households are extremely low-income (0–30% AMI) and require deeply subsidized housing options, such as public housing, Housing Choice Vouchers, or permanent supportive housing. A critical need is the availability of accessible units, including those with physical modifications (e.g., ramps, grab bars, widened doorways) for persons with mobility limitations, as well as units located near healthcare and essential services for elderly residents. Additionally, there is a strong need for emergency shelter, transitional housing, and rapid rehousing programs, particularly for survivors of domestic violence and individuals exiting homelessness or institutional settings.

Supportive service needs vary by population but commonly include case management, healthcare and behavioral health services, substance use treatment, employment and job training, transportation assistance, childcare, and legal services. For example, elderly and disabled households often require in-home care and medical support, while survivors of domestic violence need trauma-informed services and safety planning, and individuals with substance use disorders benefit from recovery-oriented housing and counseling services. Those with limited English proficiency require language access and navigation services, and individuals with criminal records often need reentry support and employment assistance to secure stable housing.

These needs are determined through a combination of quantitative and qualitative data sources, including HUD-provided datasets such as the Comprehensive Housing Affordability Strategy (CHAS), Point-in-Time (PIT) counts, and Homeless Management Information System (HMIS) data, as well as waiting list data from the Albany Housing Authority. Additional insight is gathered through community engagement efforts, including stakeholder consultations, service provider input, public meetings, and surveys of residents and nonprofit organizations. Local agencies, Continuum of Care partners, healthcare providers, and advocacy groups contribute on-the-ground knowledge of service gaps and emerging needs. Together, these data sources and engagement efforts provide a comprehensive understanding of the scale, type, and geographic distribution of need, allowing the City to align housing strategies and supportive services with the specific challenges faced by its most vulnerable populations.

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

Within the Eligible Metropolitan Statistical Area (EMSA) that includes the City of Albany, the population of persons living with HIV/AIDS (PLWHA) and their families represents a relatively small but highly vulnerable group with distinct housing and service needs. While exact counts vary by year, regional public health data from the Georgia Department of Public Health indicate that Southwest Georgia, including Albany and surrounding counties, continues to experience elevated

rates of HIV prevalence compared to national averages, with a disproportionate impact on low-income and minority populations, particularly Black/African American residents.

The population is characterized largely by adults of working age, though there are also households with dependent children and some aging individuals living longer with HIV due to advances in treatment. Many individuals living with HIV/AIDS in the EMSA have very low incomes, often relying on disability benefits or part-time employment, and face additional barriers such as stigma, limited access to healthcare, and unstable housing conditions. A subset of this population may also experience co-occurring challenges, including mental health conditions, substance use disorders, or histories of homelessness, which further increase their vulnerability.

Housing stability is a critical issue for this population, as it directly impacts health outcomes and treatment adherence. Many households require affordable, stable housing linked with supportive services, including access to medical care, case management, transportation, and medication assistance. Programs such as the Housing Opportunities for Persons with AIDS (HOPWA) play a key role in addressing these needs, though resources are limited relative to demand. Overall, the population of persons with HIV/AIDS in the Albany EMSA is disproportionately low-income, predominantly minority, and highly dependent on integrated housing and healthcare supports, underscoring the importance of coordinated regional strategies to maintain housing stability and improve health outcomes.

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))

Not applicable

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

In the City of Albany, the need for public facilities is closely tied to addressing the challenges associated with low-income populations, aging infrastructure, and community resilience. Many neighborhoods—particularly those with higher concentrations of low- and moderate-income households—require improvements and modernization of existing public facilities, including community centers, health clinics, parks, and public service buildings. These facilities often serve as critical access points for essential services such as workforce development, youth programming, senior services, and health and wellness resources.

A key need in Albany is the rehabilitation and expansion of community and neighborhood facilities to better serve vulnerable populations, including elderly residents, persons with disabilities, and youth. This includes ensuring facilities are ADA-compliant and accessible, as well as equipped to provide technology access, educational programming, and social services. Additionally, there is a need for enhanced public safety facilities, including police and fire stations, particularly in underserved areas, to ensure timely emergency response and community engagement.

Albany also faces ongoing challenges related to healthcare access, highlighting the importance of supporting public health facilities and clinics, especially those serving uninsured or underinsured residents. Investments in recreational facilities and parks are also needed to improve quality of life, promote public health, and provide safe spaces for youth and families. Furthermore, the city's history of natural disasters, including severe storms and flooding, underscores the need for resilient infrastructure and emergency shelters, as well as facilities that can serve dual purposes during disaster response.

How were these needs determined?

To determine public facility needs in the City of Albany, multiple data sources and stakeholder input were utilized as part of the Consolidated Plan development process. The City engaged residents, local departments, surrounding county partners, and private and nonprofit service providers to gather comprehensive feedback on community needs. In addition, Albany conducted a resident needs survey using an online platform, SurveyMonkey, to ensure broad and accessible participation. This platform was selected for its mobile-friendly design, allowing residents to complete the survey via computers, tablets, or smartphones. To promote inclusivity and reach a diverse population, the survey was made available in both English and Spanish, ensuring that feedback reflected the perspectives of a wide range of community stakeholders.

Describe the jurisdiction's need for Public Improvements:

In the City of Albany, the need for public improvements is driven by aging infrastructure, persistent flooding risks, and the need to better serve low- and moderate-income neighborhoods. A primary need is the rehabilitation and expansion of stormwater and drainage systems, particularly in areas historically impacted by flooding, to reduce property damage and improve resilience during severe

weather events. Many neighborhoods also require street and sidewalk improvements, including paving, resurfacing, and the installation of ADA-compliant sidewalks and curb ramps to enhance safety and accessibility for pedestrians, especially seniors and persons with disabilities.

There is also a significant need for water and sewer system upgrades, including the replacement of aging lines and improvements to ensure reliable service and environmental compliance. In some areas, street lighting enhancements are needed to improve visibility, reduce crime, and increase overall neighborhood safety. Additionally, Albany would benefit from neighborhood revitalization efforts, including beautification, blight removal, and infrastructure improvements that support reinvestment and stabilize communities.

Public improvements are particularly critical in low- and moderate-income areas, where infrastructure deficiencies are more prevalent, and residents have fewer resources to address them independently. Overall, Albany's needs focus on modernizing essential infrastructure, improving safety and accessibility, and increasing resilience, all of which are key to supporting long-term community development and quality of life.

How were these needs determined?

To determine public improvement needs in the City of Albany, multiple data sources and stakeholder input were utilized as part of the Consolidated Plan development process. The City engaged residents, local departments, surrounding county partners, and private and nonprofit service providers to gather comprehensive feedback on community needs. In addition, Albany conducted a resident needs survey using an online platform, SurveyMonkey, to ensure broad and accessible participation. This platform was selected for its mobile-friendly design, allowing residents to complete the survey via computers, tablets, or smartphones. To promote inclusivity and reach a diverse population, the survey was made available in both English and Spanish, ensuring that feedback reflected the perspectives of a wide range of community stakeholders.

Describe the jurisdiction's need for Public Services:

The need for public services is significant and closely tied to the community's high proportion of low- and moderate-income households, as well as populations with complex social and economic challenges. A primary need is for workforce development and employment services, including job training, skills development, and career placement programs that align with local industry demand and help residents increase income and achieve housing stability. Complementing this is the need for youth services, including after-school programs, mentoring, and educational support, particularly in underserved neighborhoods where children may lack access to safe and structured environments.

There is also a strong demand for services for the elderly and persons with disabilities, including in-home assistance, transportation, meal programs, and access to healthcare and case management. Many residents require health and behavioral health services, including mental health counseling and substance use treatment, to address barriers to stability and self-sufficiency.

Additionally, transportation services remain a critical need, as limited access to reliable transit restricts residents' ability to reach employment, healthcare, and essential services.

Support is also needed for homelessness prevention and housing stability services, including rental assistance, financial counseling, and legal aid, particularly for households at risk of eviction. Services for survivors of domestic violence—such as emergency shelter, counseling, and legal advocacy—are also essential. Furthermore, Albany has a need for language access and outreach services to support residents with limited English proficiency in navigating available resources.

How were these needs determined?

To determine public service needs in the City of Albany, multiple data sources and stakeholder input were utilized as part of the Consolidated Plan development process. The City engaged residents, local departments, surrounding county partners, and private and nonprofit service providers to gather comprehensive feedback on community needs. In addition, Albany conducted a resident needs survey using an online platform, SurveyMonkey, to ensure broad and accessible participation. This platform was selected for its mobile-friendly design, allowing residents to complete the survey via computers, tablets, or smartphones. To promote inclusivity and reach a diverse population, the survey was made available in both English and Spanish, ensuring that feedback reflected the perspectives of a wide range of community stakeholders.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis for the City of Albany is to provide a clear understanding of the economic and housing environment in which the City will administer its programs throughout the Consolidated Plan period. Albany's housing market reflects modest growth and ongoing revitalization efforts, influenced by key sectors such as healthcare, education, and regional economic development initiatives. These factors, along with public and private investment, continue to shape local housing demand, affordability, and development patterns. In conjunction with the Needs Assessment, the Market Analysis serves as the foundation for the Strategic Plan and guides the development of programs and projects to be implemented.

The Housing Market Analysis provides information on:

- Key characteristics of Albany's housing market, including housing supply, demand, condition, and cost
- The availability of housing to serve persons with disabilities and other special needs populations
- The condition and needs of public and assisted housing
- An overview of facilities, housing, and services for persons experiencing homelessness
- Regulatory and policy barriers that may impact affordable housing development
- Significant characteristics of the City's local economy and workforce

Together, these components provide a comprehensive picture of Albany's housing and economic conditions, helping to inform targeted strategies to address community needs.

MA-10 Housing Market Analysis: Number of Housing Units - 91.210(a)&(b)(2)

Introduction

This section examines the total number of units, occupancy status, and types of housing structures to better understand the balance between supply and demand. It also evaluates how the existing inventory supports different household types, including renters and homeowners, and identifies trends in housing availability across the city. Understanding the number and mix of housing units is essential for assessing whether the current supply can meet the needs of Albany’s population and for informing strategies to expand, preserve, and diversify housing options.

All residential properties by number of units

The residential housing market is primarily composed of single unit detached homes, which represent 58% (19,665 units) of all properties, indicating a predominantly low-density, single-family housing environment. Multifamily housing constitutes a considerable part of the inventory, with 2–4-unit buildings accounting for 24% (8,120 units), while larger developments—5–19 units (9%) and 20+ units (3%)—together enhance the rental housing supply. Attached single-family units make up a smaller portion at 4% (1,290 units), and mobile homes along with similar housing types represent 2% (690 units) of the overall total.

Property Type	Number	%
1-unit detached structure	19,665	58%
1-unit, attached structure	1,290	4%
2-4 units	8,120	24%
5-19 units	3,005	9%
20 or more units	855	3%
Mobile Home, boat, RV, van, etc	690	2%
Total	33,625	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

The distribution of housing units by bedroom size differs notably between owners and renters. Among homeowners, the vast majority (88% or 9,975 units) have three or more bedrooms, reflecting a predominance of larger, family-oriented homes, while only a small share has two bedrooms (12%) and virtually none have one or no bedrooms. In contrast, renter-occupied units are more evenly distributed, with 43% (7,275 units) having three or more bedrooms and another 43% (7,170 units) having two bedrooms, indicating strong demand for both mid- and larger-sized rental units. Smaller units are more common among renters, with 12% (2,050 units) being one-bedroom

and 2% (340 units) having no bedroom.

	Owners		Renters	
	Count	Percentage	Count	Percentage
No bedroom	14	0%	340	2%
1 bedroom	55	0%	2,050	12%
2 bedrooms	1,305	12%	7,170	43%
3 or more bedrooms	9,975	88%	7,275	43%
Total	11,349	100%	16,835	100%

Table 27 – 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.

Housing units assisted through federal, state, and local programs are primarily targeted to extremely low- and very low-income households (0–50% AMI), with a focus on vulnerable populations such as families with children, elderly households, and persons with disabilities. The largest share of assisted units is provided through public housing, with approximately 1,100+ units managed by the Albany Housing Authority, serving households with very low incomes, many of whom earn below 30% AMI. In addition, the Housing Choice Voucher (HCV) program provides roughly 50–60 tenant-based vouchers, also targeted to extremely low-income households, allowing participants to access housing in the private rental market.

Other federally supported programs, including HOME Investment Partnerships Program and Community Development Block Grant (CDBG) activities, contribute to the development and preservation of affordable housing, often serving low- to moderate-income households (up to 80% AMI) through housing rehabilitation, homebuyer assistance, and limited new construction. Permanent supportive housing (PSH) units—estimated at 50–60 units—primarily serve individuals with disabilities and those experiencing chronic homelessness, while rapid rehousing (RRH) programs assist approximately 30–40 households annually, targeting households experiencing homelessness or at imminent risk. At the state and local level, resources are more limited but often complement federal programs by supporting special populations, including survivors of domestic violence, youth, and persons with behavioral health needs.

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

The number of affordable housing units expected to be lost from the inventory due to expiring subsidies or program changes appears to be limited but still a potential concern, particularly when considering broader market and funding constraints. There is no clear evidence of a large-scale, imminent loss of units due to expiring Section 8 or project-based contracts; however, several factors indicate ongoing vulnerability within the assisted housing stock. The Albany Housing

Authority maintains a portfolio of subsidized units and vouchers, but federal funding limitations and closed waiting lists for Housing Choice Vouchers highlight constrained capacity and high demand rather than expansion.

Additionally, much of Albany's affordable housing inventory consists of aging public housing and older privately owned rental units, which are at risk of loss through physical deterioration, redevelopment, or conversion to market-rate housing if reinvestment is not sustained. While tenant-based vouchers are not subject to expiration in the same way as project-based contracts, the availability of participating landlords and units affordable within HUD payment standards can fluctuate, effectively reducing usable inventory over time.

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

The availability of housing units does not fully meet the needs of the population, particularly for low- and extremely low-income households. While the overall housing stock includes a mix of single-family and multifamily units, there is a significant mismatch between housing costs and household incomes, resulting in a high number of cost-burdened renters. Data indicate that thousands of households pay more than 30%—and many more than 50%—of their income toward housing, demonstrating that affordability remains the most pressing issue.

The supply of subsidized and assisted housing, including public housing and Housing Choice Vouchers, is limited relative to demand, as evidenced by closed waiting lists and long wait times. Additionally, the housing inventory is heavily weighted toward larger, single-family units, while there is a growing need for smaller, affordable units suitable for single-person households, seniors, and persons with disabilities. The availability of accessible units is also insufficient to meet demand. Compounding these issues, a portion of the housing stock is aging and in need of rehabilitation, and barriers such as credit requirements, prior evictions, and limited landlord participation in voucher programs further restrict access to available units.

Describe the need for specific types of housing:

There is a clear need for a wider range of housing types to better align with the income levels, household compositions, and special needs of residents. The most critical need is for affordable rental housing, particularly for households earning 0–30% and 30–50% of Area Median Income (AMI), as many renters are cost-burdened and unable to afford market-rate units. There is also a growing demand for smaller units, including efficiency and one-bedroom apartments, to accommodate single-person households, seniors, and individuals with disabilities, which are currently underrepresented in the housing stock.

Additionally, Albany has a strong need for accessible housing units that include features such as ramps, grab bars, and other ADA-compliant modifications to support elderly residents and persons with disabilities who wish to age in place. Permanent supportive housing (PSH) is also needed for individuals with chronic health conditions, behavioral health needs, or histories of homelessness, as well as transitional housing and rapid rehousing options for those experiencing housing instability. For families, there is continued demand for affordable multi-bedroom rental units and

opportunities for homeownership, particularly among low- and moderate-income households seeking to build wealth.

Discussion

Overall, the housing stock is characterized by a predominance of single-family homes alongside a meaningful share of multifamily units, providing a mix of ownership and rental options. However, while homeowners are largely concentrated in larger units, the rental market offers a broader range of unit sizes, including smaller units that better serve diverse household types. Despite this variety, the availability, condition, and affordability of housing do not fully align with community needs, particularly for extremely low-income households and special needs populations, who make up the majority of those served by assisted housing programs. The affordable housing inventory remains fragile, with risks tied to aging housing stock, limited reinvestment, and constrained resources, even in the absence of widespread expiring subsidies. These conditions highlight the need for preservation and rehabilitation of existing units, expansion of affordable and supportive housing options, and development of a more diverse housing supply to better meet the needs of Albany's population.

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

Introduction

The Cost of Housing section explores trends in home prices, rental costs, and overall housing affordability to evaluate how effectively the local market serves the needs of residents across different income levels. This analysis reviews the evolution of housing expenses over time, the distribution of rental and home prices, and the availability of units that are affordable for households at various income brackets. By contrasting housing expenses with household incomes, this section uncovers affordability gaps, especially for low- and moderate-income families, and emphasizes the degree to which cost burdens affect residents. Grasping these dynamics is crucial for shaping strategies aimed at increasing affordable housing, maintaining existing units, and enhancing access to safe and stable housing throughout Albany.

Cost of Housing

Housing costs have increased modestly over time, with the median home value rising slightly from \$98,200 in 2009 to \$100,300 in 2020 (a 2% increase), while median contract rent increased more notably from \$479 to \$529 (a 10% increase). Despite relatively low overall housing costs, the rental market is concentrated in lower price ranges, with 95% of renters paying less than \$1,000 per month, including 45.3% paying under \$500 and 49.9% paying between \$500 and \$999. Only a small share of renters pays higher rents, with less than 5% exceeding \$1,000 per month. Overall, while Albany remains a relatively low-cost housing market, rent increases have outpaced home value growth, contributing to affordability pressures, particularly for lower-income renters.

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	98,200	100,300	2%
Median Contract Rent	479	529	10%

Table 28 – Cost of Housing

Rent Paid	Number	%
Less than \$500	7,630	45.3%
\$500-999	8,393	49.9%
\$1,000-1,499	559	3.3%
\$1,500-1,999	190	1.1%
\$2,000 or more	70	0.4%
Total	16,842	100.1%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

The supply of affordable housing units increases with income level but remains limited for the

lowest-income households. For renters, approximately 1,065 units are affordable to households earning 30% of HAMFI, increasing to 4,385 units at 50% HAMFI and 10,860 units at 80% HAMFI, for a total of 16,310 renter units. For homeowners, 1,775 units are affordable at 50% HAMFI, rising to 3,404 units at 80% HAMFI and 4,573 units at 100% HAMFI, totaling 9,752 owner units. Overall, the data indicate a significant shortage of units affordable to extremely low-income households, while more options become available at higher income levels, highlighting a persistent gap in housing affordability at the lowest end of the income spectrum.

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,065	No Data
50% HAMFI	4,385	1,775
80% HAMFI	10,860	3,404
100% HAMFI	No Data	4,573

Table 30 – 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	926	952	1,080	1,461	1,756
High HOME Rent	554	567	682	869	950
Low HOME Rent	467	501	601	694	775

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing available for households at all income levels, with the greatest shortages occurring among extremely low- and very low-income households. While the overall number of housing units may appear adequate, a significant portion is unaffordable relative to local incomes, resulting in high levels of cost burden, particularly among renters. Households earning 0–30% of Area Median Income (AMI) face the most severe challenges, with limited access to affordable units and heavy reliance on subsidized housing programs that have long waitlists and limited availability.

Moderate-income households (50–80% AMI) have somewhat more housing options, but still encounter affordability pressures and limited supply of quality units. In contrast, households at higher income levels generally have adequate access to housing, with fewer barriers to securing

stable and suitable units. Across all income levels, additional challenges such as aging housing stock, limited availability of smaller and accessible units, and barriers in the rental market further constrain access.

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

Housing affordability is likely to become increasingly strained over time, particularly for low- and moderate-income households. While Albany has historically maintained lower home values and rents compared to larger markets, recent trends show gradual increases in both rental costs and home prices, driven by inflation, rising construction costs, and limited new housing supply. As these costs rise faster than local incomes, more households—especially renters—are expected to become cost-burdened, paying more than 30% of their income toward housing.

For extremely low-income households (0–30% AMI), affordability challenges are expected to remain severe or worsen, as this group is least able to absorb even modest rent increases and relies heavily on limited subsidized housing resources. Moderate-income households may also face increasing pressure, as rising home prices and interest rates make homeownership less attainable, pushing more households into the rental market and increasing demand for affordable units. Additionally, increases in property values and taxes may place financial strain on existing homeowners, particularly seniors on fixed incomes, potentially leading to deferred maintenance or risk of displacement.

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 rent limits are significantly lower than Fair Market Rents (FMR), highlighting a substantial affordability gap for low-income households. For example, FMR ranges from \$926 for an efficiency unit to \$1,756 for a four-bedroom unit, while High HOME rents range from \$554 to \$950 and Low HOME rents from \$467 to \$775. This means that HOME-assisted units must be priced well below prevailing market rents, making them affordable to households at lower income levels but also creating financial challenges for developers and property owners.

This gap has important implications for Albany’s housing strategy. Because HOME rents are not sufficient on their own to support development or operating costs, especially in larger units, there is a need to layer additional funding sources—such as Low-Income Housing Tax Credits (LIHTC), CDBG funds, or local subsidies—to make projects financially feasible. The disparity also reinforces the importance of preserving existing affordable housing, as it is often more cost-effective than new construction. Additionally, the lower HOME rents help ensure affordability for extremely low- and very low-income households but may limit developer participation without incentives.

Discussion

Overall, the housing market reflects a clear mismatch between supply and the needs of residents particularly low-income households, resulting in ongoing affordability challenges. Without targeted

intervention, including the expansion of affordable housing, preservation of existing units, and increased rental assistance, affordability is expected to continue declining as housing costs outpace incomes. The gap between HOME rents and Fair Market Rents further emphasizes the need for a balanced housing strategy that leverages new construction, preservation efforts, and financial incentives, while strengthening rental assistance programs to ensure housing remains accessible to those most in need.

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

Introduction

This section examines housing conditions in the City of Albany, beginning with an assessment of natural disaster risks in accordance with HUD requirements, followed by a discussion of housing challenges as experienced by residents, and concluding with an evaluation of lead-based paint hazards. The age and condition of housing units are critical factors in understanding the overall characteristics of Albany’s housing market. This analysis reviews key data to evaluate the condition of the housing stock, with particular attention to properties located in low-income neighborhoods that are more than 30 years old, which are considered “older housing stock” for the purposes of this assessment.

The tables below compare the condition of owner- and renter-occupied units, examine differences in the age of housing units by tenure, and analyze the relationship between vacancy and the risk of lead-based paint exposure. Together, these data provide insight into the extent of housing quality issues and help identify priority areas for rehabilitation and preservation efforts.

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

Standard condition: A dwelling that is safe, decent, and sanitary, and does not exhibit any of the key housing problems defined by HUD. This means the unit has complete kitchen and plumbing facilities, is not overcrowded (generally no more than one person per room), and is affordable to the household, with housing costs not exceeding 30% of income. In addition, a standard condition unit is structurally sound, free from major defects or health hazards, and meets applicable building and housing codes.

Substandard Unit: A housing unit that does not meet local housing building codes and/or does not meet HUD Housing Quality Standards (HQS).

Substandard condition but suitable for rehabilitation: A substandard unit that based on reasonable cost of rehabilitation or historical significance, should be saved and rehabilitated

Condition of Units

Approximately 49% of renter households (8,205 units) experience at least one housing condition problem, compared to 23% of owner households (2,565 units). A small share of renters (2% or 365 units) experience two housing problems, while virtually no units—owner or renter—report three or four issues. In contrast, most owner-occupied units (77% or 8,745 units) have no reported housing problems, compared to 49% of renter units (8,255 units).

Condition of Units	Owner-Occupied	Renter-Occupied
With one selected Condition	2,565 23%	8,205 49%

With two selected Conditions	45	0%	365	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,745	77%	8,255	49%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

The housing stock is predominantly older with both owner- and renter-occupied units built between 1950 and 1979, accounting for 59% of owner units (6,695) and 42% of renter units (7,085). A substantial share of units was also built between 1980 and 1999, representing 24% of owner units and 31% of renter units, while relatively few units have been constructed since 2000 (10% of owner units and 17% of renter units). Additionally, a portion of the housing stock predates 1950, including 7% of owner units and 11% of renter units, indicating the presence of very old structures.

Year Unit Built	Owner-Occupied		Renter-Occupied	
2000 or later	1,154	10%	2,810	17%
1980-1999	2,670	24%	5,145	31%
1950-1979	6,695	59%	7,085	42%
Before 1950	835	7%	1,800	11%
Total	11,354	100%	16,840	101%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
Total Number of Units Built Before 1980	7,530	66%	8,885	53%
Housing Units build before 1980 with children present	2,000	18%	380	2%

Table 34 – 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			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

There is a substantial need for both owner-occupied and rental housing rehabilitation, driven largely by the age and condition of the housing stock. A significant share of units was built prior to 1980—and many before 1950—resulting in widespread issues related to aging building systems, deferred maintenance, and potential health and safety hazards such as lead-based paint. While owner-occupied units generally exhibit fewer deficiencies, approximately one-quarter of owner households experience at least one housing condition problem, indicating a need for home repair assistance, particularly for low-income homeowners and seniors on fixed incomes who may lack the resources to maintain their homes.

The need is even more pronounced in the rental market, where nearly half of renter-occupied units have at least one housing problem, and a portion experience multiple deficiencies. These issues often include outdated plumbing and electrical systems, structural deterioration, and substandard living conditions, which disproportionately affect low-income renters. In addition, many rental properties are older and may lack modern amenities or accessibility features, further highlighting the need for comprehensive rehabilitation and code enforcement.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

A significant portion of the housing stock is at risk for lead-based paint hazards due to its age. Approximately 66% of owner-occupied units (7,530) and 53% of renter-occupied units (8,885) were built before 1980, when lead-based paint was commonly used. Of particular concern, 2,000 owner-occupied units (18%) and 380 renter-occupied units (2%) built before 1980 have children present, placing these households at higher risk of exposure.

Discussion

Overall, in the City of Albany, renters are significantly more likely than homeowners to live in housing with physical deficiencies, underscoring the need for targeted rehabilitation and quality improvements in the rental housing stock. At the same time, there is a clear need to invest in comprehensive rehabilitation programs for both owner-occupied and rental units, including

emergency repairs, energy efficiency upgrades, lead hazard remediation, and accessibility improvements. These efforts are essential to preserving the existing affordable housing supply, improving living conditions, and preventing further deterioration or loss of housing units.

MA-25 Public And Assisted Housing - 91.210(b)

Introduction

The Albany Housing Authority (AHA) serves as the primary provider of affordable housing in the City of Albany, working to ensure that low- and moderate-income residents have access to safe, decent, and affordable housing. The Authority’s mission is to improve the quality of life for residents by providing housing opportunities and supportive services that promote self-sufficiency and community stability. To achieve this mission, AHA focuses on key goals that include preserving and revitalizing its housing portfolio, expanding affordable housing options, enhancing resident services, and fostering partnerships that support economic mobility and neighborhood revitalization. Through these efforts, the Authority plays a critical role in addressing housing needs and strengthening the overall well-being of Albany’s communities.

Totals Number of Units

The supply of federally assisted housing units is mainly focused on public housing, which has 1,117 units available, in addition to a small quantity of 61 Housing Choice Vouchers that are mostly tenant-based. There are no units reported under certificate, moderate rehabilitation, project-based voucher, or special purpose voucher programs, such as Veterans Affairs Supportive Housing (VASH), Family Unification Program (FUP), or vouchers for specific disabilities. Information regarding accessible units is not provided, suggesting a possible gap in tracking or availability. In summary, the limited number of vouchers in comparison to public housing units underscores a persistent dependence on traditional public housing, with a restricted availability of flexible rental assistance options.

	Certificate	Mod-Rehab	Public Housing	Program Type			Vouchers		
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,117	61			0	0	0
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

In Albany, the public housing supply is relatively significant for a city of its size, yet it still falls short of meeting the demand. The Albany Housing Authority oversees around 18 public and subsidized housing developments, which collectively offer approximately 1,839 units spread across the city. These developments feature a variety of housing types, including traditional public housing communities, scattered-site single-family homes, townhomes, and apartment-style units, catering to diverse household needs such as families, seniors, and individuals with disabilities.

The portfolio encompasses several well-established communities like Albany Gardens, Arcadia Commons, Holley Homes, Hudson Malone Towers (a senior high-rise), and Seay Village, showcasing a wide range of housing types and locations throughout Albany. Some developments are specifically designed for elderly or special needs residents, while others accommodate family households with multiple bedrooms. Furthermore, the Housing Authority manages scattered-site units that are integrated into residential neighborhoods, offering more conventional housing environments.

Despite this relatively extensive inventory, the public housing supply is limited by aging infrastructure, a lack of new developments in recent decades, and rising demand. Parts of the housing stock are currently undergoing redevelopment and modernization, including the conversion and rehabilitation of older communities such as McIntosh Homes, O.B. Hines, Thronateeska Homes, and Golden Age Apartments. Additionally, the Housing Authority has initiated a multi-year plan aimed at developing hundreds of new units for families, seniors, and workforce households, highlighting the acknowledged need to expand and modernize the current supply.

In summary, Albany’s public housing supply comprises a wide yet aging network of developments that serve extremely low-income households, featuring a blend of family-oriented, elderly, and special needs housing.

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:

The public housing inventory consists of approximately 1,117 units managed by the Albany Housing Authority, all of which are included under an approved Public Housing Agency (PHA) Plan. These units are distributed across a mix of family developments, scattered-site

housing, and senior-designated properties, serving primarily extremely low-income households, including families, elderly residents, and persons with disabilities.

The physical condition of public housing units varies across the portfolio. While many units meet HUD standards and the Authority has historically achieved standard to high performer ratings, a significant portion of the housing stock is aging, with many properties constructed several decades ago. As a result, ongoing challenges include deferred maintenance, outdated building systems (e.g., plumbing, electrical, HVAC), and the need for modernization of interiors and common areas. Some developments require substantial rehabilitation or redevelopment, particularly those that are functionally obsolete or no longer cost-effective to maintain.

To address these issues, the Albany Housing Authority is actively implementing capital improvement, rehabilitation, and redevelopment strategies outlined in its PHA Plan. These efforts include unit upgrades, accessibility improvements, energy efficiency enhancements, and the replacement of severely distressed properties with modern housing.

Public Housing Condition

Public Housing Development	Average Inspection Score
Albany Housing Authority	92

Table 37 - Public Housing Condition

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

The restoration and revitalization needs of public housing units in Albany, Ga are substantial and reflect both the age of the housing stock and long-standing deferred maintenance and reinvestment gaps. Much of the public housing inventory was developed decades ago and now requires comprehensive rehabilitation, modernization, or in some cases full redevelopment to meet current standards for safety, accessibility, and energy efficiency.

A key need is the physical rehabilitation of aging units, including upgrades to roofing, plumbing, electrical systems, HVAC, and building exteriors. Reports of deteriorating conditions—such as mold, pest infestations, damaged interiors, and inadequate common areas—highlight the urgency of addressing health and safety concerns within some developments. In addition, many properties require modernization of interior layouts and amenities to meet current housing standards and improve quality of life for residents.

There is also a growing need for redevelopment and replacement of obsolete housing stock. For example, the planned demolition of aging facilities such as Hudson Malone Towers reflects broader challenges with buildings that are functionally obsolete and beyond cost-effective repair. These efforts point to the need for transitioning older developments into new mixed-income or modernized communities that better align with current housing needs and market conditions.

Beyond physical improvements, revitalization efforts must address accessibility and supportive design features, as a significant share of residents are elderly or disabled and require ADA-compliant units. Additionally, there is a need to incorporate energy-efficient upgrades and resilient design features to reduce utility costs and improve long-term sustainability.

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

In the City of Albany, the public housing agency's strategy for improving the living environment of low- and moderate-income families centers on modernization, redevelopment, resident services, and community partnerships. The Albany Housing Authority (AHA) is actively working to upgrade its aging housing stock through comprehensive rehabilitation and capital improvements, including repairs to building systems, unit interiors, and site infrastructure to ensure safe, decent, and sanitary living conditions. These efforts also incorporate energy-efficient upgrades and ADA-compliant modifications to better serve elderly residents and persons with disabilities.

A key component of AHA's strategy is the redevelopment of obsolete public housing sites into modern, mixed-income communities. Through initiatives such as multi-year redevelopment plans, the Authority is replacing distressed properties with new or substantially rehabilitated housing that integrates improved design, safety features, and community amenities. This approach not only improves physical conditions but also promotes neighborhood revitalization and de-concentration of poverty.

In addition to physical improvements, AHA emphasizes enhanced resident services to support long-term stability and self-sufficiency. These include workforce development programs, educational support, financial literacy training, and partnerships with local service providers to deliver healthcare, childcare, and social services. The Authority also works to improve public safety and quality of life through better lighting, site design, and collaboration with local law enforcement and community organizations.

Finally, AHA seeks to expand housing choice by leveraging Housing Choice Vouchers and strengthening relationships with private landlords, increasing opportunities for residents to access housing outside of traditional public housing developments. Overall, the strategy reflects a comprehensive approach that combines physical revitalization, supportive services, and expanded housing options to improve living conditions and outcomes for low- and moderate-income families in Albany.

Discussion:

Overall, Albany's public housing system requires a multi-faceted revitalization approach that includes rehabilitation of existing units, demolition and redevelopment of obsolete properties, expansion of accessible housing, and integration of modern design and infrastructure. These efforts are critical to ensuring that public housing remains safe, sustainable, and responsive to the needs of current and future residents.

The Albany Housing Authority has begun addressing these challenges through initiatives such as its "5-in-5" plan to renovate existing communities and construct new housing units, representing a broader strategy to replace outdated housing and expand supply. Early phases of redevelopment efforts have already targeted multiple aging communities, including McIntosh Homes and Thronateeska Homes, signaling a shift toward comprehensive neighborhood revitalization rather than isolated repairs.

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

Introduction

The Homeless Facilities and Services section of the Market Analysis for the City of Albany evaluates the capacity, distribution, and effectiveness of housing and service resources available to individuals and families experiencing homelessness. This section examines the continuum of care, including emergency shelters, transitional housing, permanent supportive housing, and rapid rehousing programs, as well as the supportive services that help individuals achieve and maintain housing stability. It also assesses the roles of local service providers, nonprofit organizations, and public agencies in delivering outreach, case management, healthcare, and employment services. Understanding the strengths and gaps within Albany’s homeless response system is essential to identifying unmet needs and guiding strategic investments that reduce homelessness, improve service coordination, and promote long-term housing stability for vulnerable populations.

Facilities Targeted to Homeless Persons

	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)	40	10	25	15	5
Households with Only Adults	60	15	30	25	5
Chronically Homeless Households	10	0	5	30	5
Veterans	8	2	5	15	3
Unaccompanied Youth	5	2	5	5	2

Table 38 - Facilities Targeted to Homeless Persons

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

In the City of Albany, Ga mainstream services play a critical role in complementing homeless assistance programs by addressing the underlying health, behavioral, and economic factors that contribute to housing instability. Local healthcare providers—including hospitals, community health centers, and federally qualified health clinics—offer primary care, preventive services, and chronic disease management to individuals experiencing or at risk of homelessness. These services are often coordinated with housing programs to ensure that individuals receiving shelter, rapid rehousing, or permanent supportive housing have access to ongoing medical care. Behavioral health services, including mental health counseling and substance use treatment, are provided through regional providers such as the Georgia Department of Behavioral Health and Developmental Disabilities and local nonprofit partners, helping individuals stabilize and maintain housing.

Employment and workforce development services are another key component, with organizations such as Dougherty County Career Center and regional workforce boards offering job training, resume assistance, and job placement services. These programs support individuals transitioning out of homelessness by improving income stability and long-term self-sufficiency. Additionally, mainstream systems such as public benefits programs (e.g., Medicaid, SNAP, TANF) provide essential financial and healthcare support that reduces barriers to housing stability.

These mainstream services are coordinated with homeless-specific programs through partnerships with the local Continuum of Care, shelters, and service providers. Case managers often help clients navigate and access these resources, ensuring that housing interventions are supported by comprehensive, wraparound services. Overall, the integration of mainstream health, mental health, and employment services with targeted homeless assistance efforts is essential in Albany to prevent homelessness, support successful housing placements, and promote long-term stability for vulnerable individuals and families.

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.

Current data sources show a limited but coordinated network of emergency, transitional, and permanent housing options for individuals and families experiencing homelessness. Current capacity includes approximately 20–25 emergency shelter beds at Liberty House of Albany, primarily serving families and survivors of domestic violence; about 40 emergency shelter beds at The Salvation Army of Albany, largely adult-only; and roughly 8 emergency shelter beds at Open Arms, Inc., serving youth, adults, and families. Transitional housing resources remain limited, with approximately 15–20 beds through Open Arms, Inc., including maternity group home and youth transitional housing. In addition, permanent supportive housing (PSH) units—primarily operated by

Aspire Behavioral Health and Developmental Disability Services—provide around 50–60 units for individuals with disabilities, particularly those with behavioral health needs. Rapid Re-Housing (RRH) continues to be a key strategy, with an estimated 30–40 households served annually through City- and CoC-funded programs, though funding levels and capacity fluctuate year to year.

Beyond housing, Albany’s homeless service system includes a range of supportive services that complement housing interventions. Open Arms, Inc. provides transitional housing, street outreach, life skills training, and supportive services for youth, including emergency placements, transportation, and support for young parents through its maternity housing program. The Salvation Army of Albany offers emergency shelter, food and clothing assistance, utility support, disaster relief, and a day center for outreach and services. Liberty House of Albany delivers comprehensive services for survivors of domestic violence, including a 24-hour crisis hotline, emergency shelter, legal advocacy, and outreach services.

Overall, while Albany has a diverse network of providers and programs, the system remains resource-constrained, with demand exceeding available shelter beds and long-term housing options. This underscores the continued need to expand permanent supportive housing, rapid rehousing capacity, and emergency shelter resources, while strengthening service coordination to better meet the needs of vulnerable populations.

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

Introduction

The Special Needs Facilities and Services section of the Market Analysis for the City of Albany evaluates the availability, accessibility, and adequacy of housing and supportive services for populations requiring additional assistance to maintain stable living conditions. These populations include the elderly and frail elderly, persons with physical, mental, and developmental disabilities, individuals living with HIV/AIDS, persons with substance use disorders, survivors of domestic violence, and others with barriers to housing stability. This section assesses both the supply of specialized facilities—such as assisted living, supportive housing, and service-enriched environments—and the range of supportive services available, including healthcare, behavioral health, transportation, and case management. Understanding the capacity and gaps within these systems is essential to identifying unmet needs and informing strategies that promote housing stability, independence, and improved quality of life for Albany’s most vulnerable residents.

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

In the City of Albany, the elderly and frail elderly population faces a range of physical, medical, financial, and social challenges that directly impact their ability to maintain stable housing. Many seniors live on fixed incomes, making it difficult to afford rising housing costs, complete necessary home repairs, or relocate to more suitable housing. These challenges are often compounded by the need for supportive services to age in place, including healthcare, in-home assistance, and help with daily living activities. As Albany’s population continues to age, the demand for these services is expected to increase. Housing assistance providers often rely on professional assessments, including input from healthcare providers, to determine appropriate accommodations and support services. Accessibility is also a critical concern, as many elderly and physically disabled residents require housing units designed or modified to accommodate mobility limitations, including features that ensure safe access within the home and to and from the property.

Similarly, persons with mental and developmental disabilities in Albany often require specialized housing arrangements and supportive services to live independently. These needs may include supervised or supportive housing, in-home care, respite services, transportation, day programs, educational opportunities, and supported employment services. Access to these services is essential for maintaining housing stability and improving overall quality of life, highlighting the importance of coordinated housing and service delivery systems for vulnerable populations.

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

Individuals with mental health and substance use disorders in the City of Albany often require stable, supportive housing following discharge from inpatient or crisis treatment settings to reduce

the risk of homelessness and relapse. These individuals frequently need access to affordable housing paired with ongoing healthcare and supportive services, including case management, behavioral health treatment, and transportation assistance. In Albany, several providers play a key role in meeting these needs. Albany Area Primary Health Care operates federally qualified health centers that offer mental health services and sliding fee scales for eligible residents. Aspire Behavioral Health and Developmental Disability Services provides a comprehensive continuum of care, including adult and youth behavioral health services, addiction treatment and recovery support, crisis stabilization, and services for individuals with developmental disabilities. In addition, organizations such as Albany Rescue Mission, Liberty House of Albany, The Salvation Army of Albany, and Open Arms Shelter for Youth provide transitional housing options for individuals in recovery or crisis.

To effectively support long-term stability, there is a continued need to expand permanent supportive housing that is affordable, service-enriched, and located near healthcare providers and public transportation. Leveraging resources such as the HOME Investment Partnerships Program can help develop housing that integrates access to care, supportive services, and community resources, ultimately improving outcomes for individuals with behavioral health needs.

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)

For Program Year 2026, the City of Albany's first-year Annual Action Plan outlines the activities it will support to address housing and supportive service needs. The plan includes targeted funding for public service activities, with a focus on supporting nonprofit organizations that provide essential services to residents with a wide range of special needs. Over the next year, the City of Albany will continue to collaborate with local agencies and partners within the Continuum of Care (CoC) to strengthen coordination of resources and services for non-homeless populations with special needs.

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))

The City of Albany will undertake a range of activities to address the housing and supportive service needs of non-homeless persons with special needs, in accordance with 24 CFR 91.215(e). These activities focus on improving housing stability, increasing accessibility, and expanding supportive services for vulnerable populations, including the elderly, persons with disabilities, individuals with behavioral health needs, and survivors of domestic violence.

Albany will prioritize housing rehabilitation and accessibility improvements through CDBG- and HOME-funded programs, including owner-occupied rehabilitation, emergency home repairs, and

modifications such as ramps, grab bars, and other ADA-compliant features to enable aging in place and independent living. Albany will also support the development and preservation of affordable housing, including units designed to accommodate special needs populations and located near essential services and transportation.

In addition to housing activities, the City will fund public service programs delivered by nonprofit partners that provide case management, healthcare access, mental health and substance use services, transportation assistance, and services for seniors and persons with disabilities. Programs that support independent living, employment readiness, and financial stability will also be emphasized to reduce long-term housing vulnerability.

Albany will continue to collaborate with local service providers, healthcare organizations, and the Continuum of Care to coordinate service delivery and improve access to mainstream resources, including Medicaid, SNAP, and other benefits. The City will also support facility improvements for community-based organizations that serve special needs populations, ensuring they have safe, accessible spaces to deliver services.

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

Describe any negative effects of public policies on affordable housing and residential investment

Public policies play a critical role in shaping the availability of affordable housing and influencing residential investment. When policies are not carefully designed or implemented, they can unintentionally create barriers or disincentives that limit the supply, quality, and accessibility of affordable housing, while also affecting patterns of private investment. As part of the Consolidated Planning process, the City of Albany is also conducting an Analysis of Impediments to Fair Housing Choice (AI) to identify barriers that may restrict equitable access to housing. While this analysis is ongoing, the factors identified to date are not exhaustive but highlight key challenges that impact the development and preservation of affordable housing and fair housing opportunities within the city.

Zoning and land use regulations, such as limitations on multifamily housing or minimum lot size requirements, can restrict the development of affordable units and reduce housing diversity. Lengthy permitting and approval processes may increase development costs and delay projects, discouraging private developers from investing in lower-margin affordable housing. Additionally, building codes and rehabilitation requirements, while essential for safety, can raise the cost of renovating older housing stock, making it financially unfeasible to preserve naturally occurring affordable housing.

Property-related factors also play a role. Rising property taxes or fees, along with the cost of infrastructure improvements, can increase the overall cost burden for both developers and homeowners, potentially leading to higher rents or reduced investment in maintenance. In some cases, limited incentives for affordable housing development or insufficient use of tools such as tax credits and subsidies can further constrain supply. Policies that lack flexibility for adaptive reuse or mixed-income development may also limit opportunities for revitalizing underutilized properties.

Finally, barriers such as limited landlord participation in voucher programs, due to administrative requirements or perceived risks, can reduce housing options for low-income renters. Collectively, these factors can contribute to a constrained housing market, discourage reinvestment in certain neighborhoods, and perpetuate disparities in housing access. Addressing these policy-related challenges is essential to expanding affordable housing opportunities and encouraging balanced residential growth in Albany.

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

Introduction

The Non-Housing Community Development Assets section of the Market Analysis for the City of Albany examines the infrastructure, public services, and community resources that support neighborhood stability and economic opportunity beyond the housing market. This section highlights key assets such as transportation systems, public facilities, workforce development programs, educational institutions, healthcare services, and community-based organizations that contribute to residents' quality of life and access to opportunity. It also evaluates how these assets are distributed across the city and identifies gaps that may impact low- and moderate-income neighborhoods. Understanding the role and availability of these non-housing assets is essential for developing comprehensive community development strategies that promote equitable growth, improve access to services, and support long-term economic and social well-being.

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	260	139	1	0	-1
Arts, Entertainment, Accommodations	3,081	4,766	15	14	0
Construction	753	1,250	4	4	0
Education and Health Care Services	4,198	8,518	20	25	5
Finance, Insurance, and Real Estate	722	1,405	3	4	1
Information	360	876	2	3	1
Manufacturing	2,423	2,259	11	7	-5
Other Services	727	1,542	3	5	1
Professional, Scientific, Management Services	1,009	1,743	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	3,257	4,898	15	14	-1

Transportation and Warehousing	986	1,144	5	3	-1
Wholesale Trade	896	1,411	4	4	0
Total	18,672	29,951	--	--	--

Table 39 - Business Activity

Data 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

The civilian labor force totals approximately 32,485 individuals, with 28,935 employed, resulting in an overall unemployment rate of 10.99%. Unemployment is significantly higher among younger workers ages 16–24 (32.93%), compared to 5.59% for those ages 25–65, indicating challenges in youth workforce participation. Employment is concentrated across several key sectors, including sales and office occupations (6,935 workers), management, business, and financial roles (4,505), and service occupations (4,355). Additional employment is found in production, transportation, and material moving (2,755), construction and maintenance (1,825), and farming and related industries (1,055). Overall, the data reflect a workforce largely centered in service and administrative sectors, with notable employment gaps among younger residents.

Total Population in the Civilian Labor Force	32,485
Civilian Employed Population 16 years and over	28,935
Unemployment Rate	10.99
Unemployment Rate for Ages 16-24	32.93
Unemployment Rate for Ages 25-65	5.59

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,505
Farming, fisheries and forestry occupations	1,055
Service	4,355
Sales and office	6,935
Construction, extraction, maintenance and repair	1,825
Production, transportation and material moving	2,755

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Majority of workers have relatively short commute times, with 86% (23,259 workers) traveling less than 30 minutes to work. An additional 10% (2,607 workers) commute between 30 and 59 minutes, while only 5% (1,291 workers) have commutes of 60 minutes or more. Overall, the data indicate

that most residents have convenient access to employment opportunities within a reasonable travel time, although a smaller share of workers experience longer commutes.

Travel Time	Number	Percentage
< 30 Minutes	23,259	86%
30-59 Minutes	2,607	10%
60 or More Minutes	1,291	5%
Total	27,157	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational attainment is closely linked to employment outcomes among residents aged 16 and older. Individuals with some college or an associate’s degree (8,535 employed) and those with a high school diploma (6,375 employed) make up a large share of the workforce, while 5,810 residents with a bachelor’s degree or higher are employed, reflecting stronger employment stability at higher education levels. In contrast, individuals with less than a high school education (1,920 employed) experience higher levels of unemployment (455 individuals) and a significant number not participating in the labor force (2,725 individuals). Unemployment decreases notably with higher education, with only 135 individuals with a bachelor’s degree or higher unemployed, compared to higher numbers among those with lower educational attainment. Overall, the data indicate that higher levels of education are associated with increased employment and workforce participation, while lower educational attainment is linked to greater unemployment and disengagement from the labor force in Albany.

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,920	455	2,725
High school graduate (includes equivalency)	6,375	625	3,630
Some college or Associate's degree	8,535	740	2,770
Bachelor's degree or higher	5,810	135	1,195

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

Educational attainment varies across age groups, with notable differences in both lower and higher

levels of education. Younger residents ages 18–24 have higher concentrations of individuals with some college but no degree (3,805) and those who are high school graduates (2,870), reflecting ongoing educational progression. Among adults ages 25–34 and 35–44, there is a more balanced distribution across education levels, including increasing numbers with associate’s, bachelor’s, and graduate degrees, indicating workforce advancement. Residents ages 45–65 represent the largest group across most categories, particularly among high school graduates (5,290) and those with some college (3,645), while also showing the highest number of individuals with graduate or professional degrees (1,450). The 65 and older population includes a significant number of individuals with lower educational attainment, such as less than high school education, but also a notable share with college and advanced degrees. Overall, the data indicate that while educational attainment improves among working-age adults, lower levels of education remain more prevalent among older populations, and younger cohorts show increasing participation in postsecondary education.

	18–24 yrs	25–34 yrs	Age 35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	395	325	270	670	910
9th to 12th grade, no diploma	1,295	885	1,040	1,915	1,560
High school graduate, GED, or alternative	2,870	3,100	2,235	5,290	3,070
Some college, no degree	3,805	3,110	1,995	3,645	2,495
Associate's degree	349	1,155	755	1,395	645
Bachelor's degree	425	1,185	1,325	1,700	1,375
Graduate or professional degree	70	734	775	1,450	1,025

Table 44 - Educational Attainment by Age

Data 2016-2020 ACS
Source:

Educational Attainment – Median Earnings in the Past 12 Months

Median earnings increase with higher levels of educational attainment, highlighting the economic value of postsecondary education. Individuals with less than a high school diploma earn a median of \$38,415, while high school graduates earn \$49,059, and those with some college or an associate’s degree earn \$51,443. Earnings rise significantly for individuals with a bachelor’s degree, who earn a median of \$77,568, representing the highest income level among the groups. Those with a graduate or professional degree earn \$62,635, which, while higher than lower education levels, is below bachelor’s degree earnings in this dataset. Overall, the data demonstrate a strong

correlation between higher educational attainment and increased earning potential in Albany.

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	38,415
High school graduate (includes equivalency)	49,059
Some college or Associate's degree	51,443
Bachelor's degree	77,568
Graduate or professional degree	62,635

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The local economy is supported by a diverse mix of industries, with Education and Health Care Services serving as the dominant sector, accounting for 25% of jobs and 20% of workers, indicating a strong employment hub in this field. Other major sectors include Retail Trade and Arts, Entertainment, and Accommodations, each representing about 14–15% of jobs and workers, reflecting the importance of service-based industries. Manufacturing remains a notable sector with 11% of workers but only 7% of jobs, suggesting more residents are employed in this field than jobs available locally. Several sectors, including Finance, Information, and Other Services, show a higher share of jobs than workers, indicating potential job inflow from outside the city. Overall, with 29,951 jobs and 18,672 workers, Albany functions as a regional employment center, particularly in healthcare and service industries, while some sectors reflect a mismatch between local workforce participation and job availability.

Describe the workforce and infrastructure needs of the business community:

The business community’s workforce and infrastructure needs are closely tied to strengthening economic competitiveness and supporting key industries such as healthcare, education, retail, and manufacturing. A primary workforce need is skills development and training aligned with employer demand, particularly in healthcare occupations, skilled trades, logistics, and technical fields. While many residents have some college or postsecondary education, gaps remain in industry-specific certifications, technical skills, and work readiness, creating challenges for employers seeking qualified workers. Businesses also report the need for soft skills development, including communication, reliability, and customer service. Additionally, workforce participation barriers—such as limited access to childcare, transportation, and career pathways—affect the ability of residents to obtain and retain employment.

Infrastructure needs in Albany focus on supporting business growth and improving operational efficiency. These include upgrades to transportation networks, such as road improvements and

connectivity to regional corridors, which are critical for commuting and freight movement. Reliable water, sewer, and stormwater systems are also essential to support commercial and industrial activity, particularly in areas targeted for redevelopment or expansion. Access to high-speed broadband and digital infrastructure is increasingly important for business operations, workforce training, and remote work opportunities. Additionally, the business community benefits from modernized commercial spaces and redevelopment of underutilized properties, as well as investments in public safety, lighting, and streetscape improvements that enhance the overall business environment.

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.

Several ongoing and planned public and private sector initiatives are expected to influence job growth, business activity, and overall economic conditions during the planning period. A major factor is continued investment in the healthcare sector, which remains the region's largest employment base and is expanding services and facilities to meet growing demand. This expansion is expected to generate jobs across clinical, administrative, and support occupations, while increasing the need for workforce training in healthcare-related fields. In addition, redevelopment and housing initiatives, including efforts led by the Albany Housing Authority, are reshaping portions of the city through the replacement and modernization of older housing developments. These activities not only create construction and related jobs but also contribute to long-term neighborhood revitalization and increased economic activity.

Public investments in infrastructure improvements, such as upgrades to water and sewer systems, transportation networks, and stormwater management, are also expected to support business retention and expansion by improving reliability and resilience. At the same time, there is a growing emphasis on expanding broadband and digital infrastructure, which is critical for attracting new businesses and supporting remote work and education opportunities. Private sector activity, including small business development and reinvestment in commercial corridors, is further contributing to economic momentum, though growth may be uneven across neighborhoods.

These changes create several key needs for the local economy. There is an increased demand for workforce development programs that align with industry needs, particularly in healthcare, skilled trades, and logistics. Employers will require workers with both technical skills and soft skills, as well as access to training pathways and certifications. Additionally, there is a need for business support services, including access to capital, technical assistance, and entrepreneurship programs, especially for small and minority-owned businesses. Infrastructure needs include continued investment in transportation, utilities, and broadband, as well as improvements that enhance the business environment, such as streetscape and public safety upgrades.

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 generally align with the area's service-based economy, but notable gaps remain between worker qualifications and higher-skill employment opportunities. A large portion of the workforce has a high school diploma or some college education, which corresponds well with employment in dominant sectors such as retail, hospitality, and administrative support services. Additionally, the presence of residents with associate's degrees and some postsecondary training supports employment in healthcare support roles, technical positions, and skilled trades, which are important to the local economy.

However, Albany's largest and fastest-growing employment sector—education and healthcare services—often requires specialized credentials, certifications, or advanced degrees, creating a mismatch for some workers who lack these qualifications. While individuals with bachelor's and graduate degrees tend to have stronger employment outcomes and higher earnings, they represent a smaller share of the workforce. At the same time, individuals with lower educational attainment, particularly those without a high school diploma, experience higher unemployment and lower labor force participation, limiting their access to stable employment opportunities.

There are also gaps in technical skills, industry-recognized certifications, and soft skills, which employers frequently identify as barriers to hiring. These gaps are compounded by challenges such as limited access to transportation, childcare, and training resources, which can restrict workforce participation and advancement. Overall, while the workforce supports many existing jobs in Albany, there is a continued need for targeted workforce development, education, and training programs to better align resident skills with higher-wage, in-demand occupations and to support long-term economic growth.

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.

Workforce development efforts are focused on preparing residents for high-demand, higher-wage industries and strengthening connections between job seekers and regional employers. WorkSource Southwest Georgia plays a central role by providing a range of services, including occupational skills training, paid on-the-job training, customized training in partnership with local employers, incumbent worker training, internships, work experience opportunities, registered apprenticeships, and youth employment programs. In addition, Albany State University and Albany Technical College contribute to workforce readiness by offering academic degree programs, industry-recognized certificates, and targeted workforce training, helping to build a skilled labor force that meets the needs of local and regional employers.

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

Yes, the City of Albany, GA does participate in a Comprehensive Economic Development Strategy.

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.

The City of Albany continues to align its economic development efforts with the Southwest Georgia Comprehensive Economic Development Strategy (CEDS) prepared by the Southwest Georgia Regional Commission. The CEDS serves as the region's guiding framework in accordance with U.S. Economic Development Administration requirements and provides direction for policies, programs, and investments that support long-term economic growth.

Over the next five years, Albany anticipates undertaking activities that advance key CEDS priorities, including increased investment in public infrastructure and community amenities, as well as the development of housing strategies that improve affordability and overall housing quality. The City will also continue to collaborate with regional workforce partners to expand job training opportunities and strengthen employment readiness programs, ensuring that residents are better prepared to meet current and emerging workforce demands.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Households with multiple housing problems in Albany are geographically concentrated rather than dispersed, primarily in South and East Albany census tracts (1, 2, 14.03, 15, 106.01, and 106.02). These areas represent the highest-priority target locations for housing investment, rehabilitation, and affordability interventions due to the clustering of poverty, aging housing stock, and severe cost burden.

These census tracts are widely recognized as areas with higher poverty rates, older and deteriorating housing stock, and a greater concentration of extremely low-income households (0–30% AMI), along with a higher prevalence of cost-burdened renters and substandard housing conditions. Within these areas, households experiencing multiple housing problems are more likely to be renters rather than homeowners, have incomes well below the Area Median Income, and face severe cost burdens—often paying more than 50% of their income toward housing. Many also reside in aging or physically deficient units, further contributing to housing instability. These conditions are consistent with broader data indicating that over 80% of extremely low-income households in Albany experience at least one housing problem, particularly related to affordability and housing quality.

"Definition of "Concentration": Concentration refers to the spatial clustering or accumulation of a particular phenomenon—in this case, households facing multiple housing problems—within a specific geographic area. It implies that these issues are not evenly distributed but are found in higher density or frequency within certain neighborhoods or regions.

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

Yes, in the City of Albany, racial and ethnic minorities and low-income families are concentrated in specific geographic areas, particularly in South and East Albany. Census tracts including 1, 2, 14.03, 15, 106.01, and 106.02 have consistently been identified as areas with higher concentrations of Black/African American residents, lower household incomes, and elevated poverty rates. These areas also tend to have older housing stock, higher rates of renter occupancy, and increased levels of housing cost burden and substandard conditions.

These patterns reflect longstanding trends related to economic disparity and historical disinvestment, resulting in clusters of low-income households and minority populations in certain neighborhoods. While other parts of Albany, particularly in the northwest and more suburban areas, tend to have higher incomes and more housing stability, the concentration of need in South and East Albany highlights the importance of targeted housing, infrastructure, and community development investments to address inequities and improve conditions in these neighborhoods.

“Definition of “Concentration”: Concentration refers to the spatial clustering or accumulation of a particular phenomenon—in this case, households facing multiple housing problems—within a specific geographic area. It implies that these issues are not evenly distributed but are found in higher density or frequency within certain neighborhoods or regions.

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

These neighborhoods are characterized by a high proportion of rental units, many of which are older and in need of rehabilitation or modernization. Property values and rents tend to be lower than the citywide average, but remain unaffordable relative to household incomes, resulting in a high prevalence of cost-burdened renters, especially among extremely low-income households.

The market in these areas also reflects limited private investment and slower housing turnover, with fewer new housing developments and constrained access to financing for both homeowners and developers. As a result, there is a greater reliance on publicly assisted housing and subsidized units, including public housing and Housing Choice Vouchers. Additionally, these neighborhoods often experience higher vacancy rates, blighted or abandoned properties, and infrastructure deficiencies, which can further discourage reinvestment.

Homeownership rates are generally lower, and households in these areas are more likely to have lower credit access and fewer financial resources, limiting their ability to purchase or maintain homes. At the same time, demand for affordable, quality rental housing exceeds supply, particularly for units that are safe, accessible, and located near services and employment opportunities. Overall, the market in these neighborhoods is defined by a combination of high need, aging housing stock, affordability challenges, and limited investment, underscoring the need for targeted revitalization and housing development strategies.

Are there any community assets in these areas/neighborhoods?

Yes, neighborhoods in South and East Albany, despite facing economic and housing challenges; contain a number of important community assets that support residents and provide a foundation for revitalization. These assets include schools, parks, and community centers that serve as hubs for education, recreation, and neighborhood engagement. Public and nonprofit organizations provide critical services, including healthcare facilities and clinics, workforce development programs, and social service agencies that assist low- and moderate-income households.

Additionally, these areas benefit from the presence of faith-based institutions and community organizations, which play a vital role in providing food assistance, counseling, youth programs, and other supportive services. Some neighborhoods also include public housing developments and service-linked housing sites, which often serve as anchors for service delivery and community outreach. Access to public transportation routes in certain corridors further supports connectivity to employment centers, healthcare, and retail areas.

While these assets may be limited compared to higher-income areas, they represent key opportunities for targeted investment, partnership development, and community-driven

revitalization efforts. Strengthening and expanding these existing assets can help improve quality of life, increase access to services, and support long-term neighborhood stability in Albany.

Are there other strategic opportunities in any of these areas?

Yes, several strategic opportunities exist within South and East Albany that can support neighborhood revitalization and expand economic and housing opportunities. One key opportunity is the redevelopment of vacant and underutilized properties, including infill housing and adaptive reuse of existing structures, which can increase the supply of affordable housing and reduce blight. There is also strong potential to leverage public housing redevelopment and mixed-income housing initiatives led by the Albany Housing Authority to transform distressed areas into more stable, economically diverse communities.

Another opportunity lies in corridor and commercial revitalization, particularly along key transportation routes, where investments in small businesses, streetscape improvements, and public infrastructure can stimulate local economic activity. Expanding access to workforce development and job training programs, in partnership with institutions like Albany Technical College and Albany State University, can help connect residents to emerging job opportunities and increase household incomes.

Additionally, there are opportunities to enhance community-based services and facilities, including healthcare access, childcare, and youth programming, by building on existing assets such as local nonprofits and faith-based organizations. Investments in transportation, broadband, and green infrastructure can further improve connectivity, resilience, and quality of life. Overall, these areas present meaningful opportunities for targeted, place-based strategies that combine housing, economic development, and infrastructure improvements to create more equitable and sustainable neighborhoods.

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

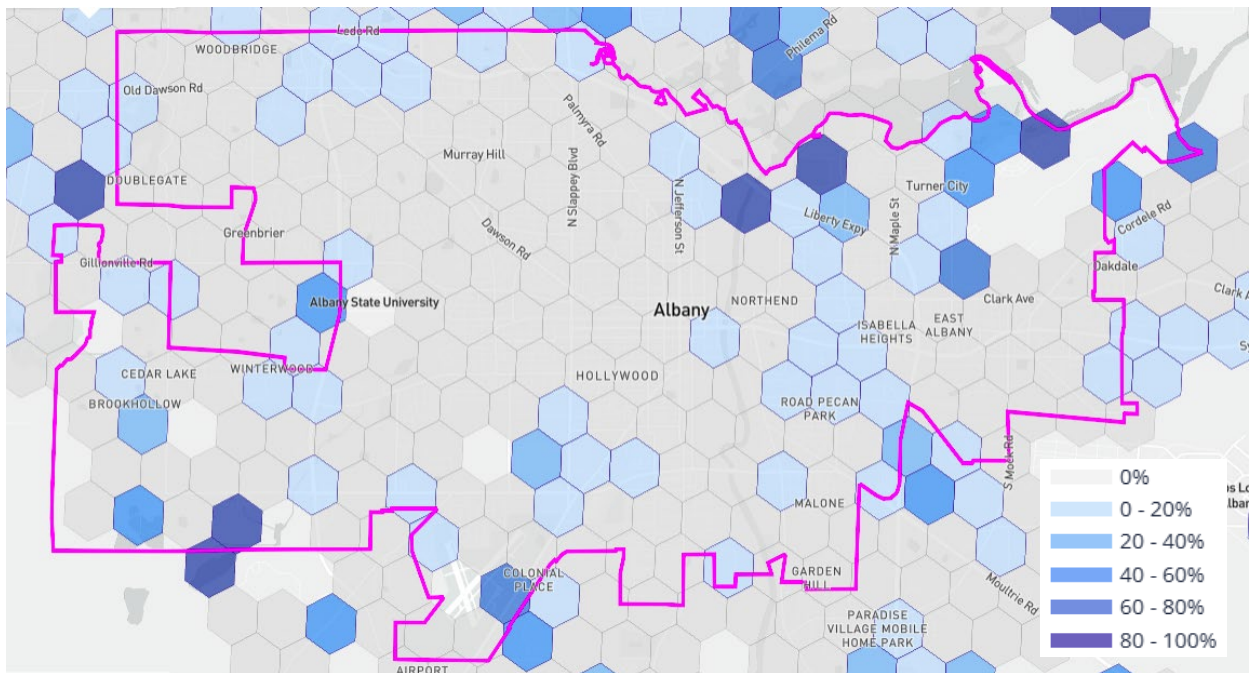
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Access to reliable, high-speed broadband is essential to supporting economic opportunity, education, healthcare, and access to public services. The need for broadband wiring and connections remains a critical issue, particularly for low- and moderate-income (LMI) households and neighborhoods.

Although broadband service is generally available within the City, gaps persist in both infrastructure and household-level access. Older housing stock, which is more prevalent in LMI areas, may lack the necessary internal wiring or connections to support high-speed internet service. In addition, affordability constraints and limited-service options contribute to lower adoption rates among LMI households, further exacerbating the digital divide.

These challenges are more pronounced in areas of concentrated need, including designated Neighborhood Revitalization Strategy Areas (NRSAs), where infrastructure deficiencies and historic disinvestment limit access to reliable broadband. As a result, residents in these areas may face barriers to employment, remote work, education, telehealth, and other essential services.

The Federal Communications Commission (FCC) provides broadband availability data through its National Broadband Map, which identifies service availability, provider types, and connection speeds at the location level. This tool supports the identification of unserved and underserved areas and helps guide targeted investments.



To address these needs, the City will incorporate broadband access into its broader neighborhood revitalization strategy, particularly within NRSAs. Investments may include infrastructure improvements, support for wiring and connectivity in housing, and coordination with public facility and infrastructure projects where eligible. These efforts will be integrated with housing, infrastructure, and economic development initiatives to ensure a comprehensive approach to community development.

Expanding broadband access will support economic mobility, improve access to services, and enhance overall quality of life. By aligning broadband investments with targeted revitalization efforts, the City will promote equitable access to technology and opportunity for LMI residents.

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

In addition to infrastructure and access challenges, the need for increased competition among broadband Internet service providers remains an important issue within the City of Albany. In many areas, residents have limited options for high-speed internet service, which can result in higher costs, reduced service quality, and limited access to reliable broadband.

Limited provider competition disproportionately impacts low- and moderate-income (LMI) households, particularly in areas with concentrated need. Fewer service options often lead to higher monthly costs and fewer affordable plans, creating barriers to broadband

adoption. In locations where only one provider is available, residents may also experience slower speeds and less reliable service.

These challenges are more pronounced within designated Neighborhood Revitalization Strategy Areas (NRSAs), where infrastructure limitations and historic disinvestment have contributed to fewer provider options and reduced incentives for market expansion. As a result, residents in these targeted areas face compounded barriers to accessing affordable, high-quality broadband service, which limits opportunities for employment, education, telehealth, and access to essential services.

The Federal Communications Commission (FCC) National Broadband Map provides data on broadband availability and provider competition, including the number of providers serving specific locations. This tool can be used to identify areas with limited competition and guide targeted investments within NRSAs and other underserved areas.

To address these challenges, the City will incorporate broadband competition strategies into its broader neighborhood revitalization approach, with a focus on NRSAs. Efforts will include supporting infrastructure improvements that enable multiple providers, coordinating with state and regional broadband initiatives, and aligning broadband expansion with housing, infrastructure, and economic development investments.

Encouraging greater provider participation in targeted areas will improve service quality, expand consumer choice, and reduce costs for residents. By integrating broadband competition into its NRSA strategy, the City will promote equitable access to reliable internet service and support long-term community stability and economic opportunity for LMI residents.

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

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

The City of Albany's natural hazard risks are consistent with those identified in the Dougherty County Hazard Mitigation Plan (2020–2025), which identifies severe thunderstorms, flooding, tornadoes, drought, extreme heat, and tropical systems as the primary hazards affecting the community.

Severe thunderstorms are the most frequent hazard, often producing high winds, lightning, and heavy rainfall. Flooding remains a significant risk due to intense precipitation events and the City's proximity to the Flint River, contributing to both localized and riverine flooding.

Climate change is expected to increase the severity and frequency of these hazards. More intense rainfall events are likely to increase flood risk, while rising temperatures may contribute to more frequent extreme heat and drought conditions. Stronger storm systems may also increase the potential for wind-related damage and infrastructure disruption.

These risks are more pronounced in areas of concentrated need, including Neighborhood Revitalization Strategy Areas (NRSAs), where aging housing stock and infrastructure increase vulnerability. Residents in these areas may face greater exposure to flooding, storm damage, and extreme heat, as well as limited capacity to recover from hazard events.

The City participates in the National Flood Insurance Program (NFIP) and utilizes FEMA Flood Insurance Rate Maps to identify flood-prone areas and guide development and mitigation strategies. Local efforts prioritize reducing flood risk and improving resilience through infrastructure improvements and housing investments.

To address these risks, the City will align hazard mitigation efforts with the Hazard Mitigation Plan and integrate resilience strategies into housing, infrastructure, and neighborhood revitalization investments. This includes improvements to stormwater systems, housing rehabilitation and weatherization, and coordination with regional mitigation efforts.

By incorporating hazard mitigation into targeted neighborhood strategies—particularly within NRSAs—the City aims to reduce risk, protect vulnerable populations, and strengthen long-term community resilience.

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

Low- and moderate-income (LMI) households in the City of Albany are disproportionately vulnerable to the impacts of natural hazards identified in the Dougherty County Hazard Mitigation Plan, including severe storms, flooding, extreme heat, and drought. This vulnerability is driven by a combination of housing conditions, location, and limited financial capacity.

Analysis of local data, including Census indicators, housing age, and income levels, indicates that many LMI households reside in older housing stock that may lack structural resilience to severe weather events. These units are more likely to have deferred maintenance issues, outdated systems, and limited weatherization, increasing susceptibility to damage from high winds, heavy rainfall, and extreme temperatures.

Geographically, LMI households are more likely to be located in areas of concentrated need, including Neighborhood Revitalization Strategy Areas (NRSAs), where infrastructure deficiencies and historic disinvestment increase exposure to hazard risks. These areas may also overlap with locations prone to localized flooding or inadequate drainage, further elevating risk during heavy precipitation events.

Flood risk is a significant concern, particularly for households located in or near flood-prone areas identified through FEMA Flood Insurance Rate Maps. LMI households often have limited access to flood insurance coverage and fewer resources to prepare for or recover from flood events, increasing the likelihood of prolonged displacement or housing instability.

Extreme heat also presents a growing risk, as many LMI households may lack adequate cooling systems or the financial ability to manage increased energy costs. This can lead to unsafe living conditions during periods of high temperatures.

The methods used to assess vulnerability include review of the Dougherty County Hazard Mitigation Plan, analysis of demographic and housing data (including income, tenure, and housing condition), and identification of areas with concentrated LMI populations. This combined approach highlights the intersection of housing condition, location, and socioeconomic factors in determining risk.

To address these vulnerabilities, the City will prioritize housing rehabilitation, infrastructure improvements, and targeted investments within NRSAs to improve resilience. These efforts will focus on reducing exposure to hazards, improving housing quality, and strengthening the ability of LMI households to withstand and recover from natural hazard events.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan for the City of Albany establishes a comprehensive framework for addressing housing, community development, and economic needs over the 2026–2030 Consolidated Plan period. The Plan is informed by a Needs Assessment, stakeholder consultations, community engagement, and market analysis, which collectively identify key priorities and guide the allocation of available resources.

The Strategic Plan focuses on four primary priority areas: Housing Stability, Affordability, and Neighborhood Revitalization; Supportive Services and Community-Based Assistance; Economic Mobility and Workforce Development; and Fair Housing, Outreach, and System Coordination. These priorities reflect the City’s commitment to addressing housing conditions, expanding economic opportunity, improving access to services, and promoting equitable outcomes for low- and moderate-income residents.

A key component of the City’s strategy is the use of Neighborhood Revitalization Strategy Areas (NRSAs) to target investments geographically and maximize impact. This place-based approach aligns housing, infrastructure, and economic development activities to stabilize neighborhoods and improve overall quality of life.

The Strategic Plan includes detailed components addressing geographic priorities, priority needs, housing and community development strategies, market conditions, available resources, and the institutional framework for program delivery. Additional sections address public housing coordination, strategies to overcome barriers to affordable housing, homelessness and special needs populations, lead-based paint hazards, anti-poverty efforts, and program monitoring.

Through this Strategic Plan, the City of Albany aims to leverage federal, state, and local resources, strengthen partnerships, and implement coordinated strategies that improve housing stability, expand economic opportunity, and enhance access to services for residents most in need.

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

Geographic Area

1	Area Name:	Enterprise Community Neighborhood Strategy Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/27/1999
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	East Albany NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/1/2016
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	South Albany Urban Redevelopment Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	7/27/1999
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	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?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City’s Neighborhood Revitalization Strategy Areas (NRSAs) represent some of Albany’s most economically distressed neighborhoods and are a central focus of the City’s place-based investment strategy. These areas include census tracts with high concentrations of low- and moderate-income residents, elevated poverty rates, and longstanding patterns of

disinvestment.

The NRSAs encompass most census tracts designated as Opportunity Zones within Dougherty County and include areas where poverty rates exceed 20 percent. Several of these tracts also meet HUD's definition of Racially Concentrated Areas of Poverty (RCAPs), defined as areas with a non-White population of 50 percent or more and a poverty rate of at least 40 percent. In addition, all census tracts within the NRSAs meet the threshold for designation, with at least 70 percent of residents qualifying as low- and moderate-income.

While housing, economic, and infrastructure challenges exist throughout the City, the South Albany, East Albany, and Enterprise neighborhoods experience the most significant and concentrated needs. These areas face a combination of aging housing stock, infrastructure deficiencies, limited economic opportunity, and barriers to accessing services, making them priority locations for targeted investment.

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

Priority Needs

Priority Need Name		Housing Stability, Affordability, and Neighborhood Revitalization	
1	Priority Level	High	
	Population	Extremely Low-Income Households Low-Income Households Moderate-Income Households	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community	
	Associated Goals	<ul style="list-style-type: none"> • Preserve and improve housing stock to ensure safe and sustainable housing • Expand access to affordable housing and prevent displacement • Revitalize targeted neighborhoods (NRSA focus) through infrastructure and community improvements 	
	Description	Aging housing stock, limited availability of affordable units, rising housing and utility costs, and neighborhood disinvestment continue to impact housing stability. These challenges primarily affect low- and moderate-income (LMI) households, including both renters and homeowners, who face barriers to maintaining or accessing safe, affordable housing. Needs are most concentrated within the City's Neighborhood Revitalization Strategy Areas (NRSAs), where housing conditions, infrastructure deficiencies, and economic distress are most severe.	
	Basis for Relative Priority	This priority is identified as high based on strong community input, Needs Assessment findings, and the scale and severity of housing-related challenges. Housing needs impact the largest number of low- and moderate-income (LMI) households and are closely linked to neighborhood conditions and economic stability. The availability of CDBG and HOME funding to support rehabilitation, homeownership assistance, and TBRA further supports prioritization, along with the City's ability to target resources within NRSAs to achieve measurable impact.	
Priority Need Name		Supportive Services and Community-Based Assistance	
2	Priority Level	High	

Population	Extremely Low-Income Households Low-Income Households Moderate-Income Households	Large Families Families with Children Elderly Frail Elderly	Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
Geographic Areas Affected	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community		
Associated Goals	<ul style="list-style-type: none"> • Increase access to public services for LMI residents • Strengthen housing stability through supportive services 		
Description	Limited awareness of available services, barriers to access, and fragmented delivery systems reduce the effectiveness of programs intended to support residents. These challenges primarily affect low- and moderate-income (LMI) households and vulnerable populations, including seniors, youth, and individuals with special needs. Service gaps and access issues are most evident in high-need areas, including the City's Neighborhood Revitalization Strategy Areas (NRSAs), where residents face greater barriers to stability and well-being.		
Basis for Relative Priority	This priority is identified as high based on community input and Needs Assessment findings highlighting barriers to accessing services and gaps in service delivery for low- and moderate-income (LMI) residents. Supportive services are critical to addressing housing instability and improving overall well-being. CDBG public service funds provide a direct mechanism to support these activities, and partnerships with nonprofit providers allow the City to efficiently deliver services and expand impact, particularly within NRSAs.		
Priority Need Name	Expand Economic Opportunity and Income Growth		
Priority Level	High		
Population	Extremely Low-Income Households Low-Income Households Moderate-Income Households		
Geographic Areas Affected	Citywide South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community		
Associated Goals	<ul style="list-style-type: none"> • Expand workforce opportunities and employment access • Support small business growth and entrepreneurship 		

3

	<ul style="list-style-type: none"> Build capacity of nonprofit organizations to implement CDBG-eligible economic development and neighborhood revitalization activities 												
Description	Limited access to quality employment opportunities, workforce skill gaps, barriers to small business growth, and restricted access to capital continue to constrain income growth and economic mobility. These challenges primarily affect low- and moderate-income (LMI) residents, including job seekers, underemployed individuals, and small business owners. Needs are most concentrated in areas of economic distress, including Neighborhood Revitalization Strategy Areas (NRSAs), where limited economic opportunity contributes to ongoing poverty and housing instability.												
Basis for Relative Priority	This priority is identified as high based on community input and Needs Assessment findings indicating that limited economic opportunity is a key driver of housing instability and poverty. Workforce development and small business support are critical to improving income levels and long-term self-sufficiency for low- and moderate-income (LMI) residents. CDBG funding provides opportunities to support eligible economic development activities, including job training, microenterprise assistance, and capacity building, allowing the City to leverage resources and partnerships to expand impact, particularly within NRSAs.												
Priority Need Name	Fair Housing, Outreach, and System Coordination												
Priority Level	High												
Population	<table border="0"> <tr> <td>Extremely Low-Income Households</td> <td>Large Families</td> <td>Public Housing Residents</td> </tr> <tr> <td>Low-Income Households</td> <td>Families with Children</td> <td>Persons with Mental Disabilities</td> </tr> <tr> <td>Moderate-Income Households</td> <td>Elderly</td> <td>Persons with Physical Disabilities</td> </tr> <tr> <td></td> <td>Frail Elderly</td> <td>Persons with Developmental Disabilities</td> </tr> </table>	Extremely Low-Income Households	Large Families	Public Housing Residents	Low-Income Households	Families with Children	Persons with Mental Disabilities	Moderate-Income Households	Elderly	Persons with Physical Disabilities		Frail Elderly	Persons with Developmental Disabilities
Extremely Low-Income Households	Large Families	Public Housing Residents											
Low-Income Households	Families with Children	Persons with Mental Disabilities											
Moderate-Income Households	Elderly	Persons with Physical Disabilities											
	Frail Elderly	Persons with Developmental Disabilities											
Geographic Areas Affected	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community												
Associated Goals	<ul style="list-style-type: none"> Increase fair housing awareness and education Improve coordination and access to services 												
Description	Limited awareness of fair housing rights, barriers to accessing programs and services, and fragmented service delivery systems continue to impact residents' ability to secure and maintain housing. These challenges primarily affect low- and moderate-income (LMI) households and vulnerable populations who may face discrimination or difficulty navigating available resources. Needs are most evident in high-need areas, including												

4

Basis for Relative Priority	Neighborhood Revitalization Strategy Areas (NRSAs), where improved outreach, education, and coordination are necessary to ensure equitable access to housing and services.
	This priority is identified as medium based on community input and Needs Assessment findings indicating gaps in awareness, access, and coordination. While critical to ensuring equitable access to housing and services, these activities are generally lower cost and are often integrated across programs. CDBG funding supports fair housing and outreach activities, allowing the City to improve access and coordination, particularly within NRSAs, while prioritizing higher-cost housing and economic needs.

Table 47 – Priority Needs Summary

Narrative (Optional)

The City of Albany has identified its priority needs through a comprehensive analysis of community input, housing and economic data, market conditions, and stakeholder consultations. The Needs Assessment and community engagement process revealed that housing challenges—including affordability, aging housing stock, and neighborhood disinvestment—are the most significant issues affecting residents. These challenges are closely linked to economic opportunity, access to services, and overall neighborhood conditions.

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)	Rising rental costs, limited availability of quality affordable units, and increasing cost burden among LMI renters support the use of TBRA to expand housing access. Market constraints include a limited supply of landlords participating in subsidy programs and competition for available units.
TBRA for Non-Homeless Special Needs	Vulnerable populations face additional barriers, including limited accessible units and lack of supportive housing options. Market conditions such as low vacancy rates and limited landlord participation may restrict placement, requiring coordination with service providers.
New Unit Production	High construction costs, limited developer capacity, and financing gaps constrain new housing development. Market conditions make large-scale production challenging, particularly in weaker markets, requiring subsidy layering and strategic partnerships to support feasible projects.
Rehabilitation	A significant portion of the housing stock is aging and in need of repair, making rehabilitation a cost-effective strategy. Market conditions favor reinvestment over new construction, particularly in NRSAs, where rehabilitation can stabilize neighborhoods and preserve affordability.
Acquisition, including preservation	Existing affordable units are at risk due to deferred maintenance and potential market pressures. Acquisition and preservation are influenced by limited available inventory, rising property values in select areas, and the need to maintain long-term affordability through strategic investment.

Table 48 – Influence of Market Conditions

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

Introduction

The City of Albany anticipates receiving Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) entitlement funding for Program Year 2026 to support housing and community development activities. Based on current allocations, the City expects approximately \$731,244 in CDBG funding and \$421,688.73 in HOME funding, in addition to program income and any prior-year resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources :	Total:		
CDBG	Public - Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$731,244	\$338,220	\$0.00	\$1,069,464	\$4,277,856	CDBG funds will be used to carry out activities related to acquisition, administration and planning, economic development, housing, public improvements, and public services.
HOME	Public - Federal	Acquisition Admin and Planning Housing, CHDO, Acquisition, Rental Assistance	\$421,688.73	\$97,227.27	\$0.00	\$518,916.00	\$2,075,664	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.

Table 49 - 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

The City of Albany will leverage federal resources, including CDBG and HOME funding, with additional public and private investments to maximize the impact of available funding. These resources include state and local funds, private investment, and partnerships with nonprofit and community-based organizations. Federal funds will be used strategically to fill financing gaps, support project feasibility, and encourage additional investment in affordable housing, economic development, and neighborhood revitalization activities.

The City qualifies for a 100 percent reduction in HOME match requirements under HUD's severe fiscal distress criteria. This determination is based on the City's family poverty rate and per capita income relative to federal thresholds. The City's family poverty rate exceeds the federal benchmark, and its per capita income falls below the established threshold, qualifying Albany for full match reduction. The City has maintained this designation due to the long-term economic impacts of multiple federally declared disasters, including the 1994 and 1998 flood events, severe storms in 2017, and Hurricane Michael in 2018.

As a result, the City is not required to provide non-federal matching funds for HOME-assisted activities. However, the City will continue to pursue and leverage additional funding sources and partnerships to support project implementation and expand overall impact.

If appropriate, describe publicly 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 a substantial inventory of vacant parcels within the city limits, many of which are located within areas of concentrated need, including the South Albany Neighborhood Revitalization Strategy Area (NRSA). Where feasible, buildable parcels will be marketed and made available for the development of affordable housing, including both rental and homeownership opportunities.

The City will offer incentives to encourage private and nonprofit developers to utilize these properties for affordable housing development, supporting the goals of neighborhood revitalization and housing stability. These efforts will align with the City's broader strategy to target investment within NRSAs and expand access to affordable housing.

Parcels that are restricted due to FEMA requirements, including those located within special flood hazard areas, will be maintained as open space in compliance with federal regulations and deed restrictions. These properties will support long-term flood mitigation and environmental preservation objectives.

Discussion

Not applicable.

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 Albany Community & Economic Development	Government	Grantee	City of Albany
Albany-Dougherty County Homeless Coalition	Continuum of Care	Lead Entity	City of Albany

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Albany’s institutional delivery system includes the Department of Community and Economic Development, public agencies, nonprofit organizations, housing providers, and regional partners that collectively support housing, community development, and supportive service activities. This network provides a strong foundation for delivering programs funded through CDBG and HOME.

Strengths

The City benefits from an established network of nonprofit and community-based organizations that deliver essential services, including housing counseling, supportive services, and programs for vulnerable populations. These partners play a critical role in extending the City’s capacity to serve low- and moderate-income (LMI) residents.

The City also has experience administering federal programs and coordinating with regional and state agencies, which supports compliance and effective program implementation. Existing partnerships allow the City to leverage additional resources and align efforts across housing, economic development, and public services.

Additionally, the City’s use of Neighborhood Revitalization Strategy Areas (NRSAs) provides a strong framework for targeting resources geographically and coordinating investments to maximize impact in high-need areas.

Gaps

Despite these strengths, several gaps limit the effectiveness of the institutional delivery system. Stakeholder and community input identified fragmentation among service providers, resulting in duplication of efforts and challenges in coordinating services across

agencies. Residents often experience barriers to accessing programs, including limited awareness of available resources and unclear pathways to services.

Capacity constraints among nonprofit partners also present challenges. Many organizations operate with limited staffing and resources, which can impact their ability to scale programs, manage compliance requirements, and sustain long-term service delivery.

In addition, there is a need for improved coordination between housing, supportive services, and economic development activities to ensure a more integrated approach to addressing community needs. Data sharing and performance tracking across agencies are also limited, making it more difficult to measure outcomes and align strategies.

Overall, while the City has a strong foundation of partners and program experience, improvements are needed in coordination, capacity building, and service accessibility. Strengthening the institutional delivery system will be critical to implementing the City's strategic priorities, particularly within NRSAs, where needs are most concentrated.

The City will focus on enhancing coordination, supporting nonprofit capacity, and improving access to services to ensure more effective and efficient delivery of programs for Albany residents.

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		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X	X	

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

Table 51 - 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)

The City of Albany’s service delivery system for homeless persons is coordinated through a network of local nonprofit organizations, public agencies, and regional partners that provide outreach, shelter, housing assistance, and supportive services. The City works in collaboration with the regional Continuum of Care (CoC) and service providers to ensure that individuals and families experiencing homelessness have access to a range of resources designed to address both immediate needs and long-term housing stability.

Emergency shelter and transitional housing services are provided by local nonprofit organizations, offering safe accommodations and basic needs support for individuals and families, including those with children. These providers also offer case management and connections to permanent housing opportunities. Rapid rehousing and housing stabilization efforts are supported through partnerships that provide rental assistance and supportive services to help households transition from homelessness to stable housing.

The service delivery system prioritizes vulnerable populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth. Coordinated entry processes are used to assess needs and prioritize individuals based on vulnerability, ensuring that those with the greatest needs receive timely access to housing and services. Veterans are connected to specialized programs through partnerships with the U.S. Department of Veterans Affairs and local veteran service organizations.

Supportive services—including case management, mental health services, substance abuse treatment, employment assistance, and housing counseling—are provided through a network of community-based organizations. These services are designed to address the underlying causes of homelessness and support long-term self-sufficiency.

While the City does not directly operate homeless service programs, it supports the service delivery system through funding, coordination, and partnerships with nonprofit providers. CDBG-funded public service activities may support eligible services that contribute to housing stability, while coordination with ESG-funded programs at the state or regional level ensures alignment of resources.

Overall, the service delivery system provides a continuum of care that addresses the needs of homeless individuals and families at various stages, from outreach and emergency shelter to permanent housing and supportive services. Continued coordination among providers and targeted investment in high-need areas will be critical to improving outcomes and reducing homelessness in the City of Albany.

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

The City of Albany's service delivery system for persons experiencing homelessness and other special needs populations is supported through a network of nonprofit organizations, public agencies, and regional partners coordinated through the Continuum of Care (CoC). This system provides a range of services, including outreach, emergency shelter, transitional and permanent housing, and supportive services such as case management, healthcare referrals, and housing counseling.

A key strength of the system is the presence of experienced community-based providers that deliver essential services to vulnerable populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth. The use of a coordinated entry system helps prioritize individuals based on need and improves access to appropriate housing and services. Strong partnerships among providers and alignment with regional efforts also support a more comprehensive approach to addressing homelessness and special needs.

Despite these strengths, several gaps remain. The City does not receive Emergency Solutions Grant (ESG) funding and has limited resources available through the Community Development Block Grant (CDBG) program, which constrains its ability to directly fund homelessness services and housing interventions. Service providers often face capacity

limitations, including staffing and funding constraints, which can impact service availability and scalability.

In addition, there are ongoing challenges related to service coordination and access, including limited awareness of available resources, fragmented service delivery, and barriers for individuals navigating multiple systems. Gaps also exist in the availability of affordable housing and permanent supportive housing, which can delay placement and extend the length of time individuals experience homelessness.

Overall, while Albany benefits from a committed network of service providers and a coordinated system of care, strengthening provider capacity, improving coordination, and expanding housing options remain critical to better serving homeless and special needs populations.

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

The City of Albany will implement a coordinated, partnership-driven approach to address gaps in the institutional structure and service delivery system. Recognizing limitations in funding and capacity, the City will focus on strengthening collaboration, improving access to services, and building the capacity of nonprofit and community-based organizations.

A key strategy is to enhance coordination among service providers, including housing, supportive services, and economic development partners. The City will support efforts to streamline service delivery, improve referral systems, and align activities with the regional Continuum of Care (CoC) to ensure that residents can more easily access available resources.

The City will also prioritize capacity building for nonprofit organizations, particularly those delivering CDBG-eligible activities. This includes supporting technical assistance, training, and program development to improve service delivery, compliance, and overall effectiveness.

To address gaps in access, the City will support expanded outreach and communication efforts to increase awareness of available programs and services, especially among low- and moderate-income (LMI) residents and vulnerable populations. Improved coordination and navigation support will help reduce barriers and ensure more efficient service delivery.

In addition, the City will align investments across housing, infrastructure, and economic development activities—particularly within Neighborhood Revitalization Strategy Areas (NRSAs)—to support a more integrated, place-based approach to addressing community needs.

While the City does not receive Emergency Solutions Grant (ESG) funding and has limited resources through the Community Development Block Grant (CDBG) program, it will continue to leverage partnerships and external resources to strengthen the overall system of care.

Through these strategies, the City aims to improve coordination, expand capacity, and enhance the effectiveness of service delivery to better meet the needs of Albany residents.

SP-45 Goals - 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	Preserve and improve housing stock to ensure safe and sustainable housing	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Housing Stability, Affordability, and Neighborhood Revitalization	CDBG \$1,171,680	100 Homeowner Housing Units Rehabilitated
2	Expand access to affordable housing and prevent displacement	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Housing Stability, Affordability, and Neighborhood Revitalization	CDBG \$1,100,000 HOME \$2,335,350	Direct Financial Assistance (DPA) 5 Households Assisted Direct Financial Assistance (Loan Servicing) 5 Household Assisted Homeowner Housing Added 5 Household Units Tenant Based Rental Assistance 45 Households Assisted
3	Revitalize targeted neighborhoods (NRSA focus) through infrastructure and community improvements	2026	2030	Non-Housing Community Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Housing Stability, Affordability, and Neighborhood Revitalization	CDBG \$25,000	50 persons assisted: Public facility activities other than Low/Moderate Income Housing Benefit
4	Increase access to public services for LMI residents	2026	2030	Non-Housing Community Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Supportive Services and Community-Based Assistance	CDBG \$375,000	500 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit

5	Strengthen housing stability through supportive services	2026	2030	Non-Housing Community Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Supportive Services and Community-Based Assistance	CDBG \$120,000	125 persons assisted: Public service activities for Low/Moderate Income Housing Benefit
6	Expand workforce opportunities and employment access	2026	2030	Economic Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Expand Economic Opportunity and Income Growth	CDBG \$35,000	50 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit
7	Support small business growth and entrepreneurship	2026	2030	Economic Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Expand Economic Opportunity and Income Growth	CDBG \$1,350,390	30 businesses assisted
8	Support Commercial Revitalization	2026	2030	Economic Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Expand Economic Opportunity and Income Growth	CDBG \$50,000	5 businesses assisted
9	Increase fair housing awareness and education	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Fair Housing, Outreach, and System Coordination	CDBG \$10,000	100 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit
10	Improve coordination and access to services	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Fair Housing, Outreach, and System Coordination	CDBG \$5,000	50 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit
11	Planning and Administration	2026	2030	Administration	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Planning and Administration	CDBG \$1,060,440 HOME \$259,480	5 Other

Table 52 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Goal Description
1	Preserve and improve housing stock to ensure safe and sustainable housing	Improve the quality and condition of existing housing through rehabilitation and weatherization to ensure safe, decent, and sustainable living environments for low- and moderate-income households.
2	Expand access to affordable housing and prevent displacement	Increase the availability of affordable housing options and support homeownership opportunities while preventing displacement of low- and moderate-income residents through targeted assistance programs.
3	Revitalize targeted neighborhoods (NRSA focus) through infrastructure and community improvements	Implement place-based investments in Neighborhood Revitalization Strategy Areas (NRSAs) to improve infrastructure, public facilities, and overall neighborhood conditions to support long-term community stability.
4	Increase access to public services for LMI residents	Expand availability and accessibility of essential public services for low- and moderate-income residents through partnerships with nonprofit and community-based organizations.
5	Strengthen housing stability through supportive services	Improve housing stability by supporting services such as housing counseling, case management, and referrals that help residents maintain safe and stable housing.
6	Expand workforce opportunities and employment access	Support job training, workforce development, and employment programs that increase access to quality jobs and improve economic outcomes for low- and moderate-income residents.
7	Support small business growth and entrepreneurship	Promote economic development by supporting small businesses, entrepreneurs, and microenterprise activities that create jobs and expand economic opportunities.
8	Build capacity of nonprofit organizations	Strengthen the ability of nonprofit organizations to deliver CDBG-eligible economic development and neighborhood revitalization activities through technical assistance and training.
9	Increase fair housing awareness and education	Promote fair housing rights and responsibilities through outreach and education to ensure equitable access to housing opportunities.
10	Improve coordination and access to services	Enhance coordination among service providers and improve referral systems to streamline access to housing, services, and resources for residents.
11	Planning and Administration	Support effective program management, compliance, planning, and oversight to ensure successful implementation of HUD-funded activities.

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)

Over the five-year Consolidated Plan period, the City of Albany estimates that it will provide affordable housing assistance to approximately:

- Extremely Low-Income (0–30% AMI): 25 households
- Low-Income (30–50% AMI): 45 households
- Moderate-Income (50–80% AMI): 115 households

These estimates reflect the City’s anticipated use of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding to support a range of eligible housing activities, including homeowner rehabilitation, homeownership assistance, and Tenant-Based Rental Assistance (TBRA).

The majority of assistance is expected to benefit extremely low- and low-income households, consistent with identified needs related to housing cost burden, housing instability, and limited access to affordable housing. Actual outcomes may vary based on funding availability, program income, project costs, and market conditions over the Consolidated Plan period.

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)

The City of Albany recognizes the importance of ensuring that public housing and assisted housing units are accessible to persons with disabilities. At this time, the Albany Housing Authority (AHA) is not subject to a Section 504 Voluntary Compliance Agreement that requires a specific increase in the number of accessible units. However, the City and AHA remain committed to meeting all applicable federal accessibility requirements.

Through ongoing modernization efforts, including the Rental Assistance Demonstration (RAD) conversion and rehabilitation of housing units, AHA will incorporate accessibility improvements in accordance with Section 504 of the Rehabilitation Act, the Americans with Disabilities Act (ADA), and the Fair Housing Act. These efforts include ensuring that required percentages of units are accessible for persons with mobility impairments, as well as units accessible for individuals with hearing and visual impairments.

AHA will continue to evaluate the need for accessible units and provide reasonable accommodations and modifications to meet the needs of residents with disabilities. Improvements to common areas and building systems will also be made to enhance accessibility and usability.

Through these actions, the City and AHA will continue to expand access to safe, decent, and accessible housing and ensure compliance with federal accessibility standards.

Activities to Increase Resident Involvements

AHA promotes resident engagement through programs and partnerships that support participation, leadership, and self-sufficiency. Residents are encouraged to participate in resident councils, which provide opportunities for input and representation in decision-making processes.

The Authority also supports participation in the Family Self-Sufficiency (FSS) Program, which helps residents build job skills, pursue education, and achieve financial independence. Additional partnerships provide access to employment opportunities, social services, healthcare, and youth programming to support resident well-being and long-term success.

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

The Albany Housing Authority is not designated as a troubled Public Housing Authority; therefore, no additional financial or administrative assistance is required.

SP-55 Strategic Plan Barriers to Affordable Housing - 91.215(h)

Barriers to Affordable Housing

The City of Albany faces several barriers that limit the availability and accessibility of affordable housing for low- and moderate-income (LMI) households. These barriers are influenced by local market conditions, regulatory factors, and broader economic constraints.

Key barriers include:

- **Aging Housing Stock and Rehabilitation Needs**
A significant portion of the City's housing inventory is older and in need of repair. Deferred maintenance and limited resources for rehabilitation reduce the supply of safe and affordable housing.
- **Rising Construction and Development Costs**
Increased costs for labor, materials, and infrastructure improvements create challenges for new housing development, particularly in markets with limited financial return for developers.
- **Limited Supply of Affordable Housing Units**
There is a shortage of quality affordable rental and homeownership opportunities, contributing to housing cost burden among LMI households.
- **Access to Financing and Credit Constraints**
LMI households often face barriers to securing financing due to credit challenges, limited savings, and rising interest rates, which restrict access to homeownership.
- **Infrastructure and Neighborhood Conditions**
In areas of concentrated need, including Neighborhood Revitalization Strategy Areas (NRSAs), infrastructure deficiencies and neighborhood disinvestment can deter private investment and limit housing development.
- **Gaps in Awareness and Access to Programs**
Residents may be unaware of available housing resources or face challenges navigating application processes, reducing participation in assistance programs.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will implement a coordinated, multi-faceted strategy to address these barriers and expand access to affordable housing:

- **Invest in Housing Rehabilitation and Preservation**
Utilize CDBG and HOME funds to improve existing housing conditions, extend the life of housing stock, and preserve affordability for current residents.

- **Expand Homeownership Opportunities**
Provide down payment assistance, homebuyer support, and financing assistance to help LMI households overcome barriers to homeownership.
- **Increase Access to Affordable Rental Housing**
Support Tenant-Based Rental Assistance (TBRA) and encourage landlord participation to expand housing options for renters.
- **Target Investments in NRSAs**
Focus housing and infrastructure improvements in Neighborhood Revitalization Strategy Areas to stabilize neighborhoods, improve conditions, and attract additional investment.
- **Leverage Partnerships and Funding Sources**
Coordinate with nonprofit organizations, developers, and public agencies to align resources, reduce development barriers, and support housing initiatives.
- **Support Economic Mobility and Financial Readiness**
Align housing strategies with workforce development and financial counseling to improve household stability and long-term affordability.
- **Improve Outreach and Program Accessibility**
Enhance communication, simplify processes, and strengthen coordination among providers to ensure residents can access available housing resources.

SP-60 Homelessness Strategy - 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

The City of Albany supports a coordinated, system-wide approach to reach individuals and families experiencing homelessness, particularly those who are unsheltered, and to assess their individual needs. Outreach activities are conducted through partnerships with the regional Continuum of Care (CoC) and local nonprofit service providers, which serve as the primary entities responsible for engaging unsheltered populations.

Outreach teams actively engage individuals in encampments, on the streets, and in other locations not meant for habitation. These efforts are designed to build trust, identify immediate needs, and connect individuals to emergency shelter, housing resources, and supportive services. Special emphasis is placed on reaching vulnerable populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth.

The CoC's coordinated entry system is a key component of the assessment process. Standardized assessment tools are used to evaluate vulnerability, housing barriers, and service needs. This process ensures that individuals are prioritized for housing and services based on the severity of their needs and are connected to the most appropriate interventions, including emergency shelter, transitional housing, rapid rehousing, or permanent supportive housing.

Outreach and assessment efforts are integrated with a broader network of service providers that offer case management, healthcare, behavioral health services, and employment support. This coordinated approach allows for a more comprehensive response to homelessness and supports pathways to permanent housing and stability.

While the City does not directly operate outreach programs, it supports the system through funding of eligible activities, coordination with service providers, and alignment with regional strategies. Through continued collaboration and targeted outreach efforts, the City aims to improve identification of unsheltered individuals, enhance service coordination, and ensure that those experiencing homelessness are effectively connected to housing and supportive services.

Addressing the emergency and transitional housing needs of homeless persons

The City of Albany supports efforts to address the emergency and transitional housing needs of individuals and families experiencing homelessness through partnerships with local service providers and the regional Continuum of Care (CoC). While the City does not

directly operate emergency or transitional housing facilities, it may provide funding to support eligible activities that enhance the capacity and effectiveness of these programs.

Over the next five years, the City may fund public service activities that support emergency shelters under its broader priority of expanding access to housing and supportive services. These investments are intended to increase service capacity and enhance the delivery of housing stabilization services.

Local nonprofit organizations will continue to deliver emergency shelter, transitional housing, and permanent housing opportunities for individuals and families experiencing homelessness. These providers also offer supportive services such as case management, housing navigation, and connections to employment, healthcare, and other resources to support transitions to permanent housing.

Through coordinated partnerships and targeted investments, the City will support a system of care that addresses immediate shelter needs while promoting pathways to long-term housing stability and independence for Albany residents.

Helping Homeless Persons Achieve Permanent Housing and Stability

The City of Albany supports a coordinated, system-wide approach to assist homeless individuals and families in transitioning to permanent housing and independent living. Through partnerships with the regional Continuum of Care (CoC) and local service providers, the City contributes to a continuum of services designed to reduce the length of time individuals experience homelessness and prevent recurrence.

Efforts focus on rapid rehousing and housing stabilization, which provide short- to medium-term rental assistance combined with case management to quickly move individuals and families—particularly those with children—into permanent housing. For chronically homeless individuals, the system prioritizes access to permanent supportive housing, which combines long-term housing assistance with intensive supportive services to address underlying conditions such as disability, mental health, or substance use challenges.

The coordinated entry system is used to assess and prioritize households based on vulnerability, ensuring that those with the greatest needs—including veterans, families, and unaccompanied youth—receive timely access to housing resources. Partnerships with veteran service organizations and federal programs help connect veterans and their families to targeted housing and supportive services.

To facilitate access to affordable housing, providers work with landlords to expand available units and reduce barriers to entry, while housing counseling and navigation services help individuals identify and secure appropriate housing options. The City's broader housing investments, including rehabilitation and Tenant-Based Rental Assistance

(TBRA), also support the availability of affordable units for households exiting homelessness.

To prevent returns to homelessness, the system emphasizes ongoing case management, employment and income support, and connections to mainstream services such as healthcare and public benefits. These efforts help stabilize households after placement and improve long-term housing retention.

Through coordinated partnerships, targeted housing interventions, and a focus on rapid placement and stabilization, the City aims to reduce the duration of homelessness, expand access to permanent housing, and support sustained independence for Albany residents.

Homelessness Prevention and At-Risk Populations

The City of Albany supports a coordinated, prevention-focused approach to assist low-income and extremely low-income individuals and families in avoiding homelessness. This approach emphasizes early intervention, housing stabilization, and alignment of housing and supportive services through partnerships with the regional Continuum of Care (CoC), nonprofit providers, and public agencies.

Prevention efforts focus on households experiencing housing instability, including those facing eviction, cost burden, or loss of income. Key strategies include rental and utility assistance, housing counseling, and case management, which help households address immediate financial challenges and maintain stable housing. These services are particularly critical for extremely low-income households, who are at the greatest risk of entering homelessness.

The City also prioritizes coordination with systems of care to support individuals and families transitioning from publicly funded institutions, including healthcare facilities, foster care, and the criminal justice system. Through partnerships with service providers, discharge planning efforts are strengthened to ensure that individuals exiting these systems have access to housing resources and supportive services, reducing the likelihood of homelessness.

In addition, the City supports coordination among agencies that provide housing, health, social services, employment, education, and youth services to identify at-risk households and connect them to appropriate resources. This integrated approach helps address the underlying factors contributing to housing instability, including unemployment, health challenges, and limited access to services.

Prevention strategies are further supported by the City's broader housing investments, including rehabilitation and Tenant-Based Rental Assistance (TBRA), which help maintain and expand access to affordable housing. Efforts are also targeted within Neighborhood

Revitalization Strategy Areas (NRSAs), where housing instability and economic challenges are most concentrated.

Through coordinated partnerships, targeted prevention resources, and integration with housing and economic development strategies, the City aims to reduce the number of households entering homelessness and promote long-term housing stability for Albany residents.

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 Albany complies with HUD's Lead Safe Housing Rule (24 CFR Part 35) in all federally funded housing activities. These requirements include lead-based paint disclosure, risk assessment, paint testing, hazard reduction, interim controls, clearance, and ongoing maintenance, as applicable.

Through its housing programs, including homeowner rehabilitation and other federally assisted activities, the City addresses lead-based paint hazards in units occupied by or accessible to low- and moderate-income households. Assistance is prioritized for housing that poses health and safety risks, including properties that may contain lead-based paint hazards, particularly those constructed prior to 1978.

The City supports lead hazard reduction through rehabilitation activities that improve housing quality and safety. These efforts help ensure that assisted housing units are safe, compliant, and suitable for occupancy, especially for vulnerable populations.

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

The City of Albany's actions directly address the risks associated with lead-based paint exposure, particularly in older housing stock where hazards are more likely to exist. Lead exposure can result in serious and irreversible health effects, including developmental delays, reduced cognitive function, and other long-term health issues. Children under the age of six and pregnant women are especially vulnerable.

Given the prevalence of older housing in Albany, the risk of lead-based paint hazards remains a concern. By implementing HUD-required lead safety measures and incorporating hazard reduction into housing rehabilitation activities, the City reduces the potential for lead exposure and improves overall housing safety.

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

The City of Albany incorporates Lead Safe Housing Rule requirements into all applicable housing policies, procedures, and program implementation practices. Lead hazard evaluation and mitigation are integrated into project design, environmental review, and construction processes for federally funded activities.

Staff and contractors are required to follow applicable lead safety standards, and the City ensures compliance through monitoring, documentation, and adherence to HUD regulations. These practices ensure that lead hazard control is consistently applied across

all eligible housing activities and that residents are protected from potential exposure.

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

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

The City of Albany's strategy for reducing poverty focuses on expanding economic opportunity, improving access to employment, and supporting housing stability for low- and moderate-income households. Key goals include increasing access to workforce development and job training, supporting small business growth and entrepreneurship, and improving access to essential services that promote long-term stability.

The City supports programs that provide job readiness training, employment placement assistance, and skills development to help residents secure and maintain gainful employment. In addition, the City promotes economic development activities that create jobs and expand opportunities for local businesses, including support for microenterprises and small business development.

Efforts to reduce poverty also include improving access to supportive services such as housing counseling, case management, and referrals to health, education, and social service providers. These services help stabilize households, reduce barriers to employment, and improve overall quality of life.

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

The City's poverty reduction goals are closely coordinated with its affordable housing strategies to address the interconnected nature of housing stability and economic opportunity. Affordable housing activities—including housing rehabilitation, homeownership assistance, and Tenant-Based Rental Assistance (TBRA)—help reduce housing cost burdens and free up household income for other essential needs.

Targeting investments within Neighborhood Revitalization Strategy Areas (NRSAs) further supports this coordination by aligning housing, economic development, and public service activities in areas with the highest concentrations of poverty. This place-based approach allows the City to address multiple needs simultaneously and maximize the impact of available resources.

Additionally, partnerships with nonprofit organizations and service providers support the delivery of both housing and economic programs, ensuring that residents have access to a coordinated system of services. Through this integrated approach, the City of Albany aims to reduce poverty, improve housing stability, and expand economic opportunity for its residents.

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

Under the City of Albany's Annual Monitoring Strategy, all programs and activities funded through the Department of Community and Economic Development (DCED) are subject to an annual risk assessment. This process is designed to ensure compliance with federal requirements and to effectively allocate monitoring resources based on the level of risk associated with each program or activity.

Following the assessment, DCED staff develop a risk profile for each subrecipient, program, or activity to determine the appropriate level and frequency of monitoring. Programs identified as higher risk are subject to more comprehensive oversight, including on-site monitoring.

Risk Assessment Criteria

Risk assessments are conducted using a scoring system ranging from 0 to 5, with 0 representing low risk and 5 representing high risk of noncompliance.

Financial Risk

- Allocation of \$0 (0 points)
- Up to \$50,000 (1 point)
- \$50,001–\$75,000 (2 points)
- \$75,001–\$100,000 (3 points)
- \$100,001–\$300,000 (4 points)
- Over \$300,000 (5 points)

Management Risk

- History of administrative challenges (e.g., late or inaccurate reporting) (0–5 points)
- Staff turnover (0–5 points)
- Lack of progress toward achieving outcomes (0–5 points)
- Prior monitoring findings or concerns (0–5 points)

Program Performance / Satisfaction

- Complaints or concerns received regarding program delivery (0–5 points)

Programs or activities receiving a score of 3 or higher are classified as higher risk and are required to undergo comprehensive, on-site monitoring. Areas receiving the highest risk scores are prioritized during monitoring reviews.

Monitoring Approach

Comprehensive on-site monitoring includes a review of programmatic, financial, and administrative compliance with applicable federal regulations, including but not limited to:

- 24 CFR Part 570 (CDBG Program Requirements)
- 2 CFR Part 200 (Uniform Administrative Requirements, Cost Principles, and Audit Requirements)
- Applicable cross-cutting federal requirements, including civil rights, labor standards, and environmental compliance

Each on-site monitoring visit typically includes a review of financial records, program documentation, reporting practices, and performance outcomes. Monitoring visits are structured to ensure that subrecipients and activities are operating in compliance with federal requirements and achieving intended results.

Monitoring visits are expected to last approximately three hours or more, depending on program complexity and risk level. DCED staff, including the Program Compliance Specialist, dedicate sufficient time to planning, conducting, and documenting monitoring activities, as well as providing technical assistance and follow-up as needed.

Expected Resources

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

Introduction

The City of Albany anticipates receiving Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) entitlement funding for Program Year 2026 to support housing and community development activities. Based on current allocations, the City expects approximately \$731,244 in CDBG funding and \$421,688.73 in HOME funding, in addition to program income and any prior-year resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Public - Federal	Acquisition Admin and Planning Housing Public Improvements Public Services	\$731,244	\$338,220	\$0.00	\$1,069,464	\$4,277,856	CDBG funds will be used to carry out activities related to acquisition, administration and planning, economic development, housing, public improvements, and public services.
HOME	Public - Federal	Acquisition Admin and Planning Housing, CHDO, Acquisition, Rental Assistance	\$421,688.73	\$97,227.27	\$0.00	\$518,916.00	\$2,075,664	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.

Table 53 - 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 will leverage federal resources, including Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funding, with additional public and private investments to maximize the impact of available funding. These resources include state and local funds, private financing, and partnerships with nonprofit and community-based organizations. Federal funds will be used strategically to fill financing gaps, support project feasibility, and encourage additional investment in affordable housing, economic development, and neighborhood revitalization activities, particularly within Neighborhood Revitalization Strategy Areas (NRSAs).

The City qualifies for a 100 percent reduction in HOME match requirements under HUD’s severe fiscal distress criteria. This determination is based on the City’s family poverty rate and per capita income relative to federal thresholds. The City’s family poverty rate exceeds the federal benchmark, and its per capita income falls below the established threshold, qualifying Albany for full match reduction. The City has maintained this designation due to the long-term economic impacts of multiple federally declared disasters, including the 1994 and 1998 flood events, severe storms in 2017, and Hurricane Michael in 2018.

As a result, the City is not required to provide non-federal matching funds for HOME-assisted activities. However, the City will continue to pursue and leverage additional funding sources and partnerships to support project implementation and expand overall impact. Through coordinated investment and strategic partnerships, the City will maximize the effectiveness of federal funds and advance its housing and community development priorities.

If appropriate, describe publicly 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 a substantial inventory of vacant parcels within the city limits, many of which are located within areas of concentrated need, including the South Albany Neighborhood Revitalization Strategy Area (NRSA). Where feasible, buildable parcels will be marketed and made available for the development of affordable housing, including both rental and homeownership opportunities.

The City will offer incentives to encourage private and nonprofit developers to utilize these properties for affordable housing development, supporting the goals of neighborhood revitalization and housing stability. These efforts will align with the City's broader strategy to target investment within NRSAs and expand access to affordable housing.

Parcels that are restricted due to FEMA requirements, including those located within special flood hazard areas, will be maintained as open space in compliance with federal regulations and deed restrictions. These properties will support long-term flood mitigation and environmental preservation objectives.

Discussion

Not Applicable

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and improve housing stock to ensure safe and sustainable housing	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Housing Stability, Affordability, and Neighborhood Revitalization	CDBG \$234,336	20 Homeowner Housing Units Rehabilitated
2	Expand access to affordable housing and prevent displacement	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Housing Stability, Affordability, and Neighborhood Revitalization	CDBG \$235,000 HOME \$467,070	Direct Financial Assistance (DPA) 2 Households Assisted Direct Financial Assistance (Loan Servicing) 1 Household Assisted Homeowner Housing Added 4 Household Units Tenant Based Rental Assistance 15 Households Assisted
3	Revitalize targeted neighborhoods (NRSA focus) infrastructure and community improvements	2026	2030	Non-Housing Community Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Housing Stability, Affordability, and Neighborhood Revitalization	CDBG \$0	10 persons assisted: Public facility activities other than Low/Moderate Income Housing Benefit
4	Increase access to public services for LMI residents	2026	2030	Non-Housing Community Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Supportive Services and Community-Based Assistance	CDBG \$75,000	100 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit

5	Strengthen housing stability through supportive services	2026	2030	Non-Housing Community Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Supportive Services and Community-Based Assistance	CDBG \$24,000	25 persons assisted: Public service activities for Low/Moderate Income Housing Benefit
6	Expand workforce opportunities and employment access	2026	2030	Economic Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Expand Economic Opportunity and Income Growth	CDBG \$7,000	10 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit
7	Support small business growth and entrepreneurship	2026	2030	Economic Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Expand Economic Opportunity and Income Growth	CDBG \$270,078	6 businesses assisted
8	Support Commercial Revitalization	2026	2030	Economic Development	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Expand Economic Opportunity and Income Growth	CDBG \$0	0 businesses assisted
9	Increase fair housing awareness and education	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Fair Housing, Outreach, and System Coordination	CDBG \$3,000	20 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit
10	Improve coordination and access to services	2026	2030	Affordable Housing	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Fair Housing, Outreach, and System Coordination	CDBG \$0	10 persons assisted: Public service activities other than Low/Moderate Income Housing Benefit
11	Planning and Administration	2026	2030	Administration	South Albany Urban Redevelopment Area, East Albany NRSA, Enterprise Community NRSA	Planning and Administration	CDBG \$212,088 HOME \$51,896	1 Other

Table 54 – Goals Summary

Goal Descriptions

Sort Order	Goal Name	Goal Description
1	Preserve and improve housing stock to ensure safe and sustainable housing	Improve the quality and condition of existing housing through rehabilitation and weatherization to ensure safe, decent, and sustainable living environments for low- and moderate-income households.
2	Expand access to affordable housing and prevent displacement	Increase the availability of affordable housing options and support homeownership opportunities while preventing displacement of low- and moderate-income residents through targeted assistance programs.
3	Revitalize targeted neighborhoods (NRSA focus) through infrastructure and community improvements	Implement place-based investments in Neighborhood Revitalization Strategy Areas (NRSAs) to improve infrastructure, public facilities, and overall neighborhood conditions to support long-term community stability.
4	Increase access to public services for LMI residents	Expand availability and accessibility of essential public services for low- and moderate-income residents through partnerships with nonprofit and community-based organizations.
5	Strengthen housing stability through supportive services	Improve housing stability by supporting services such as housing counseling, case management, and referrals that help residents maintain safe and stable housing.
6	Expand workforce opportunities and employment access	Support job training, workforce development, and employment programs that increase access to quality jobs and improve economic outcomes for low- and moderate-income residents.
7	Support small business growth and entrepreneurship	Promote economic development by supporting small businesses, entrepreneurs, and microenterprise activities that create jobs and expand economic opportunities.
8	Build capacity of nonprofit organizations	Strengthen the ability of nonprofit organizations to deliver CDBG-eligible economic development and neighborhood revitalization activities through technical assistance and training.
9	Increase fair housing awareness and education	Promote fair housing rights and responsibilities through outreach and education to ensure equitable access to housing opportunities.
10	Improve coordination and access to services	Enhance coordination among service providers and improve referral systems to streamline access to housing, services, and resources for residents.
11	Planning and Administration	Support effective program management, compliance, planning, and oversight to ensure successful implementation of HUD-funded activities.

AP-35 Projects - 91.220(d)

Introduction

Projects planned for the upcoming year are identified in the table below. Additional details are provided in Section AP-38.

#	Project Name	
CDBG		
1	Administration & Planning	\$212,088
2	Affordable Homeownership Program	\$100,000
3	Fair Housing	\$3,000
4	Homeless Programs	\$10,000
5	Housing Counseling	\$14,000
6	Housing Rehabilitation	\$110,757
7	Housing Rehabilitation Administration	\$123,579
8	Loan Servicing	\$135,000
9	Micro Business Enterprise Center	\$270,078
10	Public Service – Competitive Grant	\$75,000
11	Section 3 – Job Training	\$7,000
*	<i>Projected Program Income</i>	\$329,198
Total Grant Allocation plus Program Income		\$1,060,502
HOME		
1	Administration & Planning	\$51,896
2	CHDO Set Aside	\$63,254
3	New Construction/Developer Assistance	\$112,092
4	Tenant Based Rental Assistance	\$291,724
*	<i>Projected Program Income</i>	\$97,277.27
Total Grant Allocation plus Program Income		\$518,966.00

Table 55 – Project Information

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

Allocation priorities were established based on input gathered through community engagement efforts, including public hearings, stakeholder meetings, and prior program experience, as well as analysis of housing, economic, and demographic data. These priorities reflect the most pressing needs identified by residents and stakeholders, including housing affordability, neighborhood conditions, access to services, and economic opportunity.

The City's approach focuses on targeting resources to areas of greatest need, particularly low- and moderate-income (LMI) households and Neighborhood Revitalization Strategy Areas (NRSAs), to maximize the impact of available funding.

While the City is committed to addressing underserved needs, several factors may impact implementation. These include limited funding resources, particularly the absence of Emergency Solutions Grant (ESG) funding, rising construction and development costs, capacity constraints among service providers, and limited availability of affordable housing units. In addition, coordination challenges and barriers to accessing services may affect the efficiency of program delivery.

Despite these challenges, the City will continue to leverage partnerships, align resources, and implement targeted strategies to address underserved needs and improve outcomes for Albany residents.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration & Planning
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	CDBG Administration & Planning
	Needs Addressed	Planning & Administration
	Funding	CDBG - \$212,088
	Description	Funding for CDBG indirect costs and program management activities to ensure compliance.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	1-Other
	Location Description	Citywide
	Planned Activities	The City will use CDBG funding for indirect costs and program management activities to ensure compliance.
2	Project Name	Affordable Homeownership Program
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Expand Access to affordable housing and prevent displacement
	Needs Addressed	Housing Stability, Affordability, and Neighborhood Revitalization
	Funding	\$100,000
	Description	Provide direct financial assistance to low- and moderate-income homebuyers to support homeownership and improve housing affordability.
	Target Date	06/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	The City will use CDBG funds for direct financial assistance for 4 LMI households.
3	Project Name	Fair Housing
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Increase Fair Housing Awareness and Education
	Needs Addressed	Fair Housing Coordination
	Funding	\$3,000
	Description	Support fair housing education, outreach, and enforcement activities to increase awareness of housing rights and improve access to housing opportunities for low- and moderate-income residents.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	20 households, including low- and moderate-income renters, homeowners, and prospective homebuyers, will benefit from fair housing education, outreach, and related activities.
4	Project Name	Homeless Programs
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Strengthen housing stability through supportive services
	Needs Addressed	Supportive Services and Community-Based Assistance
	Funding	\$10,000
	Description	Provide funding to support emergency assistance, housing stabilization, and supportive services for individuals and families experiencing or at risk of homelessness through local nonprofit partners.
	Target Date	06/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	10 homeless persons and at risk of homelessness served
5	Project Name	Housing Counseling
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Strengthen housing stability through supportive services
	Needs Addressed	Supportive Services and Community-Based Assistance
	Funding	\$14,000
	Description	Provide housing counseling and financial education services, including pre- and post-purchase counseling, foreclosure prevention, and support for renters, homeowners, and individuals experiencing or at risk of homelessness.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	25 LMI Households
6	Project Name	Housing Rehabilitation
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Preserve and improve housing stock to ensure safe and sustainable housing
	Needs Addressed	Housing Stability, Affordability, and Neighborhood Revitalization
	Funding	\$110,757
	Description	Rehabilitation of owner-occupied and/or rental housing units to address health and safety issues, preserve existing housing stock, and improve housing conditions for low- and moderate-income households.
	Target Date	06/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	5 LMI Households
7	Project Name	Housing Rehabilitation Administration
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Preserve and improve housing stock to ensure safe and sustainable housing
	Needs Addressed	Housing Stability, Affordability, and Neighborhood Revitalization
	Funding	\$123,579
	Description	Cover administrative and project delivery costs associated with housing rehabilitation activities, including work write-ups, environmental reviews, inspections, and construction oversight.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	5 LMI Households
8	Project Name	Loan Servicing
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Expand access to affordable housing and prevent displacement
	Needs Addressed	Housing Stability, Affordability, and Neighborhood Revitalization
	Funding	\$135,000
	Description	Provide loan servicing for housing assistance loans issued to low- and moderate-income households.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI Households
	Project Name	Micro Business Enterprise Center

9	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Support small business development through technical assistance, training, and resources to promote entrepreneurship, business expansion, and job creation for low- and moderate-income residents.
	Needs Addressed	Economic Mobility and Workforce Development
	Funding	\$270,078
	Description	
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	6 Businesses
10	Project Name	Public Service – Competitive Grant
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Increase access to public services for LMI residents
	Needs Addressed	Supportive Services and Community-Based Assistance
	Funding	\$75,000
	Description	Provide funding to nonprofit agencies to deliver essential services that benefit low- and moderate-income residents, including housing stability, health, and supportive services.
	Target Date	06/30/2027
Estimate the number and type of families that will benefit from the proposed activities	100 LMI Persons	
11	Project Name	Section 3 – Job Training
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA

	Goals Supported	Expand workforce opportunities and employment access
	Needs Addressed	Economic Mobility and Workforce Development
	Funding	\$7,000
	Description	Provide job training and employment opportunities to low- and very low-income residents.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	10 LMI Persons
12	Project Name	Administration & Planning (HOME)
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	HOME Administration & Planning
	Needs Addressed	Planning & Administration
	Funding	HOME - \$51,896
	Description	Funding for HOME indirect costs and program management activities to ensure compliance.
	Target Date	06/30/2027
Estimate the number and type of families that will benefit from the proposed activities	1-Other	
13	Project Name	CHDO Set Aside
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Expand access to affordable housing and prevent displacement
	Needs Addressed	Housing Stability, Affordability, and Neighborhood Revitalization
	Funding	\$63,254
	Description	Provide funding to certified CHDOs to develop affordable housing and increase the supply of units available to low- and moderate-income households.
Target Date	06/30/2027	

	Estimate the number and type of families that will benefit from the proposed activities	1 LMI Household
14	Project Name	New Construction/Developer Assistance
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Expand access to affordable housing and prevent displacement
	Needs Addressed	Housing Stability, Affordability, and Neighborhood Revitalization
	Funding	\$112,092
	Description	Provide financial assistance to developers to support the construction of affordable housing units, increasing the supply of housing available to low- and moderate-income households.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	3 LMI Households
15	Project Name	Tenant Based Rental Assistance
	Target Area	South Albany Urban Redevelopment Area Enterprise Community Neighborhood Strategy Area East Albany NRSA
	Goals Supported	Expand access to affordable housing and prevent displacement
	Needs Addressed	Housing Stability, Affordability, and Neighborhood Revitalization
	Funding	\$291,724
	Description	Provide tenant-based rental assistance to low- and very low-income households to improve housing affordability.
	Target Date	06/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	45 LMI Households

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 HOME Investment Partnerships Program (HOME) funding. To maximize the impact of limited resources, the City will prioritize investment within three designated Neighborhood Revitalization Strategy Areas (NRSAs), which represent areas of greatest need and opportunity for targeted, place-based revitalization.

The City's three priority NRSAs include:

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

Funding will be distributed across these areas to support housing, infrastructure, economic development, and service delivery activities that address concentrated needs and improve overall neighborhood conditions.

Geographic Distribution

Target Area	Percentage of Funds
South Albany NRSA (Urban Redevelopment Area)	33%
Enterprise NRSA	33%
East Albany NRSA	33%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Albany's geographic allocation of investments is based on a targeted, place-based strategy designed to address the most significant concentrations of need. Funding is prioritized within the City's designated Neighborhood Revitalization Strategy Areas (NRSAs)—Enterprise, South Albany, and East Albany—which represent areas with the highest levels of poverty, aging housing stock, infrastructure deficiencies, and limited economic opportunity.

These areas also have a high concentration of low- and moderate-income (LMI) households and reflect longstanding patterns of disinvestment. By focusing resources

within these neighborhoods, the City can more effectively address multiple, interconnected needs, including housing conditions, access to services, and economic stability.

The allocation approach supports a coordinated investment strategy, allowing the City to align housing, infrastructure, economic development, and public service activities within defined geographic areas. This concentration of resources is intended to maximize impact, improve neighborhood conditions, and support long-term community revitalization.

An approximately equal distribution of funds across the three NRSAs reflects the comparable level of need in each area and ensures that resources are deployed equitably across the City's highest-need neighborhoods.

Through this targeted approach, the City aims to achieve measurable improvements in housing quality, economic opportunity, and overall quality of life for residents in these priority areas.

Discussion

Not Applicable

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	45
Non-Homeless	260
Special-Needs	0
Total	285

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	70
The Production of New Units	5
Rehab of Existing Units	100
Acquisition of Existing Units	5
Total	180

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

Discussion

The City of Albany remains committed to providing decent, safe, energy-efficient, and affordable housing while improving the overall quality of life for its residents. Housing needs continue to be significant, particularly within the City’s Neighborhood Revitalization Strategy Areas (NRSAs), where a large portion of the housing stock is aging and in need of rehabilitation.

Many households in Albany experience housing cost burdens, paying more than 30 percent of their income toward housing costs, with some households paying more than 50 percent and considered severely cost burdened. These conditions place households at risk of housing instability and, in some cases, homelessness. Addressing housing affordability and improving housing conditions remain key priorities for the City.

To respond to these needs, the City will implement a range of housing programs and services designed to preserve existing housing, expand access to affordable housing, and support housing stability:

- Housing Rehabilitation and Repair Programs**

The City will continue to partner with nonprofit organizations and developers to preserve and improve the existing housing stock through rehabilitation activities, including weatherization, energy efficiency upgrades, and emergency repairs. These

efforts help ensure that housing remains safe, affordable, and sustainable for low- and moderate-income homeowners.

- **Rental Housing Services**

The City will support affordable rental housing opportunities for extremely low-, low-, and moderate-income households. Efforts will focus on maintaining and improving existing rental units and expanding access to quality affordable housing.

- **Tenant-Based Rental Assistance (TBRA)**

The City will continue to operate a Tenant-Based Rental Assistance (TBRA) program as a key component of its affordable housing strategy. TBRA helps very low- and low-income households access safe, decent, and affordable rental housing in a market with limited supply and increasing demand.

- **Homeless and Housing Stabilization Services**

The City will support services that assist individuals and families experiencing homelessness or at risk of homelessness through partnerships with local providers. These services may include housing counseling, referrals, and other supportive services that promote housing stability.

- **Homeownership Assistance**

The City will support homeownership opportunities for low- and moderate-income households through programs that provide housing counseling, down payment assistance, and financing support. These efforts help ensure that first-time homebuyers can obtain and maintain affordable, sustainable homeownership.

Through these coordinated strategies, the City aims to preserve housing affordability, improve housing conditions, and expand access to safe and stable housing for Albany residents.

AP-60 Public Housing - 91.220(h)

Introduction

The Albany Housing Authority (AHA) is the primary provider of publicly supported housing for residents of the City of Albany. According to HUD data, AHA administers public housing units and Housing Choice Vouchers to serve low-income households. The Housing Authority is in the process of converting its public housing portfolio to Project-Based Section 8 housing through HUD's Rental Assistance Demonstration (RAD) program. This conversion is intended to improve housing quality through private investment and long-term public-private partnerships, while maintaining affordability for residents.

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

Over the next year, AHA will continue implementation of its RAD conversion strategy, which includes the rehabilitation and modernization of public housing units. Planned improvements include upgrades to kitchens and bathrooms, replacement of HVAC systems, improvements to flooring and fixtures, and other enhancements to improve energy efficiency and overall living conditions.

The RAD conversion process may require temporary relocation of residents during construction; however, all residents will maintain the right to return upon completion of renovations. These efforts are designed to preserve affordable housing while improving safety, quality, and long-term sustainability.

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

The Albany Housing Authority promotes resident engagement and self-sufficiency through a variety of programs and partnerships. Residents are encouraged to participate in the Family Self-Sufficiency (FSS) Program, which supports employment, education, and financial independence over a five-year period.

AHA also supports resident leadership through resident councils, which provide a platform for residents to participate in decision-making and represent community concerns. Additional initiatives include partnerships with local organizations to provide access to employment opportunities, social services, health resources, and youth programming.

Programs such as after-school and summer initiatives, career and resource fairs, and youth leadership development opportunities help strengthen resident engagement and build pathways to long-term success. AHA also supports educational advancement

through scholarship opportunities available to residents.

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

The Albany Housing Authority is not designated as a troubled Public Housing Authority; therefore, no additional financial or administrative assistance is required.

Discussion

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

Introduction

The City of Albany addresses the needs of homeless persons and individuals with special needs through coordination with the regional Continuum of Care (CoC) and partnerships with local nonprofit and community-based service providers. While the City does not receive Emergency Solutions Grant (ESG) funding and has limited resources available through the Community Development Block Grant (CDBG) program, it supports a system of care that provides outreach, emergency shelter, transitional housing, permanent housing, and supportive services.

The City's approach focuses on improving access to housing, reducing the length of time individuals and families experience homelessness, and supporting long-term housing stability. Efforts are targeted toward vulnerable populations, including chronically homeless individuals, families with children, veterans, unaccompanied youth, and persons with special needs.

Through coordinated partnerships, targeted funding of eligible activities, and alignment with regional strategies, the City works to strengthen the local service delivery system and support effective responses to homelessness and special needs populations.

One-Year Goals and Actions for Reducing and Ending Homelessness

Over the next year, the City of Albany will support a coordinated approach to reducing and ending homelessness through partnerships with the regional Continuum of Care (CoC) and local nonprofit service providers. While the City does not receive Emergency Solutions Grant (ESG) funding and has limited resources available through the Community Development Block Grant (CDBG) program, it plays an important role in supporting and strengthening the local system of care.

The City's primary goal is to reduce the length of time individuals and families experience homelessness by supporting rapid rehousing and housing stabilization efforts led by nonprofit providers. These programs provide rental assistance and case management to help households transition quickly into permanent housing.

To address the needs of chronically homeless individuals, the City will support efforts by CoC partners to expand access to permanent supportive housing, which combines long-term housing assistance with supportive services to improve stability and reduce returns to homelessness.

Through coordination, partnerships, and targeted investments, the City will support reductions in homelessness, increase access to permanent housing, and promote long-

term housing stability.

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

The City of Albany supports outreach efforts to identify and engage individuals and families experiencing homelessness, particularly those who are unsheltered, through partnerships with the regional Continuum of Care (CoC) and local service providers. Outreach teams, led by nonprofit and community-based organizations, actively engage individuals in encampments, on the streets, and in other non-traditional settings to connect them with available housing and supportive services.

Through the coordinated entry system, individuals are assessed using standardized tools to determine vulnerability and prioritize access to housing and services. This process ensures that those with the greatest needs—including chronically homeless individuals, unsheltered persons, and other vulnerable populations—are identified and connected to appropriate resources in a timely manner.

Outreach efforts include case management, housing navigation, and referrals to emergency shelter, transitional housing, permanent supportive housing, healthcare, and other essential services. Providers also work to build trust with unsheltered individuals to encourage participation in available programs and support long-term engagement.

While the City does not directly conduct outreach activities, it supports the system through funding of eligible public service activities and coordination with service providers. These efforts help ensure a responsive and inclusive system that effectively reaches unsheltered individuals, assesses their needs, and connects them to pathways toward stable housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Albany supports efforts to address the emergency shelter and transitional housing needs of individuals and families experiencing homelessness through partnerships with local service providers and the regional Continuum of Care (CoC). While the City does not directly operate emergency shelter or transitional housing facilities, it contributes to the system through funding, coordination, and support of eligible activities.

Over the next year, the City may provide CDBG funding for public service activities that enhance the capacity, safety, and effectiveness of emergency and transitional housing providers. These investments help ensure that agencies are able to meet immediate

shelter needs while supporting individuals and families as they transition to stable housing.

Local nonprofit organizations deliver emergency shelter, transitional housing, and supportive services such as case management, housing navigation, and referrals to employment, healthcare, and other resources. These services are designed to address both immediate needs and support progression toward permanent housing.

Through coordination with the CoC and continued support of local providers, the City will help maintain a responsive system that addresses urgent shelter needs while promoting pathways to long-term housing stability for Albany residents.

Transition to Permanent Housing

The City of Albany supports a coordinated approach to assist homeless individuals and families in transitioning to permanent housing and independent living. Through partnerships with the regional Continuum of Care (CoC) and local service providers, the City contributes to a system designed to reduce the length of time individuals and families experience homelessness and prevent recurrence.

Efforts prioritize rapid rehousing and housing stabilization, which provide short- to medium-term rental assistance and case management to quickly move individuals and families—particularly families with children—into permanent housing. Chronically homeless individuals are prioritized for permanent supportive housing, which combines long-term housing assistance with intensive supportive services.

The coordinated entry system is used to assess and prioritize households based on vulnerability, ensuring that chronically homeless individuals, veterans, families, and unaccompanied youth receive timely access to housing resources. Partnerships with veteran service organizations and federal programs help connect veterans and their families to targeted housing and supportive services.

To facilitate access to affordable housing, service providers work with landlords to identify available units and reduce barriers to placement. The City's housing investments, including rehabilitation activities and Tenant-Based Rental Assistance (TBRA), help expand the supply of affordable housing available to households exiting homelessness.

To prevent returns to homelessness, the City supports services such as case management, housing counseling, employment assistance, and connections to mainstream benefits. These efforts promote long-term housing stability and self-sufficiency for households transitioning out of homelessness.

Through coordinated partnerships, targeted housing interventions, and a focus on rapid

placement and stabilization, the City aims to reduce the duration of homelessness, expand access to permanent housing, and support sustained independence for Albany residents.

Prevention of Homelessness

The City of Albany supports a coordinated approach to prevent low-income individuals and families from becoming homeless, with a focus on extremely low-income households and those at risk of housing instability. Through partnerships with the regional Continuum of Care (CoC) and local service providers, the City contributes to a system that emphasizes early intervention, housing stabilization, and access to supportive services.

Prevention efforts include rental and utility assistance, housing counseling, and case management to address immediate financial challenges and reduce the risk of eviction or displacement. Service providers also assist households with budgeting, landlord mediation, and connections to mainstream benefits to improve long-term stability.

Special attention is given to individuals and families transitioning from publicly funded institutions or systems of care, including healthcare facilities, foster care, and the criminal justice system. Coordination with these systems and community-based organizations helps ensure that discharge planning includes housing placement and access to supportive services, reducing the likelihood of homelessness upon exit.

The City also supports programs that connect households receiving assistance from public and private agencies—including those addressing housing, health, employment, education, and youth services—to resources that promote housing stability. These efforts help identify at-risk households early and provide targeted support before a housing crisis occurs.

By strengthening coordination among service providers, expanding access to prevention resources, and aligning housing and supportive services, the City aims to reduce the number of households entering homelessness and promote long-term housing stability for Albany residents.

Discussion

Not Applicable

AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)

Introduction

The City of Albany recognizes that public policies, regulatory requirements, and market conditions can impact the development and preservation of affordable housing. While many local policies are intended to promote health, safety, and orderly development, they may also create challenges that affect housing affordability, particularly for low- and moderate-income (LMI) households.

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

To address the negative effects of public policies that may serve as barriers to affordable housing, the City will undertake the following actions:

- **Review and Evaluate Local Policies and Development Regulations**

The City will continue to assess land use controls, zoning ordinances, development standards, and building codes to identify opportunities to reduce regulatory burdens while maintaining safety and quality standards.

- **Promote Flexible and Efficient Development Processes**

The City will work to streamline permitting and review processes where feasible to reduce delays and costs associated with housing development and rehabilitation.

- **Support Housing Rehabilitation and Infill Development**

Through CDBG and HOME funding, the City will prioritize rehabilitation of existing housing and support infill development in targeted areas, helping to reduce development barriers and improve housing supply.

- **Coordinate Infrastructure Investments with Housing Development**

The City will align infrastructure improvements with housing investments, particularly in Neighborhood Revitalization Strategy Areas (NRSAs), to support development feasibility and attract private investment.

- **Leverage Financial Resources and Incentives**

The City will utilize available federal funding and partnerships to offset development costs and support affordable housing activities, including homeownership

assistance and rental support programs.

- **Improve Access to Housing Programs and Resources**

The City will enhance outreach and coordination to ensure that residents and developers are aware of available programs and can effectively navigate application and funding processes.

Discussion

The City of Albany's approach focuses on balancing regulatory requirements with the need to expand affordable housing opportunities. While major structural policy changes may be limited, the City will continue to identify practical opportunities to reduce barriers through program design, strategic investments, and coordination with partners.

Efforts will be concentrated in areas of greatest need, including NRSAs, where targeted investments and coordinated strategies can improve housing conditions and support neighborhood revitalization. By aligning housing, infrastructure, and economic development efforts, the City aims to mitigate the impact of regulatory and market barriers and promote long-term housing affordability.

AP-85 Other Actions - 91.220(k)

Introduction

The City of Albany will implement a coordinated and strategic approach to address community development and housing needs identified in this Annual Action Plan. Through targeted investments, partnerships, and programmatic efforts, the City will work to expand access to affordable housing, improve service delivery, and support economic stability for low- and moderate-income residents.

Actions Planned to Address Obstacles to Meeting Underserved Needs

The City will address obstacles such as limited funding, rising development costs, and service delivery gaps by leveraging partnerships with nonprofit organizations, regional agencies, and private sector partners. Efforts will focus on improving access to programs, increasing outreach, and streamlining service delivery. The City will prioritize investments in Neighborhood Revitalization Strategy Areas (NRSAs) to target resources where needs are greatest and maximize impact.

Actions Planned to Foster and Maintain Affordable Housing

The City will support affordable housing through activities such as housing rehabilitation, homeownership assistance, and Tenant-Based Rental Assistance (TBRA). These programs will preserve existing housing stock, expand access to affordable housing, and improve housing stability for low- and moderate-income households. Investments will focus on maintaining safe and decent housing while addressing housing cost burden and limited supply.

Actions Planned to Reduce Lead-Based Paint Hazards

The City will comply with HUD's Lead Safe Housing Rule (24 CFR Part 35) in all applicable housing activities. Lead hazard evaluation and reduction will be incorporated into rehabilitation projects, particularly for housing constructed prior to 1978. These efforts will reduce exposure risks and improve housing safety, especially for vulnerable populations such as children and pregnant women.

Actions Planned to Reduce the Number of Poverty-Level Families

The City will implement strategies to reduce poverty by supporting workforce development, job training, and economic development initiatives. Programs will focus on increasing access to employment opportunities, supporting small business growth, and improving access to supportive services. These efforts will help households increase income, achieve financial stability, and reduce reliance on assistance.

Actions Planned to Develop Institutional Structure

The City will strengthen its institutional structure by enhancing coordination among

departments, improving program management, and building the capacity of nonprofit and community-based organizations. Technical assistance and training will be provided to support compliance, improve service delivery, and ensure effective implementation of federally funded programs.

Actions Planned to Enhance Coordination Between Public and Private Housing and Social Service Agencies

The City will continue to coordinate with the Albany Housing Authority, nonprofit organizations, and regional partners to align housing and service delivery efforts. Participation in the Georgia Balance of State Continuum of Care (CoC) will support coordination of homeless services, while partnerships with local providers will improve access to housing, healthcare, and supportive services. These efforts will promote a more integrated and efficient service delivery system.

Discussion

Through these actions, the City of Albany will address critical housing and community development needs while strengthening partnerships and improving outcomes for residents. By aligning resources, enhancing coordination, and targeting investments, the City aims to create sustainable, equitable improvements in housing stability, economic opportunity, and overall quality of life.

Program Specific Requirements

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

Introduction:

This section addresses the program-specific requirements for the City of Fort Lauderdale’s 2025 Annual Action Plan.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
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.	\$0.00
5. The amount of income from float-funded activities	\$0.00
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 Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80%

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 of Albany does not anticipate utilizing forms of investment beyond those identified in 24 CFR 92.205. HOME funds will be used to support eligible activities including homeowner rehabilitation, homeownership assistance, and Tenant-Based Rental Assistance (TBRA). Additional resources, including program income and other federal, state, and local funding sources, may be leveraged to maximize impact and support project feasibility.

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**

The City will utilize a recapture provision for HOME-funded homebuyer activities. Under this approach, if the assisted property is sold, transferred, or no longer used as the principal residence during the affordability period, a portion or all of the HOME investment will be recaptured.

The amount subject to recapture will be based on a prorated share of the HOME assistance relative to the length of time the homebuyer has occupied the property. The City will ensure that recapture provisions are clearly outlined in written agreements and recorded as required.

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:**

The City will ensure compliance with affordability requirements under 24 CFR 92.254(a)(4) by maintaining affordability periods based on the amount of HOME assistance provided. Affordability will be enforced through legally binding agreements,

including deed restrictions, covenants, or liens.

These provisions will ensure that assisted units remain affordable to low- and moderate-income households and that any recaptured funds are reinvested into eligible HOME activities.

- 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 does not currently anticipate using HOME funds to refinance existing debt secured by multifamily housing. If such activities are pursued, the City will adopt refinancing guidelines consistent with 24 CFR 92.206(b), ensuring that refinancing is necessary to permit or continue affordability, that it supports the rehabilitation of the property, and that it is consistent with the City's housing priorities.

- 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)).**

The City has not established a preference for persons with special needs or disabilities in its TBRA program, consistent with 24 CFR 92.209(c).

- 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)).**

If a preference is established for specific categories of persons with disabilities, such as individuals with chronic health conditions or other special needs, the City will ensure that the preference is designed to address identified gaps in access to housing and supportive services.

Such preferences will be supported by data and community input demonstrating unmet need and will be implemented in a manner that expands access to housing opportunities rather than limiting them.

- 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).**

The City does not anticipate imposing preferences or limitations for HOME-funded

rental housing projects beyond those required to meet program objectives and eligibility criteria. Any preferences that may be applied will be consistent with 24 CFR 92.253 and will not be administered in a manner that violates fair housing laws or limits access based on any protected characteristic.

Discussion

Not Applicable

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Facilities & Housing Targeted: Homeless Households</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Georgia Balance of State Continuum of Care</p>
	<p>Provide a brief summary of the data set.</p> <p>Data includes shelter beds, transitional housing beds, and permanent supportive housing beds in the Continuum of Care that are located in the City of Albany and surrounding area.</p>
	<p>What was the purpose for developing this data set?</p> <p>Creation of a Housing Inventory Count</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data covers the statewide Continuum of Care.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>