



Mobile Urban County 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan

DRAFT: March 2025

Mobile County Commission
PO Box 1443, Mobile, Alabama 36633



This page intentionally left blank.

Contents

2025-2029 FIVE-YEAR CONSOLIDATED PLAN

The Process	5
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	7
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)	8
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	13
Needs Assessment	19
NA-05 Overview	21
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	22
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	31
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	35
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	39
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	40
NA-35 Public Housing – 91.205(b)	42
NA-40 Homeless Needs Assessment – 91.205(c)	47
NA-45 Non-Homeless Special Needs Assessment – 91.205 (b,d)	51
NA-50 Non-Housing Community Development Needs – 91.215 (f)	55
Market Analysis	59
MA-05 Overview	61
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	62
MA-15 Housing Market Analysis: Cost of Housing – 91.210(a)	65
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	68
MA-25 Public and Assisted Housing – 91.210(b)	71
MA-30 Homeless Facilities and Services – 91.210(c)	75
MA-35 Special Needs Facilities and Services – 91.210(d)	78
MA-40 Barriers to Affordable Housing – 91.210(e)	81
MA-45 Non-Housing Community Development Assets – 91.215 (f)	82
MA-50 Needs and Market Analysis Discussion	89
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	98
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	100
Strategic Plan	103
SP-05 Overview	105
SP-10 Geographic Priorities – 91.215 (a)(1)	106
SP-25 Priority Needs - 91.215(a)(2)	110
SP-30 Influence of Market Conditions – 91.215 (b)	114
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	115

SP-40 Institutional Delivery Structure – 91.215(k)	118
SP-45 Goals Summary – 91.215(a)(4)	123
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	127
SP-55 Barriers to Affordable Housing – 91.215(h).....	129
SP-60 Homelessness Strategy – 91.215(d)	130
SP-65 Lead based paint Hazards – 91.215(i).....	133
SP-70 Anti-Poverty Strategy – 91.215(j).....	135
SP-80 Monitoring – 91.230.....	136
Annual Action Plan For Program Year 2025.....	137
Expected Resources: AP-15 Expected Resources – 91.220(c)(1,2).....	139
Annual Goals and Objectives: AP-20 Annual Goals and Objectives	142
Projects: AP-35 Projects – 91.220(d).....	145
AP-38 Project Summary	147
AP-50 Geographic Distribution – 91.220(f).....	160
Affordable Housing: AP-55 Affordable Housing – 91.220(g).....	162
AP-60 Public Housing – 91.220(h).....	163
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	165
AP-75 Barriers to Affordable Housing – 91.220(j)	168
AP-85 Other Actions – 91.220(k)	169
Program Specific Requirements: AP-90 Program Specific Requirements – 91.220(l)(1,2,4)...	172



FIVE-YEAR CONSOLIDATED PLAN: THE PROCESS



This page intentionally left blank.

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

1. AGENCY RESPONSIBLE FOR PREPARING THE CONSOLIDATED PLAN AND ADMINISTERING GRANT PROGRAMS

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

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	Mobile County	Grants Department, Mobile County Commission
HOME Administrator	Mobile County	Grants Department, Mobile County Commission
ESG Administrator	Mobile County	Grants Department, Mobile County Commission

NARRATIVE

The Mobile County Commission serves as the grantee and lead agency for the Mobile Urban County, which includes nine incorporated municipalities – Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes – and all of unincorporated Mobile County, Alabama. Dauphin Island does not participate in the Urban County and the City of Mobile is a separate entitlement that receives its own grant HUD grant funds independent of the Urban County.

The Grants Department administers HUD grant funding received by the Urban County through the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs. As lead agency, Mobile County prepared this 2025-2029 Five-Year Consolidated Plan, which covers the period from July 1, 2025 to June 30, 2030, and identifies priority community development and housing needs in the Urban County and outlines a strategy to address them. The attached 2025 Annual Action Plan discusses specific projects to be funded under this strategy during 2025 program year, which begins on July 1, 2025 and ends on June 30, 2026.

CONSOLIDATED PLAN PUBLIC CONTACT INFORMATION

Gordon Bauer, Director of Grants Management
Mobile County Commission Grants Department
Mobile Government Plaza, South Tower, 8th Floor
205 Government Street
Mobile, Alabama 36644-1800

PR-10 CONSULTATION – 91.100, 91.110, 91.200(B), 91.300(B), 91.215(I) AND 91.315(I)

1. INTRODUCTION

Throughout each program year, the Mobile County Grants Department works with a variety of partners to better understand and address local community development, economic development, and affordable housing needs. Consultation with community development and affordable housing agencies forms a basis for the goals and strategies identified in this 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan. Stakeholders that provided input include County and municipal staff, elected officials, non-profit and government agencies, service and housing providers, and others. Representatives of about 30 organizations were personally contacted and invited to participate in an individual interview. Stakeholders were also invited to attend one of two public needs assessment meetings and to complete a community-wide survey regarding housing and community development needs. Thirty-nine people representing 27 organizations (not including the Grants Department) provided input for the Plan through interviews, meetings, or submission of applications for funding.

Previous plans and studies for the county, its municipalities, and the Mobile region also provided input for this Consolidated Plan. Specific reports used in this Plan are listed in Table 3; relevant information from each is incorporated throughout the Plan where applicable.

SUMMARIZE ACTIVITIES TO ENHANCE COORDINATION BETWEEN PUBLIC AND ASSISTED HOUSING PROVIDERS AND PRIVATE AND GOVERNMENTAL HEALTH, MENTAL HEALTH AND SERVICE AGENCIES.

Mobile County maintains relationships with a variety of local non-profit service providers, as well as health and mental health providers, through the Mobile City and County/Baldwin County Continuum of Care. The County also operates and financially supports the Mobile County Board of Health (MCBH) mobile medical unit, which makes routine health services available to residents living in publicly supported housing as well as other marginalized groups.

Housing providers and health and mental health service agencies participated in the development of this Plan. Specifically, representatives from the Mobile County Housing Authority, the City of Prichard Housing Authority, the Chickasaw Housing Authority, Lifelines Mobile, the Child Advocacy Center, the Rape Crisis Center, Ozanam Charitable Pharmacy, and Franklin Primary Health Center provided input through interviews and/or submission of applications for funding.

DESCRIBE COORDINATION WITH THE CONTINUUM OF CARE AND EFFORTS TO ADDRESS THE NEEDS OF HOMELESS PERSONS AND PERSONS AT RISK OF HOMELESSNESS.

HOPE for All Gulf Coast (“HOPE,” formerly Housing First, Inc.) serves as the lead agency for the CoC and HOPE staff consulted in the development of this Five-Year Consolidated Plan. Other homeless housing and service providers that provided input for the Consolidated Plan include Legal Services Alabama, which provides representation related to eviction and foreclosure; Penelope House, which services victims of domestic violence; and Via Health, which works to prevent homelessness among seniors through a volunteer guardian program. Throughout the five-year planning period, Mobile County will continue to coordinate with HOPE and other CoC members to address the housing and service needs of individuals and families who are homeless or at risk of homelessness.

DESCRIBE CONSULTATION WITH THE CONTINUUM(S) OF CARE IN DETERMINING HOW TO ALLOCATE ESG FUNDS, DEVELOP PERFORMANCE STANDARDS AND EVALUATE OUTCOMES, AND DEVELOP FUNDING, POLICIES AND PROCEDURES FOR THE ADMINISTRATION OF HMIS.

While Mobile County is eligible to receive an annual ESG allocation from HUD, whether the County does receive an allocation varies year-to-year depending on demographic data. Regardless of whether an ESG allocation is received, the Mobile County Grants Department works with HOPE, the lead agency for the Continuum of Care, and other homeless service providers to support the goals of the CoC and County. Input from HOPE and other agencies serving people who are homeless were considered in developing priorities and goals for the County’s CDBG, HOME, and (if applicable) ESG funds over the next five years. In years when Mobile County does receive ESG funding, this input will aid in determining projects and activities to be assisted with said funding.

2. DESCRIBE AGENCIES AND GROUPS WHO PARTICIPATED IN THE PROCESS AND CONSULTATIONS WITH HOUSING, SOCIAL SERVICE AGENCIES AND OTHER ENTITIES.

Table 2 – Agencies, Groups, and Organizations Who Participated

Agency/Group/Organization	Consultation Type
AIDS Alabama South	Stakeholder interview
Boys and Girls Club of South Alabama	Stakeholder interview, application submission
Chickasaw Housing Authority	Stakeholder interview
Child Advocacy Center	Application submission
City of Chickasaw	Stakeholder interview
City of Citronelle	Stakeholder interview
City of Prichard	Application submission
City of Semmes	Application submission
Consumer Credit Counseling Services	Application submission
Corporation for National Community Service	Stakeholder interview
Dumas Wesley Community Center	Stakeholder interview
Franklin Primary Health Center	Stakeholder interview
HOPE for All Gulf Coast	Stakeholder interview
Housing Authority of the City of Prichard	Meeting participation
Legal Services Alabama	Application submission
Lifelines Counseling Service	Stakeholder interview
Mobile County Emergency Management	Stakeholder interview
Mobile County Housing Authority	Stakeholder interview
Mobile County Senior Programs	Stakeholder interview
Ozanam Charitable Pharmacy	Stakeholder interview, application submission
Penelope House	Application submission
Peyton's Boarding House	Application submission
Rape Crisis Center	Application submission
South Alabama Regional Planning Commission	Application submission
Via Health	Application submission
Via Mobile	Stakeholder interview
Volunteers of America Southeast	Stakeholder interview

IDENTIFY AGENCY TYPES NOT CONSULTED AND PROVIDE RATIONALE FOR NOT CONSULTING.

Efforts were made to consult as broad a group of community stakeholders as possible. Email notifications and invitations regarding the community meetings and survey were widely distributed to stakeholders by Mobile County, which also utilized social media to provide broad outreach. Mobile County Grants Department staff followed up on invitations to participate with key stakeholders to set up interviews to obtain input for the Consolidated Plan and Annual Action Plan. No agency types were excluded from participation.

OTHER LOCAL/REGIONAL/STATE/FEDERAL PLANNING EFFORTS CONSIDERED WHEN PREPARING THE PLAN

Table 3 – Other Local/Regional/Federal Planning Efforts

Plan Name	Lead Agency	Overlap with Strategic Plan
Continuum of Care Point-in-Time Homeless Count (2024)	HOPE for All Gulf Coast	The Point in Time Count identifies the number of homeless individuals in the jurisdictions that are part of the Continuum of Care to understand levels of need for homeless housing and services, which is discussed in the Strategic Plan.
Regional Multi-Jurisdictional Hazard Mitigation Plan (2020)	Alabama Emergency Management Agency's (AEMA) Division A	The 2020 Regional Multi-Jurisdictional Hazard Mitigation Plan identifies and details the hazards that affect the Alabama Emergency Management Agency's (AEMA) Division A, including Baldwin County, Escambia County, Mobile County, and all eligible local jurisdictions. Natural hazards identified in the Plan are discussed in the Environmental Resiliency section of this Consolidated Plan.
Comprehensive Economic Development Strategy (CEDS) (2023)	South Alabama Regional Planning Commission (SARPC)	Mobile County is part of the South Alabama Regional Planning Commission (SARPC) which developed its latest Comprehensive Economic Development Strategy (CEDS) Annual Report in 2023. The CEDS emphasizes the region's goal of developing strong workforce solutions and infrastructure improvements among transportation arteries, parks, housing, public safety, and education to ensure that the region's current and future workforce can meet employer needs. The CEDS is discussed in more detail in the Non-Housing Community Development Assets section of this Consolidated Plan.

DESCRIBE COOPERATION AND COORDINATION WITH OTHER PUBLIC ENTITIES IN THE IMPLEMENTATION OF THE CONSOLIDATED PLAN (91.215(L)).

In developing this Consolidated Plan, Mobile County consulted with several regional organizations and units of local government (including Urban County members). Regional organizations consulted include the Boys and Girls Club of South Alabama, HOPE for All Gulf Coast, Legal Services Alabama, and the South Alabama Regional Planning Commission. Several of these agencies will assist in implementation of this Consolidated Plan and Annual Action Plan as subrecipients receiving CDBG funds to provide public services and/or housing assistance. Mobile County coordinates with the Mobile City and County/Baldwin County Continuum of Care and other CoC member agencies to encourage the expansion of housing and services for the region's homeless residents.

DRAFT

PR-15 CITIZEN PARTICIPATION – 91.105, 91.115, 91.200(C) AND 91.300(C)

1. SUMMARY OF CITIZEN PARTICIPATION PROCESS, EFFORTS TO BROADEN CITIZEN PARTICIPATION, AND IMPACT ON GOAL SETTING

To gather input for the 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan, Mobile County followed the public participation process outlined in its Citizen Participation Plan, which complies with HUD's citizen participation requirements listed in federal regulation 24 CFR 91.105. The Citizen Participation Plan is designed to ensure resident involvement in planning for the County's CDBG, HOME, and ESG programs, including participation in development of Five-Year Consolidated Plans, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPERs).

Mobile County residents and community stakeholders were invited to provide input by attending a public meeting and participating in a community-wide survey. Public meetings were held in January 2025 in Prichard and at the County's offices in downtown Mobile, as shown below. Each began with an overview of the CDBG and HOME programs and the County's consolidated planning process and then moved into a discussion of key affordable housing and community development needs. Thirty-four (34) people attended one of the public meetings. Results are summarized in the table that follows.

Public Meeting #1

Tuesday, January 28
2 PM
Government Plaza
205 Government Street
Ground Floor
Mobile, AL 36602

Public Meeting #2

Wednesday, January 29
6 PM
Prichard Housing Authority
William "Bill" Clark Family Life Center
2501 W. Main Street
Prichard, AL 36610

A Housing and Community Needs Survey was available to residents via a weblink and in hard copy. The survey was available from January 15 through March 3, and a total of 59 responses were received. Questions asked participants to select what they see as the most important housing, homeless, and community and economic development needs in the county from a list of activities eligible for HUD entitlement grant funding. Results are shared in the table below and in relevant sections of this Plan.

Advertisement for the public meetings and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Mobile County advertised the meetings and survey through a variety of publication outlets, including its Facebook and other social media accounts. Project flyers were emailed to over 30 local housing and service providers, community development practitioners, and County and municipal staff, both as outreach to these stakeholders and for distribution to their clients/residents. Meeting advertisements noted that accommodations (including translation, interpretation and accessibility needs) were available if needed; no requests for accommodations were received.

In addition to the public meetings and survey, personal interviews were also conducted with several key stakeholders and groups representing a variety of viewpoints relevant to the development of the Consolidated Plan and Annual Action Plan. Invitations were extended to more than 30 organizations and 21 people representing an organization participated in an interview.

Mobile County will hold a public comment period to receive input on the draft Consolidated Plan and Annual Action Plan from April 1 through April 30, 2025. The County will also hold a public hearing to receive comments before the Mobile County Commission in April 2025. Following the public comment period and hearing, the final 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan will be presented for approval by the Mobile County Commission and subsequent submission to HUD in May 2025.

A summary of community outreach efforts and responses is shown in the following table. Complete survey results and outreach materials will be available as an appendix to the final report.

CITIZEN PARTICIPATION OUTREACH

Table 4 – Citizen Participation Outreach

Outreach Mode	Outreach Target	Response	Comments Received	Unaccepted Comments
Advertisements	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	N/A	Flyers advertising the community meetings were shared with stakeholders via email and on Mobile County websites and social media.	N/A
Community meetings	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	11 attendees	<p>Housing needs:</p> <ul style="list-style-type: none"> • Affordable rental and for-sale housing • Programs that address dilapidated housing, including homes owned by second and third generations who are not able to improve them • Home rehabilitation, including assistance for leaks and flooring issues, and wider advertisement of the program, particularly in Prichard • Down payment assistance <p>Community development needs:</p> <ul style="list-style-type: none"> • Infrastructure, including roads and water/sewer, in Prichard • Economic development activities and businesses that bring in jobs • Public transportation, especially for seniors, teens, and people without cars • More youth development activities, especially for middle school students • Public swimming pool in Prichard <p>Homeless needs:</p> <ul style="list-style-type: none"> • Health and mental health services • Public private partnership to support a facility with housing and supportive services • Improved communication about available resources to people who are homeless or at risk of homelessness 	None

Outreach Mode	Outreach Target	Response	Comments Received	Unaccepted Comments
Community survey	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	59 responses	<p>Survey takers were asked to select priority community development and affordable housing needs from a list of activities eligible for HUD grant funding. Most popular responses are shown below, each selected by at least 45% of respondents:</p> <ul style="list-style-type: none"> • Redevelopment or demolitions of abandoned properties • Street and road improvements • Housing for older adults • Help for homeowners to make housing improvements • Financial assistance to entrepreneurs and small businesses • Transitional and supportive housing programs • Substance abuse/crime prevention programs • Access to homeless shelters • Supportive services and case management • Homelessness prevention • Incentives for creating jobs 	None
Stakeholder interviews	Housing and service providers; major employers; young professionals	21 participants	<p>Housing needs:</p> <ul style="list-style-type: none"> • High-quality, affordable rental housing • Increased housing availability, including units at which to use housing choice vouchers • Rehabilitation or demolition to address blighted properties • Partnerships with private developers to redevelop dilapidated housing in underserved areas • Better maintenance of existing housing • Continued use of down payment program and support for first-time homebuyers • Rapid rehousing and homelessness prevention, including for young adults (age 18 to 24) • Emergency shelter for women and women with children • Assistance with utility deposits, first and last month's rent, and other initial barriers to obtaining housing • Credit checks, income requirements, and background checks can also be barriers to obtaining housing • Housing design that emphasizes environmental resiliency • Accessible housing and/or modifications for ADA accessibility 	None

Outreach Mode	Outreach Target	Response	Comments Received	Unaccepted Comments
			Community development needs: <ul style="list-style-type: none"> • Most prominent need is improved transportation, including extended bus routes or subsidies for Uber or Lyft and connections to affordable housing • Youth development funds • Legal services • Case management and housing navigators • Job training, including programs in the county outside of the city of Mobile, and improved access to jobs • Affordable childcare • Senior services and activities • Mental health services and substance abuse treatment facilities that are accessible without insurance • Fresh food access and nutrition programs • Access to no cost medication and dental care • Assistance to help homeless individuals access IDs and vital documents • Public improvements (ex: water, sewer, roads, sidewalks, senior centers, etc.) in low- and moderate-income areas 	
Public Hearing	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	TBD	TBD	TBD
Public comment period	Residents, including minority residents, people with limited English proficiency, people with disabilities, and assisted housing residents; Housing and service providers; Community development practitioners	TBD	TBD	TBD

This page intentionally left blank.



FIVE-YEAR CONSOLIDATED PLAN: NEEDS ASSESSMENT

DRAFT

This page intentionally left blank.

NA-05 OVERVIEW

NEEDS ASSESSMENT OVERVIEW

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Mobile County. It relies on data from the U.S. Census, the 2016-2020 5-Year American Community Survey (ACS), and a special tabulation of ACS data known as Comprehensive Housing Affordability Strategy (CHAS) data that estimates the number of households with one or more housing needs. Local data regarding homelessness and assisted housing is included. Finally, public input gathered through interviews, focus groups, meetings, and the community survey are coupled with data analysis to identify priority needs related to affordable housing, homelessness, assisted housing, community development, and economic development in Mobile County.

DRAFT

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

SUMMARY OF HOUSING NEEDS

According to the 2016-2020 5-Year American Community Survey, Mobile County is home to approximately 222,290 residents and 78,700 households. This represents a 2% increase in the population since 2009, when the entitlement jurisdiction had a total population of 218,255 residents and 77,475 households. The median household income stands at \$49,625, up approximately 13% since 2009's median income of \$43,809.

Table 6 segments households by income and household type, including small families (2-4 members), large families (5 or more members), households with seniors, and households with young children. As shown, 30,669 households in Mobile County have low or moderate incomes (under 80% of HUD Adjusted Median Family Income (HAMFI)) and together comprise 39% of the county's total households.

For many low- and moderate-income households in Mobile County, finding and maintaining suitable housing at an affordable cost is a challenge. Table 7 through Table 12 identify housing needs by tenure based on Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is a special tabulation of the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This special dataset provides counts of the number of households that fit certain combinations of HUD-specified housing needs, HUD-defined income limits (primarily 30, 50, and 80% of HAMFI), and household types of particular interest to planners and policy makers.

To assess affordability and other types of housing needs, HUD defines four housing problems:

- **Cost burden:** A household has a cost burden if its monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- **Overcrowding:** A household is overcrowded if there is more than 1 person per room, not including kitchens and bathrooms.
- **Lack of complete kitchen facilities:** A household lacks complete kitchen facilities if it lacks one or more of the following: cooking facilities, refrigerator, or a sink with piped water.
- **Lack of complete plumbing facilities:** A household lacks complete plumbing facilities if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly household income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (as described above).

Overall, the most common housing problem in Mobile County is cost burden, which impacts 10,120 renters and 10,586 owners with incomes below 80% HAMFI. Severe cost burdens affect 2,532

renters and 3,127 owners with incomes under 80% HAMFI. While the primary housing issue facing low- and moderate-income residents is affordability, there are other housing needs in the county, including lack of complete plumbing and kitchen facilities (affecting 313 households); overcrowding (1,065 households); substandard housing; and homelessness.

The remainder of this section characterizes local housing needs in more detail. The Market Analysis component of the Consolidated Plan identifies resources available to respond to these needs (public housing, tax credit and other subsidized properties, housing and services for the homeless, and others).

Table 5 – Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	218,255	222,290	2%
Households	77,475	78,700	2%
Median Income	\$43,809	\$49,625	13%

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

NUMBER OF HOUSEHOLDS

Table 6 – Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total households	8,825	8,480	13,364	6,745	41,304
Small family households	2,825	2,774	4,694	2,770	23,144
Large family Households	918	650	1,963	644	3,670
Household contains at least one person 62-74 years of age	1,875	2,613	3,263	2,101	11,419
Household contains at least one person age 75 or older	1,085	1,428	2,649	973	3,088
Households with one or more children 6 years old or younger	1,844	1,435	2,886	1,055	5,746

Source: 2016-2020 CHAS

HOUSING NEEDS SUMMARY TABLES

1. Housing Problems (Households with One of the Listed Needs)

Table 7 – Housing Problems

	Renter Households					Owner Households				
	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
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	4	109	0	193	19	18	38	45	120
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	49	0	45	0	94	25	0	44	0	69
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	264	165	62	65	556	80	25	171	70	346
Housing cost burden greater than 50% of income (and none of the above problems)	2,330	1,194	189	15	3,728	1,920	1,097	714	53	3,784
Housing cost burden greater than 30% of income (and none of the above problems)	337	1,418	1,719	119	3,593	792	1,158	1,717	912	4,579
Zero/negative Income (and none of the above problems)	620	0	0	0	620	739	0	0	0	739

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)

Table 8 – Housing Problems 2

	Renter Households					Owner Households				
	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
Having 1 or more of four housing problems	2,725	1,355	402	80	4,562	2,040	1,142	958	168	4,308
Having none of four housing problems	1,650	2,429	3,815	1,440	9,334	2,398	3,564	8,184	5,060	19,206
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Source: 2016-2020 CHAS

3. Cost Burden > 30%

Table 9 – Cost Burden > 30%

	Renter Households				Owner Households			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	1,188	1,056	898	3,142	769	766	971	2,506
Large Related	317	404	500	1,221	275	84	193	552
Elderly	548	536	200	1,284	1,091	970	975	3,036
Other	930	694	317	1,941	622	423	320	1,365
Total need by income	2,983	2,690	1,915	7,588	2,757	2,243	2,459	7,459

Source: 2016-2020 CHAS

4. Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter Households				Owner Households			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Small Related	0	0	543	543	648	327	0	975
Large Related	0	0	284	284	165	0	15	180
Elderly	465	145	60	670	639	496	353	1,488
Other	0	765	270	1,035	484	0	0	484
Total need by income	465	910	1,157	2,532	1,936	823	368	3,127

Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

Table 11 – Crowding Information – 1/2

	Renter Households					Owner Households				
	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
Single family households	237	110	122	55	524	94	0	172	45	311
Multiple, unrelated family households	74	55	4	10	143	8	25	28	25	86
Other, non-family households	0	0	25	0	25	0	0	15	0	15
Total need by income	311	165	151	65	692	102	25	215	70	412

Source: 2016-2020 CHAS

Table 12 – Crowding Information – 2/2

	Renter Households				Owner Households			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with children present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: Data is not available through CHAS or ACS and Mobile County does not prepare estimates of crowding in households with children present.

DESCRIBE THE NUMBER AND TYPE OF SINGLE PERSON HOUSEHOLDS IN NEED OF HOUSING ASSISTANCE.

Estimates of the number of non-elderly single persons in need of housing assistance are included in the “other, non-family” category of Table 9 and Table 10. This category includes multi-person households whose members are unrelated (e.g., roommates, unmarried partners, etc.). According to this data, there are an estimated 4,825 single-person or multi-person unrelated households with incomes under 80% HAMFI who spend more than 30% of their income on housing. Single-person and multi-person unrelated households comprise 23% of all households with cost burdens (20,706 total households). The majority of households with cost burdens are owners (51%), while the remaining 49% are renters.

Severe cost burdens impact 3,306 “other, non-family” households with incomes under 80% HAMFI, 68% of whom are renters. Single-person and multi-person unrelated households comprise slightly over ¼th (26%) of all households with severe cost burdens.

Table 11 provides data for “other” household types which indicate that these households are significantly less likely to experience overcrowding than single-family households or multiple, unrelated family households. The majority of households experiencing overcrowding are renters (63%).

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.

People with Disabilities

CHAS data provides estimates of housing need for Mobile County households in which one or more residents have a disability. Housing needs by disability type for households with incomes under 80% HAMFI are outlined below:

- Hearing or vision impairment: There are an estimated 4,440 low- or moderate-income households with one or more housing problems (cost burden, overcrowding, lack of complete kitchen or plumbing facilities) where a household member has hearing or vision impairments.

- Ambulatory limitation: There are an estimated 7,345 low- or moderate-income households with housing problems where a household member has an ambulatory impairment.
- Cognitive limitation: There are an estimated 4,670 low- or moderate-income households with a housing need and a household member with a cognitive limitation.
- Self-care or independent living limitation: There are an estimated 5,695 low- or moderate-income households with a housing need and a household member who has a self-care or independent living limitation.

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

The National Coalition Against Domestic Violence estimates that about 37.5% of women and 29.5% of men in Alabama have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes, according to its 2020 report. Applying these figures to the Mobile County population results in an estimate that about 43,413 women and 32,553 men in the county have experienced any intimate partner violence in their lifetimes.

WHAT ARE THE MOST COMMON HOUSING PROBLEMS?

CHAS data indicates that the most common housing problem in Mobile County regardless of tenure is unaffordable housing costs. More than two-thirds of low- and moderate-income households in the county experience cost burdens (68%), and for 18% of households, this cost burden is severe.

While the most common housing problem is affordability, there are approximately 313 households with incomes under 80% AMI experience substandard housing (i.e., lack of complete plumbing or kitchen facilities) or overcrowding. This issue impacts 193 renter households and 120 owner households within Mobile County. Overcrowding also impacts 1,065 households in the county, affecting 650 renters and 1,065 owner households earning less than 80% AMI.

ARE ANY POPULATIONS/HOUSEHOLD TYPES MORE AFFECTED THAN OTHERS BY THESE PROBLEMS?

Table 10 indicates that extremely low-income households (those earning less than 30% AMI) are disproportionately impacted by housing problems, comprising 39% of all households with housing problems and 42% of all households with severe housing problems. Eighty-two percent (82%) of households earning less than 30% AMI had housing problems. In comparison, 60% of very low-income households earning between 30% to 50% AMI, 36% of low-income households earning between 50% to 80% AMI, and 19% of moderate-income households earning between 80% to 100% AMI have one or more housing problems. The next section examines housing needs in more detail by looking at incidence of housing problems by race and ethnicity.

DESCRIBE THE CHARACTERISTICS AND NEEDS OF LOW-INCOME INDIVIDUALS AND FAMILIES WITH CHILDREN (ESPECIALLY EXTREMELY LOW-INCOME) WHO ARE CURRENTLY HOUSED BUT AT IMMINENT RISK OF EITHER RESIDING IN SHELTERS OR BECOMING UNSHELTERED (91.205(C)/91.305(C)).

Individuals with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives: lack of living wage jobs, rents that are more than 30 or 50% of their incomes, and unaffordable childcare, medical, or transportation costs. In addition to these factors, individuals at risk of homelessness may have additional issues present such as family conflicts, domestic violence, housing with code or safety violations, household members with a disability, criminal histories, histories of mental health issues or substance abuse, difficulty navigating systems to access public benefits or community services, temporary housing situations (couch surfing or doubling up), and prior experiences with homelessness.

DISCUSS THE NEEDS OF FORMERLY HOMELESS FAMILIES AND INDIVIDUALS WHO ARE RECEIVING RAPID RE-HOUSING ASSISTANCE AND ARE NEARING THE TERMINATION OF THAT ASSISTANCE.

For formerly homeless families and individuals nearing the termination of assistance, a top need is to secure safe, affordable permanent housing. Other needs may include access to job training, employment and education programs, including supportive employment agencies; access to Social Security disability and other benefits; linkages to health, mental health, and legal services; access to affordable transportation, childcare, and food; and other case management and supportive services.

IF A JURISDICTION PROVIDES ESTIMATES OF AT-RISK POPULATION(S), INCLUDE A DESCRIPTION OF THE OPERATIONAL DEFINITION OF THE AT-RISK GROUP AND THE METHODOLOGY USED TO GENERATE ESTIMATES.

Mobile County does not provide local estimates of populations at-risk of homelessness. However, according to the County's 2023 HOME-ARP Allocation Plan, the County defines households at risk of homelessness in alignment with HOME ARP guidance and are those with incomes below 30% of AMI that do not have resources or family, friend, or faith-based support networks to prevent homelessness, and:

1. Has moved because of economic reasons two or more times during the 60 days,
2. Lives in the home of another because of economic hardship,
3. Has received a 21-day eviction notice
4. Lives in a hotel or motel, which is not paid for with assistance from a charitable organization or government,
5. Lives in overcrowded conditions as defined by HUD, OR
6. Is exiting a publicly funded institution or system of care.

SPECIFY PARTICULAR HOUSING CHARACTERISTICS THAT HAVE BEEN LINKED WITH INSTABILITY AND AN INCREASED RISK OF HOMELESSNESS.

The most fundamental risk factor for homelessness is extreme poverty, leading to unaffordable rents or homeowner costs. Renters with incomes under 30% HAMFI and housing cost burdens over

50% are most at risk of homelessness, especially if they experience a destabilizing event such as a job loss, reduction in work hours, or medical emergency/condition. Such factors may also put low-income homeowners at risk of foreclosure and subsequent homelessness.

DRAFT

NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)

INTRODUCTION

This section assesses the housing needs of racial and ethnic groups at various income levels in comparison to overall need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 13 through Table 16 identify the number of households experiencing one or more of the four housing problems by household race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Extremely low income – up to 30% of area median income (AMI) or \$22,800 for a family of four in the Mobile Metropolitan Statistical Area (MSA);
- Very low income – 30 to 50% AMI or \$22,801 to \$38,000 for a family of four in the Mobile MSA;
- Low income – 50 to 80% AMI or \$38,001 to \$60,800 for a family of four in the Mobile MSA; and
- Moderate income – 80 to 100% AMI or \$60,801 to \$78,100 for a family of four in the Mobile MSA.

0%-30% OF AREA MEDIAN INCOME

Table 13 – Disproportionally Greater Need 0%-30% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,897	2,929	0
White	2,918	1,783	0
Black / African American	2,318	854	0
Asian	147	85	0
American Indian, Alaska Native	63	80	0
Pacific Islander	0	0	0
Hispanic	319	60	0

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, and 4. Cost Burden greater than 30%.

30%-50% OF AREA MEDIAN INCOME

Table 14 – Disproportionally Greater Need 30%-50% AMI

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,074	3,416	0
White	2,804	2,018	0
Black / African American	1,879	1,042	0
Asian	19	49	0
American Indian, Alaska Native	79	90	0
Pacific Islander	0	0	0
Hispanic	264	119	0

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, and 4. Cost Burden greater than 30%.

50%-80% OF AREA MEDIAN INCOME

Table 15 – Disproportionally Greater Need 50%-80% AMI

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	4,828	8,580	0
White	2,971	6,444	0
Black / African American	1,537	1,744	0
Asian	100	84	0
American Indian, Alaska Native	8	69	0
Pacific Islander	0	0	0
Hispanic	160	75	0

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, and 4. Cost Burden greater than 30%.

80%-100% OF AREA MEDIAN INCOME

Table 16 – Disproportionally Greater Need 80%-100% AMI

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	1,280	5,465	0
White	742	4,132	0
Black / African American	423	862	0
Asian	15	155	0
American Indian, Alaska Native	15	135	0
Pacific Islander	0	0	0
Hispanic	35	29	0

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, and 4. Cost Burden greater than 30%.

DISCUSSION

Housing needs are most likely to impact the lowest income households. Among extremely low-income households earning less than 30% AMI, slightly over two-thirds (67%) of households have a housing problem. Three-fifths (60%) of very low-income households earning between 30% to 50% AMI have a housing problem. Slightly more than one-third of low-income households earning 50% to 80% AMI have at least one housing problem, and 19% of moderate-income earning between 80% and 100% AMI have a housing problem.

Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes

Overall, 67% of extremely low-income households earning less than 30% AMI have one or more housing problems. Hispanic or Latino households have disproportionate need at this income level, with 84% of the 379 total extremely low-income Hispanic or Latino households having a housing problem.

Very Low Incomes

Overall, 60% of very low-income households have a housing problem. At this income level, no racial or ethnic group exhibits disproportionate need.

Low Incomes

Overall, 36% of low-income households have a housing problem. At this level, multiple racial/ethnic groups have disproportionate need:

- Forty seven percent (47%) of Black or African American households have a housing problem;

- Fifty four percent (54%) of Asian households have a housing problem; and
- Sixty eight percent (68%) of Hispanic or Latino households have a housing problem.

Moderate Incomes

Overall, 19% of moderate-income households earning between 80% to 100% AMI have housing problems. At this income level, Black or African American households and Hispanic or Latino households exhibit disproportionate rates of housing need (33% and 55%, respectively).

DRAFT

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)

INTRODUCTION

This section assesses the severe housing needs of racial and ethnic groups at various income levels in comparison to overall need by income level to identify any disproportionately greater needs. According to HUD, a disproportionately greater need exists when members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Table 17 through Table 20 identify the number of households experiencing one or more of the four housing problems by household race, ethnicity, and income level. The four housing problems include: (1) cost burdens (paying more than 30% of income for housing costs); (2) overcrowding (more than 1 person per room); (3) lacking complete kitchen facilities; and (4) lacking complete plumbing facilities.

Income classifications include:

- Extremely low income – up to 30% of area median income (AMI) or \$22,800 for a family of four in the Mobile Metropolitan Statistical Area (MSA);
- Very low income – 30 to 50% AMI or \$22,801 to \$38,000 for a family of four in the Mobile MSA;
- Low income – 50 to 80% AMI or \$38,001 to \$60,800 for a family of four in the Mobile MSA; and
- Moderate income – 80 to 100% AMI or \$60,801 to \$78,100 for a family of four in the Mobile MSA.

0%-30% OF AREA MEDIAN INCOME

Table 17 – Severe Housing Problems 0%-30% AMI

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	4,765	4,048	0
White	2,323	2,373	0
Black / African American	1,919	1,257	0
Asian	107	130	0
American Indian, Alaska Native	25	118	0
Pacific Islander	0	0	0
Hispanic	269	110	0

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, and 4. Cost Burden over 50%.

30%-50% OF AREA MEDIAN INCOME

Table 18 – Severe Housing Problems 30%-50% AMI

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	2,497	5,993	0
White	1,433	3,377	0
Black / African American	919	2,028	0
Asian	15	53	0
American Indian, Alaska Native	44	124	0
Pacific Islander	0	0	0
Hispanic	89	299	0

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, and 4. Cost Burden over 50%.

50%-80% OF AREA MEDIAN INCOME

Table 19 – Severe Housing Problems 50%-80% AMI

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	1,360	11,999	0
White	971	8,439	0
Black / African American	284	3,014	0
Asian	60	119	0
American Indian, Alaska Native	0	78	0
Pacific Islander	0	0	0
Hispanic	55	180	0

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, and 4. Cost Burden over 50%.

80%-100% OF AREA MEDIAN INCOME

Table 20 – Severe Housing Problems 80%-100% AMI

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	248	6,500	0
White	168	4,707	0
Black / African American	30	1,252	0
Asian	0	170	0
American Indian, Alaska Native	0	150	0
Pacific Islander	0	0	0
Hispanic	0	64	0

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, and 4. Cost Burden over 50%.

DISCUSSION

Severe housing problems are most likely to impact the lowest income households. Among extremely low-income households earning less than 30% AMI, over one-half (54%) of households have a housing problem. Twenty-nine percent (29%) of very low-income households earning between 30% to 50% AMI have a housing problem. Ten percent (10%) of low-income households earning 50% to 80% AMI have at least one housing problem, and 4% of moderate-income earning between 80% and 100% AMI have a housing problem.

Disproportionate needs impact several racial and ethnic groups, as described below.

Extremely Low Incomes

Overall, 54% of extremely low-income households earning less than 30% AMI have one or more housing problems. Hispanic or Latino households have disproportionate need at this income level, with 71% of the 379 total extremely low-income Hispanic or Latino households having a severe housing problem.

Very Low Incomes

Overall, 29% of very low-income households have a severe housing problem. At this income level, no racial or ethnic group exhibits disproportionate need.

Low Incomes

Overall, 10% of low-income households have a severe housing problem. At this level, Asian and Hispanic or Latino households exhibit disproportionate need (34% and 23%, respectively).

Moderate Incomes

Overall, 4% of moderate-income households earning between 80% to 100% AMI have a severe housing problem. At this income level, no racial or ethnic group exhibits disproportionate need.

DRAFT

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

INTRODUCTION

This section assesses the need of any racial or ethnic group that has disproportionately greater levels of cost burdens or severe cost burdens in comparison to levels within the city overall. While the preceding sections assessed all housing and severe housing problems, Table 21 focuses only on the share of their income households spend on housing. Data is broken down into groups spending less than 30% of their income on housing costs, those paying between 30% and 50% (i.e., with a cost burden), and those paying over 50% (i.e., with a severe cost burden). The final column, “no/negative income,” identifies households without an income, from whom housing as a share of income cannot be calculated. No racial or ethnic group has more than 3% of households with no or negative income.

HOUSING COST BURDEN

Table 21 – Greater Need: Housing Cost Burdens

Housing Cost Burden	<=30%	30-50%	>50%	No/negative income (not computed)
Jurisdiction as a whole	59,377	10,132	7,824	1,384
White	45,495	5,711	4,184	933
Black / African American	10,246	3,485	2,984	285
Asian	935	169	183	35
American Indian, Alaska Native	622	93	69	80
Pacific Islander	0	0	0	0
Hispanic	1,124	474	308	40

Source: 2016-2020 CHAS

DISCUSSION

Table 21 shows that approximately 23% of all households in Mobile County are considered cost burdened or severely cost burdened. White households are the least likely to spend more than 30% of income on housing costs (18% of white households are cost burdened or severely cost burdened), compared to 38% of Black or African American households and 40% of Hispanic or Latino households. Both groups have a disproportionate need relative to the jurisdiction as a whole.

Looking at severe cost burdens (i.e., households spending more than 50% of income on housing), 10% of all households in Mobile County are impacted. Rates of severe cost burdens range from 7% for white households to 18% for Black or African American households; no racial or ethnic group has a disproportionate need.

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?

There are several income categories in which a racial or ethnic group has a disproportionately greater need than the needs of the income category as a whole, summarized below.

Extremely Low Incomes (Under 30% AMI)

At extremely low incomes, 67% of all households have a housing problem and 54% have a severe housing problem. Hispanic or Latino households have disproportionate rates of housing needs and severe housing needs. Of the total 379 extremely low-income Hispanic households, 84% have a housing problem and 71% have a severe housing problem.

Very Low Incomes (30% to 50% AMI)

At very low incomes, 60% of all households have a housing problem and 29% have a severe housing problem. No racial or ethnic groups exhibit disproportionately high rates of housing needs or severe housing needs at this income level.

Low Incomes (50% to 80% AMI)

At low incomes, 36% of all households have a housing problem and 10% have a severe housing problem. Several racial/ethnic groups exhibit disproportionate greater needs.

- Hispanic or Latino households exhibit disproportionate rates of housing needs and severe housing needs, with 68% having housing problems and 23% having severe housing problems.
- Black or African American households exhibit disproportionate rates of housing needs, with 47% having housing problems.
- Asian households exhibit disproportionate rates of housing needs and severe housing needs, with 54% having housing problems and 23% having severe housing problems.

Moderate Incomes (80% to 100% AMI)

- At moderate incomes, 19% of all households have a housing problem and 4% have a severe housing problem.
- Black or African American and Hispanic or Latino households have disproportionate needs (33% and 55%, respectively).
- No racial/ethnic groups have disproportionately high rates of severe housing needs at this income level.

IF THEY HAVE NEEDS NOT IDENTIFIED ABOVE, WHAT ARE THOSE NEEDS?

Community input gathered from stakeholders and other community members identified housing and other community needs in Mobile County, particularly among low-income households. Other needs among low-income households included increased access to fresh food, transportation, home repair assistance, infrastructure improvements, and programming for youth, seniors, and special needs populations in particular.

The County's 2020 Analysis of Impediments to Fair Housing Choice (AI) also identified several barriers to fair housing choice that included:

- Low Labor Market Engagement Restricts Access to Opportunity Among Protected Classes (esp. Black and Native American populations)
- Continued Need for Neighborhood Infrastructure Development and Expanded Access to Opportunity in Areas of Concentrated Poverty
- Lack of Affordable Housing Disproportionately Impacts People of Color
- Evictions Disproportionately Affect Protected Classes
- Disparate Access to Homeownership by Race and Ethnicity

ARE ANY OF THOSE RACIAL OR ETHNIC GROUPS LOCATED IN SPECIFIC AREAS OR NEIGHBORHOODS IN YOUR COMMUNITY?

According to Mobile County's 2020 AI, there are seven census tracts in the County that meet HUD's RECAP definition. These RECAP census tracts are concentrated in the City of Prichard in close proximity to RECAP census tracts in the City of Mobile. There are an estimated 10,365 residents living in RECAP census tracts where the overwhelming majority (90%) are Black or African American. There is also a visible concentration of Native American and Black residents in the northeast corner of the county, which is home to the MOWA Choctaw Indians, a state-recognized tribe with a reservation located in both Mobile County and the adjacent Washington County. The majority of Asian residents are loosely concentrated in the southern half of the county in Grand Bay, Irvington, and Bayou La Batre.

NA-35 PUBLIC HOUSING – 91.205(B)

INTRODUCTION

Mobile County is served by three housing authorities: The Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority. The Housing Authority of the City of Chickasaw and the Mobile County Housing Authority are small, qualified PHAs which do not require the 5-year review standards or the annual plan that are required for non-qualified PHAs.

According to HUD data from the PIH Information Center indicates, the county contains 616 public housing units and a total of 2,227 vouchers that are in use. Table 23 indicates that 77% of public housing residents and 93% of voucher holders are under age 62. Additionally, Table 24 shows that the majority of all publicly supported housing residents are Black/African American, accounting for 75% of traditional public housing residents and 96% of voucher holders in the county. Additional APSH data indicates that 12% of public housing and voucher households have a household member with at least one disability.

Totals in Use

Table 22 – Public Housing by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-Based	Tenant-Based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
Number of units/vouchers in use	1	0	616	2,227	54	2,166	0	0	0

Source: PIC (PIH Information Center)

Disabled Special Purpose Vouchers include Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition.

CHARACTERISTICS OF RESIDENTS

Table 23 – Characteristics of Public Housing Residents by Program Type

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-Based	Tenant-Based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Number homeless at admission	0	0	1	0	0	0	0	0
Number of elderly program participants (>62)	0	0	145	169	51	118	0	0
Number of disabled families	0	0	108	347	3	343	0	0
Number of families requesting accessibility features	1	0	616	2,227	54	2,166	0	0
Number of HIV/AIDS program participants	0	0	0	0	0	0	0	0
Number of domestic violence victims	0	0	0	0	0	0	0	0

Source: PIC (PIH Information Center)

RACE AND ETHNICITY OF RESIDENTS

Table 24 – Race and Ethnicity of Public Housing Residents by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-Based	Tenant-Based	Special Purpose Voucher		
			Veterans Affairs Supportive Housing				Family Unification Program	Disabled	
Race									
White	0	0	150	79	41	38	0	0	0
Black/African American	1	0	464	2,146	13	2,126	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	2	0	2	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
Ethnicity									
Hispanic	0	0	64	35	0	35	0	0	0
Not Hispanic	1	0	552	2,192	54	2,131	0	0	0

Source: PIC (PIH Information Center)

Disabled Special Purpose Vouchers include Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition.

SECTION 504 NEEDS ASSESSMENT: DESCRIBE THE NEEDS OF PUBLIC HOUSING TENANTS AND APPLICANTS ON THE WAITING LIST FOR ACCESSIBLE UNITS.

According to HUD's 2024 A Picture of Subsidized Housing data, approximately 12% of public housing households have at least one member with a disability. Based on research conducted by the Joint Center for Housing Studies of Harvard University in 2019, needs for accessible units most often include entrance requirements (ground floor entry or wider entryways) and bathroom accommodations. Notably, 2024 APSH data reports only a 51% utilization rate for Mobile County's existing 2,272 public housing units, meaning that 1,158 of the County's available 2,272 units are not utilized. This may indicate a significant need for rehabilitation of existing units in order to return them to usable condition.

MOST IMMEDIATE NEEDS OF RESIDENTS OF PUBLIC HOUSING AND HOUSING CHOICE VOUCHER HOLDERS

Consolidated Plan community engagement efforts revealed that public housing residents and HCV holders are in immediate need of safe, affordable housing in good condition. For HCV holders, finding property owners that accept tenants on voucher assistance is a common challenge. Residents receiving housing assistance often need additional supportive services that include mental health services, food, legal services, childcare, and healthcare. General opportunities to attain a level of financial stability and professional skills, as well as resources in areas such as job training and employment assistance are also needed.

HOW DO THESE NEEDS COMPARE TO THE HOUSING NEEDS OF THE POPULATION AT LARGE?

The needs of public housing residents and voucher holders are different from those of the county's overall low- and moderate-income population primarily in that these residents are stably housed in housing they can afford. With this need met, residents can work on other needs that low- to moderate-income families typically face in addition to housing insecurity.

NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(C)

INTRODUCTION

This section discusses the size and characteristics of the population experiencing homelessness in Mobile County. Each year, the Mobile City and County/Baldwin County Continuum of Care (CoC) conducts an annual Point-in-Time (PIT) count of people experiencing homelessness during the last ten days of January each year. The 2024 Point-in-Time count for Mobile City and County/Baldwin County was held in January 2024. It counted 502 households with 675 people experiencing homelessness in total.

NATURE AND EXTENT OF HOMELESSNESS

Table 25 – Homeless Point-in-Time Count for City of Mobile and Mobile and Baldwin Counties, 2024

Population	Unsheltered	Sheltered		Total
		Emergency Shelter	Transitional Housing	
Total number of households	296	119	87	502
Total number of persons	351	167	157	675
Number of children (under age 18)	47	40	68	155
Number of persons age 18 to 24	9	8	3	20
Number of persons over age 24	295	119	86	500

Source: Mobile City and County/Baldwin County 2024 Point-In-Time Count

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).

Of the 675 people experiencing homelessness counted in the Point-in-Time count, 120 people were counted as chronically homeless (17.8% of total people experiencing homelessness). Of the 120 people who were chronically homeless, 19 were sheltered in emergency shelter (15.8%), none were in transitional housing, and 101 were unsheltered (84.2%).

The 2024 Point-in-Time count counted 234 people in families with children (34.7% of people experiencing homelessness), 83 veterans (12.3%), and 15 people in unaccompanied and parenting youth households (2.2%).

The 234 people in families with children included 69 households with 155 children under the age of 18. 163 people or 30.3% of persons in these households were sheltered, with 67 people (28.6% of all people in families with children) in emergency shelters and 96 people (41.0% of all people in families with children) in transitional housing.

Of the 83 veterans experiencing homelessness, 9 were in an emergency shelter (10.8%), 49 were in transitional housing (59.0%), and 25 were unsheltered (30.1%).

Unaccompanied youth households included 11 unaccompanied youth, 4 parenting youth, and 8 children of parenting youth. Of the 11 unaccompanied youth, 5 were in emergency shelters (45.5%), none were in transitional housing, and 6 were unsheltered (54.5%). The majority of parenting youth and children of parenting youth were in an emergency shelter in addition to one unsheltered parenting youth 18-24 and one unsheltered child of parenting youth 18-24.

Note that these figures do not represent the entire homeless population in the CoC but rather the number of homeless that were sheltered and unsheltered during the 2024 Point-in-Time count. As the inventory of homeless facilities in the area shows, a considerably higher number of people who are homeless are assisted within the county than the Point-in-Time count reflects.

ESTIMATE THE NUMBER AND TYPE OF FAMILIES IN NEED OF HOUSING ASSISTANCE FOR FAMILIES WITH CHILDREN AND THE FAMILIES OF VETERANS.

The 2024 Point-in-Time count identified 69 households experiencing homelessness with at least one adult and one child, which included a total of 234 people, 155 of whom were under the age of 18 (66.2%). 67 people, or 28.6% of people, in households with at least one adult and one child were sheltered in emergency shelter and 96 people (or 41.0%) were sheltered in transitional housing, and 71 (or 30.3%) were unsheltered. Of the 83 veterans experiencing homelessness, 9 were in an emergency shelter (10.8%), 49 were in transitional housing (59.0%), and 25 were unsheltered (30.1%).

Table 26 – Families Experiencing Homelessness, Point-in-Time Count for City of Mobile and Mobile and Baldwin Counties, 2024

Population	Unsheltered	Sheltered		Total
		Emergency Shelter	Transitional Housing	
Total number of households	21	21	27	69
Total number of persons	71	67	96	234
Number of children (under age 18)	47	40	68	155

Population	Unsheltered	Sheltered		Total
		Emergency Shelter	Transitional Housing	
Number of persons age 18 to 24	3	3	2	8
Number of persons over age 24	21	24	26	71

Source: Mobile City and County/Baldwin County 2024 Point-In-Time Count

DESCRIBE THE NATURE AND EXTENT OF HOMELESSNESS BY RACIAL AND ETHNIC GROUP.

The Point-in-Time count categorized the number of sheltered and unsheltered individuals who were homeless in Mobile City and County and Baldwin County by race and ethnicity. The count found that 398 of the 675 sheltered and unsheltered individuals were Black or African America (58.9% of total), 210 were white (31.1%), and 19 were multiple races (2.8%). Asian, American Indian or Alaska Native, and Native Hawaiian or Pacific Islander individuals each made up fewer than 2% of sheltered and unsheltered homeless individuals in Mobile City and County and Baldwin County. Regarding ethnicity, the count found that 15 of the 675 total sheltered and unsheltered homeless population in the county were Hispanic/Latino (2.2%).

Table 27 – Persons Experiencing Homelessness by Race and Ethnicity, Point-in-Time Count for City of Mobile and Mobile and Baldwin Counties, 2024

Population	Unsheltered	Sheltered		Total
		Emergency Shelter	Transitional Housing	
Homeless Persons by Race				
White	90	67	53	210
Black or African American	243	82	73	398
Asian	1	2	0	3
American Indian or Alaska Native	8	1	1	10
Native Hawaiian or Pacific Islander	2	1	5	8
Multiple Races	3	3	13	19

Homeless Persons by Ethnicity

Non-Hispanic/Non-Latino	350	165	145	660
Hispanic/Latino	1	2	12	15

Source: Mobile City and County/Baldwin County 2024 Point-In-Time Count

DESCRIBE THE NATURE AND EXTENT OF UNSHELTERED AND SHELTERED HOMELESSNESS.

The 2024 Point-in-Time count counted a total of 675 homeless persons, including 324 sheltered (48%) and 351 unsheltered persons (52%). Of the 324 sheltered individuals, 167 (51.5%) were in emergency shelters, and 157 (48.4%) were in transitional housing.

However, stakeholders who participated in this planning process noted that people experiencing homelessness may be doubling up, 'couchsurfing,' or living in vehicles. In this way, many people experiencing homelessness may not be included in the Point-in-Time count.

DRAFT

NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT – 91.205 (B,D)

INTRODUCTION

This section discusses the characteristics and needs of people in various subpopulation in Mobile County who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence. Figures within this section reflect data for all of Mobile County, including the City of Mobile and Town of Dauphin Island.

DESCRIBE THE CHARACTERISTICS OF SPECIAL NEEDS POPULATIONS IN YOUR COMMUNITY.

Elderly and Frail Elderly

According to 2019-2023 American Community Survey estimates, about 17.0% of Mobile County's population is elderly (age 65 and over) and about 6.6% of the population is considered frail elderly (age 75 and over). About 28.5% of individuals aged 65 and over and 47.9% of individuals aged 75 and over have one or more disabilities (from ACS tables S0101 and S1810).

People with Disabilities

Mobile County is home to an estimated 56,576 residents with disabilities, representing approximately 13.9% of the population. The broader state of Alabama has a slightly higher rate, with a disabled population of approximately 16.2%. Mobile County's disability rate similarly aligns with the overall disability rate in the country, which is 13.0%.

People with HIV/AIDS and Their Families

According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 574 out of every 100,000 people in Mobile County were living with HIV as of 2022. According to the Alabama Public Health Office of HIV Prevention and Care's 2024 Quarterly Report, Mobile County had 42 newly diagnosed cases, accounting for 7.7% of total cases in the county.¹

Persons with Alcohol or Drug Addiction

The Mobile County Health Department contains departments and programs dedicated to providing resources and support for individuals with substance abuse problems, i.e., the Overdose Prevention Office. According to the CDC Provisional County-Leel Drug Overdose Death Counts, in 2024, there were 126 drug overdose death in Mobile County.²

¹ https://www.alabamapublichealth.gov/hiv/assets/4th_qtr_2024.pdf

² <https://www.cdc.gov/nchs/nvss/vsrr/prov-county-drug-overdose.htm>

Survivors of Domestic Violence

Mobile County is home to local nonprofits such as the Penelope House that are dedicated to providing safety, protection, and support to victims of domestic violence and their children. Per Penelope House's 2023 Annual Report, there were 239 adults and 252 children sheltered and 1,558 crisis calls received.³ Penelope House also serves 6,916 adult clients in their court advocacy program and attended 6,263 court appointments.

WHAT ARE THE HOUSING AND SUPPORTIVE SERVICE NEEDS OF THESE POPULATIONS AND HOW ARE THESE NEEDS DETERMINED?

The primary housing and supportive service needs of these subpopulations (the elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, survivors of domestic violence, and reentry populations) were determined by input from housing and service providers and the public through public meetings and stakeholder interviews, as well as through a review of research on housing and service needs of specific populations.

Housing that is Affordable, Accessible, Safe, and Low-Barrier

Residents with special needs often live at or below the federal poverty level. High housing costs make it difficult for these populations to afford housing. Low incomes force many residents to live in congregate care, have roommates, or live with family. HUD's fair market rent documentation for FY 2024 estimates fair market rent⁴ for a two-bedroom unit in Mobile County at \$1,094 per month, and for a three-bedroom unit at \$1,448 per month; however, many participants in the community feedback process expressed that they do not believe fair market rent numbers accurately depict the financial situation of the average Mobile County resident.

There is a need to increase the availability of affordable housing for populations with special needs. This could include options such as smaller housing units; multifamily 'missing middle' housing, including duplexes, triplexes, quadraplexes, and other small multifamily units; accessory dwelling units; cohousing with shared services; and other housing types that support increased levels of affordability.

Housing may be inaccessible to populations with special needs for a variety of reasons. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation. People living with HIV/AIDS, immigrants and refugees, people with criminal histories, and other populations with special needs are often discriminated against in housing application processes. Community members noted that housing accessible to people exiting incarceration or having criminal histories is especially lacking in the county. People living with HIV/AIDS have a particular need for low-barrier housing that is free from requirements surrounding drug testing, sobriety, criminal background, and medical appointments. For these reasons, there is a need to ensure that accessible, low-barrier housing is available and to take actions to reduce discrimination, such as providing fair housing services.

³ <https://penelopehouse.org/annual-report>

⁴ https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_AL_2024.pdf

The elderly, people with disabilities, and others who may not have access to vehicles often need housing that is accessible to transportation, recreation, and employment. These populations need housing options that are integrated into the community to provide access to needed services and to reduce social isolation. Like other populations with special needs, people living with HIV/AIDS also need housing that provides easy access to health services, resources, and employment.

Housing that is safe and clean is another need for people with special needs. Units that are not clean or have other unhealthy conditions can worsen health issues for people who are already vulnerable.

Transportation

Access to transportation is an important concern for people with special needs. People with disabilities and others who may not have access to vehicles need housing close to transportation services to access employment, health services, and recreation opportunities. Persons with HIV/AIDS need housing nearby transportation services to access health services and other resources. If transit is not within walking distance, special needs populations require accessible, reliable transportation services to provide access to everyday needs. Stakeholders noted a need for improved transit reliability and better facilities at transit stops (i.e., benches or bus shelters).

Specialized Housing and Services

Specialized housing addresses the needs of specific populations. People with physical, intellectual, or developmental disabilities; people living with HIV/AIDS; and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services, such as case management, life skills programming, and health services. The Housing First model emphasizes that supportive services should not be required for people to access housing. Case management was a key need identified by stakeholders related to reducing or preventing homelessness for many subpopulations. 50.0% of community members surveyed in Mobile County noted that there is a high level of need for transitional and supportive housing programs in the county, in addition to 11.1% who noted permanent supportive housing is a high need as well.

Workforce Development and Employment Services

Special needs populations may also need workforce development and employment services. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

Physical and Mental Healthcare Access

Access to healthcare is a need for special needs populations, as they are more likely to experience barriers such as economic disadvantage; medical issues and disability; language and literacy age; and cultural, geographic, or social isolation. To increase access to healthcare, it is important for local governments and stakeholders to take steps to define, locate, and reach at-risk populations.

Education and Combating Stigmas

Combating stigmas is an important concern for people with special needs. For adults with criminal histories and people living with HIV/AIDS, discrimination may make accessing adequate housing difficult. Further, a lack of understanding regarding the transmission of HIV may cause people to lose housing or employment, thus increasing the risk of homelessness.

Outreach

Outreach to special needs populations to ensure they are aware of available services is another need. Clarity in marketing and in public buildings about what services are available is important in supporting awareness of available services among vulnerable populations. Outreach also includes the development of relationships and trust so that people feel comfortable seeking out needed services.

DISCUSS THE SIZE AND CHARACTERISTICS OF THE POPULATION WITH HIV/AIDS AND THEIR FAMILIES WITHIN THE ELIGIBLE METROPOLITAN STATISTICAL AREA.

According to AIDSVu, an interactive mapping tool from Emory University's Rollins School of Public Health, an estimated 574 out of every 100,000 people in Mobile County were living with HIV as of 2022. According to the Alabama Public Health Office of HIV Prevention and Care's 2024 Quarterly Report, Mobile County had 42 newly diagnosed cases, accounting for 7.7% of total cases in the county.⁵

IF THE PJ WILL ESTABLISH A PREFERENCE FOR A HOME TBRA ACTIVITY FOR PERSONS WITH A SPECIFIC CATEGORY OF DISABILITIES, DESCRIBE THEIR UNMET NEED FOR HOUSING AND SERVICES NEEDED TO NARROW THE GAP IN BENEFITS AND SERVICES RECEIVED BY SUCH PERSONS.

Not applicable. Mobile County will not establish a preference for persons with a specific category of disabilities related to HOME TBRA.

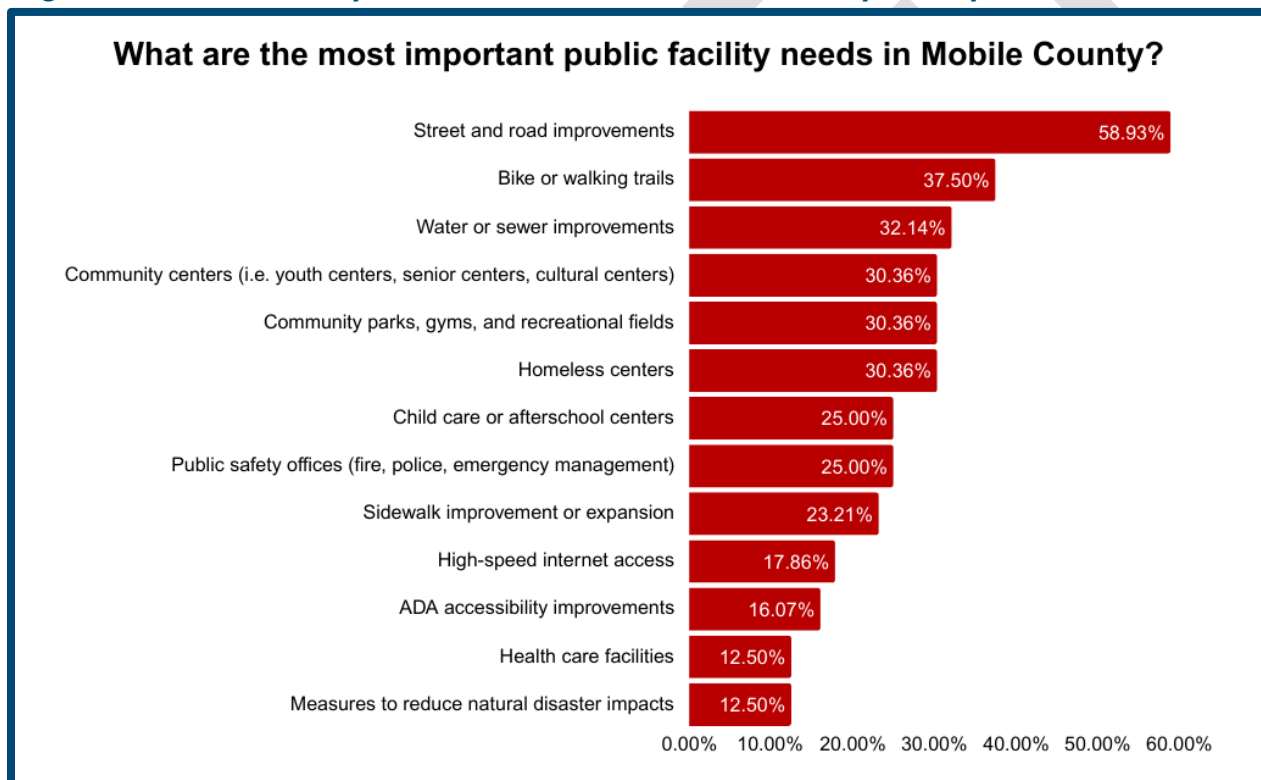
⁵ https://www.alabamapublichealth.gov/hiv/assets/4th_qtr_2024.pdf

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

DESCRIBE THE NEED FOR PUBLIC FACILITIES.

Buildings open to the general public or for use by target special needs populations, whether owned by the government or by nonprofit organizations, may be considered public facilities under the CDBG program. Community survey participants were asked to identify what their top 3 most important public facilities in Mobile County were with the following top three responses: (1) street and road improvements (2) bike or walking trails; and (3) water and sewer improvements. Street and road improvements were identified as a priority by 59% of respondents, bike or walking trails by 38%, and water or sewer improvements by 32% (see Figure 1).

Figure 1 – Public Facility Needs Identified in the Community Survey



Input from stakeholder meetings and the community survey supported survey findings. Common needs identified by stakeholders included:

- Accessible community centers throughout the county, particularly for seniors
- Expanded emergency centers with wraparound services
- Improvements to existing facilities/improvements to ADA accessibility

- Childcare centers and affordable youth programming
- Transitional/supportive housing programs, particularly for vulnerable populations

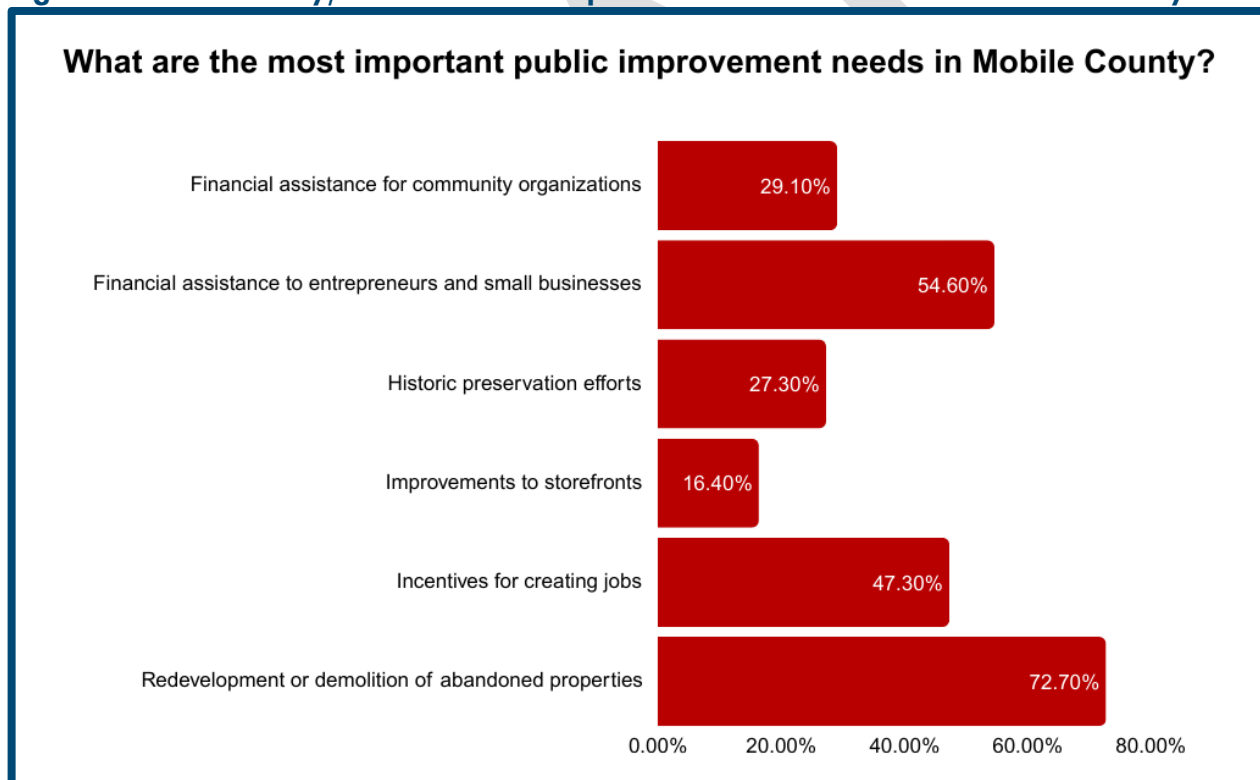
HOW WERE THESE NEEDS DETERMINED?

Mobile County's public facility needs were determined based on local input obtained through the community survey and stakeholder meetings. More than 90 residents and stakeholders participated in community engagement activities for the Consolidated Plan.

DESCRIBE THE NEED FOR PUBLIC IMPROVEMENTS.

Survey respondents were also asked to rank community and economic development needs in Mobile County. The top three responses were (1) Redevelopment or demolition of abandoned properties, (2) Financial assistance to entrepreneurs and small businesses, and (3) Incentives for creating jobs. Redevelopment or demolition of abandoned properties was the top priority by the largest margin (see Figure 2). Community meeting, focus group attendees, and interview participants also identified a high need for transportation services, particularly in the rural parts of the county, in addition to ADA accessibility improvements including intersections and crossings.

Figure 2 – Community/Economic Development Needs Identified in the Community Survey



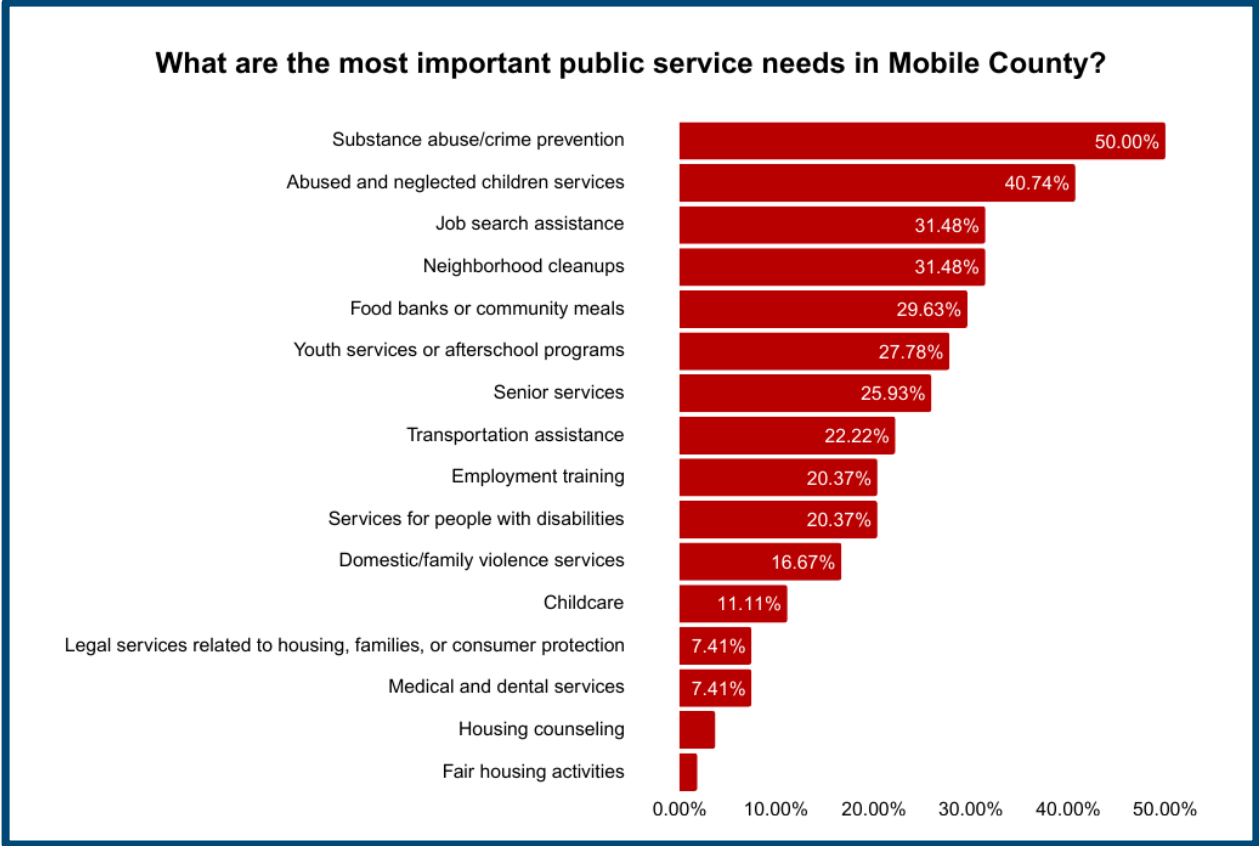
HOW WERE THESE NEEDS DETERMINED?

Mobile County’s public facility needs were determined based on local input obtained through the community survey and stakeholder meetings. More than 90 residents and stakeholders participated in community engagement activities for the Consolidated Plan.

DESCRIBE THE NEED FOR PUBLIC SERVICES.

The top three public service needs selected by respondents to the Community Survey include: (1) Substance abuse/crime prevention, (2) Abused and neglected children services, and (3) Job search assistance (see Figure 3). Other needs that were identified during community engagement events included services for people with disabilities, job training, senior services/programs, and youth services/programs. Stakeholders also highlighted that service delivery needs to be extended into the county’s rural areas, where outreach strategies have difficulty connecting with those with limited transportation and accessibility.

Figure 3 – Public Service Needs Identified in the Community Survey



HOW WERE THESE NEEDS DETERMINED?

Mobile County’s public facility needs were determined based on local input obtained through the community survey and stakeholder meetings. More than 90 residents and stakeholders participated in community engagement activities for the Consolidated Plan.

This page intentionally left blank.



FIVE-YEAR CONSOLIDATED PLAN: MARKET ANALYSIS

DRAFT

This page intentionally left blank.

MA-05 OVERVIEW

HOUSING MARKET ANALYSIS OVERVIEW

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs. Stakeholders and residents reported that affordable housing for families and individuals is a severe issue in Mobile County, with housing prices increasing significantly over the last several years.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

DRAFT

MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

INTRODUCTION

The 2016-2020 Five-Year ACS Estimates reported a total of 89,708 housing units in Mobile County, with an occupancy rate of 88%. More than three-fourths of the county’s housing stock is single-family housing (79%), while the second most popular property type is mobile homes, boats, RVs, vans, etc. (14%). Multifamily developments of 5 or more units comprise 5% of the county’s housing stock, while duplexes, triplexes, and fourplexes account for 2%.

As Table 29 shows, slightly more than three-fourths of Mobile County residents are owners (76%) and 24% rent. These rates of tenure are identical to those found in the County’s last 2020-2024 Consolidated Plan, but total households increased by 1,195 between 2011-2015 ACS and 2016-2020 ACS 5-Year Estimates. The vast majority of all owned housing in the county has at least three bedrooms: 90% have three or more bedrooms and 9% have two bedrooms. One-bedroom units and studios each comprise 1% of the county’s owned housing stock. Rental units tend to be smaller: studios comprise 2% of the rental housing stock, while one-bedroom units make up 14%. Over half (57%) of the county’s rental units have three or more bedrooms, and 27% have two bedrooms.

RESIDENTIAL PROPERTIES BY NUMBER OF UNITS

Table 28 – Residential Properties by Unit Number

Property Type	Number	Percent
1-unit detached structure	70,445	79%
1-unit, attached structure	505	1%
2-4 units	1,777	2%
5-19 units	2,764	3%
20 or more units	1,793	2%
Mobile Home, boat, RV, van, etc.	12,424	14%
Total	89,708	100%

Source: 2016-2020 ACS

UNIT SIZE BY TENURE

Table 29 – Unit Size by Tenure

Number of Bedrooms	Owner Households		Renter Households	
	Number	Percent	Number	Percent
No bedroom	308	1%	329	2%
1 bedroom	542	1%	2,559	14%
2 bedrooms	5,365	9%	5,200	27%
3 or more bedrooms	53,567	90%	10,826	57%
Total	59,782	101%	18,914	100%

Source: 2016-2020 ACS

DESCRIBE THE NUMBER AND TARGETING (INCOME LEVEL/TYPE OF FAMILY SERVED) OF UNITS ASSISTED WITH FEDERAL, STATE, AND LOCAL PROGRAMS.

Public Housing Authorities

Mobile County is served by three housing authorities: The Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority. Assisted housing types include public housing, housing choice vouchers, and project-based Section 8 units. HUD data from the PIH Information Center indicates that within the county there are 616 traditional public housing units. Tenant-based vouchers are the primary publicly supported program type, with 2,545 vouchers in use. Project-based vouchers are also in use in the county, but on a significantly smaller scale (54 units).

Low Income Housing Tax Credit Properties

Additional assisted housing in Mobile County includes several Low-Income Housing Tax Credit (LIHTC) properties. According to HUD's LIHTC database, there are a total of 37 properties in Mobile County, providing a total of 3,352 low-income units.

PROVIDE AN ASSESSMENT OF UNITS EXPECTED TO BE LOST FROM THE AFFORDABLE HOUSING INVENTORY FOR ANY REASON, SUCH AS EXPIRATION OF SECTION 8 CONTRACTS.

Federal law requires any LIHTC properties awarded credits after 1989 to maintain affordability for 30 years, although after the first 15 years, owners can leave the program through a relief process. After 30 years (or 15 years if owners are granted regulatory relief), properties can be converted to market-rate units. During the 2025-2029 Five-Year Consolidated Plan period, four (4) LIHTC properties in Mobile County will age out of the 30-year affordability period and 1 property will

reach the 15-year mark. Together, these properties provide approximately 324 income-restricted units.

DOES THE AVAILABILITY OF HOUSING UNITS MEET THE NEEDS OF THE POPULATION?

Input from stakeholders indicates that available housing does not meet the needs of Mobile County's population. Housing for older adults and homeowner repair assistance were the top two affordable housing needs identified in the County's Housing & Community Needs Survey (54% and 52% of survey respondents, respectively). Other community engagement efforts also revealed a need for downpayment assistance, assistance for accessibility/ADA modifications, homeless shelters, and landlords accepting households on voucher assistance. Cost burden data presented in the Needs Assessment shows that affordability needs are particularly severe for extremely low-income households earning less than 30% of the Area Median Income (AMI), affecting over 5,000 households in the county. Community engagement and data analysis indicate that homeownership has become increasingly out of reach for many low- to moderate-income households, especially within the last 5 to 10 years.

DESCRIBE THE NEED FOR SPECIFIC TYPES OF HOUSING.

Specific housing needs in Mobile County include:

- Greater availability of affordable housing
- Assistance overcoming initial rental barriers, including income qualifications and upfront costs
- Greater availability of properties where Housing Choice Voucher holders are able to use their vouchers
- Repair and rehabilitation programs for owner- and renter-occupied housing
- Assistance for persons with disabilities to make ADA/accessibility modifications
- Downpayment assistance for first-time homebuyers
- Senior housing and programs that support aging in place
- Shelters for people experiencing homelessness

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING – 91.210(A)

INTRODUCTION

This section reviews housing costs and affordability in Mobile County. As Table 30 shows, the median home value in the county was estimated at \$138,400 according to 2016-2020 ACS data, up 13% from 2009 estimates. The median contract rent is estimated at \$653 as of 2016-2020 ACS data, up 9% from 2009. However, these figures do not reflect the significant housing cost increases that occurred nationally and locally during and following the COVID-19 pandemic. Stakeholders that participated in development of this plan emphasized home values in Mobile County.

The need for improvement or construction of affordable rental units is the most commonly identified housing issue in Mobile County, with data and local perceptions both indicating affordability issues, particularly for households with incomes below 80% of the area median. Ability to afford housing is tied to other needs identified in the community, including homelessness, housing and services for people with disabilities, senior housing, and availability of housing for people re-entering the community from long-term care facilities or other institutions.

COST OF HOUSING

Table 30 – Cost of Housing

Property Type	Base Year: 2009	Most Recent Year: 2020	% Change
Median home value	122,400	138,400	13%
Median contract rent	598	653	9%

Source: 2009 (Base Year), 2016-2020 ACS (Most Recent Year)

Table 31 – Rent Paid

Rent Paid	Number	Percent
Less than \$500	6,945	13.5%
\$500-999	26,943	52.4%
\$1,000-1,499	15,392	29.9%
\$1,500-1,999	1,864	3.6%
\$2,000 or more	301	0.5%
Total	6,945	13.5%

Source: 2016-2020 ACS

HOUSING AFFORDABILITY

Table 32 – Housing Affordability

Number of Units Affordable to Households Earning	Renter	Owner
30% HAMFI	1,870	1,350
50% HAMFI	4,655	5,490
80% HAMFI	10,270	15,710
100% HAMFI	14,305	23,245

Source: 2016-2020 CHAS

MONTHLY RENT

Table 33 – Monthly Rent

Monthly Rent (\$)	Studio/ Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent	\$810	\$890	\$1,094	\$1,448	\$1,484
High HOME Rent	\$810	\$890	\$1,091	\$1,251	\$1,376
Low HOME Rent	\$665	\$712	\$855	\$988	\$1,102

Source: HUD FMR and HOME Rents

IS THERE SUFFICIENT HOUSING FOR HOUSEHOLDS AT ALL INCOME LEVELS?

Table 32 estimates the number of units in Mobile County affordable to renters and owners at a variety of income levels, which can be compared to the number of households at each income level, as provided in Table 8 of the Needs Assessment.

According to CHAS estimates, there are 14,420 renters with incomes under 30% HAMFI, but only 1,870 rental units affordable at that income level are reported in Table 32. Approximately 4,655 rental units are available to households earning up to 50% HAMFI, but there are a total of 10,515 renter households at this income level. Lastly, 10,270 rental units are available to low-income renter households earning less than 80% AMI, but a total of 11,785 renter households at this income level. Thus, there is insufficient rental housing for extremely low-income, very low-income, and low-income renter households earning under 80% HAMFI.

Turning to owners, there are an estimated 7,105 owner households with incomes at or below 30% HAMFI in Mobile County, but Table 32 reports only 1,350 owner-occupied housing units affordable at that income level. There are an estimated 8,215 very low-income owner households earning below 50% HAMFI, but only 5,490 households affordable at that income level. Thus, there is insufficient owner housing for extremely low-income and very low-income households earning under 50% HAMFI.

The National Low Income Housing Coalition's Out of Reach data examines rental housing rates relative to income levels for counties and metro areas throughout the U.S. To afford a two-bedroom rental unit at the Mobile County Fair Market Rent (FMR) of \$1,094 without being cost burdened would require an annual wage of \$43,760. This amount translates to a 48-hour work week at the county's average hourly renter wage of \$17.43.

HOW IS AFFORDABILITY OF HOUSING LIKELY TO CHANGE CONSIDERING CHANGES TO HOME VALUES AND/OR RENTS?

As Table 30 shows, median home value in Mobile County was estimated at \$138,400 according to 2016-2020 ACS data, up by 13% from 2009 estimates. However, looking at the most recent ACS data shows a post-Covid increase in home values. The median home value countywide according to 2019-2023 ACS data is \$176,600, a 28% increase over the 2016-2020 ACS estimate. As stakeholders note, high home prices exacerbate the difficulties first-time buyers face in finding an affordable units. Median rent in Mobile County is estimated at \$653 as of 2016-2020 ACS data, up 9% from 2009. The 2019-2023 ACS data indicates a median contract rent of \$775, a 19% increase from 2016-2020 estimates.

HOW DO HOME RENTS / FAIR MARKET RENT COMPARE TO AREA MEDIAN RENT? HOW MIGHT THIS IMPACT YOUR STRATEGY TO PRODUCE OR PRESERVE AFFORDABLE HOUSING?

Table 33 shows HUD Fair Market Rents and HOME rents for Mobile County. The median contract rent of \$653 is roughly equivalent to the low HOME rent for a studio unit. The distribution of rents shown in Table 32 suggest that rental units should be available at fair market rents for nearly all unit sizes; however, rent increases since the COVID-19 pandemic and current low vacancy rates make it difficult for low- and moderate-income households to find affordable housing, particularly unsubsidized units that are affordable. Additionally, this data does not reflect housing condition, which is an important consideration. While the rent may be affordable, substandard housing conditions may make a unit unsafe or lead to exceptionally high utility costs, negating any savings in rent as compared to a more expensive unit. Taken together, these factors point toward a continued need to develop or redevelop affordable rental units.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

INTRODUCTION

This section examines the condition of housing in Mobile County, including the presence of selected housing conditions: (1) lack of complete plumbing facilities, (2) lack of complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30%. This section also examines the age of housing stock, vacancy rate and suitability of vacant housing for rehabilitation, and the risk of lead-based paint hazards.

According to 2016-2020 ACS estimates, approximately forty-four percent (44%) of rental units and 19% of owner units have one of the selected housing conditions. CHAS data discussed in the Needs Assessment indicates that cost burdens are by far the most common housing condition. For renters, 2% of units have two conditions (1,235 units), and 47 units have three or more conditions. These figures indicate that rental units are more likely to be physically substandard (i.e., lack a complete kitchen or plumbing).

DEFINITIONS

For the purpose of this Consolidated Plan, Mobile County defines units to be in “standard condition” if at a minimum the property meets HUD Section 8 housing quality standards or for HOME assisted units, the Uniform Property Conditions Standards (once final regulatory guidance has been promulgated by HUD).

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be.

Substandard condition but not necessarily suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions exceeds the estimated after-rehabilitation value of the house or (if no estimated value is available) the replacement cost/building value per the Mobile County Revenue Commissioner. For abandoned properties that have been vacant for at least 90 days and are in substandard condition (but not necessarily suitable for rehabilitation), demolition may be required.

CONDITION OF UNITS

Table 34 – Condition of Units

Condition of Units	Owner Households		Renter Households	
	Number	Percent	Number	Percent
With one selected Condition	19,260	19%	24,999	44%
With two selected Conditions	290	0%	1,235	2%
With three selected Conditions	40	0%	47	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	81,365	81%	30,321	54%
Total	100,955	100%	56,602	100%

Source: 2016-2020 ACS

YEAR UNIT BUILT

Table 35 – Year Unit Built

Year Structure Built	Owner Households		Renter Households	
	Number	Percent	Number	Percent
2000 or later	21,032	21%	8,948	16%
1980-1999	29,804	30%	17,694	31%
1950-1979	41,969	42%	25,328	45%
Before 1950	8,150	8%	4,632	8%
Total	100,955	100%	56,602	100%

Source: 2016-2020 ACS

RISK OF LEAD-BASED PAINT HAZARD

Table 36 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner Households		Renter Households	
	Number	Percent	Number	Percent
Total number of units built before 1980	50,119	50%	29,960	53%
Housing units built before 1980 with children under 5 years old present	5,050	5%	5,285	9%

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

VACANT UNITS

Table 37 – Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	N/A
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Source: 2016-2020 ACS

NEED FOR OWNER AND RENTAL REHABILITATION

The age of housing reflects periods of development in Mobile County. The city contains a significant supply of housing built prior to 1980, which is split fairly evenly between renters and owners (53% of renter households and 50% of owner households). The newest units, built after 2000, contain a higher percentage of owners (21%) than renters (16%). While some older homes may be well-maintained, the considerable share of housing built prior to 1980 indicates the potential need for rehabilitation assistance.

ESTIMATED NUMBER OF HOUSING UNITS OCCUPIED BY LOW- OR MODERATE-INCOME FAMILIES WITH LBP HAZARDS

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Housing conditions can significantly affect public health, and exposure to lead may cause a range of health problems for adults and children. The major source of lead exposure comes from lead-contaminated dust found in deteriorating buildings, including residential properties built before 1978 that contain lead-based paint.

Unfortunately, measuring the exact number of housing units with lead-based paint hazards is difficult. However, risk factors for exposure to lead include housing old enough to have been initially painted with lead-based paint (i.e., pre-1978), households that include young children, and households in poverty. Table 36 identifies the total number of housing units built before 1980, and the total number of renter and owner units built before 1980 that house children under the age of 6. As shown, this includes 5,050 owner-occupied units (or 5% of total owner-occupied housing) and 5,285 renter-occupied units (or 9% of total renter-occupied housing) with at least two risk factors for exposure to lead-based paint.

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

INTRODUCTION

Mobile County is served by three housing authorities: The Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority. Assisted housing types include public housing, housing choice vouchers, and project-based Section 8 units. Other assisted housing in Mobile County includes Low Income Housing Tax Credit properties and other HUD-supported properties, including any funded through Section 202 (Supportive Housing for the Elderly) and Section 811 (Supportive Housing for Persons with Disabilities).

TOTALS NUMBER OF UNITS

Table 38 – Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-Based	Tenant-Based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
Number of units/vouchers available	0	0	700	2,693	53	2,545	0	0	0
Number of accessible units	0	0	0	0	0	0	0	0	0

Source: PIC (PIH Information Center)

Disabled Special Purpose Vouchers include Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition.

DESCRIBE THE SUPPLY OF PUBLIC HOUSING DEVELOPMENTS.

HUD data from the PIH Information Center indicates that within the county there are 616 traditional public housing units. Tenant-based vouchers are the primary publicly supported program type, with 2,545 vouchers in use. Project-based vouchers are also in use in the county, but on a significantly smaller scale (54 units). In its 2025 Annual PHA Plan, the Mobile County Housing Authority reports having 1,052 public housing units and 4,659 housing choice vouchers. Data from HUD's "A Picture of Subsidized Households" (APSH) notes that the Mobile County Housing Authority had 2,272 traditional public housing units available in 2024. APSH also reports that the Mobile County Housing Authority had 7,562 subsidized units eligible for housing choice vouchers with 86% utilization.

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.

HUD's Real Estate Assessment Center (REAC) conducts physical property inspections of properties that are owned, insured, or subsidized by HUD, including public housing and multifamily assisted housing. About 20,000 such inspections are conducted each year to ensure that assisted families have housing that is decent, safe, sanitary, and in good repair. Inspections are scored using a scale of 1 to 100. A passing score for a REAC Physical Inspection is 60 or above.

There are three letters (A-C) that may follow the score, as well as an asterisk (*). Their meaning is as follows:

- A: No health and safety deficiencies noted
- B: Non-life-threatening health and safety deficiencies noted
- C: At least one life-threatening health and safety deficiency noted
- * At least one inoperable smoke detector noted

Based on these criteria, the inspected developments in Mobile all received passing scores above a score of 95.⁶

⁶ HUD – 2024 Physical Inspection Scores By State For Public Housing. Retrieved from: https://www.hud.gov/program_offices/public_indian_housing/reac/products/prodpass/phscores

PUBLIC HOUSING CONDITION

Table 39 – Public Housing Condition

Public Housing Development	Average Inspection Score
Oaklawn Homes	95
Central Plaza Towers	97
Emerson Gardens	98
The Renaissance Family	98

Source: HUD, Physical Inspection Scores by State for Public Housing, Published June 30, 2023

DESCRIBE THE RESTORATION AND REVITALIZATION NEEDS OF PUBLIC HOUSING UNITS IN THE JURISDICTION.

The Chickasaw Housing Authority converted its entire public housing portfolio to multifamily project-based rental assistance through the Rental Assistance Demonstration (RAD) program. Under that program, the Chickasaw Housing Authority operates 286 units of affordable housing, including 216 family units and 70 elderly/disabled units. As of PY 2025, the Chickasaw Housing Authority is in the middle of a \$2.5 million capital upgrade to replace apartment windows, which was a condition of its RAD conversion. The Housing Authority is in the process of completing window replacements in the 70 elderly/disabled units and will then move on to the family units in a two-phase process. Replacements will include impact resistant windows, increasing the properties' resiliency against environmental hazards due to hurricanes and storms.

The Mobile County Housing Authority plans to continue repairing and/or replacing roofs on its public housing units, which are done on a yearly basis.

DESCRIBE THE PUBLIC HOUSING AGENCY'S STRATEGY FOR IMPROVING THE LIVING ENVIRONMENT OF LOW- AND MODERATE-INCOME FAMILIES RESIDING IN PUBLIC HOUSING.

The Housing Authority of the City of Prichard (HACP) offers two Family Self-Sufficiency programs, one for traditional public housing residents and one for housing choice voucher residents. HACP has certified housing counselors on staff to help prepare tenants who are interested in homeownership and offers classes related to financial literacy, budgeting, credit scores, down payment assistance, and other steps in the homebuying process.

The Chickasaw Housing Authority seeks to improve opportunities for low- and moderate-income residents through its non-profit arm, the Chickasaw Development Corporation. The Development Corporation works to increase the availability of affordable housing in the city and currently operates a 24-unit workforce housing development. In the past, the Housing Authority partnered with Mobile County to develop affordable homeownership units, a partnership they are opening to

reviving as they obtain buildable lots. Finally, through their non-profit, the Chickasaw Housing Authority offers an annual scholarship to encourage residents to further their education.

DRAFT

MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(C)

INTRODUCTION

This section summarizes homeless facilities and services. It was completed with data from the Mobile City and County/Baldwin County Continuum of Care, including the 2024 Housing Inventory Count. Based on a review of emergency, transitional, and permanent supportive housing that serves persons experiencing homelessness in Mobile City and County/Baldwin County, there are an estimated 445 year-round emergency shelter beds, 43.8% of which are adult-only beds (195 beds) and 56.2% of which are family beds (250 beds). The county's homeless facilities also include 199 transitional housing beds, 65.3% of which serve households with adults and children, and 372 permanent housing beds, including 242 permanent supportive housing beds, 120 rapid rehousing beds, and 10 other permanent housing beds. 79.3% of permanent supportive housing beds serve households with only adults (295 beds of 372 total beds).

FACILITIES AND HOUSING TARGETED TO HOMELESS HOUSEHOLDS

Table 40 – Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds (Current & New)	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher/ Seasonal/ Overflow Beds		Current & New	Under Development
Total Beds	445	12	199	372	---
Households with adults and children	250	---	130	77	---
Households with only adults	195	---	69	295	---
Households with only children	0	---	0	0	---
Chronically homeless households	---	---	---	---	---
Veterans	56	---	53	154	---
Unaccompanied youth	0	---	0	0	---

Source: Review of local providers by Mosaic Community Planning

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.

There are a variety of mainstream services that are used to complement targeted services for people experiencing homelessness. The Continuum of Care focuses on supporting coordination and collaboration among these systems so that people experiencing homelessness can access mainstream resources to assist them in transitioning to and remaining stable in permanent housing. Examples of health, mental health, employment, and other services that complement services targeted to people experiencing homelessness include:

- Ozanam Charitable Pharmacy provides no-cost medication to low-moderate income individuals as well as medication therapy management, nutrition education programs, transportation services to medical appointments, and meal programs.
- Via Mobile is a community and fitness center with various social and wellness services for seniors including vaccine/food distribution.
- Lifelines Counseling Center offers programs ranging from mental health services and financial education such as consumer credit counseling.
- Dumas Wesley Community Center offers a transitional housing program for women and children experiencing homelessness and provides wrap-around services.
- Franklin Primary Health Center assists medically underserved homeless individuals in need of medication, immunizations, case management, and free counseling services including HIV prevention and education.

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.

Services and facilities that meet the needs of persons experiencing homelessness include:

- Several organizations that provide emergency shelter for people experiencing homelessness in Mobile County, including McKemie Place, Penelope House, Family Promise of Coastal Alabama, Waterfront Rescue Mission, and Christ N Us Ministry
- Organizations providing transitional housing to people experiencing homelessness in Mobile County include Dumas Wesley Community Center, Penelope Center, Volunteers of America Southeast (Eagle's Landing).
- Organizations and agencies providing Rapid Re-Housing to people experiencing homelessness in Mobile County include Dumas Wesley Community Center, Family Promise of Coastal Alabama, and HOPE for All Gulf Coast.
- Housing opportunities for veterans experiencing homelessness in Mobile County include 38 transitional housing beds provided by Volunteers of America Southeast (Eagle's Landing).

- No beds in Mobile County are noted in the Housing Inventory Count as targeted specifically to unaccompanied youth experiencing homelessness. HOPE for All Gulf Coast offers rapid rehousing to support young adults (age 18 to 24) facing homelessness, which includes up to two years of rental assistance.

DRAFT

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

INTRODUCTION

This section discusses the characteristics and needs of people in various subpopulation in Mobile County who may require supportive services, including people with HIV/AIDS, seniors, people with disabilities (mental, physical, or developmental), people with alcohol or drug addiction, and survivors of domestic violence.

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, DESCRIBE THEIR SUPPORTIVE HOUSING NEEDS.

Elderly and Frail Elderly

The elderly and frail elderly often need housing that allows them to age comfortably in place. This may require accessibility modifications that include ground floor entry, wheelchair ramps, and bathtub/shower modifications. The location of supportive housing for elderly populations should consider the site's access to vital resources and health services. Due to limited mobility, seniors may require access to transit or transportation services in order to reach everyday necessities and services. Other supportive service needs for the elderly include healthcare services, independent living support, assistive technologies, and educational assistance.⁷ Senior housing should also integrate programming meant to facilitate social interactions and community, as isolation poses a large issue for this population. Stakeholders in our community engagement process noted that more affordable housing is needed in locations that are accessible for seniors in the region.

People with Substance Use Disorders

People with substance use disorders may need services including screening, diagnosis, assessment, and treatment. People recovering from these disorders may need recovery supportive services, including clinical case management, housing and transportation assistance, mental health services, family engagement, behavioral therapy, education, childcare, financial, and health services.⁸

⁷ Centers for Disease Control and Prevention. (n.d.) Disability and health information for people with disabilities. Retrieved from: <https://www.cdc.gov/ncbddd/disabilityandhealth/people.html>

⁸ Rural Health Information Hub. (n.d.) Treatment and Recovery Support Services. Retrieved from: <https://www.ruralhealthinfo.org/toolkits/substance-abuse/1/support-services>

People Living with HIV/AIDS

Low-barrier housing free from requirements such as those surrounding drug testing, sobriety, criminal background, and medical appointments is a primary need for people living with HIV/AIDS. A 'Housing First' model, in which housing is provided without these kinds of barriers, increases access to housing and reduces the risk of homelessness for people living with HIV/AIDS. Like other special needs populations, people living with HIV/AIDS need housing that provides easy access to health services, resources, and employment. This population may need case management services; however, the Housing First model emphasizes that supportive services should not be required for people living with HIV/AIDS to access housing. In addition to low-barrier housing, people living with HIV/AIDS may need a variety of services, including access to core medical services, as well as supportive services, including childcare services, medical transportation, and non-medical case management, among others.

Public Housing Residents

Public housing residents often need supportive services such as case management and long term follow-up; employment services, including transitional jobs, job-search assistance, sector-based job training, work-related childcare support, and continuing technical and professional education; programs that teach financial literacy; and housing counseling.

Some public housing residents need more intensive case-management and may benefit from integrated supportive housing, in which small numbers of permanent family-supportive housing units are incorporated into mixed-income developments and case management and services are provided on-site. Vouchers with wraparound services provide an alternative model in which case managers support voucher-holders with the same services delivered in permanent supportive housing. Incentives models may also support families in moving toward self-sufficiency by providing rewards for achievements, such as paying rent on time, getting their children to school, applying for a job, and volunteering.

Finally, some public housing residents- particularly those with serious physical and mental health disabilities- may have greater supportive service needs, such as assisted living (meals, housekeeping, health care, case management, grocery store access) and on-site services, including parenting support, childcare, and after-school services for those with children.⁹

Survivors of Domestic Violence

Often, the greatest need for survivors of domestic violence is quick access to safe and affordable housing. Transitional housing options may also provide supportive services such as counseling, childcare, transportation, life skills, education, and job training for up to 24 months, providing survivors time and services to obtain safety and stability.¹⁰ Difficulties finding affordable housing are common among the general population, but survivors of DV face additional challenges in finding affordable housing that is located near public transit, as well as finding affordable housing that can accommodate families with children.

⁹ Theodos, B., Popkin, S. J., Parilla, J., & Getsinger, L. (2012). The challenge of targeting services: a typology of public-housing residents. *Social Service Review*, 86(3), 517-544.

¹⁰ Rogers, L. (2019). Transitional housing programs and empowering survivors of domestic violence. Retrieved from: <https://www.justice.gov/ovw/blog/transitional-housing-programs-and-empowering-survivors-domestic-violence>

DESCRIBE PROGRAMS FOR ENSURING THAT PERSONS RETURNING FROM MENTAL AND PHYSICAL HEALTH INSTITUTIONS RECEIVE APPROPRIATE SUPPORTIVE HOUSING.

People with mental health and substance abuse disorders often require supportive housing following discharge from inpatient treatment to reduce the risk of homelessness. People returning from these institutions need access to affordable housing and health services and may also require supportive services such as case management and transportation assistance. Permanent supportive housing should be affordable, close to needed health services, and accessible to transportation options. Community engagement participants and stakeholders shared that there is a critical need for the construction of more emergency shelter units for families with children and more permanent supportive housing units.

AltaPointe Health provides a Behavioral Health Crisis Center (BHCC) in Mobile County. This facility serves people with serious mental illness and substance use disorders as well as those going through a psychiatric crisis. The facility offers short-term, medically monitored inpatient care, including 23-hour observation beds and a crisis stabilization unit.

Other organizations such as Dumas Wesley Community Center, Via Health, Lifelines Counseling, Ozanam Charitable Pharmacy, and Franklin Primary Health offer several programs and services to help those experiencing poverty or are in need of regaining self-sufficiency including housing, job training, food, health care services, and legal services. Organizations such as Housing First, Inc. provide permanent supporting housing in the county.

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 the 2025 program year, Mobile County has allocated the Ozanam Charitable Pharmacy a total of \$35,000 in CDBG funds to provide low-and-moderate income persons in Mobile County access to cost-free medicine. This will directly affect 220 people who are medically underserved.

The County also allocated \$15,000 in 2025 CDBG funds to Penelope House to continue supporting their Domestic Violence Advocacy Program which assists victims of intimate partner violence as they navigate throughout the court system.

Additionally, the County allocated \$14,200 to SARPC to fund their home-delivered meal program for residents of low-to-moderate income living in the Grand Bay, Saint Elmo, and Irvington communities.

MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)

NEGATIVE EFFECTS OF PUBLIC POLICIES ON AFFORDABLE HOUSING AND RESIDENTIAL INVESTMENT

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. There are opportunities for municipalities part of Mobile County's jurisdiction to modify their ordinances to further remove barriers to the development of affordable housing across all residential zones.

For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

More than half (54.6%) of survey respondents and many community engagement participants noted a particular need for development of affordable housing for older adults. More than half (52.7%) of survey respondents also noted a high need for help for homeowners to make housing improvements.

Additionally, local housing authority representatives highlighted the lack of affordable housing and the need for technological upgrades to improve housing services. All three housing authority agencies that are part of the Mobile City and County/Baldwin County Continuum of Care face budget constraints, affecting both potential modernization of their service delivery and the maintenance of housing units as well. This has also resulted in long public housing waitlists, which include families with children, the elderly, and disabled individuals. The absence of social programs that complement affordable housing was identified as another significant gap, which prevents families from reducing their reliance on government assistance or seeking essential services from local nonprofits.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the county's rental housing inventory.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

ECONOMIC DEVELOPMENT MARKET ANALYSIS

BASED ON THE BUSINESS ACTIVITY TABLE ABOVE, WHAT ARE THE MAJOR EMPLOYMENT SECTORS WITHIN YOUR JURISDICTION?

As shown in the Business Activity table, Mobile County's largest employment sectors are education and health care services (40,154 jobs or 24% of all total jobs), professional, scientific, management services (21,380 jobs or 13%); and retail trade (20,351 jobs or 12%). Looking at employed Mobile County residents (i.e., "number of workers" in Table 41), the largest shares are employed in education and health care services (40,362 workers or 23%), manufacturing (21,614 workers or 12%), and retail trade (20,035 workers or 11%). The biggest mismatch between workers and available jobs in Mobile County is in the professional, scientific, and management services industry. Approximately 13% of the county's jobs are in that industry, but it employs only 10% of county residents who work.

ECONOMIC DEVELOPMENT MARKET ANALYSIS

Table 41 – 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	2,044	899	1%	1%	0
Arts, Entertainment, Accommodations	16,713	15,030	10%	9%	-1
Construction	12,930	11,256	7%	7%	0
Education and Health Care Services	40,362	40,154	23%	24%	1
Finance, Insurance, and Real Estate	9,941	7,965	6%	5%	-1
Information	2,846	2,277	2%	1%	-1
Manufacturing	21,614	17,643	12%	10%	-2
Other Services	9,405	5,348	5%	3%	-2
Professional, Scientific, Management Services	17,034	21,380	10%	13%	3
Public Administration	7,174	6,067	4%	4%	0
Retail Trade	20,035	20,351	11%	12%	1
Transportation and Warehousing	10,564	10,431	6%	6%	0
Wholesale Trade	4,834	8,343	3%	5%	2
Total	175,496	167,144	-	-	-

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

Table 42 – Labor Force

Total population in civilian labor force	185,940
Civilian employed population 16 years and over	175,496
Unemployment rate	5.6%

Source: 2016-2020 ACS

Table 43 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	59,420
Farming, fisheries and forestry occupations	751
Service	30,473
Sales and office	39,649
Construction, extraction, maintenance and repair	17,561
Production, transportation and material moving	27,642

Source: 2016-2020 ACS

Table 44 – Travel Time

Travel Time	Number	Percentage
< 30 Minutes	104,353	63%
30-59 Minutes	51,286	31%
60 or More Minutes	9,093	6%
Total	164,732	100%

Source: 2016-2020 CHAS

EDUCATION

Table 45 – Educational Attainment by Employment Status (Population 16 and Older)

	In Civilian Labor Force		Not in Labor Force
	Employed	Unemployed	
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Source: 2016-2020 ACS

Table 46 – Educational Attainment by Age

	Age				
	18-24 years	25-34 years	35-44 years	45-65 years	65+ years
Less than high school graduate	11,002	1,716	12,314	11,002	1,716
High school graduate, GED, or alternative	43,040	2,439	23,678	43,040	2,439
Some college, no degree	44,728	2,079	17,205	44,728	2,079
Associate's degree	44,733	1,179	7,730	44,733	1,179
Bachelor's degree or higher	11,002	1,716	12,314	11,002	1,716

Source: 2016-2020 ACS

Table 47 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$22,163
High school graduate (includes equivalency)	\$31,556
Some college or Associate's degree	\$33,908
Bachelor's degree	\$47,032
Graduate or professional degree	\$59,196

Source: 2016-2020 ACS

DESCRIBE THE WORKFORCE AND INFRASTRUCTURE NEEDS OF THE BUSINESS COMMUNITY.

Workforce development programs in Mobile County focus on training workers in high-demand, well-paying industries and connecting job seekers with regional employers in these sectors. The Southwest Alabama Workforce Development Council AlabamaWorks! (SAWDC AlabamaWorks!) focuses workforce education and training in key industries of aviation, construction, healthcare, hospitality and tourism, manufacturing, and maritime. It offers several workforce development initiatives, including Alabama Technology Network (ATN) Safety Training, leadership skills training, the Gulf Coast College and Career Fair, and the Educator Workforce Academy (EWA).

The county is part of the South Alabama Regional Planning Commission (SARPC), which developed its latest Comprehensive Economic Development Strategy (CEDS) Annual Report in 2023. The CEDS emphasizes the region's goal of developing strong workforce solutions and infrastructure improvements among transportation arteries, parks, housing, public safety, and education to ensure that the region's current and future workforce can meet employer needs. Stakeholders interviewed in the course of this planning process also emphasized a need to connect workers with opportunities for education, skills development, and training for jobs that pay living wages. Fifty-six percent (56%) of survey respondents rated incentives for job creation as a high-priority need, and 54% described employment training as a high-level need.

Infrastructure in Mobile County and the city of Mobile includes the Port of Mobile, the Alabama Cruise Terminal, railroads, public transportation, the highway system, airports and air cargo, and the Mobile Aeroplex. Meeting participants and stakeholders interviewed during this planning process noted a need for increased transportation options in the county to support residents in accessing employment and services. Fifty-six percent (56%) of survey respondents described transportation services as a high-priority need.

DESCRIBE ANY MAJOR CHANGES THAT MAY HAVE AN ECONOMIC IMPACT. DESCRIBE ANY NEEDS FOR WORKFORCE DEVELOPMENT, BUSINESS SUPPORT OR INFRASTRUCTURE THESE CHANGES MAY CREATE.

Several factors shape economic development in Mobile County. In particular, the region's 2023 CEDS Annual Report notes the following strategic goals for the region:

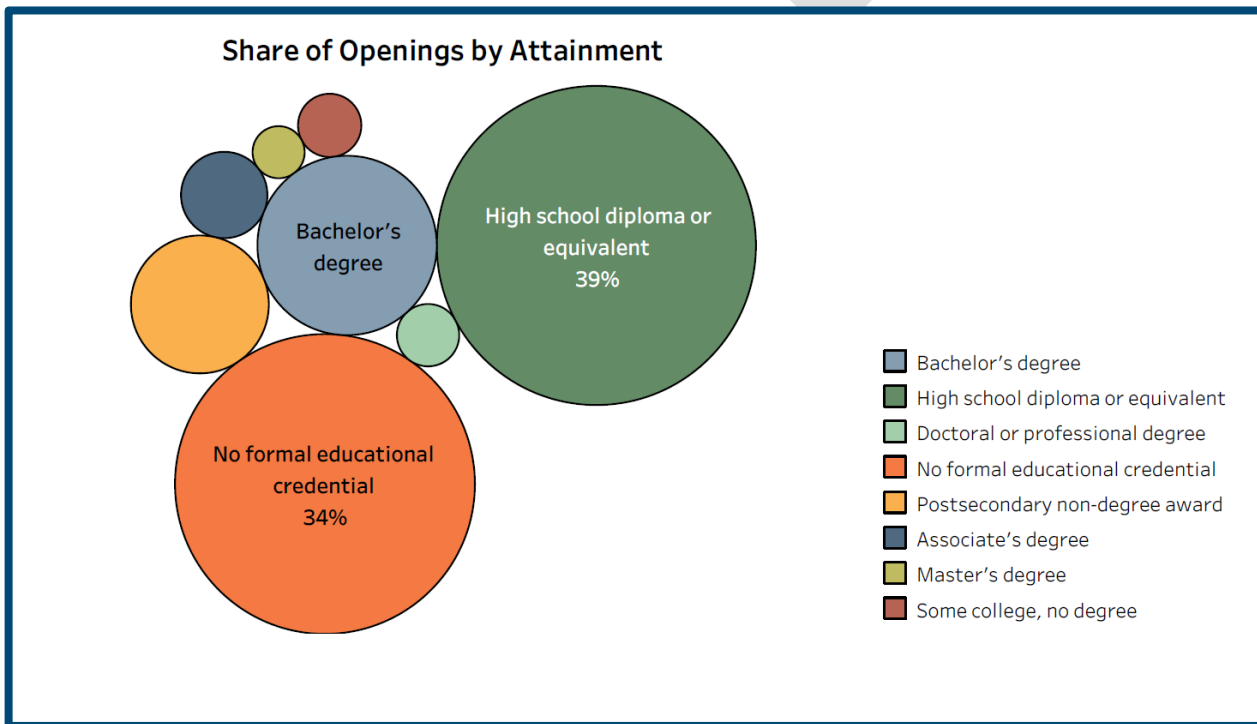
1. Improve and increase infrastructure to provide sufficient capacities to accommodate population growth and traffic circulation
2. Decrease underemployment by increasing wages to capture and retain workforce
3. Advance the region's economy and invest in downtown development and community assets
4. Build a skilled and trained workforce to fill the needs our industries require
5. Protect and foster the utilization of our natural assets
6. Build a unified identity and brand for the region

These goals note that there will be needs for infrastructure improvements, increased wages, and economic/workforce development initiatives as a result of pursuing these goals.

HOW DO THE SKILLS AND EDUCATION OF THE CURRENT WORKFORCE CORRESPOND TO EMPLOYMENT OPPORTUNITIES IN THE JURISDICTION?

Slightly over three-fourths (76%) of the county's population age 25 or over has a high school education or less, while just 24% have a bachelor's degree or higher, based on 2016-2020 ACS estimates. Approximately 13% of the county's population does not have a high school diploma. The Alabama Department of Labor notes that occupations requiring a high school diploma or equivalent are projected to make up about 39% of the region's jobs in 2032 (see Figure 4). Jobs in occupations requiring a form of postsecondary education are projected to make up about 25% of the region's jobs in 2032. For these reasons, it is vital that the county's workforce development efforts continue to focus on training workers in high-demand skills and supporting workers in accessing educational opportunities in corresponding high-demand job sectors that offer potentially well-paying positions.

Figure 4 – Share of Jobs Openings by Educational Attainment, Alabama Region 7



Source: Alabama Department of Labor, Labor Market Information, Employment Projections.
<https://www2.labor.alabama.gov/projections/ProjectionsTAB.aspx>

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.

A variety of workforce training initiatives throughout Mobile County support the its Consolidated Plan:

- SAWDC AlabamaWorks! offers several workforce development initiatives, including Alabama Technology Network (ATN) Safety Training, leadership skills training, the Gulf Coast College and Career Fair, and the Educator Workforce Academy (EWA).
- Southwest Alabama Partnerships for Training and Employment (SWAPTE) offers incumbent worker training, on the job training, individual training scholarships, and youth employment training.
- The region's community college system provides general education for transition to 4-year institutions, adult education, and workforce development programs, including highly specialized training programs.
- Regional universities, including Spring Hill College, the University of Mobile, and the University of South Alabama offer undergraduate and graduate programs and continuing education opportunities.
- Programs offered by workforce development stakeholders closely align with workforce development needs identified in the Consolidated Plan, including targeted job skills training and increasing educational attainment.

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.

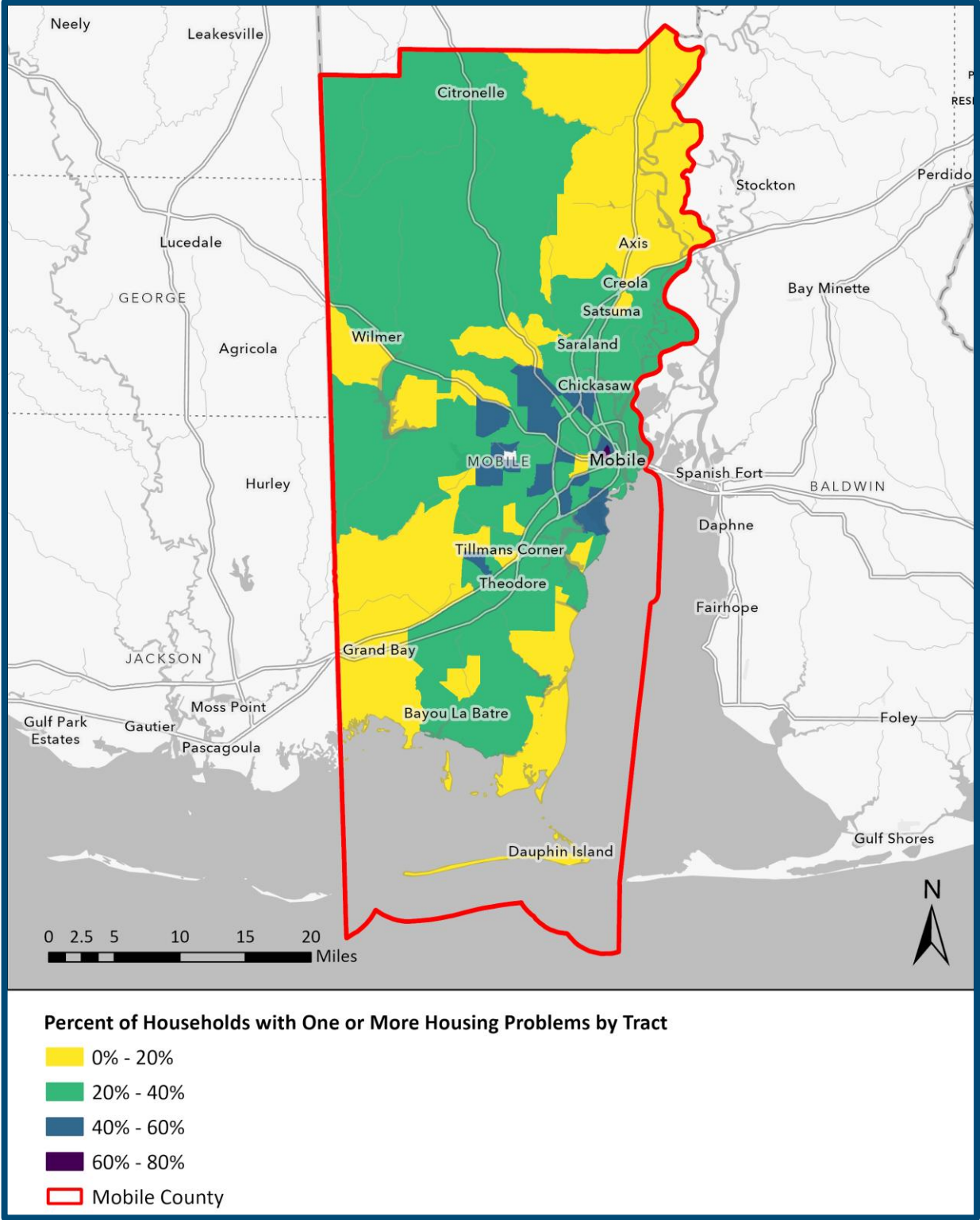
Mobile County is part of the South Alabama Regional Planning Commission (SARPC), which developed its latest Comprehensive Economic Development Strategy (CEDS) Annual Report in 2023. The CEDS emphasizes the region's goal of developing strong workforce solutions and infrastructure improvements among transportation arteries, parks, housing, public safety, and education to ensure that the region's current and future workforce can meet employer needs. Stakeholders interviewed in the course of this planning process also emphasized a need to connect workers with opportunities for education, skills development, and training for jobs that pay living wages. Just percent (56%) of survey respondents rated incentives for job creation as a high-priority need, and 54% described employment training as a high-level need.

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

ARE THERE AREAS WHERE HOUSEHOLDS WITH MULTIPLE HOUSING PROBLEMS ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities. Figure 5 below shows the share of households within each census tract that have at least one of these housing problems. A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are 29 census tracts with a concentration of housing problems in the county. Rates of housing needs in these tracts range from a low of 40% in Tract 34.04 located in the Cody neighborhood of West Mobile, to a high of 60.19% in Tract 4.01, located in the Owens neighborhood of Mobile, encompassing Bishop State Community College.

Figure 5. Share of Households with One or More Housing Problems by Census Tract in Mobile County



Source: 2016 to 2020 CHAS Estimates, HUD
https://services.arcgis.com/VTyQ9soqVukalltT/arcgis/rest/services/ACS_5YR_ESTIMATES_CHAS_TRACT/FeatureServer

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

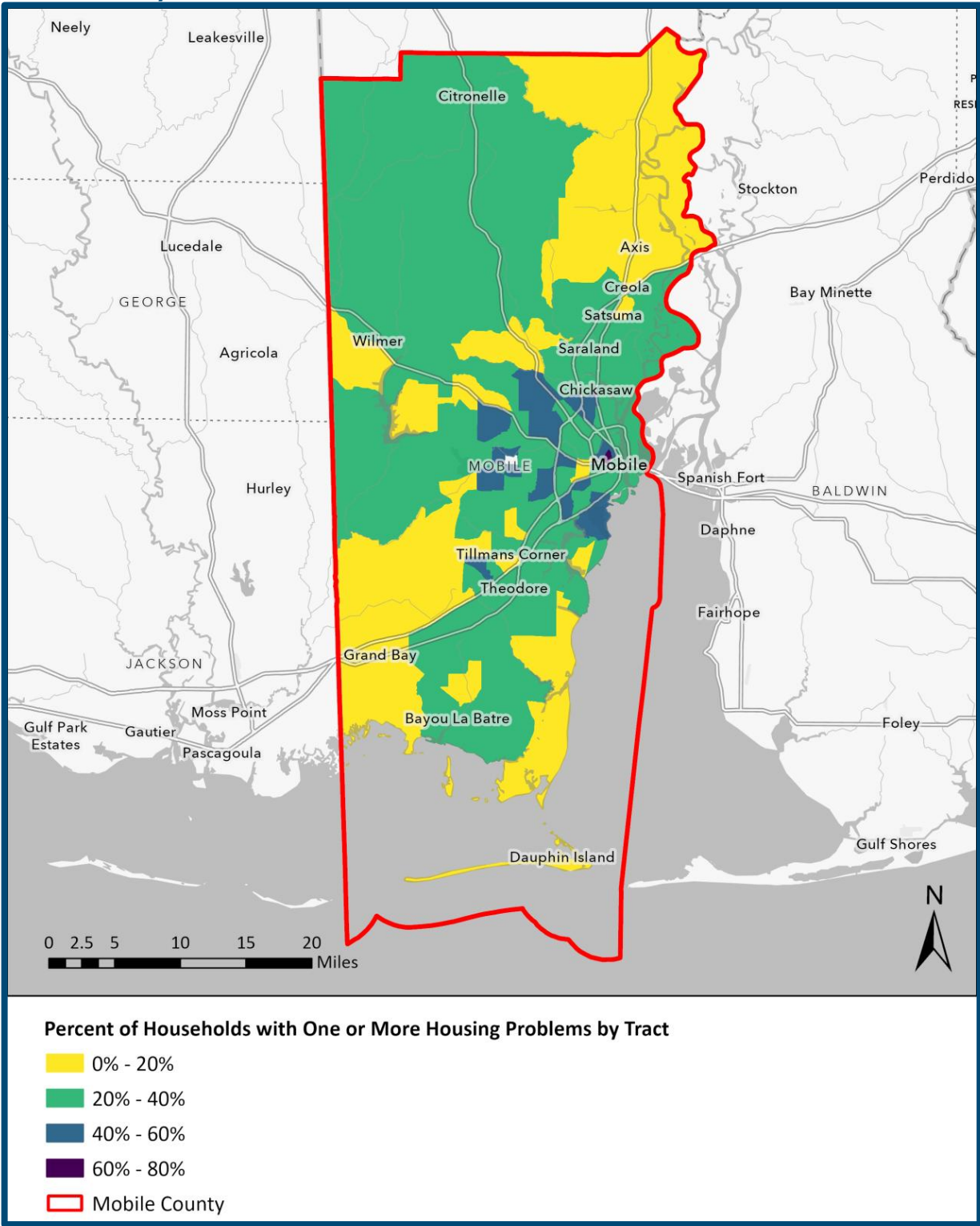
HUD defines four types of housing problems: (1) cost burden of more than 30%, (2) more than 1 person per room, (3) lack of complete kitchen facilities, and (4) lack of complete plumbing facilities.

DRAFT

Figure 6 shows the share of households within each census tract that have at least one of these housing problems. A concentration of households with housing needs is defined as a census tract where more than 40% of households have at least one housing need. Using this definition, there are 29 census tracts with a concentration of housing problems in the county. Rates of housing needs in these tracts range from a low of 40% in Tract 34.04 located in the Cody neighborhood of West Mobile, to a high of 60.19% in Tract 4.01, located in the Owens neighborhood of Mobile, encompassing Bishop State Community College.

DRAFT

Figure 6. Share of Households with One or More Housing Problems by Census Tract in Mobile County



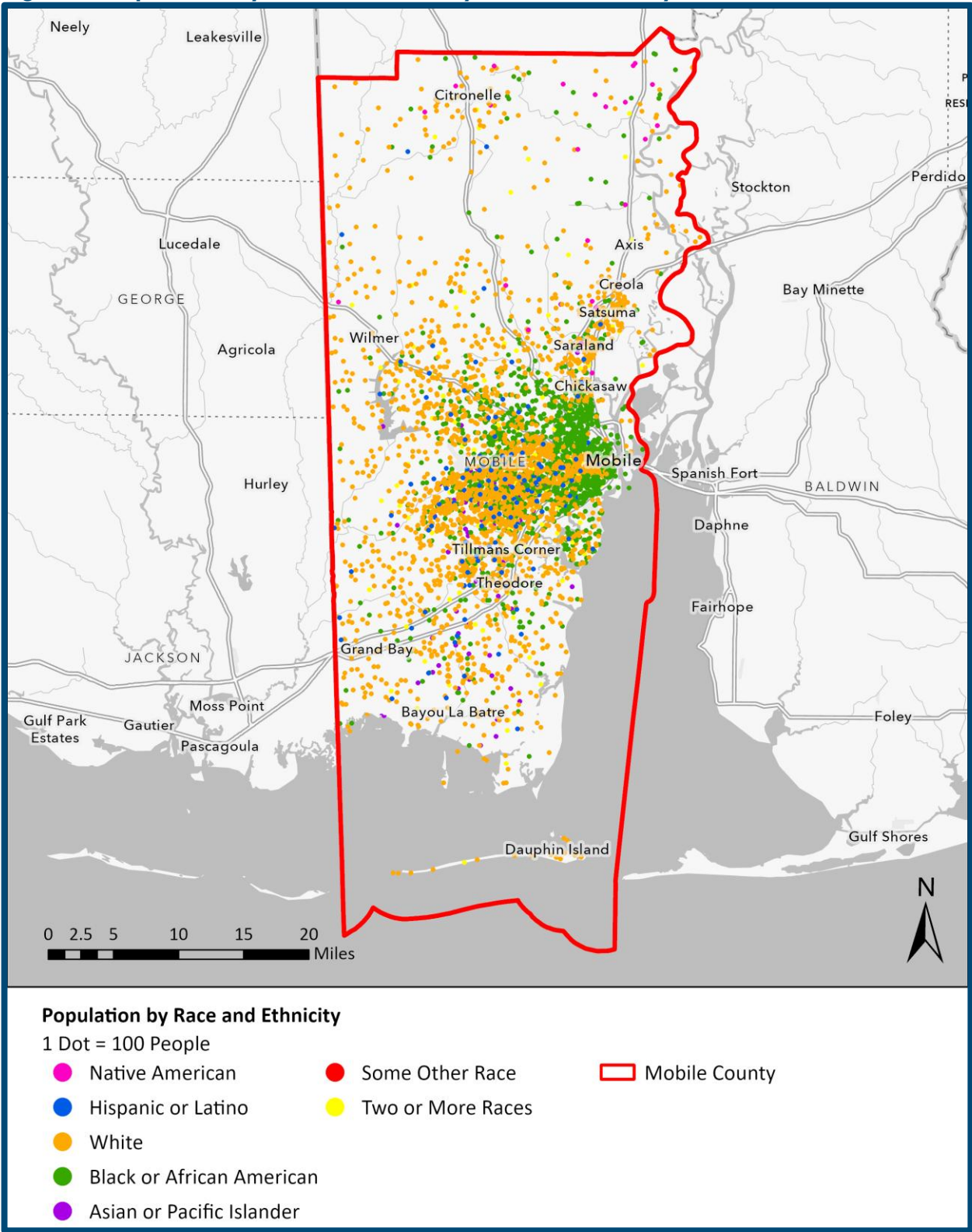
Data Source: 2016 to 2020 CHAS Estimates, HUD
https://services.arcgis.com/VTyQ9soqVukallT/arcgis/rest/services/ACS_5YR_ESTIMATES_CHAS_TRACT/FeatureServer

ARE THERE ANY AREAS IN THE JURISDICTION WHERE RACIAL OR ETHNIC MINORITIES OR LOW-INCOME FAMILIES ARE CONCENTRATED? (INCLUDE A DEFINITION OF "CONCENTRATION")

For this research, a concentration is defined as a census tract in which more than 50% of residents are racial or ethnic minorities. Geographic patterns for people of color residing in Mobile County are shown in Figure 7 below. According to 2016-2020 ACS 5-Year Estimates, there are fifty three (53) census tracts in Mobile County where racial or ethnic minorities comprise more than 50% of the tract population. The majority of these tracts are located in the City of Prichard.

DRAFT

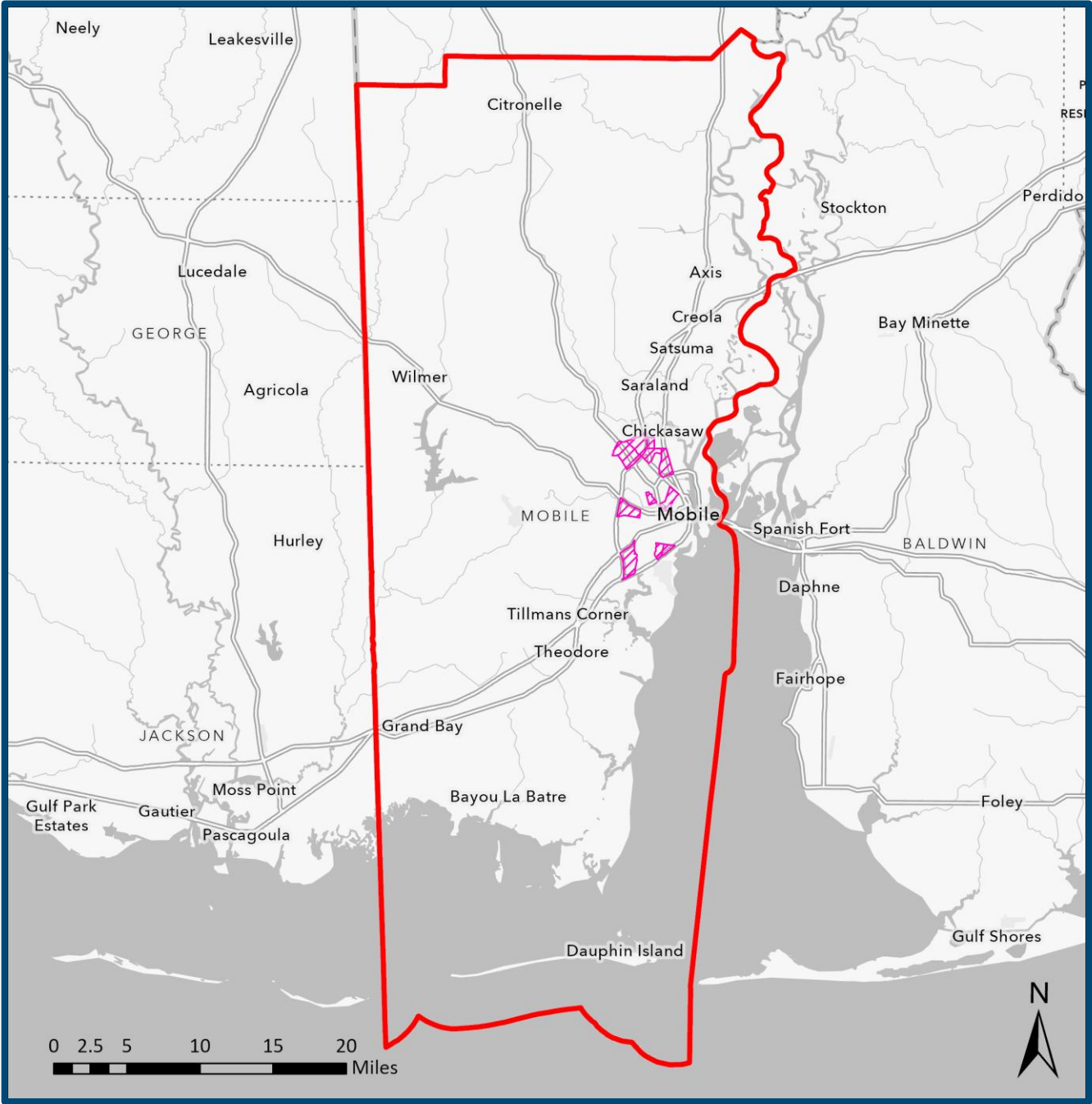
Figure 7. Population by Race and Ethnicity in Mobile County



Data Source: 2016 to 2020 ACS 5-Year Estimates

Additionally, HUD uses a research methodology known as “racially/ethnically concentrated areas of poverty (R/ECAPs)”, which identifies tracts that have a non-white population of 50% or more and a poverty rate of more than 40% or 3 times more (>3x) than the average tract poverty rate for the MSA, whichever threshold is lower. Using this definition and the 2016-2020 ACS data mentioned above, there were eleven (11) R/ECAPs identified within Mobile County (Figure 8).

Figure 8. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) in Mobile County



Data Source: 2016 to 2020 ACS 5-Year Estimates

WHAT ARE THE CHARACTERISTICS OF THE MARKET IN THESE AREAS/NEIGHBORHOODS?

The majority of households in these R/ECAPs are low-income renters. Median home values in these neighborhoods tend to be lower than the surrounding areas of the county, and the age of the housing stock tends to be older in these neighborhoods.

ARE THERE ANY COMMUNITY ASSETS IN THESE AREAS/ NEIGHBORHOODS?

These R/ECAPs are located in areas that contain access to resources such as several elementary and middle schools, Prichard City Hall, the Gwendolyn Williams Prichard Public Library, Sullivan Thomas Park, and Prichard Municipal Park.

ARE THERE OTHER STRATEGIC OPPORTUNITIES IN ANY OF THESE AREAS?

The R/ECAPs in Chickasaw and Prichard have access to major highways, including I-65, I-165, U.S. Highway 45, and several state and arterial roads. Transit oriented development (TOD) along existing bus routes would help increase access to employment and other opportunities for residents in this area.

MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS - 91.210(A)(4), 91.310(A)(2)

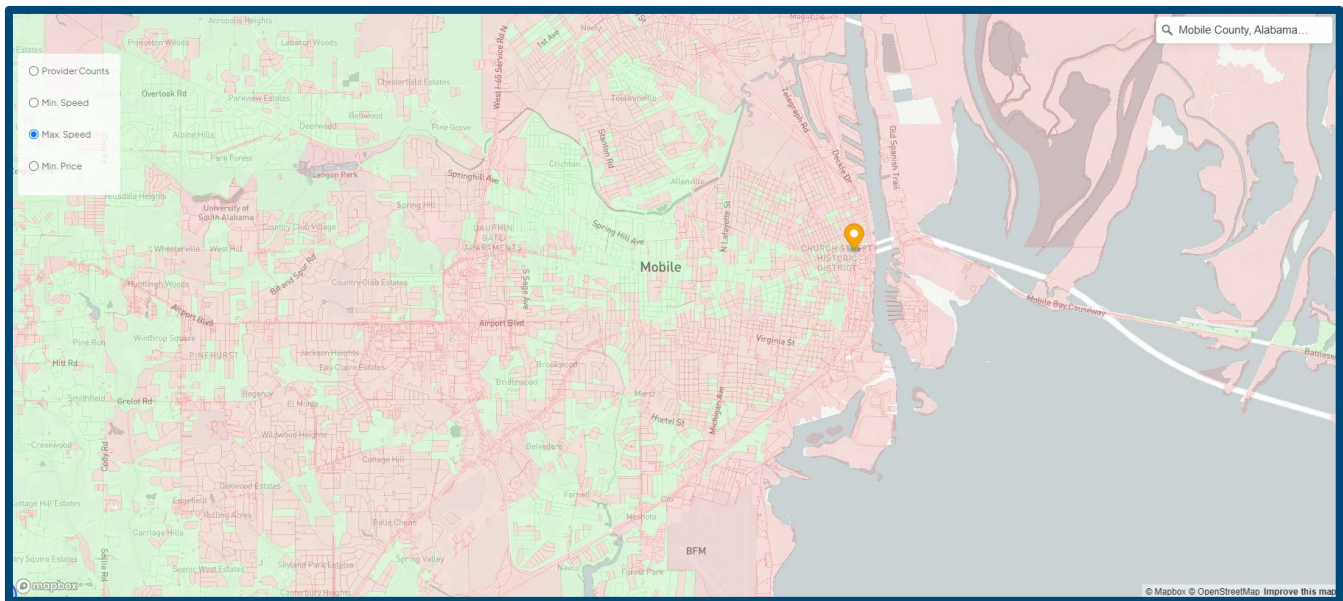
DESCRIBE THE NEED FOR BROADBAND WIRING AND CONNECTIONS FOR HOUSEHOLDS, INCLUDING LOW- AND MODERATE-INCOME HOUSEHOLDS AND NEIGHBORHOODS.

Broadband connectivity is a vital community resource that offers citizens access to employment, education, and other personal enrichment opportunities found through the internet. Disparities in broadband access – particularly for low-to-moderate income households – can create a “digital divide” that limits personal and professional opportunities. In 2015, the FCC defined broadband as internet access with download speeds of 25 Megabits per second (Mbps) and upload speeds of 3 Mbps (otherwise notated as 25/3). With broadband access, internet users can partake in file downloading, video streaming, email and other critical features that are necessary for modern communications.

Mobile County's most recent coverage is captured in the Federal Communications Commission's collection of self-reported data from internet service providers. The FCC Form 477 provider reported data on broadband service at a census block level, all facilities-based providers are required to file data with the FCC twice a year. This data indicates where they offer internet access service at speeds over 200 kbps in at least one direction. Providers also report the deployment of a particular technology and bandwidth in a census block; however, this does not indicate that service is available everywhere in the same block. Many sources have criticized this FCC data, noting that any census block with at least one residential or business broadband consumer is identified as a census block that is being “served”. The National Broadband Map aimed at identifying underserved areas across Alabama displays that only certain parts of Mobile County receive service speeds over 100/20, or 100 Mbps download speed with 20 Mbps upload speed, which is considered sufficient for supporting online activity such as streaming, online gaming, web browsing, and downloading music. However, the majority of Mobile City and Prichard report inadequate internet speeds. As of March 2024, the FCC increased the broadband speed standard from 25/3, or 25 Mbps in download speed and 3 Mbps in upload speed, to 100/20.¹¹

¹¹ <https://www.allconnect.com/blog/internet-speed-classifications-what-is-fast-internet>

Figure 9 – National Broadband Map, Mobile County Area



DESCRIBE THE NEED FOR INCREASED COMPETITION BY HAVING MORE THAN ONE BROADBAND INTERNET SERVICE PROVIDER SERVE THE JURISDICTION.

Limited internet technologies are available in Mobile County at broadband speeds including fiber, cable, DSL, and fixed wireless.¹² Services are offered by AT&T, with the minimum price starting at \$55 per month, as well as C Spire Fiber (minimum \$60 per month), Mediacom (minimum \$19.99 per month), T-Mobile 5-G Home Internet (minimum \$60 per month), and Xfinity (minimum \$30 per month). As fiber delivers data at faster speeds than DSL and cable, having more fiber providers in Mobile County will increase the availability of fiber for residents and ensure there is equitable access throughout the county. Currently, AT&T is the most widely available internet provider in the region, though other alternative options exist throughout the county. However, despite the presence of wiring, the costs of service may be prohibitive for some low- to moderate-income households where internet coverage is shown to be available. Certain public facilities, including the Mobile Public Library, offer free wireless internet access to the public. The Mobile Public Library also provides computer access to the public without the need of a library card.

¹² <https://broadbandnow.com/research/national-broadband-map>

MA-65 HAZARD MITIGATION - 91.210(A)(5), 91.310(A)(3)

DESCRIBE THE JURISDICTION'S INCREASED NATURAL HAZARD RISKS ASSOCIATED WITH CLIMATE CHANGE.

Mobile County is covered by the 2020 Regional Multi-Jurisdictional Hazard Mitigation Plan which identifies and details the hazards that affect the Alabama Emergency Management Agency's (AEMA) Division A¹³. The Division A Counties include Baldwin County, Escambia County, Mobile County, and all eligible local jurisdictions. Multiple natural hazards affect the Division A counties including Mobile County and were ranked based on the likelihood of future hazard occurrences:

- High: Probable major damage in a 1-10 Year Period
- Medium: Probable major damage in a 10-50 Year Period
- Low: Probable major damage in a 100 Year Period
- Very Low: No probable major damage in a 100 Year Period

The following hazards and level of risk were identified for Mobile County:

- Dam Failure
- High Winds (Hurricanes, Tornadoes, Windstorms)
- Coastal Erosion
- Drought/Extreme Heat
- Earthquake
- Flooding/Flash Flooding
- Landslides
- Land Subsidence
- Wildfire
- Winter/Ice Storms

Dam Failure

Dam failures occur when water overflows through a dam's foundation due to inadequate capacity or when internal erosion occurs. Dam failures may result in high-velocity, debris-laden rushes of water that may damage property or hurt people in its path. Four dams in Mobile County were identified to pose high/significant hazard potential including Big Creek Lake, Dawes Lake, Bermuda Run, and Brooks Pond.

¹³ 2020-2021 Southwest Alabama Regional Multi-Jurisdictional Hazard Mitigation Plan Phase II. Retrieved from: <https://www.cityofmobile.org/public-works/uploads/155531SouthwestAlabamaRegionalMulti-JurisdictionalHazardMitigationPlan-PhaseII.pdf>

High Winds (Hurricanes)

Mobile County and Baldwin County were identified as the most at risk of hurricanes due to their proximity to the Gulf of Mexico, specifically their coastal communities. For Mobile County, this includes the communities of Dauphin Island, Bayou La Batre, Mobile, and the nearby unincorporated areas. Hurricanes as strong as Category 5 have made landfall along the Gulf Coast of Alabama. Recent hurricanes including Hurricane Sally (2020) and Hurricane Zeta (2020) made landfall in Mobile County.

Additionally, the Mobile County Emergency Management Agency provided further information regarding the greatest hazard risks in the County. Hurricanes and tropical storms are the top two hazards causing home displacement. Flooding is a significant issue, with 60 MPH winds and heavy rain causing severe weather threats. The southern half of Mobile County is most at risk, with Katrina causing 15-18 feet of water on the coast and bay, causing displacement and housing needs. Tributaries can bring water into areas like Bellingrath, Fish River, Three Mile Creek, and Riviere Du Chien. Overall, resident displacement and limited housing options are the main concerns.

DESCRIBE THE VULNERABILITY TO THESE RISKS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS BASED ON AN ANALYSIS OF DATA, FINDINGS, AND METHODS.

In its September 2021 report “Climate Change and Social Vulnerability in the United States¹⁴,” the US EPA identifies low-income earners, minorities, elderly adults, and persons with less than a high school diploma as ‘socially vulnerable.’ Socially vulnerable persons are described as having a reduced capacity to cope with and recover from climate change impacts, and socially vulnerable groups are described as more likely to live in poorer neighborhoods with lower elevations and poorly maintained infrastructure. An estimated 16.3% of Mobile County’s total population, or about 65,948 people, are living below poverty level, as of the 2019-2023 American Community Survey 5-year estimates. Mobile home residents may be especially vulnerable to climate related hazards. There are an estimated 13,481 mobile homes (7.3% of all housing units) in Mobile County, according to the 2019-2023 American Community Survey 5-year estimates.

As housing costs increase, the impacts of natural hazards are further exacerbated among lower-income households. The southern part of Mobile County is at high risk for natural disasters, where most households earn below the median income. Some higher-income areas have second homes, therefore are less likely to be displaced. The Selma tornado of 2023 caused significant damage, affecting nine homes. While targeted flooding is manageable, stronger storms affecting thousands pose greater difficulty.

¹⁴ U.S. EPA. (September 2021) “Climate Change and Social Vulnerability in the United States.” https://www.epa.gov/system/files/documents/2021-09/climate-vulnerability_september-2021_508.pdf

This page intentionally left blank.



FIVE-YEAR CONSOLIDATED PLAN: STRATEGIC PLAN

DRAFT

This page intentionally left blank.

SP-05 OVERVIEW

STRATEGIC PLAN OVERVIEW

The Strategic Plan will guide the allocation of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) funding during the 2025-2029 planning period. Mobile County's goals for the 2025-2029 period focus on a number of high priority needs identified through data analysis, community member input, consultation with County staff and other public agencies, and review of recently completed plans and studies. Available resources will be targeted toward specific goals designed to address those priority needs. These goals include:

1. Providing public services
2. Improving public facilities and infrastructure
3. Conducting spot blight clearance
4. Repairing and rehabilitating homeowner housing
5. Providing homebuyer assistance
6. Expanding the supply of affordable housing
7. Addressing and preventing homelessness
8. Administering HUD grant program

The above-listed goals will be used to guide funding decisions for each program year and to prepare the Annual Action Plans. Each program year, the County will allocate funding to subrecipients through a competitive application process, wherein proposals are solicited from member jurisdictions and other public and private agencies. Following an eligibility determination by the Grants Department, a Project Review Committee will examine proposals for feasibility, cost effectiveness, and benefit. The Committee will ultimately develop a non-binding budget for each formula grant program to be provided to the Mobile County Commission. The County Commission has the ultimate authority to approve the projects and budget for each program year. All funded projects will address at least one goal.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

GEOGRAPHIC AREA

The Mobile Urban County includes nine incorporated municipalities – Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes – and all of unincorporated Mobile County, Alabama. Dauphin Island does not participate in the Urban County and the City of Mobile is a separate entitlement that receives its own HUD grant funds independent of the Urban County.

Low- and Moderate-Income Areas

Under the Community Development Block Grant program, projects may qualify for funding based on the clients that they serve (i.e., persons from low- or moderate-income households, homeless individuals or families, or other special needs populations). A project may also qualify for funding based on its location in a census tract or census block group where the majority of residents (51% or more) live in low- or moderate-income households. Each year, HUD uses 5-Year American Community Survey data to identify low- or moderate-income areas within each grantee jurisdiction.

HUD's 2024 low- and moderate-income data shows 59 block groups in the Mobile Urban County where more than 51% of residents live in a low- or moderate-income households. These areas comprise locations where a CDBG project may be eligible for funding on an area basis. The table below lists the County's low- and moderate-income block group and the map that follows shows their location within Mobile County.

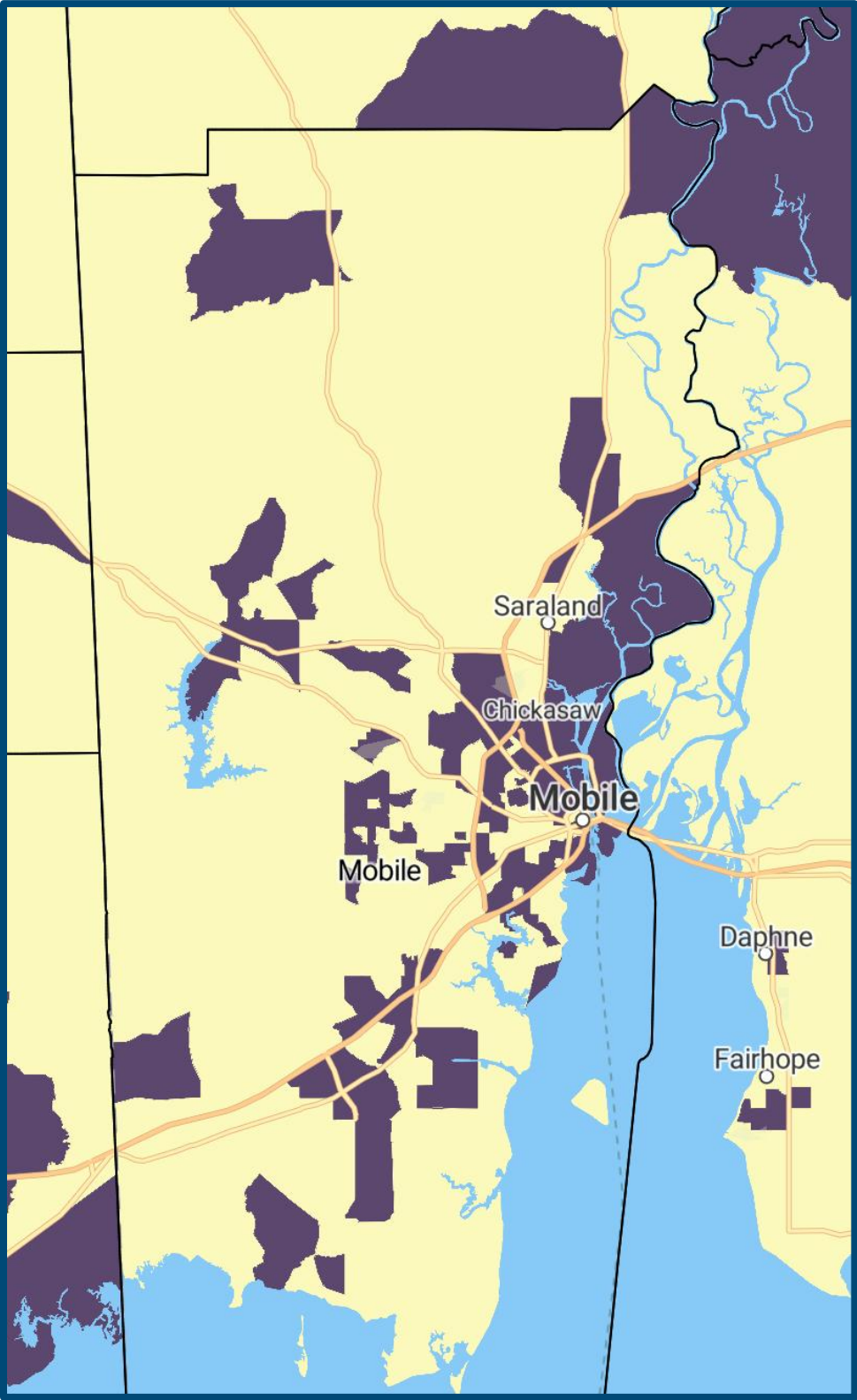
Table 48 – Mobile Urban County Low- and Moderate-Income (LMI) Block Groups, 2024

Geography	LMI Pop (#)	LMI Pop (%)	Geography	LMI Pop (#)	LMI Pop (%)
Tract 12, Block Group 1	360	67.9%	Tract 63.04, Block Group 2	1,145	59.2%
Tract 18, Block Group 1	850	62.0%	Tract 63.05, Block Group 1	2,210	72.6%
Tract 34.02, Block Group 2	1,515	71.6%	Tract 64.02, Block Group 1	495	70.7%
Tract 34.1, Block Group 1	875	59.1%	Tract 64.03, Block Group 1	190	63.3%
Tract 38, Block Group 1	895	72.5%	Tract 64.10, Block Group 1	1,325	56.0%
Tract 39.01, Block Group 1	740	77.1%	Tract 64.11, Block Group 1	935	51.1%
Tract 39.02, Block Group 2	385	52.7%	Tract 64.11, Block Group 2	530	52.2%
Tract 40, Block Group 2	880	71.5%	Tract 65.05, Block Group 3	825	75.3%
Tract 41, Block Group 1	375	61.5%	Tract 67.02, Block Group 1	940	57.8%
Tract 48, Block Group 1	250	72.5%	Tract 67.02, Block Group 2	510	53.1%
Tract 48, Block Group 2	470	100.0%	Tract 68.02, Block Group 2	210	51.9%
Tract 49, Block Group 1	275	63.2%	Tract 68.02, Block Group 3	570	91.2%

Geography	LMI Pop (#)	LMI Pop (%)	Geography	LMI Pop (#)	LMI Pop (%)
Tract 49, Block Group 2	650	82.3%	Tract 69.02, Block Group 1	1,120	57.1%
Tract 49, Block Group 3	790	81.9%	Tract 69.03, Block Group 1	1,365	68.1%
Tract 49, Block Group 4	930	80.9%	Tract 69.04, Block Group 2	975	68.9%
Tract 50, Block Group 1	545	80.1%	Tract 69.03, Block Group 3	585	53.4%
Tract 50, Block Group 2	940	85.5%	Tract 71.01, Block Group 2	690	65.4%
Tract 51, Block Group 1	545	56.5%	Tract 71.01, Block Group 3	655	70.8%
Tract 51, Block Group 2	495	75.6%	Tract 71.01, Block Group 4	325	59.1%
Tract 52, Block Group 2	355	66.4%	Tract 71.02, Block Group 1	660	51.0%
Tract 56.02, Block Group 1	515	51.5%	Tract 72.01, Block Group 1	1,155	69.4%
Tract 57.02, Block Group 2	700	51.1%	Tract 73, Block Group 1	485	59.1%
Tract 58, Block Group 3	715	61.6%	Tract 73, Block Group 4	710	59.4%
Tract 60, Block Group 1	230	64.8%	Tract 75, Block Group 1	475	63.3%
Tract 60, Block Group 4	670	56.5%	Tract 75, Block Group 2	300	67.4%
Tract 61.02, Block Group 2	815	64.2%	Tract 76, Block Group 1	670	66.3%
Tract 61.03, Block Group 1	2,355	72.6%	Tract 76, Block Group 2	925	90.7%
Tract 61.04, Block Group 3	800	74.1%	Tract 77, Block Group 1	360	53.7%
Tract 61.06, Block Group 1	685	60.9%	Tract 77, Block Group 2	285	60.0%
Tract 62.01, Block Group 1	985	65.4%			

Source: HUD Low- and Moderate-Income Population Data for Entitlement CDBG Grantees, from <https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-summarized-block-groups/>

Figure 10 – Mobile Urban County Low- and Moderate-Income (LMI) Block Groups, 2024



Source: PolicyMap

GENERAL ALLOCATION PRIORITIES

Table 49 – Geographic Priority Areas

1	Area name	CDBG Area Benefit
	Description	CDBG activities that may benefit eligible individuals and households within specific communities within Mobile County. These areas may include one or more of the County's municipalities or low- and moderate-income block groups.
2	Area name	Countywide
	Description	CDBG activities that may benefit eligible individuals and households located throughout Mobile County, including unincorporated Mobile County and the municipalities of Bayou La Batre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, and Semmes.

Describe the basis for allocating investments geographically within the jurisdiction.

For each program year during the 2025-2029 planning period, the Mobile County Grants Department will solicit applications for capital and public service projects from potential CDBG subrecipients. Following a review of the applications, the County will allocate investments to best meet priority needs based on project eligibility, availability of funds, and readiness to proceed (as detailed and supported by information contained in the application). Depending on planned activities and beneficiaries, projects may be targeted to a specific community or CDBG-eligible area within Mobile County or be available to eligible residents countywide.

SP-25 PRIORITY NEEDS - 91.215(A)(2)

PRIORITY NEEDS

Table 50 – Priority Needs Summary

	Priority need	Public Services
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Families with children Elderly People with disabilities Homeless individuals and families Victims of domestic violence
1	Geographic area(s) affected	Countywide CDBG Area Benefit
	Associated goal(s)	Provide Public Services
	Description	Community services that assist low- and moderate-income residents and other special needs populations. Public services may include, but are not limited to, youth services and childcare, senior services, family violence and/or abuse response and prevention, food and nutrition services, transportation assistance, legal assistance, services for people experiencing homelessness, workforce development, and others.
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses; Review of recent plans and studies; Input from municipal staff
	Priority need	Public Facilities and Infrastructure
	Priority level	High
2	Population(s) served	Extremely low income Low income Moderate income Elderly People with disabilities Non-housing community development needs
	Geographic area(s) affected	Countywide CDBG Area Benefit
	Associated goal(s)	Improve Public Facilities and Infrastructure

	Description	Public facility and infrastructure improvements that serve low- and moderate-income neighborhoods and other special needs populations. Potential improvements may include, but are not limited to, parks and open space, community centers, roadway and/or sidewalk construction or improvement, ADA improvements, lighting and pedestrian safety improvements, bus shelters/seating, and infrastructure improvements to support affordable housing development.
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses; Review of recent plans and studies; Input from municipal staff
3	Priority need	Demolition and Spot Blight Clearance
	Priority level	Low/Moderate
	Population(s) served	Non-housing community development
	Geographic area(s) affected	Countywide CDBG Area Benefit
	Associated goal(s)	Spot Blight Clearance
	Description	Demolition and/or acquisition of dilapidated buildings and land to create greenspace, improve housing affordability, or promote economic development.
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses; Input from municipal staff
4	Priority need	Homeowner Housing Repair Assistance
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Large families Families with children Elderly People with disabilities
	Geographic area(s) affected	Countywide
	Associated goal(s)	Repair/Rehab Homeowner Housing
	Description	Preserve the existing owned housing stock by assisting income-eligible homeowners with housing repairs, possible to include major systems repair and/or accessibility improvements
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses; Age of housing data; Input from municipal staff

5	Priority need	Financial Assistance to Homebuyers
	Priority level	High
	Population(s) served	Low income Moderate income Large families Families with children Elderly Public housing residents People with disabilities
	Geographic area(s) affected	Countywide
	Associated goal(s)	Provide Homebuyer Assistance
	Description	Increase the number of first-time homebuyers through homebuyer preparation classes/counseling and downpayment, closing cost, or other eligible assistance.
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses; Housing cost data; Rental cost burden data; Input from Public Housing Authorities
6	Priority need	Expand and Preserve Affordable Housing
	Priority level	High
	Population(s) served	Extremely low income Low income Moderate income Large family Families with children Elderly Public housing residents People with disabilities
	Geographic area(s) affected	Countywide
	Associated goal(s)	Expand the Supply of Affordable Housing
	Description	Support the development of for-sale and rental housing affordable to low- and moderate-income households, including near employment, transportation, and other community resources. Through acquisition and/or rehabilitation, consider opportunities to extend the useful life of existing affordable rental housing.
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses; Housing cost and age data; Rental and homeowner cost burden data; Input from municipal and housing authority staff

7	Priority need	Homelessness and Homelessness Prevention
	Priority level	Low/Moderate
	Population(s) served	Extremely low income Homeless subpopulations
	Geographic area(s) affected	Countywide
	Associated goal(s)	Provide Public Services Address and Prevent Homelessness (ESG Activities)
	Description	Respond to and prevent homelessness through activities including street outreach and essential services, emergency shelter, transitional housing, rapid re-housing, homelessness prevention, Homeless Management Information System (HMIS), and program administration.
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses; High rate of rental cost burdens and severe cost burdens among lowest income households; Input from Continuum of Care lead agency
8	Priority need	Fair Housing
	Priority level	Low/Moderate
	Population(s) served	All
	Geographic area(s) affected	Countywide
	Associated goal(s)	Provide Public Services Administer HUD Grant Programs
	Description	Provide eligible households with fair housing education and enforcement services.
	Basis for priority	Input received through public meetings, stakeholder interviews, and community survey responses
9	Priority need	Program Administration
	Priority level	High
	Population(s) served	All
	Geographic area(s) affected	Countywide
	Associated goal(s)	Administer HUD Grant Programs
	Description	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) programs.
	Basis for priority	Program administration costs associated with the coordination and delivery of services to Mobile County residents.

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

INFLUENCE OF MARKET CONDITIONS

Table 51 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that Will Influence the Use of Funds
Tenant-Based Rental Assistance (TBRA)	High level of cost burdens among low-income households; waiting lists for assisted housing units; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Difficulty finding affordable units and a limited number of landlords who accept vouchers suggest support for new affordable housing construction instead of TBRA. Mobile County is not planning to use HOME funds for TBRA over the Consolidated Planning period. In program years when the County receives an ESG allocation, it may consider using these funds for short-term TBRA in the form of rapid rehousing and/or homelessness prevention.
TBRA for Non-Homeless Special Needs	High level of cost burdens for residents with fixed incomes, including seniors and people with disabilities; waiting lists for assisted housing units; and limited availability of affordable, accessible housing. Unaffordable rents and limited number of landlords who accept vouchers suggest support for new affordable housing construction instead of TBRA. Mobile County is not planning to use HOME funds for TBRA over the Consolidated Planning period. In program years when the County receives an ESG allocation, it may consider using these funds for short-term TBRA in the form of rapid rehousing and/or homelessness prevention.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; rental rates and sales prices unaffordable to low/moderate income households. Mobile County anticipates using HOME grant funds to support the development of new affordable rental or for-sale housing during the Consolidated Planning period.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and low-income homeowners, including lead-based paint remediation. Mobile County anticipates using CDBG funds to support emergency housing repair/rehabilitation. The County may also use HOME funds for rental or for-sale housing rehabilitation.
Acquisition and Preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. Mobile County may use HOME funds for rental or for-sale acquisition/rehabilitation over the Consolidated Planning period. The County will also use HOME funds to assist low- and moderate-income households purchase homes.

SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C)(1,2)

INTRODUCTION

Mobile County prepared this PY 2025 Annual Action Plan using anticipated CDBG, HOME, and ESG grant amounts based on the amounts the County received during the 2024 program year. These amounts include \$1,663,443 in CDBG funds and \$555,175 in HOME funds, as shown in the table that follows. Mobile County also has \$91,852 in HOME program income for use during the 2025 program year. Mobile County did not receive an ESG allocation for PY 2024.

The following table also provides an estimate of anticipated grant funding to be received for the remaining years covered by the 2025-2029 Five-Year Consolidated Plan. These estimates assume that funding over those four years will average to be about the same as the County's 2024 allocation.

At the time that the draft 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan were published for public comment (April 2025), HUD had not yet released 2025 allocations. Thus, the County developed contingency provisions as described in HUD Notice: CPD-25-02 (Issued on January 14, 2025), as follows:

CDBG Contingency Provisions

- Administration will be adjusted to remain equal to 20% of Mobile County's PY 2025 allocation.
- Public services funding will not exceed 15% of Mobile County's PY 2025 allocation. In case of a decrease in allocation that causes the budgeted public services to exceed 15% of the actual allocation, funds will be reduced to the legal services activity by an amount that keeps public services at 15% of the actual allocation.
- Any remaining reduction will be made to the funding for the Wilmer Senior Center project.
- In the case of an increase in CDBG allocation, the public services funding increase will be added to the legal services activity and will not exceed the 15% cap. Any funding that remains will be budgeted to the Wilmer Senior Center project.

HOME Contingency Provisions

- Administration will be adjusted to remain equal to 10% of Mobile County's PY 2025 allocation.
- Any remaining increase or reduction will be made to CHDO housing development funding, provided that the CHDO set-aside will remain, at a minimum, the required 15%.

ESG Contingency Provisions

- While it is unknown at the time of the publication of this draft whether Mobile County will receive a PY 2025 ESG allocation, the County has included a potential ESG project outlining the percentage of funding that it anticipates spending on eligible activities should an allocation be received.

ANTICIPATED RESOURCES

Table 52 – Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,633,430	\$0	\$0	\$1,633,430	\$6,533,720	CDBG funds may be used to carry out activities related to acquisition, administration and planning, housing, economic development, public facility and infrastructure improvements, and public services.
HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for homeownership TBRA	\$555,175	\$91,852	\$0	\$647,027	\$2,220,700	HOME funds may be used for rental or for-sale housing development, acquisition and/or rehabilitation; homebuyer assistance; or rental assistance.
ESG	Federal	Conversion and rehab for transitional housing Financial assistance Overnight shelter Rapid re-housing Rental assistance Services Transitional housing	\$0	\$0	\$0	\$0	\$0	ESG funds may be used for housing for people who are homeless, homelessness prevention and rapid rehousing, or outreach and services to people experiencing homelessness.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED.

Mobile County uses HUD grant funds to leverage additional public and private resources through collaboration with non-profit agencies, private developers, CHDOs, municipalities, and other County departments. In PY 2025, CDBG funds will leverage local funds to complete the public works and public facility projects, including public facility upgrades to Grand Bay Senior Center Historic Park and Wilmer Senior Center and road improvements on West Turner Road in District 1.

On a project-by-project basis, HOME funds may leverage private and local funds through partnership with for-profit developers and CHDOs. State funds may be leveraged through development projects which include private developer equity and Low-Income Housing Tax Credit (LIHTC) administered by the Alabama Housing Finance Authority.

HOME funds will be matched through in-kind or cash contributions. If the total revenue match is larger than the required match expense, the difference will be accumulated to be used to meet future match requirements. In-kind or cash match will be contributed from the accumulated cash.

ESG match requirements will be met by ESG subrecipients as set forth in 24 CFR 576.201. Match will be cash or in-kind. Match sources may include the following: cash match by the referring agency/church and in-kind match through staff time by the referring agency or subrecipient.

DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN.

Mobile County does not currently anticipate using publicly owned land or property to address needs identified in the plan, but will continue to evaluate opportunities to use public land for future development.

SP-40 INSTITUTIONAL DELIVERY STRUCTURE – 91.215(K)

EXPLAIN THE INSTITUTIONAL STRUCTURE THROUGH WHICH THE JURISDICTION WILL CARRY OUT ITS CONSOLIDATED PLAN.

Mobile County will partner with the following entities listed to carry out the goals of the 2025-2029 Five-Year Consolidated Plan. In addition to those listed in the table, the County will rely on a variety of service providers and non-profit and private sector housing developers, including Community Housing Development Organizations (CHDOs), Low Income Housing Tax Credit developers, and others.

Table 53 – Institutional Delivery Structure

Responsible Entity	Entity Type	Role	Geography
Mobile County Grants Department	Government	<ul style="list-style-type: none"> Affordable housing (ownership and rental) Public facilities Public services Homelessness Non-homeless special needs Neighborhood improvements Planning 	Jurisdiction
HOPE for All Gulf Coast (Mobile City and County/Baldwin County CoC Lead Agency)	Continuum of Care	<ul style="list-style-type: none"> Affordable housing (ownership and rental) Homelessness Planning 	Region
Mobile County Housing Authority	PHA	<ul style="list-style-type: none"> Affordable housing (rental) Public housing Planning 	Jurisdiction
Housing Authority of the City of Prichard	PHA	<ul style="list-style-type: none"> Affordable housing (ownership and rental) Public housing Planning 	Municipality
Chickasaw Housing Authority	PHA	<ul style="list-style-type: none"> Affordable housing (ownership and rental) Public housing Planning 	Municipality
City of Bayou La Batre	Government	<ul style="list-style-type: none"> Public facilities Neighborhood improvements Planning 	Municipality
City of Chickasaw	Government	<ul style="list-style-type: none"> Public facilities Neighborhood improvements Planning 	Municipality
City of Citronelle	Government	<ul style="list-style-type: none"> Public facilities Neighborhood improvements Planning 	Municipality

Responsible Entity	Entity Type	Role	Geography
City of Creola	Government	<ul style="list-style-type: none"> • Public facilities • Neighborhood improvements • Planning 	Municipality
City of Prichard	Government	<ul style="list-style-type: none"> • Public facilities • Neighborhood improvements • Planning 	Municipality
City of Saraland	Government	<ul style="list-style-type: none"> • Public facilities • Neighborhood improvements • Planning 	Region
City of Satsuma	Government	<ul style="list-style-type: none"> • Public facilities • Neighborhood improvements • Planning 	Region
City of Semmes	Government	<ul style="list-style-type: none"> • Public facilities • Neighborhood improvements • Planning 	Region
Town of Mount Vernon	Government	<ul style="list-style-type: none"> • Public facilities • Neighborhood improvements • Planning 	Region
Mobile County Emergency Management Agency	Government	<ul style="list-style-type: none"> • Non-homeless special needs • Public facilities • Planning 	Jurisdiction
Mobile County Senior Programs	Government	<ul style="list-style-type: none"> • Non-homeless special needs • Public services • Planning 	Jurisdiction
South Alabama Regional Planning Commission	Regional organization	<ul style="list-style-type: none"> • Public facilities • Public services • Economic development • Planning 	Region
Alabama Housing Finance Authority	Government	<ul style="list-style-type: none"> • Affordable housing (ownership and rental) 	State

ASSESS OF STRENGTHS AND GAPS IN THE INSTITUTIONAL DELIVERY SYSTEM

Because of Mobile County's relatively small population and rural nature, the County relies heavily on its network of local non-profits and regional organizations for the delivery of grant-funded community resources and services. Throughout the years, the County and several area organizations have developed strong public-private partnerships to ensure the delivery of services and resources to residents. However, due to limited grant funds, the County is not able to provide funding to all local organizations providing housing and services. Based on the current service provision landscape, there are several areas that the County and key partners could address in the 2025 to 2029 planning period, including:

- A need for more funding to support the development of additional permanent supportive housing, affordable housing, and supportive services; lack of flexible funding available to develop new, innovative interventions that reflect the reality of homelessness and housing.
- A need for more cross-system partnerships with key stakeholders from outside the homeless response system that work with persons experiencing homelessness, including faith-based organizations, the criminal justice system, health care providers, and local business sectors such as the tourism and hospitality industry.
- A need for increased coordination and communication at the community, provider, and systems levels.
- Increased service delivery to rural areas including the outskirts of Mobile County, particularly where there is high transportation need.
- Expanded senior centers, including transportation access that connects elderly populations with essential services and resources.
- Increased funding for youth programs, particularly in areas with literacy disparities and where youth are impacted by socioeconomic barriers to learning and development.

AVAILABILITY OF SERVICES TARGETED TO HOMELESS PERSONS AND PERSONS WITH HIV AND MAINSTREAM SERVICES

Table 54 – Homeless Prevention Services Summary

Service	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	

Employment/Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	

DESCRIBE HOW THE SERVICE DELIVERY SYSTEM MEETS THE NEEDS OF HOMELESS PERSONS.

Mobile County partners with the Mobile City and County/ Baldwin County Continuum of Care and a variety of agencies and organizations to provide services to people experiencing homelessness. The County uses CDBG funds to support summer enrichment programs for children; housing counseling; legal services to prevent homelessness; access to no-cost prescription medication; assistance for victims of child abuse, domestic violence, and/or rape; senior services; and home meal delivery. Permanent supportive housing and rapid rehousing providers serving Mobile County include Penelope House, HOPE for All Gulf Coast (formerly Housing First, Inc.), and Dumas Wesley Community Center. A total of 242 permanent supportive housing beds and 120 rapid rehousing beds exist within the Continuum of Care. Additionally, as described in Section MA-30, the Mobile County Health Department, Ozanam Charitable Pharmacy, Lifeline Counseling Services, and other key community partners provide a variety of services to meet the needs of people experiencing homelessness, including workforce development and employment services, and mental and physical health services.

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.

Mobile County works with community partners to support projects that provide housing and supportive services to people experiencing homelessness or low-income households in need of supportive services and assistance. Organizations such as the Corporation for National and Community Service, Lifelines Counseling Services, Dumas Wesley Community Center, Via Mobile, and Ozanam Charitable Pharmacy are key partners in helping the county address these issues, but limited funding and capacity restrict what these organizations can achieve. Additionally, there is a need to support projects dedicated to street outreach so that these organizations can connect with persons experiencing homelessness or instability where they are, rather than expecting these persons to seek out these services.

Gaps in the service delivery system discussed by community meeting and focus group participants, survey respondents, and stakeholders interviewed as part of this planning process include:

- Senior services and spaces for seniors that are ADA compliant and accessible.
- Transportation, including access to health services and employment, route modifications for nontraditional riders, and proactively incorporating transit in planning for new development.
- Low-cost health services, dental services, preventive care, and on-site physical and behavioral health services for seniors, including in public housing.
- Housing and wraparound services for individuals and families experiencing homelessness.
- Youth facilities and programming focused on improving literacy skills, homework assistance or tutoring, and mentorship for teenagers and young adults.
- Job training, including training for young adults and soft/hard skills training

SUMMARIZE THE STRATEGY FOR OVERCOMING GAPS IN THE INSTITUTIONAL STRUCTURE AND SERVICE DELIVERY SYSTEM FOR CARRYING OUT A STRATEGY TO ADDRESS PRIORITY NEEDS.

Over the next five years, Mobile County will work with County departments and local partners, such as the Mobile County Housing Authority, City of Prichard Housing Authority, Chickasaw Housing Authority, homeless housing and service providers, nonprofit agencies, and other local and regional partners to leverage CDBG and HOME funding to address the identified gaps in service delivery. Each year, the County will consider projects that strengthen opportunities for collaboration among the County and its partners. In program years when Mobile County receives an ESG allocation, the County will provide funding to prevent homelessness and to support individuals and families in transitioning to permanent housing. Further, the County may use CDBG funding to support projects that provide basic needs to support people experiencing homelessness in transitioning to permanent housing, including job training, education, food, childcare, transportation, and other services.

SP-45 GOALS SUMMARY – 91.215(A)(4)

GOALS SUMMARY INFORMATION

Table 55 – Goals Summary

	Goal Name	Start Year	End Year	Category	Geography	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Public Services	2025	2029	Non-Housing Community Development Homelessness Non-Homeless Special Needs	Countywide CDBG Area Benefit	Public Services Fair Housing Homelessness and Homelessness Prevention	CDBG: \$1,225,072	Public service activity other than low/moderate income housing benefit: 4,000 persons assisted Public service activity for low/moderate income housing benefit: 200 households assisted
2	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Countywide CDBG Area Benefit	Public Facilities and Infrastructure	CDBG: \$4,183,575	Public facility or infrastructure activity other than low/moderate income housing benefit: 5,000 persons assisted Public facility or infrastructure activity for low/moderate income housing benefit: 100 households assisted
3	Spot Blight Clearance	2025	2029	Affordable Housing Non-Housing Community Development	Countywide CDBG Area Benefit	Demolition and Spot Blight Clearance	CDBG: \$471,700	Buildings demolished: 35 buildings

	Goal Name	Start Year	End Year	Category	Geography	Needs Addressed	Funding	Goal Outcome Indicator
4	Repair/Rehab Homeowner Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	Countywide	Homeowner Housing Repair Assistance	CDBG: \$653,373	Homeowner housing rehabilitated: 32 households assisted
5	Provide Homebuyer Assistance	2025	2029	Affordable Housing	Countywide	Financial Assistance to Homebuyers	HOME: \$388,493	Direct financial assistance to homebuyers: 15 household assisted
6	Expand the Supply of Affordable Housing	2025	2029	Affordable Housing Public Housing	Countywide	Expand and Preserve Affordable Housing	HOME: \$2,194,182	Rental units constructed: 8 units Homeowner housing added: 4 units
7	Address and Prevent Homelessness (ESG Activities)	2025	2029	Homelessness	Countywide	Homelessness and Homelessness Prevention	ESG: \$0	Not applicable
8	Administer HUD Grant Programs	2025	2029	Affordable Housing Public Housing Homelessness Non-Homeless Special Needs Non-Housing Community Development	Countywide	Program Administration Fair Housing	CDBG: \$1,633,430 HOME: \$285,052 ESG: \$0	Not applicable

GOAL DESCRIPTIONS

1	Provide Public Services
	Community services that assist low- and moderate-income residents and other special needs populations. Public services may include, but are not limited to, youth services and childcare, senior services, family violence and/or abuse response and prevention, food and nutrition services, transportation assistance, legal assistance, services for people experiencing homelessness, workforce development, and others.
2	Improve Public Facilities and Infrastructure
	Public facility and infrastructure improvements that serve low- and moderate-income neighborhoods and other special needs populations. Potential improvements may include, but are not limited to, parks and open space, community centers, roadway and/or sidewalk construction or improvement, ADA improvements, lighting and pedestrian safety improvements, bus shelters/seating, and infrastructure improvements to support affordable housing development.
3	Spot Blight Clearance
	Demolition and/or acquisition of dilapidated buildings and land to create greenspace, improve housing affordability, or promote economic development.
4	Repair/Rehab Homeowner Housing
	Emergency repair and/or housing rehabilitation for income-eligible homeowners.
5	Provide Homebuyer Assistance
	Provide down payment, closing cost, or other eligible assistance to income-eligible homebuyers.
6	Expand the Supply of Affordable Housing
	Development and preservation of affordable housing, including construction, acquisition and/or rehabilitation of rental and for-sale housing units.
7	Address and Prevent Homelessness (ESG Activities)
	Use of ESG funds to respond to and prevent homelessness through activities including street outreach and essential services, emergency shelter, transitional housing, rapid re-housing, homelessness prevention, Homeless Management Information System (HMIS), and program administration.
8	Administer HUD Grant Programs
	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) programs.

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 2025 to 2029 Consolidated Planning period, Mobile County anticipates using HOME funds to provide affordable rental or for-sale housing (through construction, rehabilitation, or acquisition) to 12 households with incomes at or below 80% HUD Area Median Family Income (HAMFI). The County also anticipates providing funding for emergency repair assistance to 32 homeowners with incomes at or below 80% HAMFI. Additionally, the County plans to fund downpayment assistance for 15 households with incomes at or below 80% HAMFI.

For all Mobile County programs, the County uses HUD Part 5 definition of income as per 24 CFR (Subpart F) §5.609 for determining annual income.

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

For affordable housing developments operated by the Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority, the requirement is that 5% of the total development units are to be accessible units.

Mobile Housing Authority

The Mobile Housing Authority (MHA), which serves areas of the county located within 10 miles of the city of Mobile, entered a Voluntary Compliance Agreement with HUD on December 17, 2018. The VCA stated that the MHA has a “lack of units that meet the minimum 5 percent of the total dwelling units being accessible for persons with mobility impairments and an additional 2 percent of the units in such a project being accessible for persons with hearing or vision impairments.”¹⁵ The MHA is required to create 135 UFAS-compliant units for the mobility impaired and an additional 54 units for the hearing and visually impaired.¹⁶ The VCA was set to expire on May 31, 2021.

The MHA entered into an agreement to resolve their disputes, and as of January 19, 2023, the MHA was found by HUD’s Birmingham Field Office to have completed 75% of the Recovery Agreement.¹⁷

ACTIVITIES TO INCREASE RESIDENT INVOLVEMENT

All three PHAs in Mobile County participated in development of the 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan. HACP held a community meeting at its William “Bill” Clark Family Life Center open to HACP staff and residents, as well as other community members and stakeholders. Eleven people attended the meeting. Additionally, staff from the Chickasaw Housing Authority and Mobile County Housing Authority participated in stakeholder interviews to provide input for the plan.

More generally, PHAs within Mobile County provide ongoing opportunities for residents to be informed about and involved in management decisions. The Mobile County Housing Authority has a Resident Advisory Board (RAB) that meets monthly for information sharing between residents and management. On an annual basis, MHA staff invite residents to meet in small groups to provide feedback, and management is available throughout the year to discuss issues public housing

¹⁵ US Department of HUD – Office of Fair Housing and Equal Opportunity. (2018). Voluntary Compliance Agreement between the US Department of Housing and Urban Development and Mobile Housing Board, Mobile, Alabama. Retrieved from: <https://www.mobilehousing.org/files/News/MHB%20VCA%20Agreement.pdf>, p. 12

¹⁶ Ibid. p. 15

¹⁷ Mobile Housing Authority – News Articles, (2023), MHA Progression Update. Retrieved from: <https://www.mobilehousing.org/aboutus/mhb-news/51-mhb-frontpage-news/310-mha-progression-update>

residents face. The Chickasaw Housing Authority also encourages residents to remain in contact with management and seeks problem-solving partnerships with residents and partner agencies.

The Prichard Housing Authority has Resident Councils at each of its public housing communities, allowing residents to keep up to date on information and share feedback and input with management. At the beginning of its Annual PHA planning process, HACP sent letters to invite residents to participate on its Resident Advisory Board (RAB). Members of the board were selected, and the RAB was notified about upcoming public hearings related to the PHA Plan. Two HACP RAB members attended the Resident Advisory Meeting where the draft FY2024 HUD PHA Annual Plan draft was reviewed. They provided comments for the 2024 plan, including physical improvements they would like to see in public housing units (painting, new flooring, bathroom upgrades, and ceiling fans) and communities (speed bumps and youth recreation facilities).¹⁸

IS THE PUBLIC HOUSING AGENCY DESIGNATED AS TROUBLED UNDER 24 CFR PART 902?

Not applicable. None of the housing authorities in Mobile County are designated as “troubled.”

¹⁸ Mobile County Housing Authority, 2024 PHA Annual Plan HUD Submission. Retrieved from: http://mobilecountyha.org/pdfs/MCHA_FY2024_PHA_AnnualPlan.pdf#:~:text=The%20Mobile%20County%20Housing%20Authority's%20FY2024%20HUD,and%20public%20rental%20housing%20office%20location%20as

SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)

BARRIERS TO AFFORDABLE HOUSING

More than half (54.6%) of survey respondents and many community engagement participants noted a particular need for development of affordable housing for older adults. More than half (52.7%) of survey respondents also noted a high need for help for homeowners to make housing improvements.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the county's rental housing inventory.

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. There are opportunities for municipalities part of Mobile County's jurisdiction to modify their ordinances to further remove barriers to the development of affordable housing across all residential zones.

For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

Additionally, local housing authority representatives highlighted the lack of affordable housing and the need for technological upgrades to improve housing services. All three housing authority agencies that are part of the Mobile City and County/Baldwin County Continuum of Care face budget constraints, affecting both potential modernization of their service delivery and the maintenance of housing units as well. This has also resulted in long public housing waitlists, which include families with children, the elderly, and disabled individuals. The absence of social programs that complement affordable housing was identified as another significant gap, which prevents families from reducing their reliance on government assistance or seeking essential services from local nonprofits.

SP-60 HOMELESSNESS STRATEGY – 91.215(D)

REACHING OUT TO HOMELESS PERSONS AND ASSESSING THEIR INDIVIDUAL NEEDS

Mobile County is an active member of the Mobile City and County/Baldwin County Continuum of Care (CoC) led by HOPE for All Gulf Coast (“HOPE,” formerly Housing First, Inc.). Over the next five years, HOPE and other CoC members will conduct outreach to homeless persons, including unsheltered persons, through street outreach and emergency shelter services.

Franklin Primary Health Center is the only federally qualified center in the county to address homelessness. Staff conduct community outreach by visiting homeless encampments, conducting medical assessments and triage, and connecting patients to other community resources to seek assistance, including HOPE and other organizations that do entry assessments.

HOPE’s Coordinated Entry department oversees the process of ensuring that persons in need of assistance receive fair and equal access to resources through a standardized assessment and prioritized referral process. After completion of a pre-screening form, HOPE staff reach out to applicant households to discuss eligibility and schedule an intake appointment or provide community resources in cases of ineligibility. Eligible households are then linked with a case manager who works with them to identify and access community resources and potential housing solutions. Case managers evaluate households for referral to housing assistance programs designed to prevent and end homelessness based on eligibility and prioritization factors.

In addition to outreach and assessment on an individual or family level, HOPE and other CoC members also work to understand homeless needs throughout the region. Each year, the CoC conducts a single-day Point-in-Time (PIT) count for sheltered and unsheltered persons and works to ensure the Homeless Management Information System (HMIS) delivers data needed for HUD and local government reporting.

Over the next five years, Mobile County anticipates potentially providing CDBG funding to local non-profit agencies that provide services for individuals and households experiencing homelessness, including those that are unsheltered, should relevant applications be received through the County’s competitive application process. Services made include medication and food access, health and mental health services, and other essential services. In years when the County receives ESG funding, a portion of that grant may be allocated to street outreach and essential services.

ADDRESSING THE EMERGENCY AND TRANSITIONAL HOUSING NEEDS OF HOMELESS PERSONS

A variety of agencies provide emergency shelter and transitional housing in Mobile County, and will continue doing so over the next five years, including:

- Family Promise of Coastal Alabama, which provides emergency shelter and related services for families experiencing homelessness through collaboration with local congregations and partner agencies.
- Salvation Army of Coastal Alabama, which operates transitional housing for homeless families at Family Haven and an inpatient alcohol and drug rehabilitation facility at Dauphin Way Lodge.
- Penelope House, which provides emergency shelter and essential services for victims of intimate partner violence and their children.
- McKemie Place, which provides emergency shelter for unaccompanied homeless women.
- Christ N Us Ministry, which provides a family shelter.

Over the next five years, Mobile County anticipates potentially providing CDBG funding to support improvements at emergency shelter or transitional housing facilities, should relevant applications be received through the County's competitive application process. The County may also use CDG funding to support service provision at emergency shelter and transitional housing facilities. For example, in PY 2025, Mobile County will use CDBG funds to support Penelope House's Domestic Violence Advocacy Program, which serves victims of intimate partner violence. Through this program, advocates provide support and assistance to victims of intimate partner violence as they navigate the court system.

HELPING HOMELESS PERSONS MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING

Mobile County and the CoC support a Housing First model that prioritizes permanent housing and offers case management and other support services. Over the next five years, the County will continue to support the CoC and homeless service providers that recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. During the 2025-2029 planning period, Mobile County will use HOME funds to support the development of permanent affordable housing through the construction, acquisition, and/or rehabilitation of affordable for-sale and rental units.

HOPE will continue to provide homelessness prevention and rapid rehousing programs, which provide a variety of services and financial assistance to help homeless and at-risk families and individuals, including unaccompanied youth and persons fleeing domestic violence. These programs provide short- to medium-term assistance in obtaining and maintaining housing through a combination of rental assistance, support services, and case management for up to 24 months. In years when the County receives ESG funding, a portion of that grant may be allocated to homelessness prevention and rapid rehousing.

Mobile County will also use CDBG funds to support housing stability through legal assistance related to eviction, foreclosure, and other potentially destabilizing actions. The County will fund activities to encourage homeownership among low- and moderate-income households, including down payment assistance and homebuyer preparation activities.

HELPING LOW-INCOME INDIVIDUALS AND FAMILIES AVOID BECOMING HOMELESS, ESPECIALLY EXTREMELY LOW-INCOME INDIVIDUALS AND FAMILIES WHO ARE LIKELY TO BECOME HOMELESS AFTER BEING DISCHARGED FROM A PUBLICLY FUNDED INSTITUTION OR SYSTEM OF CARE, OR WHO ARE RECEIVING ASSISTANCE FROM PUBLIC AND PRIVATE AGENCIES THAT ADDRESS HOUSING, HEALTH, SOCIAL SERVICES, EMPLOYMENT, EDUCATION OR YOUTH NEEDS

Over the next five years, housing and service providers in Mobile County will continue to collaborate to prevent homelessness among low- and moderate-income households, persons discharged from publicly funded institutions and systems of care, and persons receiving assistance from public or private agencies. The Dumas Wesley Community Center, Family Promise of Coastal Alabama, HOPE for All Gulf Coast, and Mobile Area Interfaith Conference will continue to fund rapid rehousing in the county. HOPE's Youth and Family Focus program assists unaccompanied youth ages 18 to 24, including youth aging out of foster care, to rapidly transition to permanent housing through rental assistance and supportive services.

Mobile County will support homelessness prevention efforts, including forms of assistance that promote housing stability and prevent vulnerable residents from losing housing. Such activities may include homeowner housing rehabilitation, legal services that address evictions and foreclosures, meal programs, no-cost medication programs, and diagnostic/wellness programs for seniors. In years when the County receives ESG funding, a portion of that grant may be allocated to homelessness prevention and rapid rehousing.

SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)

ACTIONS TO ADDRESS LBP HAZARDS AND INCREASE ACCESS TO HOUSING WITHOUT LBP HAZARDS

Mobile County follows HUD's Lead Safe Housing Rule requirements in all of its federally funded affordable housing development activities. The rule includes requirements for disclosure of lead-based paint hazards, risk assessment, evaluation, hazard reduction, interim controls, maintenance, and rehabilitation of properties.

HOW ARE THE ACTIONS LISTED ABOVE RELATED TO THE EXTENT OF LEAD POISONING AND HAZARDS?

Following the Lead Safe Housing Rule requirements in federally funded housing activities reduces risk of lead poisoning and hazards. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities. Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards.

More than 20 million homes built before 1978 contain lead-based paint hazards. In Mobile County, an estimated 29,910 housing units were built before 1980 and may contain lead-based paint (see Table 36). Data from the Centers for Disease Control and Prevention (2017) indicate that 1.7% of tested children under 72 months in Mobile County have blood lead levels greater than 5 µg/dL, and 0.3% have blood lead levels greater than 10 µg/dL.²⁸ For these reasons, it is vital that Mobile County reduce lead-based paint hazards in all federally funded housing activities and support residents in rehabilitating homes impacted by lead-based paint.

HOW ARE THE ACTIONS LISTED ABOVE INTEGRATED INTO HOUSING POLICIES AND PROCEDURES?

Mobile County integrates Lead Safe Housing Rule requirements into housing policies and procedures by following HUD's Lead Safe Housing Rule requirements in all of the County's federally funded affordable housing development activities.

The Mobile County Health Department's Lead Poisoning Prevention Program, in collaboration with the Alabama Childhood Lead Poisoning Prevention Program, educates the community about lead exposure and its potential dangers. Despite limited in-person outreach due to COVID-19, the lead coordinator provided over 25 surveys to area pediatric providers to help track elevated lead blood levels in children and reached over 500 people in Family Health clinic sites, WIC services, area

daycare centers, and private pediatric offices throughout Mobile County by providing education and information about lead exposure and lead poisoning.¹⁹

DRAFT

¹⁹ <https://mchd.org/community-health/>

SP-70 ANTI-POVERTY STRATEGY – 91.215(J)

JURISDICTION GOALS, PROGRAMS AND POLICIES FOR REDUCING THE NUMBER OF POVERTY-LEVEL FAMILIES

An estimated 14.3% of the Mobile Urban County's total population, or about 32,024 people, are living below poverty level, as of the 2019-2023 American Community Survey 5-year estimates. This share is slightly below the state's overall rate of 15.6%, but above the national poverty rate of 12.4%.

To reduce the number of poverty-level families, Mobile County will devote resources to public service programs, including supporting individuals and families in poverty through senior services and programs, youth summer enrichment programs, child advocacy counseling services, housing counseling and homebuyer classes, legal aid, health services, case management and counseling for victims of domestic violence, and home delivery meals for low- to moderate-income households.

To address workforce development needs, the Southwest Alabama Workforce Development Council, the Southwest Alabama Partnership for Training and Employment, and the Alabama Career Center System provide support in all aspects of employment, including education, job training, and resources for job seekers. This plan continues to identify assisting persons living in poverty as a goal for the CDBG program. The County will continue to fund services to assist individuals in obtaining housing, employment, and other needs.

In addition to economic development programs and general public services, many homelessness programs and homeless service providers also address expanded employment opportunities as an avenue for combating poverty. Consolidated Plan priorities include continued support for case management services that connect individuals with employment opportunities while also supporting them in meeting other needs, such as housing and supportive services.

HOW ARE THE JURISDICTION POVERTY REDUCING GOALS, PROGRAMS, AND POLICIES COORDINATED WITH THIS AFFORDABLE HOUSING PLAN

Mobile County will use a combination of CDBG and HOME funds to assist low- and moderate-income households purchase homes, which provides both access to safe, affordable housing and a means of generating additional household wealth. CDBG funds will be used to support homeownership preparation activities (i.e., homebuyer classes, pre-purchase counseling, etc.) while HOME funds will be used to provide up to \$25,000 in down payment assistance to eligible households.

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 ENSURE LONG-TERM COMPLIANCE WITH REQUIREMENTS OF THE PROGRAMS INVOLVED.

The Mobile County Grant Department monitors grant funded projects to document compliance with program rules; track program/project performance; ensure timely expenditure of grant funds and timely closeout of projects; and identify technical assistance needs. The Grants Department uses two basic methods for monitoring projects for compliance with program rules and performance. The two methods are (1) off-site or “desk” monitoring and (2) on-site monitoring. A “Risk Analysis” is conducted to determine how monitoring will be done throughout the year. The results obtained from the risk analysis objectively determine which method is to be implemented. The Grants Department performs on-site monitoring and/or technical assistance when determined necessary.

The County conducts an annual review of each down payment and mortgage assistance participating household to secure evidence of the purchasing household’s continued occupancy. The review occurs at twelve-month intervals beginning twelve months from the original date of occupancy. The County conducts annual financial monitoring of HUD-assisted rental properties. Site monitoring of rental developments is based upon the schedule in §92.504(d). Unit inspections are performed, and tenant files are reviewed for compliance with HOME program requirements.

The Mobile County Engineering Department, Facilities Department and Grants Department are responsible for most of the oversight and monitoring during construction of public facilities and public works/infrastructure projects. A periodic review is made of each grant to ensure the timeliness of expenditures and that the goals and objectives are in compliance with the Consolidated Plan and Action Plan.

All subrecipients are regularly monitored through draw requests for regulatory and statutory compliance. The County continually monitors program results to ensure program design leads to maximizing benefits. The County monitors all funds obligated and spent, whether spent directly or through a contract or subrecipient agreement, to ensure compliance with federal regulations. The County provides technical assistance for newly funded projects through orientation meetings, on-site visits, and telephone calls.

Language in County agreements requires subrecipients to reach out to minority- and women-owned businesses. Most procurement for services or construction contracts includes language encouraging minority- and women-owned business enterprises to apply. When appropriate, advertisements are published or broadcast through minority targeted media.



ANNUAL ACTION PLAN FOR PROGRAM YEAR 2025

This page intentionally left blank.

EXPECTED RESOURCES: AP-15 EXPECTED RESOURCES – 91.220(C)(1,2)

INTRODUCTION

Mobile County prepared this PY 2025 Annual Action Plan using anticipated CDBG, HOME, and ESG grant amounts based on the amounts the County received during the 2024 program year. These amounts include \$1,663,443 in CDBG funds and \$555,175 in HOME funds, as shown in the table that follows. Mobile County also has \$91,852 in HOME program income for use during the 2025 program year. Mobile County did not receive an ESG allocation for PY 2024.

The following table also provides an estimate of anticipated grant funding to be received for the remaining years covered by the 2025-2029 Five-Year Consolidated Plan. These estimates assume that funding over those four years will average to be about the same as the County’s 2024 allocation.

At the time that the draft 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan were published for public comment (April 2025), HUD had not yet released 2025 allocations. Thus, the County developed contingency provisions as described in HUD Notice: CPD-25-02 (Issued on January 14, 2025), as follows:

CDBG Contingency Provisions

- Administration will be adjusted to remain equal to 20% of Mobile County’s PY 2025 allocation.
- Public services funding will not exceed 15% of Mobile County’s PY 2025 allocation. In case of a decrease in allocation that causes the budgeted public services to exceed 15% of the actual allocation, funds will be reduced to the legal services activity by an amount that keeps public services at 15% of the actual allocation.
- Any remaining reduction will be made to the funding for the Wilmer Senior Center project.
- In the case of an increase in CDBG allocation, the excess will be budgeted to the Wilmer Senior Center project.

HOME Contingency Provisions

- Administration will be adjusted to remain equal to 10% of Mobile County’s PY 2025 allocation.
- Any remaining increase or reduction will be made to CHDO housing development funding, provided that the CHDO set-aside will remain, at a minimum, the required 15%.

ESG Contingency Provisions

- While Mobile County does not anticipate receiving ESG funding for the 2025 program year, if the County does receive an ESG allocation, it will consult with the Mobile City and County/Baldwin County Continuum of Care (CoC) to determine how to utilize said funds. The County will amend the 2025 AAP to include ESG activities.

ANTICIPATED RESOURCES

Table 56 – Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,633,430	\$0	\$0	\$1,633,430	\$6,533,720	CDBG funds may be used to carry out activities related to acquisition, administration and planning, housing, economic development, public facility and infrastructure improvements, and public services.
HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for homeownership TBRA	\$555,175	\$91,852	\$0	\$647,027	\$2,220,700	HOME funds may be used for rental or for-sale housing development, acquisition and/or rehabilitation; homebuyer assistance; or rental assistance.

EXPLAIN HOW FEDERAL FUNDS WILL LEVERAGE THOSE ADDITIONAL RESOURCES (PRIVATE, STATE AND LOCAL FUNDS), INCLUDING A DESCRIPTION OF HOW MATCHING REQUIREMENTS WILL BE SATISFIED.

Mobile County uses HUD grant funds to leverage additional public and private resources through collaboration with non-profit agencies, private developers, CHDOs, municipalities, and other County departments. In PY 2025, CDBG funds will leverage local funds to complete the public works and public facility projects, including public facility upgrades to Grand Bay Senior Center Historic Park, Wilmer Senior Center and road improvements on West Turner Road in District 1.

On a project-by-project basis, HOME funds may leverage private and local funds through partnership with for-profit developers and CHDOs. State funds may be leveraged through development projects which include private developer equity and Low-Income Housing Tax Credit (LIHTC) administered by the Alabama Housing Finance Authority.

HOME funds will be matched through in-kind or cash contributions. If the total revenue match is larger than the required match expense, the difference will be accumulated to be used to meet future match requirements. In-kind or cash match will be contributed from the accumulated cash.

ESG match requirements will be met by ESG subrecipients as set forth in 24 CFR 576.201. Match will be cash or in-kind. Match sources may include the following: cash match by the referring agency/church and in-kind match through staff time by the referring agency or subrecipient.

DESCRIBE PUBLICLY OWNED LAND OR PROPERTY LOCATED WITHIN THE JURISDICTION THAT MAY BE USED TO ADDRESS THE NEEDS IDENTIFIED IN THE PLAN.

Mobile County does not currently anticipate using publicly owned land or property to address needs identified in the plan but will continue to evaluate opportunities to use public land for future development.

ANNUAL GOALS AND OBJECTIVES: AP-20 ANNUAL GOALS AND OBJECTIVES

GOALS SUMMARY INFORMATION

Table 57 – Goals Summary

	Goal Name	Start Year	End Year	Category	Geography	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Public Services	2025	2029	Non-Housing Community Development Homelessness Non-Homeless Special Needs	Countywide	Public Services Fair Housing Homelessness and Homelessness Prevention	CDBG: \$245,016	Public service activity other than low/moderate income housing benefit: 1,021 persons assisted Public service activity for low/moderate income housing benefit: 150 households assisted
2	Improve Public Facilities and Infrastructure	2025	2029	Non-Housing Community Development	Countywide CDBG Area Benefit	Public Facilities and Infrastructure	CDBG: \$796,740	Public facility or infrastructure activity other than low/moderate income housing benefit: 1,400 persons assisted
3	Spot Blight Clearance	2025	2029	Affordable Housing Non-Housing Community Development	Countywide CDBG Area Benefit	Demolition and Spot Blight Clearance	CDBG: \$125,000	Buildings demolished: 12 buildings
4	Repair/Rehab Homeowner Housing	2025	2029	Affordable Housing Non-Homeless Special Needs	Countywide	Homeowner Housing Repair Assistance	CDBG: \$140,000	Homeowner housing rehabilitated: 9 households assisted

	Goal Name	Start Year	End Year	Category	Geography	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide Homebuyer Assistance	2025	2029	Affordable Housing	Countywide	Financial Assistance to Homebuyers	HOME: \$50,000	Direct financial assistance to homebuyers: 2 household assisted
6	Expand the Supply of Affordable Housing	2025	2029	Affordable Housing Public Housing	Countywide	Expand and Preserve Affordable Housing	HOME: \$534,045	Rental units constructed: 4 units
7	Administer HUD Grant Programs	2025	2029	Affordable Housing Public Housing Homelessness Non-Homeless Special Needs Non-Housing Community Development	Countywide	Program Administration Fair Housing	CDBG: \$326,687 HOME: \$62,982 ESG: \$0	Not applicable

GOAL DESCRIPTIONS

1	Provide Public Services	Community services that assist low- and moderate-income residents and other special needs populations. Public services may include, but are not limited to, youth services and childcare, senior services, family violence and/or abuse response and prevention, food and nutrition services, transportation assistance, legal assistance, services for people experiencing homelessness, workforce development, and others.
2	Improve Public Facilities and Infrastructure	Public facility and infrastructure improvements that serve low- and moderate-income neighborhoods and other special needs populations. Potential improvements may include, but are not limited to, parks and open space, community centers, roadway and/or sidewalk construction or improvement, ADA improvements, lighting and pedestrian safety improvements, bus shelters/seating, and infrastructure improvements to support affordable housing development.
3	Spot Blight Clearance	Demolition and/or acquisition of dilapidated buildings and land to create greenspace, improve housing affordability, or promote economic development.
4	Repair/Rehab Homeowner Housing	Emergency repair and/or housing rehabilitation for income-eligible homeowners.
5	Provide Homebuyer Assistance	Provide down payment, closing cost, or other eligible assistance to income-eligible homebuyers.
6	Expand the Supply of Affordable Housing	Development and preservation of affordable housing, including construction, acquisition and/or rehabilitation of rental and for-sale housing units.
7	Address and Prevent Homelessness (ESG Activities)	Use of ESG funds to respond to and prevent homelessness through activities including street outreach and essential services, emergency shelter, transitional housing, rapid re-housing, homelessness prevention, Homeless Management Information System (HMIS), and program administration.
8	Administer HUD Grant Programs	Staff salary, planning, and administrative service delivery costs for implementing the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) programs.

PROJECTS: AP-35 PROJECTS – 91.220(D)

INTRODUCTION

Projects planned for the 2025 program year are identified in the table below, with additional detail provided in AP-38. Through these projects and related activities, Mobile County will address the goals of providing decent affordable housing, promoting a suitable living environment, and encouraging economic opportunities.

PROJECTS

Table 58 – Project Information

Number	Project Name
1	Via Health Volunteer Guardian Program
2	Boys and Girls Club of South Alabama Summer Enrichment Program
3	Child Advocacy Center Counseling Services
4	City of Semmes Senior Center Programming
5	Consumer Credit Counseling Services Homebuyer Preparation
6	Legal Services Alabama Legal Assistance
7	Ozanam Charitable Pharmacy Medication Assistance
8	Penelope House Domestic Violence Advocacy Program
9	Rape Crisis Center Services
10	South Alabama Regional Planning Commission Meal Delivery
11	Grand Bay Senior Center Historic Park
12	Wilmer Senior Center
13	Homeowner Emergency Repair Assistance Program
14	District 1 Road Improvements
15	Prichard Spot Blight Removal
16	CDBG Program Administration
17	CHDO Housing Development
18	Down Payment Assistance
19	HOME Program Administration

DESCRIBE THE REASONS FOR ALLOCATION PRIORITIES AND ANY OBSTACLES TO ADDRESSING UNDERSERVED NEEDS.

Mobile County developed PY 2025 spending priorities based on an assessment of the data presented in the 2025-2029 Five-Year Consolidated Plan; community input; consultation with County staff, participating jurisdictions, and other public agencies; and relevant previous plans and studies. In identifying top housing needs in Mobile County, survey participants emphasized the need for homeowner housing rehabilitation and first-time homebuyer assistance, both of which are addressed through PY 2025 projects, including homebuyer preparation, down payment assistance, and homeowner emergency repair assistance. Additionally, Mobile County will use most of its HOME funds to develop, acquire, and/or rehabilitate housing, with the goal of increasing the supply of affordable units.

Public service needs identified by residents and other stakeholders, including services related to children, seniors, food access, and family violence response/prevention, are addressed through the variety of public service projects to be funded during PY 2025. Additionally, Mobile County will support housing stability in PY 2025 through programs focused on preventing senior homelessness and providing legal assistance to households at risk of eviction, foreclosure, or other destabilizing events.

Limited CDBG and HOME funds relative to the levels of need for affordable housing, public services, blight removal, and public facility and infrastructure improvements in Mobile County and its participating jurisdictions is the biggest obstacle to addressing underserved needs. Over the last five years, costs related to construction, rehabilitation, and home purchases have increased while HOME grant funding has declined, reducing the number of residents Mobile County can provide affordable housing through HUD grant funds. Residents and other stakeholders also noted that the limited availability of public transit can be an obstacle for residents as they seek to access services or consider housing locations.

AP-38 PROJECT SUMMARY

PROJECT SUMMARY INFORMATION

1	Project Name	Via Health Volunteer Guardian Program
	Target Area	Countywide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	CDBG funding will be used to expand Via Health's Volunteer Guardian Program, which is designed to meet the needs of guardians for adult incapacitated persons in Mobile County. Volunteer Guardians are appointed by the court to assist senior citizens at risk of homelessness and a decreased quality of life.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	20 Low- and moderate-income seniors
	Location Description	Services will be provided countywide.
2	Planned Activities	Support services to assist senior citizens at risk of homelessness and a decreased quality of life.
	Project Name	Boys and Girls Club of South Alabama Summer Enrichment Program
	Target Area	CDBG Area Benefit
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services

	Funding	CDBG: \$25,000
	Description	CDBG funding will be used to support the Boys and Girls Club of South Alabama's Summer Enrichment Program at sites in the Town of Mount Vernon and the City of Citronelle, to provide youth with skills necessary for academic success, good character and citizenship, and healthy lifestyles.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	75 Low- and moderate-income households
	Location Description	Calcedaever Elementary School, 20500 Patillo Road, Mount Vernon, AL 36560 Lott Middle School, 17740 Celeste Road, Citronelle, AL 36522
	Planned Activities	Youth summer enrichment programs at sites in Mount Vernon and Citronelle.
3	Project Name	Child Advocacy Center Counseling Services
	Target Area	Countywide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,000
	Description	CDBG funding will be used to support the Child Advocacy Center (CAC) in providing counseling services for child sexual abuse victims.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	130 Children from low- and moderate-income households

	Location Description	Services will be provided countywide.
	Planned Activities	Counseling services for child sexual abuse victims.
4	Project Name	City of Semmes Senior Center Programming
	Target Area	CDBG Area Benefit
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$50,000
	Description	CDBG funding will be used to provide senior programming at the Semmes Senior Center.
	Target Date	06/30/2025
	Estimate the number and type of persons that will benefit from the proposed activity	300 Low- and moderate-income seniors
	Location Description	Semmes Senior Center, 9635 Moffett Road, Semmes, AL 36575
5	Planned Activities	Senior programming at the Semmes Senior Center.
	Project Name	Consumer Credit Counseling Services Homebuyer Preparation
	Target Area	Countywide
	Goals Supported	Provide Public Services
	Needs Addressed	Homebuyer Assistance Public Services
	Funding	CDBG: \$5,000

	Description	CDBG funding will be used by Consumer Credit Counseling Services (CCCS) to assist low- and moderate-income community members to purchase a home through pre-screening procedures, pre-purchase housing counseling, and homebuyer classes.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	75 Low- and moderate-income households
	Location Description	Services will be provided countywide.
	Planned Activities	Home purchase preparation including pre-screening, housing counseling, and homebuyer classes.
6	Project Name	Legal Services Alabama Legal Assistance
	Target Area	Countywide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$60,816
	Description	CDBG funding will be used to support a staff attorney to provide legal representation for Mobile County residents regarding evictions, wage garnishments, foreclosures, family law, and other related issues.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	200 Low- and moderate-income residents
	Location Description	Services will be provided countywide.
	Planned Activities	Legal representation regarding evictions, wage garnishments, foreclosures, family law, and related issues.

7	Project Name	Ozanam Charitable Pharmacy Medication Assistance
	Target Area	Countywide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$35,000
	Description	CDBG funding will be used to support Ozanam Charitable Pharmacy in providing no-cost medications to uninsured and under insured persons with low- and moderate-incomes in Mobile County.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	220 Low- and moderate-income residents
	Location Description	Services will be provided countywide.
8	Planned Activities	No-cost medication provision to uninsured and under insured residents.
	Project Name	Penelope House Domestic Violence Advocacy Program
	Target Area	Countywide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	CDBG funding will be used to support Penelope House's Domestic Violence Advocacy Program, which provides support and assistance to victims of intimate partner violence as they navigate the court system.

	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	30 Victims of intimate partner violence
	Location Description	Services will be provided countywide.
	Planned Activities	Advocates to support victims of intimate partner violence as they navigate the court system.
9	Project Name	Rape Crisis Center Services
	Target Area	Countywide
	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$5,000
	Description	CDBG funding will be used to support the Rape Crisis Center, which provides crisis intervention and therapeutic services for sexual assault victims and their loved ones.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	25 Victims of sexual assault
	Location Description	Services will be provided countywide.
10	Planned Activities	Crisis intervention and therapeutic services for sexual assault victims and their loved ones.
	Project Name	South Alabama Regional Planning Commission Meal Delivery
	Target Area	CDBG Area Benefit

	Goals Supported	Provide Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,200
	Description	CDBG funding will be used to support the South Alabama Regional Planning Commission (SARPC) home-delivered meal program operated by the Grand Bay and Saint Elmo Senior Center and serving seniors in the Grand Bay, Saint Elmo, and Irvington communities.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	96 Low- and moderate-income seniors
	Location Description	Grand Bay and Saint Elmo Senior Center, 11610 US Highway 90, Grand Bay, AL 36541
	Planned Activities	Home-delivered meal program for seniors in the Grand Bay, Saint Elmo, and Irvington communities.
11	Project Name	Grand Bay Senior Center Historic Park
	Target Area	CDBG Area Benefit
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$345,580
	Description	CDBG funding will be used to transform the historic Grand Bay School Park into a multifunctional educational and recreational space that preserves history, promotes health and wellness, and fosters community engagement by integrating educational installations, an inclusive playground, a pavilion, and an extended trail for senior activity and programming.
	Target Date	06/30/2026

	Estimate the number and type of persons that will benefit from the proposed activity	300 Persons assisted through public facility or infrastructure activities
	Location Description	Grand Bay Senior Center Historic Park, 11610 US Highway 90, Grand Bay, AL 36541
	Planned Activities	Site development work and infrastructure/facility improvements to support creation of a multifunctional educational and recreational space, including educational installations, playground, pavilion, and trail.
12	Project Name	Wilmer Senior Center
	Target Area	CDBG Area Benefit
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$185,580
	Description	CDBG funding will be used to assist in the relocation of the Wilmer Senior Center to improve access and amenities.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	100 Persons assisted through public facility or infrastructure activities
	Location Description	Wilmer Senior Center, Wilmer, AL 36587
13	Planned Activities	Site development work and infrastructure/facility improvements to support the relocation of the Wilmer Senior Center.
	Project Name	Homeowner Emergency Repair Assistance Program
	Target Area	Countywide
	Goals Supported	Repair and Rehabilitate Homeowner Housing

	Needs Addressed	Expand and Preserve Affordable Housing
	Funding	CDBG: \$140,000
	Description	CDBG funding will be used for an emergency roof replacement and repair assistance program for homes occupied by low- and moderate-income homeowners.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	9 Low- and moderate-income households
	Location Description	Locations to be determined during the program year.
	Planned Activities	Emergency roof replacement and/or repair.
14	Project Name	District 1 Road Improvements
	Target Area	CDBG Area Benefit
	Goals Supported	Improve Public Facilities and Infrastructure
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$265,580
	Description	CDBG funding will be used to support utility relocation for repaving of West Turner Road in Prichard.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	1,000 Persons assisted through public facility or infrastructure activities
	Location Description	West Turner Road between Patricia Avenue and Thornton Avenue, Prichard, AL.
	Planned Activities	Infrastructure improvements, property acquisition and/or site development work

15	Project Name	Prichard Spot Blight Removal
	Target Area	CDBG Area Benefit
	Goals Supported	Spot Blight Clearance
	Needs Addressed	Demolition and Spot Blight Clearance
	Funding	CDBG: \$125,000
	Description	CDBG funding will be used to eliminate specific conditions of blight or physical decay on a spot basis not located in a designated slum or blighted area in the City of Prichard.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	12 Structures demolished
	Location Description	Prichard, AL (with specific locations to be determined during the program year).
	Planned Activities	Blight clearance on a spot basis in the City of Prichard.
16	Project Name	CDBG Program Administration
	Target Area	Countywide
	Goals Supported	Administer HUD Grant Programs
	Needs Addressed	Fair Housing Program Administration
	Funding	CDBG: \$326,687
	Description	CDBG funding will be used for general administration, planning, and staff costs associated with CDBG and, if needed, HOME programs. Funding may also be used for fair housing activities and preparation of required HUD reports.
	Target Date	06/30/2026

	Estimate the number and type of persons that will benefit from the proposed activity	Not applicable
	Location Description	Mobile County Grants Department, 205 Government Street, Mobile, AL 36644
	Planned Activities	Develop, administer, revise, implement, and evaluate the day-to-day operation of Mobile County's HUD entitlement grant programs. Activities include, but are not limited to, environmental reviews, program design, grants administration, compliance monitoring, program and fair housing outreach, public relations, training, staff costs, and preparation of HUD-required reports.
17	Project Name	CHDO Housing Development
	Target Area	Countywide
	Goals Supported	Expand the Supply of Affordable Housing
	Needs Addressed	Expand and Preserve Affordable Housing
	Funding	HOME: \$534,045
	Description	HOME funding will be used to support the construction, acquisition, and/or rehabilitation of affordable rental or for-sale housing in Mobile County. This project includes the mandatory 15% CHDO set-aside.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	4 Low- and moderate-income households
	Location Description	Locations to be determined during the program year.
	Planned Activities	Construction, acquisition, and/or rehabilitation of affordable rental or for-sale housing.
18	Project Name	Down Payment Assistance
	Target Area	Countywide

	Goals Supported	Provide Homebuyer Assistance
	Needs Addressed	Homebuyer Assistance
	Funding	HOME: \$50,000
	Description	HOME funding will be used to support Mobile County's Down Payment Assistance (DPA) program for first-time homebuyers. The DPA program provides up to \$25,000 in assistance to low- and moderate-income households for the purchase of a single-family dwelling in Mobile County.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	2 Low- and moderate-income homebuyers
	Location Description	Locations to be determined during the program year.
	Planned Activities	Down payment assistance for low- and moderate-income first-time homebuyers.
19	Project Name	HOME Program Administration
	Target Area	Countywide
	Goals Supported	Administer HUD Grant Programs
	Needs Addressed	Fair Housing Program Administration
	Funding	HOME: \$62,982
	Description	HOME funding will be used for general administration, planning, and staff costs associated with the HOME program. Funding may also be used for underwriting, homebuyer counseling, and other related costs.
	Target Date	06/30/2026
	Estimate the number and type of persons that will benefit from the proposed activity	Not applicable

	Location Description	Mobile County Grants Department, 205 Government Street, Mobile, AL 36644
	Planned Activities	Administration, planning, staff costs, and other costs associated with implementation of HOME projects.
2025 CDBG Total		\$1,633,443
2025 HOME Total		\$647,027

DRAFT

AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)

DESCRIPTION OF THE GEOGRAPHIC AREAS OF THE ENTITLEMENT WHERE ASSISTANCE WILL BE DIRECTED

Mobile County will fund seven projects that serve specific areas of the entitlement jurisdiction during the 2025 program year. These include two public facility and infrastructure projects that qualify for funding on an area basis (i.e., are located in areas where more than 51% of residents have low- or moderate-incomes) and two public facility and infrastructure projects that qualify because they will serve an eligible special needs population (i.e., seniors). Additionally, Mobile County will fund three public service projects that serve specific areas of the county and qualify for funding because they will serve eligible special needs populations (e.g., youth and seniors).

Projects serving specific areas of the entitlement jurisdiction include:

- Boys and Girls Club of South Alabama (BGCSA) Summer Enrichment Program, which will serve youth in the Town of Mount Vernon and the City of Citronelle.
- Semmes Senior Center Programming, which will serve seniors living in the City of Semmes.
- South Alabama Regional Planning Commission (SARPC) Meal Delivery, which will serve seniors in the Grand Bay, Saint Elmo, and Irvington communities.
- Grand Bay Senior Center Historic Park facility and infrastructure improvements, which will serve seniors in the Grand Bay community.
- Wilmer Senior Center relocation, which will serve seniors in the Wilmer community.
- Roadway improvements along West Turner Road in the City of Prichard/Mobile County Commission District 1, an area where more than 51% of residents have low or moderate incomes.
- Spot blight removal in the City of Prichard, an area where more than 51% of residents have low or moderate incomes.

GEOGRAPHIC DISTRIBUTION

Of Mobile County’s \$1,306,756 in CDBG funding for the 2025 program year (not including program income), about 77% will be used in one of the specific geographies noted above. The remaining 23% will be used countywide.

Table 59 – Geographic Distribution

Target Area	Percentage of Funds
Countywide	23%
CDBG Target Area	77%

RATIONALE FOR THE PRIORITIES FOR ALLOCATING INVESTMENTS GEOGRAPHICALLY

The Mobile County Grants Department requested applications from potential CDBG subrecipients for capital and public service projects. Following a review of the applications, the County allocated investments to best meet priority needs based on project eligibility, availability of funds, readiness to proceed, and responsiveness to the application.

Countywide distribution of funds is based on the use of funds for administrative, non-profit support, and individual programmatic use of funds. The County requested and evaluated applications and then allocated investments based on eligibility, funding availability, implementation times, and responsiveness to the application. The approved applications provided 23% of funding to countywide activities and the remaining 77% to the following geographic areas: Citronelle, Mount Vernon, Semmes, Grand Bay, Saint Elmo, Irvington, Wilmer, and Prichard.

AFFORDABLE HOUSING: AP-55 AFFORDABLE HOUSING – 91.220(G)

INTRODUCTION

During the 2025 program year, Mobile County will provide housing assistance using CDBG and HOME funds, including:

- Emergency repair assistance for homeowners, including emergency roof repair or replacement. This project is anticipated to assist 9 non-homeless low- and moderate-income homeowners rehab existing units.
- Down payment assistance for first-time homebuyers ranging from a minimum of \$1,000 to a maximum of \$25,000 per household. This project is anticipated to assist two non-homeless low- and moderate-income households acquire housing.
- Funding to construct four new affordable rental units, which will provide housing options for low- and moderate-income households.

Table 60 – One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households to be Supported

Homeless	0
Non-Homeless	15
Special-Needs	0
Total	15

Table 61 – One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households Supported Through

Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	9
Acquisition of Existing Units	2
Total	15

Figures shown in the tables above reflect production targets for the 2025 program year. Overall, Mobile County has a goal of assisting 15 low- and moderate-income households to obtain or maintain housing. The County has a long-standing commitment of funding and creating affordable and sustainable housing units with Mobile County using HUD grant funds.

AP-60 PUBLIC HOUSING – 91.220(H)

INTRODUCTION

Mobile County residents are served by three public housing authorities (PHAs) including the Housing Authority of the City of Prichard (HACP), the Housing Authority of the City of Chickasaw, and the Mobile County Housing Authority. While the Mobile County Commission has no jurisdiction or authority over the PHAs, Mobile County periodically partners with these agencies to provide services or improvements to public housing residents when an eligible application/project is received. All three housing authorities provide quality housing and supportive services to their residents and encourage families to move to self-sufficiency.

ACTIONS PLANNED DURING THE NEXT YEAR TO ADDRESS THE NEEDS TO PUBLIC HOUSING

The Chickasaw Housing Authority converted its entire public housing portfolio to multifamily project-based rental assistance through the Rental Assistance Demonstration (RAD) program. Under that program, the Chickasaw Housing Authority operates 286 units of affordable housing, including 216 family units and 70 elderly/disabled units. As of PY 2025, the Chickasaw Housing Authority is in the middle of a \$2.5 million capital upgrade to replace apartment windows, which was a condition of its RAD conversion. The Housing Authority is in the process of completing window replacements in the 70 elderly/disabled units and will then move on to the family units in a two-phase process. Replacements will include impact resistant windows, increasing the properties' resiliency against environmental hazards due to hurricanes and storms.

The Mobile County Housing Authority plans to continue repairing and/or replacing roofs on its public housing units, which are done on a yearly basis.

During the 2025 program year, Mobile County does not plan to provide or improve public housing using CDBG or HOME funding.

ACTIONS TO ENCOURAGE PUBLIC HOUSING RESIDENTS TO BECOME MORE INVOLVED IN MANAGEMENT AND PARTICIPATE IN HOMEOWNERSHIP

All three PHAs in Mobile County participated in development of the 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan. HACP held a community meeting at its William "Bill" Clark Family Life Center open to HACP staff and residents, as well as other community members and stakeholders. Eleven people attended the meeting. Additionally, staff from the Chickasaw Housing Authority and Mobile County Housing Authority participated in stakeholder interviews to provide input for the plan.

More generally, PHAs within Mobile County provide ongoing opportunities for residents to be informed about and involved in management decisions. The Mobile County Housing Authority has a Resident Advisory Board (RAB) that meets monthly for information sharing between residents and

management. On an annual basis, Mobile County Housing Authority staff invite residents to meet in small groups to provide feedback, and management is available throughout the year to discuss issues public housing residents face. The Prichard Housing Authority has Resident Councils at each of its public housing communities, allowing residents to keep up to date on information and share feedback and input with management. The Chickasaw Housing Authority also encourages residents to remain in contact with management and seeks problem-solving partnerships with residents and partner agencies.

To encourage homeownership, HACP offers two Family Self-Sufficiency programs, one for traditional public housing residents and one for housing choice voucher residents. HACP has certified housing counselors on staff to help prepare tenants who are interested in homeownership and offers classes related to financial literacy, budgeting, credit scores, down payment assistance, and other steps in the homebuying process.

During PY 2025, Mobile County will use CDBG and HOME grant funds to support homeownership through its Consumer Credit Counseling Services Homebuyer Preparation and Down Payment Assistance projects. Both are open to any public housing residents who wish to participate, and information on applying for Down Payment Assistance (DPA) is provided to each housing authority and their residents when requested. Every year, the County sends a letter and literature about the DPA program to the leaders of each housing authority and asks PHAs to distribute DPA information to their tenants.

IF THE PHA IS DESIGNATED AS TROUBLED, DESCRIBE THE MANNER IN WHICH FINANCIAL ASSISTANCE WILL BE PROVIDED

Not applicable. None of the housing authorities in Mobile County are designated as “troubled.”

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES

– 91.220(I)

INTRODUCTION

Mobile County falls within the Mobile City and County/Baldwin County Continuum of Care (CoC), a network of housing and service providers covering Mobile and Baldwin Counties. The Continuum of Care brings together housing and service providers to meet the needs of individuals and families experiencing homelessness. HOPE for All Gulf Coast (“HOPE,” formerly Housing First, Inc.) serves as the lead agency for the CoC, and provides assistance related to outreach, supportive housing, rapid rehousing/homelessness prevention, and coordinated entry and assessment.

Mobile County has previously shown and will continue to demonstrate a commitment to preventing homelessness. Over the next program year, the County will continue to partner with the CoC and local homeless service providers to achieve goals related to homelessness.

DESCRIBE THE JURISDICTIONS ONE-YEAR GOALS AND ACTIONS FOR REDUCING AND ENDING HOMELESSNESS INCLUDING:

Reaching out to Homeless Persons (Especially Unsheltered Persons) and Assessing their Individual Needs

During the 2025 program year, members of the Mobile City and County/Baldwin County Continuum of Care and other housing and service providers in Mobile County will continue reaching out to homeless persons, including unsheltered persons, through street outreach and emergency shelter services. As the lead of the CoC, HOPE has a team of community outreach specialists that engage with individuals and families experiencing homelessness, including unsheltered homeless persons. This department leads the CoC’s annual Point-in-Time (PIT) count and conducted the most recent count with the help of community volunteers in January 2025. HOPE also holds a Project Homeless Connect, a day-long event that connects persons experiencing homelessness with essential community services.

HOPE’s Coordinated Entry department oversees the process of ensuring that persons in need of assistance receive fair and equal access to resources through a standardized assessment and prioritized referral process. After completion of a pre-screening form, HOPE staff reach out to applicant households to discuss eligibility and schedule an intake appointment or provide community resources in cases of ineligibility. Eligible households are then linked with a case manager who works with them to identify and access community resources and potential housing solutions. Case managers evaluate households for referral to housing assistance programs designed to prevent and end homelessness based on eligibility and prioritization factors.

Mobile County does not anticipate using any PY 2025 CDBG or HOME funds towards outreach to homeless persons. However, should the County receive a PY 2025 ESG allocation, a portion of that grant may be allocated to street outreach and essential services. When Mobile County last received an ESG allocation (PY 2024), the County used \$34,000 in ESG funds for street outreach and community shelter.

Addressing the Emergency Shelter and Transitional Housing Needs of Homeless Persons

A variety of agencies provide emergency shelter and transitional housing in Mobile County, including:

- Family Promise of Coastal Alabama, which provides emergency shelter and related services for families experiencing homelessness through collaboration with local congregations and partner agencies.
- Salvation Army of Coastal Alabama, which operates transitional housing for homeless families at Family Haven and an inpatient alcohol and drug rehabilitation facility at Dauphin Way Lodge.
- Penelope House, which provides emergency shelter and essential services for victims of intimate partner violence and their children.
- McKemie Place, which provides emergency shelter for unaccompanied homeless women.
- Christ N Us Ministry, which provides a family shelter.

Given the limited funding relative to the extent of housing and community development needs in the county, Mobile County does not plan to use any CDBG or HOME funding to support development or operation of emergency shelter or transitional housing during the 2025 program year. The County will, however, use CDBG funds to support services at Penelope House. During PY 2025, Mobile County will use \$15,000 in CDBG public services funds to support Penelope House's Domestic Violence Advocacy Program, which serves victims of intimate partner violence. Through this program, advocates provide support and assistance to victims of intimate partner violence as they navigate the court system.

Helping Homeless Persons (Especially Chronically Homeless Individuals and Families, Families with Children, Veterans and their Families, and Unaccompanied Youth) Make the Transition to Permanent Housing and Independent Living, including Shortening the Period of Time that Individuals and Families Experience Homelessness, Facilitating Access for Homeless Individuals and Families to Affordable Housing Units, and Preventing Individuals and Families who were Recently Homeless from Becoming Homeless Again

During the 2025 program year, Mobile County will work to increase the availability of affordable housing by using the majority of its HOME funds (\$534,045) to support the development of additional affordable units through construction, acquisition, and/or rehabilitation.

The County will also continue to support the CoC, members of which provide supportive services and housing search assistance for individuals and families consistent with a Housing First approach. HOP for All, AltaPointe Health Systems, and Gulf Coast Veterans Health Care System will continue to provide permanent supportive housing.

HOPE will continue to provide homelessness prevention and rapid rehousing programs, which provide a variety of services and financial assistance to help homeless and at-risk families and individuals, including unaccompanied youth and persons fleeing domestic violence. These programs provide short- to medium-term assistance in obtaining and maintaining housing through a combination of rental assistance, support services, and case management for up to 24 months.

Mobile County will also use \$60,816 in PY 2025 CDBG funds to support housing stability for at-risk households through Legal Services Alabama. Funding will be used to provide legal representation to Mobile County households facing eviction, foreclosure, and other potentially destabilizing actions. Funding is anticipated to assist 200 low- and moderate-income persons.

Should the County receive a PY 2025 ESG allocation, a portion of that grant may be allocated to homelessness prevention and rapid rehousing. When Mobile County last received an ESG allocation (PY 2024), the County used \$103,286 in ESG funds for homelessness prevention and rapid rehousing.

Helping Low-Income Individuals and Families Avoid Becoming Homeless, Especially Extremely Low-Income Individuals and Families and Those Who Are: Being Discharged from Publicly Funded Institutions and Systems of Care; or, Receiving Assistance from Public or Private Agencies that Address Housing, Health, Social Services, Employment, Education, or Youth Needs

During the 2025 program year, housing and service providers in Mobile County will continue to collaborate to prevent homelessness among low- and moderate-income households, persons discharged from publicly funded institutions and systems of care, and persons receiving assistance from public or private agencies. The County will use \$140,000 in PY 2025 CDBG funds to help low- and moderate-income homeowners make needed roof repairs and remain in their homes. The County will also use \$60,816 in PY 2025 CDBG funds to provide legal representation through Legal Services Alabama for low- and moderate-income households at risk of eviction, foreclosure, or other destabilizing events.

In addition to Mobile County's PY 2025 projects, the Dumas Wesley Community Center, Family Promise of Coastal Alabama, HOPE for All Gulf Coast, and Mobile Area Interfaith Conference will continue to fund rapid rehousing in the county. HOPE's Youth and Family Focus program assists unaccompanied youth ages 18 to 24, including youth aging out of foster care, to rapidly transition to permanent housing through rental assistance and supportive services. The County also appropriates local funds to various homeless service providers, health and mental health providers, and social services who in turn provide services to low- and moderate-income families and those being discharged from publicly funded institutions.

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

INTRODUCTION

More than half (54.6%) of survey respondents and many community engagement participants noted a particular need for development of affordable housing for older adults. More than half (52.7%) of survey respondents also noted a high need for help for homeowners to make housing improvements.

In addition to these public-sector barriers, the private market can also create barriers. As discussed in earlier sections, some landlords may refuse to rent units to households receiving other forms of housing assistance. Known as source of income discrimination, this practice reduces the affordability of existing units in the private housing stock and creates barriers to obtaining affordable housing. The poor quality of some rental housing units also makes them unsuitable for occupancy, thus removing further units for the county's rental housing inventory.

ACTIONS PLANNED TO REMOVE OR AMELIORATE THE NEGATIVE EFFECTS OF PUBLIC POLICIES THAT SERVE AS BARRIERS TO AFFORDABLE HOUSING

Although zoning ordinances and land use codes play an important role in regulating the health and safety of the built environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. There are opportunities for municipalities part of Mobile County's jurisdiction to modify their ordinances to further remove barriers to the development of affordable housing across all residential zones.

For example, to encourage more infill development in the traditionally low-density neighborhoods, minimum lot sizes could be further reduced, conversion of established dwellings to multifamily dwellings permitted, and height restrictions relaxed to allow for more density on the same footprint. This would potentially allow for more supply of housing, which helps put downward pressure on rental prices, so that low- and moderate-income families have access to those neighborhoods and all the benefits that come with higher opportunity areas such as access to jobs, better schools, access to transportation, and access to cultural and public amenities.

Additionally, local housing authority representatives highlighted the lack of affordable housing and the need for technological upgrades to improve housing services. All three housing authority agencies that are part of the Mobile City and County/Baldwin County Continuum of Care face budget constraints, affecting both potential modernization of their service delivery and the maintenance of housing units as well. This has also resulted in long public housing waitlists, which include families with children, the elderly, and disabled individuals. The absence of social programs that complement affordable housing was identified as another significant gap, which prevents families from reducing their reliance on government assistance or seeking essential services from local nonprofits.

AP-85 OTHER ACTIONS – 91.220(K)

INTRODUCTION

This section details Mobile County's actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop the local institutional structure, and enhance coordination between public and private sector housing and community development agencies.

ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS

Lack of sufficient funding to meet the myriad of community development and affordable housing needs among Mobile County residents is one of the biggest obstacles to addressing underserved needs. During the 2025 program year, Mobile County will use CDBG funds for public service activities that address the needs of low- and moderate-income residents, including:

- Via Health's Volunteer Guardian Program, through which appointed guardians assist senior citizens at risk of homelessness and decreased quality of life. Mobile County has allocated \$10,000 in PY 2025 CDBG funds to this program with the goal of assisting 20 persons.
- Semmes Senior Center, which will receive \$50,000 in PY 2025 CDBG funds with the goal of providing programming for 300 seniors.
- South Alabama Regional Planning Commission's home-delivered meal program, which will serve an estimated 96 seniors in the Grand Bay, Saint Elmo, and Irvington communities using \$14,200 in PY 2025 CDBG funds.
- Boys and Girls Club of South Alabama's Summer Enrichment Programs, which will serve youth from 75 households at sites in Mount Vernon and Citronelle using \$25,000 in PY 2025 CDBG funds.
- Child Advocacy Center's counseling services for child sexual abuse victims, which will serve an estimated 130 persons using \$25,000 in PY 2025 CDBG funds.
- Penelope House's Domestic Violence Advocacy Program, which will provide advocates to support victims as they navigate the court system. Penelope House anticipates assisting 30 persons using \$15,000 in PY 2025 CDBG funds.
- Rape Crisis Center, which will provide 25 persons with crisis intervention and therapeutic services for sexual assault victims and their loved ones using \$5,000 in PY 2025 CDBG funds.
- Ozanam Charitable Pharmacy, which will provide no-cost medication to 220 uninsured or underinsured persons using \$35,000 in PY 2025 CDBG funds.

Mobile County will also use PY 2025 CDBG funding to support public facility improvements associated with two senior center properties – the Wilmer Senior Center and the Grand Bay Senior Center Historic Park. In Prichard, CDBG funds will be used for road improvement projects and spot blight clearance during the 2025 program year. Activities to address underserved needs related to housing are discussed in the next question.

ACTIONS PLANNED TO FOSTER AND MAINTAIN AFFORDABLE HOUSING

During the 2025 program year, Mobile County will use \$140,000 in CDBG funds towards emergency home repair assistance for low- and moderate-income homeowners, with the goal of assisting 9 households. Repairs will include roof repair and/or replacement intended to expand the life of the housing unit and allow homeowners to remain in safe, affordable housing.

Mobile County will also use \$534,045 in PY 2025 HOME funds to develop additional affordable housing units through the construction, acquisition and/or rehabilitation of rental or for-sale housing. The County anticipates creating an additional four units of affordable housing with this funding.

Mobile County will expand access to homeownership for low- and moderate-income households through two programs. First, the County will use \$5,000 in CDBG funds for Consumer Credit Counseling Services' homebuyer preparation activities, including pre-screening procedures, pre-purchase counseling and homebuyer classes. CCCS anticipates assisting 75 households through this project. Mobile County will also use \$50,000 in HOME funds to support its Down Payment Assistance program, which provides income-eligible households with a minimum of \$1,000 and a maximum of \$25,000 to be used towards the purchase of a home. Assistance will be in the form of an interest-free deferred loan forgiven over a ten-year period.

Finally, Mobile County will use \$60,816 in PY 2025 CDBG funds to support Legal Services Alabama in representation of low- and moderate-income residents related to evictions, foreclosures, wage garnishments, and other actions that threaten housing stability. Legal Services anticipates assisting 200 people with this funding.

ACTIONS PLANNED TO REDUCE LEAD-BASED PAINT HAZARDS

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

In property repair, rehabilitation, or acquisition/rehabilitation projects involving Mobile County, the County will follow the regulations found at 24 CFR Part 35 relative to lead-based paint poisoning prevention in certain residential structures.

ACTIONS PLANNED TO REDUCE THE NUMBER OF POVERTY-LEVEL FAMILIES

Mobile County's anti-poverty strategy focuses on helping all low-income households improve their economic status and remain above the poverty level. Current programs to reduce poverty through access to education and jobs are provided by the Southwest Alabama Workforce Development Council and other local workforce development agencies. During the 2025 program year, Mobile

County will also use CDBG funds to support services that work to reduce poverty and promote household stability, including summer enrichment programs for children; legal assistance to prevent housing loss and other destabilizing events; and assistance for victims of child abuse, domestic violence and/or rape.

Further, Mobile County will use a combination of CDBG and HOME funds to assist low- and moderate-income households purchase homes, which provides both access to safe, affordable housing and a means of generating additional household wealth. CDBG funds will be used to support homeownership preparation activities (i.e., homebuyer classes, pre-purchase counseling, etc.) while HOME funds will be used to provide up to \$25,000 in down payment assistance to eligible households.

ACTIONS PLANNED TO DEVELOP INSTITUTIONAL STRUCTURE

HUD entitlement grant programs present an opportunity for Mobile County to connect with service providers, affordable housing developers, homeless housing and service providers, and other social service agencies in the county to address the unmet needs of low- and moderate-income households, homeless individuals and families, and other special needs populations. Each year, the County conducts a competitive application process to identify projects for funding through the CDBG and HOME programs. During that process, the County holds public meetings/workshops to discuss priority needs and respond to questions regarding the competitive application process.

During each program year, the County works within existing partnerships and coalitions, such as the Continuum of Care, to meet local housing and service needs. The County considers how CDBG and HOME grant funds may be used to leverage public and private funding and seeks new partnerships to respond to community needs. Additionally, Mobile County works closely with state and local agencies, municipalities within the county, local housing authorities, and other government agencies to identify opportunities for collaboration and new funding sources. Throughout the year, the County remains in communication with subrecipient agencies to coordinate service delivery to residents and ensure all programs are implemented according to HUD regulations. During the 2025 program year, the Grants Department will continue to consult with various housing, homeless, social service, elderly, and disability resource agencies to gather data and identify service gaps.

ACTIONS PLANNED TO ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES

During the 2025 program year, Mobile County will continue to be an active participant in the Mobile City and County/Baldwin County Continuum of Care (Coc), led by HOPE for All Gulf Coast. The CoC brings together nonprofit, government, and business leaders to provide a shared approach to goals of ending homelessness. Planned activities include emergency, transitional, and permanent housing providers; nonprofit social service organizations; and government agencies.

PROGRAM SPECIFIC REQUIREMENTS: AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

INTRODUCTION

This section responds to specific considerations associated with the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Solutions Grant (ESG) programs. Projects to be funded through CDBG, HOME, and ESG during the 2025 program year are identified in Section AP-38 of this Plan.

Mobile County strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. County staff works with subrecipients to ensure that these requirements are met and oversees internal operations towards the same goal.

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) REFERENCE 24 CFR 91.220(L)(1)

Projects planned with CDBG funds expected to be available during the 2025 program year are identified in AP-38. The following identifies program income that is available for use during PY 2025.

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

Other CDBG Requirements

1. The amount of urgent needs activities	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall benefit – A consecutive period of one, two, or three years may be used to determine that a minimum of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70% 2025

HOME INVESTMENT PARTNERSHIP PROGRAM (HOME) REFERENCE 24 CFR 91.220(L)(2)

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

The County will continue to support the many efforts of the non-profit and social service provider agencies in the community in their efforts to obtain funding from various sources for their programs. Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level.

The availability of increased federal funds would enhance any of the listed programs and would mean that more services and housing could be provided. Because of the scarcity of any type of funding, the County has been working with various organizations to try to develop programs that would increase the leveraging capacity of federal funding mechanisms so that more money would be available for other needed endeavors. Better utilization of the existing resources is a main concern of everyone.

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 Urban County uses the recapture provisions of 24 CFR 92.254 (a)(5)(ii)(A)(2) and (4). Recapture net of proceeds; Owner investment returned first. In the event of a voluntary or involuntary transfer of title of the purchased home during the applicable period of affordability, the County will recapture all or a portion of the direct subsidy provided to the homebuyer.

If there are no net proceeds from the voluntary or involuntary transfer, repayment is not required, and HOME requirements are considered to be satisfied. The term net proceeds is defined as sales price less payment of any superior loan and special liens due thereunder, expenses of sale, and the value of the homebuyer's initial investment in the purchased home.

Direct subsidy is the amount of HOME assistance that enabled the homebuyer to purchase the home at an affordable price. The affordable price is limited by the HOME affordable homeownership limits for the area as provided by HUD. It includes any HOME funds provided as down payment assistance, closing costs assistance, or direct financing to the buyer. If HOME funds were used for the cost of developing a home which is sold below fair market value, direct subsidy also includes the difference between the fair market value and the purchase price.

Direct subsidy will be in the form of a deferred loan or loans, each secured by a promissory note and mortgage. The loan(s) will be forgiven pro rata, in equal monthly increments over the period of affordability, as set out in the promissory note(s), mortgage(s), and required HOME written agreement(s) (collectively, the loan documents) as long as the home remains the principal residence of the homebuyer and no other events of default, as are also set out in the loan documents, occur.

The HOME program establishes the following period of affordability based upon the amount of assistance (direct subsidy) provided to the homebuyer:

- Direct subsidy of under \$15,000 will be forgiven in equal amounts on a monthly basis over a period of 5 years.
- Direct subsidy of \$15,000 to \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 10 years.
- Direct subsidy of over \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 15 years.

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 HOME program establishes the following period of affordability based upon the amount of assistance (direct subsidy) provided to the homebuyer:

- Direct subsidy of under \$15,000 will be forgiven in equal amounts on a monthly basis over a period of 5 years.
- Direct subsidy of \$15,000 to \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 10 years.
- Direct subsidy of over \$40,000 will be forgiven in equal amounts on a monthly basis over a period of 15 years.

If the homebuyer ceases to occupy the home; leases the home; converts the home to non-residential use; or should the home be destroyed by fire or other cause; or should the homebuyer refinance the first mortgage for any purpose other than 1) reducing the interest rate and/or 2) reducing the term of the mortgage; or “cash out” equity in the home, the homebuyer will be required to repay the County the entire amount of direct HOME-assistance provided.

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 County does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The County is aware the HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Projects planned with HOME funds expected to be available during the 2025 program year are identified in AP-38. The County may publish competitive Requests for Proposals for HOME projects as needed to identify, evaluate, and award funding to eligible applicants. Any RFP will be issued in accordance with the County’s adopted procurement policies and citizen participation plan (i.e., published in local newspapers and placed on the County’s website). Applicants for Homebuyer Assistance will be awarded on a first-come, first-served basis, with application packages available at the Mobile County offices. The County has no plans to limit the beneficiaries or give preferences to a segment of the low-income population.

If applicable to a planned HOME TBRA activity, provide 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)).

Not applicable. Mobile County has no planned HOME TBRA activities and has not adopted any preferences or limitations for any of its HOME-funded activities.

If applicable to a planned HOME TBRA activity, provide 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)).

Not applicable. Mobile County has no planned HOME TBRA activities and has not adopted any preferences or limitations for any of its HOME-funded activities.

If applicable, provide 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).

Not applicable. Mobile County has not adopted any preferences or limitations for any of its HOME-funded activities. For any activity, the County will ensure that the program complies with civil rights and non-discrimination laws.

EMERGENCY SOLUTIONS GRANT (ESG) REFERENCE 91.220(L)(4)

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

While Mobile County is eligible to receive an ESG entitlement grant from HUD, whether HUD allocates any ESG funds to the County varies year-to-year depending on a variety of socioeconomic characteristics. In PY 2023, the County received an ESG allocation for the first time since PY 2016.

Standards for Mobile County's ESG program are outlined below:

7. An ESG program must be aligned and coordinated with the CoC goals for reducing/ending homelessness.
8. A homeless individual or formerly homeless individual must participate in the development of an ESG program.
9. Use of the centralized intake process will be mandated upon completion of the centralized intake system.
10. Participants receiving prevention must meet with a case manager monthly and there must be a case plan for obtaining/retaining permanent housing.
11. There must be a formal process for terminating assistance.
12. Shelters must meet minimum habitability standards.

13. The use of HUD funds for housing assistance requires that habitability, rent reasonableness and fair market rent, and lead paint standards are met.
14. There must be no conflicts of interest issues with the referral process or for determining eligibility and the delivery of assistance for participant households.

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

Congress has directed HUD to improve the collection of data on the extent of homelessness locally and nationally. Communities must collect an array of data including an unduplicated count of homeless persons, analyze their patterns of the use of the McKinney-Vento and other assistance, including information on how they enter and exit the homelessness assistance system and assess the effectiveness of that assistance. Through the Federal Register Notice, the Emergency Solutions Grants Program was made a part of this mandate. Therefore, all proposed projects/organizations must provide written certification of their participation in an existing HMIS.

HOPE for All Gulf Coast (“HOPE,” formerly Housing First, Inc.) serves as the lead agency for the Continuum of Care for the City of Mobile and Mobile and Baldwin Counties. HOPE’s Coordinated Entry department oversees the process of ensuring that persons in need of assistance receive fair and equal access to resources through a standardized assessment and prioritized referral process. After completion of a pre-screening form, HOPE staff reach out to applicant households to discuss eligibility and schedule an intake appointment or provide community resources in cases of ineligibility. Eligible households are then linked with a case manager who works with them to identify and access community resources and potential housing solutions. Case managers evaluate households for referral to housing assistance programs designed to prevent and end homelessness based on eligibility and prioritization factors.

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

Mobile County consults with HOPE, the Continuum of Care lead organization, to determine how funds should be programmed to address the needs of the homeless in Mobile County. When ESG funds are available, the County conducts a competitive process to allocate funding to non-profit organizations to carry out eligible activities. Upon selection, the County executes sub-recipient agreements with successful applicant organizations.

ESG match requirements are met by the ESG sub-recipients as set forth in 24 CFR 576.201. Sources typically include cash match or in-kind match in the form of staff time.

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

The County requires non-profits participating in the ESG program to have homeless representatives on their boards of directors. A homeless individual or formerly homeless individual must participate in the development of an ESG program.

Additionally, HOPE staff provided input for the development of the 2025-2029 Five-Year Consolidated Plan and 2025 Annual Action Plan through consultation meetings with Mobile County Grants Department staff.

Describe performance standards for evaluating ESG.

Standard policies and procedures for administering and evaluating ESG as well as participant standards are being further developed in a plan for implementation by HOPE, subject to approval by Mobile County. Standards will include the following:

Standards for Administering and Evaluating ESG

7. An ESG program must be aligned and coordinated with the CoC goals for reducing/ending homelessness.
8. A homeless individual or formerly homeless individual must participate in the development of an ESG program.
9. Use of the centralized intake process will be mandated upon completion of the centralized intake system.
10. Participants receiving prevention must meet with a case manager monthly and there must be a case plan for obtaining/retaining permanent housing.
11. There must be a formal process for terminating assistance.
12. Shelters must meet minimum habitability standards.
13. The use of HUD funds for housing assistance requires that habitability, rent reasonableness and fair market rent, and lead paint standards are met.
14. There must be no conflicts of interest issues with the referral process or for determining eligibility and the delivery of assistance for participant households.

The standards in the ESG policies and procedures for re-housing will be modified to reflect more limited eligibility based on funding availability, if necessary.