



# City of Bessemer PY2020-2024 Consolidated Plan and PY2020 Action Plan

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*An overview of data, past programs, partnerships, and proposed actions and programs to address the needs of low-to-moderate income households, eliminate slum and blight conditions and meet urgent community needs in the city of Bessemer.*

Prepared by the Economic and Community Development Department for submission to the U.S. Department of Housing and Urban Development (HUD) as part of the Community Development Block Grant (CDBG) program.



## ***Executive Summary***

### **Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Bessemer is an Entitlement Community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG). The CDBG Entitlement Program provides annual grants on a formula basis to entitled cities and counties for those communities to focus primarily on developing viable communities through the provision of decent housing, a suitable living environment and expanded economic opportunities, to be predominantly beneficial for low-and moderate-income persons.

This document comprises the planning and submission process for the Community Development Block Grant (CDBG). Inasmuch as an Annual Action Plan must be prepared for each year of the Consolidated Plan, the following also includes the proposed FY2020 Action Plan, which outlines the City of Bessemer's Economic Development and Community Development needs and strategies relative to CDBG entitlement funds for FY 2020.

The City of Bessemer's Office of Economic and Community Development has prepared its Five-Year Consolidated Plan for FY 2020-2024, period beginning on June 1, 2020 and ending May 31, 2024. The

Economic and Community Development Department of the City of Bessemer served as the lead agency during the development of the FY2020 Consolidated Plan and Action Plan. Consolidated Plan rules developed by the U.S. Department of Housing & Urban Development (HUD) require all jurisdictions to consult and coordinate with appropriate agencies, and among its own departments, to assure that its Consolidated Plan is a comprehensive document that addresses statutory purposes. In an effort to meet these and other requirements in the development of its FY2020 Action Plan and Consolidated Plan, the City of Bessemer's Economic and Community Development Department worked with the Bessemer Housing Authority to develop statistical information regarding public and assisted housing and a number of other agencies. A community survey was developed to extend the range of citizen participation in identifying need areas.

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

The City's Community Development will focus on enhancing the city's neighborhoods, addressing activities and programs aimed at improving the lives of the underserved and expanding job opportunities for all Bessemer residents.

Objectives of the city include the utilization of CDBG funds for: 1) Public Facilities, and Public Services to improve the general quality of life in the community, and 2) To foster neighborhood stability through Historic Rehabilitation, Housing Rehabilitation, Reconstruction and Refinancing with the goal of increased housing production and home ownership for families at or below low-to-moderate income levels, and 3) To utilize Economic Development programs and strategies to encourage business development and create jobs.

This Consolidated Plan has been prepared to serve as a strategic plan for the use of federal entitlement grant resources. The plan utilizes data gathered through public participation and assessments to identify the highest priority needs in which to allocate those resources.

- Housing Affordability
- Improving neighborhoods by investing in public infrastructure, including parks and playground improvements, and the Multi –Use Trail Extension
- Providing economic opportunity for low-and-moderate income families through support of job creation and retention programs and assistance to small and medium enterprises.
- Transportation needs
- Offer technical assistance for small business entrepreneurs who want to establish a new microenterprise for business and for owners seeking to strengthen or expand their existing small business.
- Street Improvement

- Historic Preservation

The City intends to continue its efforts to obtain available federal, state, local, and private funding, to provide for community wide improvements in each of the areas outlined above in as many communities and neighborhoods as funding permits. In addition, the City's strategy is to stabilize its housing stock and reverse negative trends associated with urban decay and blight.

### **3. Evaluation of past performance**

The City of Bessemer has a large population of low and low-to-moderate income residents. As a result, the City has demonstrated progress in meeting goals and objective identified in previous Annual Action Plans. The City has focused on activities which include allocating significant resources to its housing Rehabilitation Emergency Grant program, Infrastructure upgrades such as sidewalk improvements in low- and moderate-income neighborhoods which help promote walkable communities, the eradication of slum and blight conditions and improvements at public facilities, such as drainage modifications at the Bessemer Recreation Center. The performance of the City relative to the elderly has been accomplished by two programs: The Deferred Loan program and the Emergency Grant program. In addition to those programs the City utilized its Housing Revolving Loan Fund to provide funding for its Buy/Rehab/Sell program and Rehabilitation/Refinance program to make significant rehabilitation possible for several new and existing homeowners. The City has partnered with Habitat for Humanity of Greater Birmingham to allow for service to more elderly citizens by removing blight and improving neighborhoods through Reconstruction and Rehabilitation. The City will focus on significant rehab needs and Emergency Grants for medically related repairs. The City administered an Economic Development/Job Creation program during the period of the FY2015-FY2019 Consolidated Plan. The primary goal of Economic Development Loans was job creation. Job creation through loans to large companies proved very successful and less so to smaller and startup companies. As a result, the City is examining its loan program at the recommendation of HUD. The City has been successful in many Public Facility projects, such as ADA improvements at Debardeleben Park and to the Bessemer Utilities. The City plans to continue Park improvements, Public Services, Transportation, and Special Economic Development Assistance for its small business.

### **4. Summary of citizen participation process and consultation process**

The City of Bessemer has undertaken throughout the development of its FY 2020 Action Plan and Consolidated Planning process to include citizens in outlining a vision and strategies for the use of CDBG funds. These activities have included public meetings, correspondences with community and neighborhoods leaders, and interaction with residents on their needs and the types of services that they would like to see established or improved throughout the City.

In order to broaden public participation in the development of the FY2020-2024, the office of Community and Economic Development implemented a Web Based Survey on its City's web site at the onset of the pandemic. The goal of this survey was to identify housing and community development needs and priorities in City of Bessemer. The City held public hearings on February 17th and February

18th at Bessemer City Hall. City Hall is centrally located and ADA accessible. A third meeting was scheduled for March 17, 2020 but was cancelled when City buildings were ordered closed to the public under an Emergency Declaration.

The purpose of the hearings was to obtain comments and proposals for the use of the City's FY2020 consolidated formula allocation and to obtain views of citizens, public agencies, and other interested parties on the housing and community development needs of the City. Citizens were also afforded the opportunity to 1) identify housing and community development needs and priorities; 2) review proposed uses of funds; and 3) comment on and review the City's program performance.

An online survey was conducted to broaden community engagement. The online survey touched on areas related to both the creation of the Consolidated Plan and the Analysis of Impediments. Approximately 54 residents took part in the survey and results were used to direct staff to potential activities.

In addition, the Economic and Community Development Department has expanded its consultation with other organizations working within the city. The department consulted and shared information with the Bessemer Housing Authority on needs relative to housing for low-income, elderly and disabled residents. This information was critical in guiding policy decisions related to the housing needs of Bessemer residents. The city has maintained a working relationship and consults with the Birmingham-Jefferson County Transit Authority relative to Transportation needs of low-to-moderate income residents of the city.

A partnership was created with the non-profit Cahaba Medical Care regarding services for the uninsured. Habitat for Humanity of Greater Birmingham has partnered with the city on home-ownership programs and construction of affordable housing. The city has partnered with the University of Alabama's Minority Health and Health Disparities Research Center on programs aimed at improving the health outcomes for minority residents of Bessemer. The city has also sought to improve its relations with respect to the Hispanic community through outreach to the Hispanic Interest Coalition of Alabama.

Consultation was done with Internet providers for City of Bessemer resident. Currently a vast majority of those living in the Bessemer area have access to cable, which covers 100% of Bessemer residents. DSL internet is also an option for many, offering services to 98% of the area. Fiber-optic is less available but still a popular internet option for 4.030 % of those living in Bessemer.

#### Impact of the COVID-19

The Bessemer Board of Education took an aggressive action by implementing Broadband accessibility at all its public school. The city and Board of Education are currently discussing ways to broaden broadband and Wi-Fi services to help reach a greater number of students as many live in low-to-moderate income neighborhoods in the city.

## **5. Summary of public comments**

A Summary of public comments can be found within the Section PR-15 Citizens Participation section of Consolidated Plan.

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

There were no public comments or views which were not accepted as part of the planning process. All public comments were received, accepted and considered in the drafting of this plan.

## **7. Summary**

The City of Bessemer, over the course of the next five years will continue to focus on revitalization in city neighborhoods with new CDBG grant funds. These efforts will focus on public improvements, housing and public facilities. In addition, the City plans to utilize CDBG funds in each year of the FY2020-FY2024 Consolidated Plan for Parks and Recreation, Public Service, Transportation and Special Economic Development Assistance to our small business. The City of Bessemer utilizes a variety of community planning sources, community input, and program performance from prior years for the planning and development of its Consolidated Plan and Annual Action Plans. The essential purpose of the Consolidated Plan and all subsequent Annual Action Plans is to provide a guide for the usage of the limited funds available and to focus on projects and objectives that will result in the greatest positive impact possible on the community.

## The Process

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

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

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

Agency Role		Name	Department/Agency
CDBG Administrator		BESSEMER	Economic & Community Development Department

Table 1 – Responsible Agencies

#### Narrative

The City of Bessemer's Department of Economic and Community Development prepared the Consolidated Plan. The Department is also responsible for the execution, design and management of all CDBG programs. The City cooperated with the Bessemer Public Housing Authority in development of Fair Housing policies, practices and goals and is cooperating with the One Roof organization to study the need for ESG funds, their use, and possible policies and practices relative to the needs of the homeless. The Bessemer Public Housing Authority is the Lead Agency in administering the City's Section 8 and Public Housing Programs. One Roof is the Lead Agency in the Continuum of Care in Jefferson County and the municipalities therein.

#### Consolidated Plan Public Contact Information

City of Bessemer Department of Economic and Community Development, 1700 3rd. Ave. North, Bessemer, AL 35020. Abraham Ward-Principal Rehab Specialist ([award@bessemeral.org](mailto:award@bessemeral.org)), Toraine Norris, Mayor Chief Staff ([tnorris@bessemeral.org](mailto:tnorris@bessemeral.org)), Phone: 205-424-4060.

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

### **1. Introduction**

The City of Bessemer, Department of Economic and Community Development has endeavored to consult with public and private agencies with the development the 2020-2024 Consolidated Plan. Of particular importance is the Bessemer Public Housing Authority, which works very closely with the Department of Economic and Community Development. The City online survey was a new tool that was created for the community on the City's website. Through the process, data that was collected to obtain input on priority needs, recommendations and possible investment opportunities as it relates to housing, housing rehabilitation, down payment assistance, senior citizens, mental health, youth, infrastructure, small business development and technical assistance for small business and economic development needs. The City Consulted with the Jefferson County Community Development Department relative to disaster relief and housing and our Storm Water Specialist issues concerning Flooding in around the Pipe Shop area. The City has consulted with Habitat for Humanity relative to the needs of first time home buyers. The City also consulted with Habitat for Humanity relative to reconstruction and

Rehabilitation programs. The City consulted with the "One Roof" organization relative to the needs of the homeless. The City also consulted with members of the faith based community to determine the needs and priorities that should be established relative to housing rehabilitation. The City consulted with the Alabama Department of Public Health in its design of Lead Based Paint programs and the Foundry relative to the homeless and other needs including services related to drug addiction. In addition the City consulted with UAB West relative to the needs of the disabled and the delivery mechanisms associate with the Emergency Housing Repair Grant program. The City consulted with Latch and Live a Non Profit agencies with temporary housing for Bessemer Resident. The City also consulted with Jefferson County Weatherization program which provided needed assistance to the residence of this City.

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

The City of Bessemer, through its Department of Economic and Community Development has formed a partnership with the Bessemer Public Housing Authority that has proved to be successful in bringing more and better housing services and opportunities to the citizens of Bessemer. The City and the Bessemer Public Housing Authority partnered, in apply for funds through the National Resilience Grant competition. The City also partnered with the Jefferson County Community Development Department in its application for the National Resilience Grant competition. The City has partnered with the Bessemer Public Housing Authority to provide educational opportunities relative to health and housing to the citizens of Bessemer. The City has also partnered with the Bessemer Public Housing Authority to work with them on a program to transition public housing residents to privately owned housing through its CDBG Housing program. The City has worked with UAB Medical Center West to provide assistance to



individuals who qualify for the City's CDBG funded Emergency Grant program. The City has partnered with the Alabama Department of Public Health and the Environmental Protection Agency to sponsor seminars on Lead Based paint for both citizens and contractors. The City has also worked with the JCCEO to help it identify eligible participants in Bessemer to participate in their "Weatherization" program. Do date approximately 3 residents of the City of Bessemer have been able to take advantage of the Weatherization Program. However, JCCEO provided other assistance in the form of Utility and Emergency Assistance to approximately 980 residence of the City.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City is working with the "One Roof" organization to develop policies and practices to address the needs of the homeless and to apply for ESG funding. One roof has identified 64 chronically homeless persons within the City of Bessemer. Of those persons, many are part of homeless families. The City and One Roof are working to develop programs that can provide houses for these families. The City and One Roof hope to establish a relationship that will allow the City to acquire ESG funding whereby One Roof will serve as a subgrantee to assist in administering those funds.

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

The City does not receive ESG funds. However, the City is working with the "One Roof" organization to develop policies and practices to address the needs of the homeless and to apply for ESG funding. One roof has identified 64 homeless persons within the City of Bessemer. Of those persons, many are families. The City and One Roof are working to develop programs that can provide houses for these families. The City and One Roof hope to establish a relationship that will allow the City to acquire ESG funding whereby One Roof could serve as a subgrantee to assist in administering those funds. The City has consulted with One Roof to determine the number of homeless and need for services for the homeless in Bessemer. The City does not receive ESG funding.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	GREATER BIRMINGHAM HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Greater Birmingham Habitat for Humanity was consulted directly relative to blighted housing clearance, housing reconstruction and housing needs in general, with emphasis on first time home buyers.
2	<b>Agency/Group/Organization</b>	UAB West
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	UAB West was consulted directly relative to the needs of the disabled and the special needs of those with medical conditions who qualify for Emergency Grants related to disability or medical condition.
3	<b>Agency/Group/Organization</b>	United Way of Central Alabama
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City consulted with The United Way of Central Alabama directly and consistently relative to Credit Counseling and the Credit related needs of all Rehabilitation Loan applicants.
4	<b>Agency/Group/Organization</b>	Bessemer Public Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City consulted with the Bessemer Public Housing Authority directly and consistently relative to housing for first time home buyers, Fair Housing, Affordable Housing, Disaster Resiliency Grant, Clearance, , and Public Services for the Elderly, Americans With Disabilities Act compliance.
5	<b>Agency/Group/Organization</b>	One Roof, Inc
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	One Roof was consulted directly relative to the needs of the homeless in the community in general and the needs of homeless families in particular.
6	<b>Agency/Group/Organization</b>	AIDS ALABAMA
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless HIV/AIDS
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	AIDS Alabama was consulted for statistical information:
7	<b>Agency/Group/Organization</b>	The Foundry
	<b>Agency/Group/Organization Type</b>	Services-homeless Services - Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Drug Addiction
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted relative to the services for the homeless they provide as well as other community services.

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

The City has development a working relationship with the Agency and organization Listed.

No other agency of consulted was consulting in development of this plan.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	One Roof	The consultation related to the development of strategies to address the needs of the homeless with particular emphasis on housing for homeless families.

**Table 3 – Other local / regional / federal planning efforts**

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

The City consulted with the Jefferson County Community Development Department relative to the housing needs associated with the recent storm related disasters in Jefferson County and Bessemer. The City also consulted with the Alabama Department of Economic and Community Affairs relative to the National Disaster Resiliency Grant.

The City consulted with the Alabama Department of Public Health and the Environmental Protection Agency relative to Lead Based Paint regulations and their impact on housing as well as the need for public education relative to the dangers of lead based paint. And the City works with Jefferson County relative to asbestos testing and abatement.

**Narrative (optional):**

The City of Bessemer, The Bessemer Public Housing Authority, and the Jefferson County Community Development Department often work together to achieve goals that benefit their mutual constituents. All three agencies, along with other entities from Jefferson County, recently cooperated to submit an application to participate in the Disaster Resiliency Grant Program. The City also consulted with, and appreciates the contributions of, organizations like the Regional Planning Commission, the Birmingham Business Alliance and the Economic Development Association of Alabama.

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

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

#### **1. Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal setting**

The City of Bessemer has established a Citizen Participation process that comports with all HUD rules and regulations. The purpose of the process, relative to CDBG, is to assure that citizens, to the greatest extent possible, have a voice in program design, expenditure goals and targets. Two public meetings were held on February 17th and February 18th to allow citizens input relative to the Consolidated Plan for FY2020 thru FY2024 and the 2020 Action Plan. Citizens were encouraged to comment on all aspects of the CDBG program and to indicate the programs they would like to see in place in the Consolidated Plan. An online survey was organized to gather additional community input for the Consolidated Plan and areas of concern relative to the creation of an Analysis of Impediments. The survey was made available through the City of Bessemer's website and on the city of Bessemer's social media. The city's website is also multilingual, meaning there is an opportunity for foreign-language speakers to engage in the process.

The purpose of the survey was to gather feedback and input from members of the public. The data obtained would be a relatively qualitative component of the development and Implement the Analysis of Impediments to Fair Housing Choice for the City. More than 50 responses were received. The survey was developed to address the Non-English speaking language barrier and was available on the City Website. Again the objective was to obtain knowledge, experiences and feelings of stakeholders and interested citizens.

In accordance with 24 CFR 91 Subpart B the office of Economic and Community Development scheduled three public hearings for Citizens input in the development of the City's Five-Year Consolidated Plan. However, there was no attendance, partly due to inclement weather on the night of the first meeting. Citizens were notified of the meetings through postings on the City's website, social media and an advertisement in the local newspaper.

The office of Economic and Community Development had scheduled another Public meeting for March 17th, 2020 at City Hall from 6p.m to 7 p.m. However, due COVID-19 lockdowns, that meeting was cancelled.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Two meetings were held at Bessemer City Hall. City Hall is both ADA compliant and centrally located. There was no attendance at the first two meetings. A third meeting was canceled due to the COVID-19 lockdown.	None were received.	None were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>All Bessemer Citizens</p>	The basic contents of the proposed Consolidated Plan were advertised as were the availability of public meetings and methods of response.	No written comments were received. However, the advertisement was effective in notifying citizens of the three public meetings to be held.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	<a href="http://www.bessemeral.org/communitydevelopment">www.bessemeral.org/communitydevelopment</a>	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	The City received approximately 58 online responses.	Summary attached in the Citizens Participation section.	Comments were accepted.	<a href="http://bessemeral.org">bessemeral.org</a>

**Table 4 – Citizen Participation Outreach**



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

#### Needs Assessment Overview

The City of Bessemer has identified the following priority needs to be addressed for the next Five-Year Consolidated Plan. The City has determined these needs based on the consultation with community leaders, Bessemer Public Housing Authority, municipal staff, and the community online survey.

- Housing Affordability is a high priority in the City of Bessemer (Percentages are based on online survey results).
- **Owner Occupied Homes** – rated 93% high or medium need
- **Down Payment Assistance**- rated 89% high of medium need.
- Emergency Shelter for Housing- rated 91%
- **Transportation** – rated 94%
- Senior Services- rated 94%
- Special Needs- rate 93%
- Youth Services – rated 94%
- Health Services- rated 94%
- Flood Drainage Improvements- rated 90.6% high or Medium
- **Street Improvements**-rated 94%
- Historic Preservation-rated 85%
- Employment Training-rated 96%
- Crime Awareness-rated 93%
- **Job Creation**- rated 94%
- Commercial Rehab- rated 96%
- Business Support-rated 93 %

The Office of Community and Economic Development department has experienced staff reductions and the problems associated with that situation. While not a direct replacement for proper staffing the City has partnered with various agencies including Habitat for Humanity, UAB West, the United Way of Central Alabama and the Bessemer Public Housing Authority to attempt to maintain the services the citizens of Bessemer deserve.

Lead-based paint rules and regulations limit the type and extent of rehabilitation services that can be offered due to the expense of lead-based paint abatement. A large portion of the housing in Bessemer suffers from the presence of lead-based paint. Over 70% of the housing in the City was constructed before 1979. Lead testing is exempted on all houses built after 1979. Lead base paint rules apply across all age

groups regardless of that group's susceptibility to the dangers of lead-based paint. In the last three years, the cost of lead testing has doubled. Testing costs must, in many cases, be paid with Delivery Cost funds. Lead based paint rules create the need for additional funding.

Within the City limits there are approximately 1200 properties located in the 100 year flood plain, the vast majority of those located in the Pipe Shop. This causes the continued deterioration of houses located within that flood plain while simultaneously limiting the opportunities for housing rehabilitation because of rules and regulations associated with the flood plain. As such, the City has an exceptional need for funding to relocate the mostly elderly population out of the flood plain.

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

### Summary of Housing Needs

Characteristics that are linked to housing instability and an increased risk of homelessness include families classified as low-income or extremely low-income, deteriorated housing conditions, labor market conditions, and the availability of assistance services such as utility bill subsidy, food pantries, etc. A lack of safe, decent, affordable housing stock is also a characteristic of increased homelessness simply because there may not be adequate affordable units within a community to meet the need. The condition of the labor market influences whether or not people can become or continue to be employed. Higher levels of unemployment result in a higher potential to become homeless. The City of Bessemer has 7536 people living below the poverty line for a 28.06% rate. Obviously, income and the ability to procure and maintain housing go hand in hand. It is almost universally true that persons below the 50% of median income, or low income category, have a housing cost burden above 30% of their income.

Demographics	Base Year: 2015	Most Recent Year: 2020	% Change
Population	27,045	26,538	-2%
Households	10,320	13,108	27%
Median Income	\$29,615.00	\$31,610.00	7%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

2017 ESTIMATES FROM US CENSUS BUREAU

**Data Source Comments:**

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,800	1,885	1,970	915	2,755
Small Family Households	1,000	610	860	280	1,670
Large Family Households	270	125	225	85	80
Household contains at least one person 62-74 years of age	515	545	425	215	485
Household contains at least one person age 75 or older	335	400	340	150	375
Households with one or more children 6 years old or younger	770	244	210	110	154

**Table 6 - Total Households Table**

**Data Source:** 2011-2015 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	0	10	20	60	15	0	30	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	50	0	0	0	50	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	0	0	0	25	25	35	45	15	120
Housing cost burden greater than 50% of income (and none of the above problems)	850	320	40	10	1,220	525	195	90	10	820
Housing cost burden greater than 30% of income (and none of the above problems)	295	395	295	0	985	150	225	325	80	780

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	295	0	0	0	295	115	0	0	0	115

**Table 7 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	955	320	50	30	1,355	560	230	165	25	980
Having none of four housing problems	560	710	780	335	2,385	325	625	970	525	2,445
Household has negative income, but none of the other housing problems	295	0	0	0	295	115	0	0	0	115

**Table 8 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	465	285	195	945	115	140	190	445
Large Related	160	50	4	214	35	55	75	165
Elderly	205	220	65	490	410	190	145	745
Other	385	165	80	630	134	55	14	203

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,215	720	344	2,279	694	440	424	1,558

**Table 9 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	425	140	0	565	95	40	20	155
Large Related	135	20	0	155	35	35	10	80
Elderly	95	120	30	245	285	95	55	435
Other	260	40	20	320	130	25	4	159
Total need by income	915	320	50	1,285	545	195	89	829

**Table 10 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	35	0	0	0	35	25	30	25	15	95
Multiple, unrelated family households	20	0	0	0	20	0	4	20	0	24
Other, non-family households	25	0	0	0	25	0	0	0	0	0
Total need by income	80	0	0	0	80	25	34	45	15	119

**Table 11 – Crowding Information – 1/2**

Data 2011-2015 CHAS  
Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	3,799	1,072	0	4,871	4,314	1,246	0	5,560

**Table 12 – Crowding Information – 2/2**

**Data Source**

**Comments:**

Total Renter Households 4871 Total Owner Household with Children Present 5560

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

The Department of Economic and Community Development maintains a lengthy waiting list of clients who have requested some form of housing assistance and the Bessemer Public Housing Authority maintains a waiting list of people who have requested housing assistance through the programs that they offer. These lists fluctuate based on the availability of funds, but the need consistently exceeds availability. It is for these reasons that the City of Bessemer has taken measures to improve its housing stock in the targeted areas for homeowners and renters alike. Single persons that require housing assistance require special consideration due to the limited stock of housing units. According to 2017 American Community Survey Estimates, 31.4% of the households in the City of Bessemer live below the poverty level. It is reasonable to assume a significant portion of those living under the poverty level are single person households.

Data from HUD show at least 6 of 7 city Census Tracts as having more than 40 percent of persons who pay more than 30 percent of their income towards housing costs. This is greatest in Census Tract 101, where an estimated 60.24 percent of persons are said to pay 30 percent or more towards housing cost.

### **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.**

The US Census data from 2015-2020 indicates 4,785 ( 23.07%) of all persons living in Bessemer under age of 65 disabled. Information from a Health Action Partnership shows many of these persons live in low-to-moderate income Census tract. For instance, Census data suggest between 25 to 32 percent of persons in tract 101 have some form of disability.

The Bessemer PHA included in its 5-Year Plan statement of the goals, activities, objectives, policies, or programs that will enable the PHA to serve the needs of victims of domestic violence, dating violence, sexual assault, or staking. The PHA reported that there were five (5) case of domestic violence during

the period FY2019-2020. The Bessemer Police Department reported 47 incidences of Domestic Violence in 2019 and 45 in 2018. However, police report only a handful needed emergency housing. There is currently no emergency housing in Bessemer. Domestic violence victims are transferred to emergency housing in neighboring Birmingham.

The City of Bessemer and the PHA will seek and establish partnership with private, governmental, and victim advocacy organizations which provide counseling, shelter, and /or services to victims of domestic violence, dating violence, sexual assault, or stalking.

The PHA keeps a record of all emergency transfers requested under its Emergency Transfer Plan and the outcome of the requests. The PHA shall retain these records for period of three (3) years or for a period of time as specified by program regulation. The PHA will provide reasonable accommodation for individuals with disabilities.

### **What are the most common housing problems?**

The most common housing problems encountered by the staff of the Department of Economic and Community Development involve deteriorating housing stock due to age and the ability of low-income individuals to maintain their houses properly. These issues include electrical system repairs, plumbing systems, foundation repairs, roof repairs and replacement, HVAC system repairs and issues related to roofing repairs. These issues are due in many respects to the overall age of the city's housing stock, especially within its low-to-moderate income Census Tracts. There are five low-to-moderate income Census Tracts in the city. A sixth low-to-moderate income Census tract (138) includes large portions of Bessemer, but portions of adjoining municipalities as well.

Data suggest that some Census Tracts in the city have populations in which more than 40 percent of persons who have 1 to 4 housing problems. This is greatest in tract 104.01, where an estimated 53.9 percent of persons have 1-4 housing problems. Tract 101 has an estimated 53 percent of households with 1 to 4 housing problems.

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

The elderly, the disabled and those in the lowest income brackets are generally more affected by housing-related issues. Generally, seniors and disabled are among the lowest income residents. Those living in flood plains also have related significant housing problems. It is also true that the lower the income a household has, the more likely housing problems will exist. This is especially true in many low-to-moderate income neighborhoods where the housing stock is generally older than in more affluent Census tracts.



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

Extremely Low and Low income families are always at greater risk of either residing in shelters or becoming unsheltered. Lower income often results in owned houses that cannot be repaired, or lost due to failure to meet mortgage payments. Those in rental properties also run the risk of eviction due to income problems. The Bessemer Public Housing Authority works to address the needs of many extremely low and low income persons through their public housing facilities. The Housing Authority has reported a waiting list of some 2,200 persons in its public housing and Section 8 programs. Of those on its waiting list, some 1400 were identified by the agency as families with children. The City of Bessemer does not receive funding from HUD under the Homeless Prevention and Rapid Re-Housing Program.

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

NA

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

Characteristics that are linked to housing instability and an increased risk of homelessness include individuals and families classified as low-income or extremely low income, deteriorated housing conditions, labor market conditions, substance abuse and the availability of assistance services such as utility bill subsidy and food pantries. A lack of safe, decent affordable housing stock is also a characteristic of increased homelessness simply because there may not be adequate affordable units within a community to meet the need. The condition of the labor market influences whether or not people can become or continue to be employed. Higher levels of unemployment result in a higher potential to become homeless.

HUD data suggest about 35 persons in Bessemer as being at-risk for homelessness.

## **Discussion**

34.1% of the 27,139 people living in Bessemer live below the poverty level. Approximately 63% of the total population has an income level at or below the low-to-moderate standard for the metro Birmingham/Hoover area which applies to Bessemer. The CDBG program of the City of Bessemer is designed to address as many of the outlined housing needs as possible. The limiting factor, from the perspective of the City, in meeting the established housing needs of the community is funding. Funding limits the number of projects and services that can be undertaken. Funding limits the available staff and

thus the number and timeliness of projects that can be completed and undertaken. Of course, there would be no need for CDBG funding if houses were in good condition and the population was bankable. Education, Transportation, Jobs, there is a long list of causal factors relative to the condition of housing as it now exists. As long as these underlying conditions exist there will be a need for a safety net to maintain housing in a decent, safe and sanitary condition.

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

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

### Introduction

The Black/African American community in Bessemer has a disproportionately greater need relative to housing problems than other groups.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,955	440	410
White	345	130	50
Black / African American	1,555	260	360
Asian	0	0	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	35	25	0
0	0	0	0

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

Alternate Data Source Name:

2017 ESTIMATES FROM US CENSUS BUREAU

Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,170	710	0
White	325	210	0
Black / African American	790	465	0
Asian	4	0	0
American Indian, Alaska Native	0	0	0

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Pacific Islander	0	0	0
Hispanic	30	35	0

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

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	835	1,130	0
White	165	370	0
Black / African American	595	700	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	55	0

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

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	135	780	0
White	55	345	0
Black / African American	60	415	0

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	15	0
0	0	0	0

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

**Alternate Data Source Name:**

US CENSUS BUREAU 2018

**Data Source Comments:**

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## **Discussion**

All CDBG programs administered by the City are of the non-targeted City-Wide variety. Programs eligibility, relative to housing assistance, is based primarily on family income with other qualifications factoring in depending on the specific program type. The racial makeup of those receiving CDBG related services through the City of Bessemer have historically been in excess of 70% Black/African American. Given that the population makeup of the city is over 71.2% Black/African-American and an even greater percentage of those in the extremely low and low income categories are Black/African-American the makeup of the universe served is understandable. It is, and has been the desire of the City to assist those who need help the most. The Department of Economic and Community Development conducts outreach to all sectors of the City on a consistent basis through public meetings, the City's website, advertising and special seminars. It is believed that the more effective outreach to those who need help the most.

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

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

### Introduction

Over 70% of the population of Bessemer is Black/African-American. Of the Black/African-American population the need for housing assistance becomes more disproportionate as incomes fall into the extremely low and low income categories. Black/African-American in an overall sense constitutes 84% of the individuals who need and qualify for CDBG related housing services. Historically over 95% of the universes served through the City of Bessemer's CDBG housing programs have been Black/African-American. However, it should be stressed that the number of black families in the extremely low and low income categories works to create a situation where the 95% service rate is proportionate with need and CDBG housing program design.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,515	885	410
White	185	285	50
Black / African American	1,270	545	360
Asian	0	0	0
American Indian, Alaska Native	14	0	0
Pacific Islander	0	0	0
Hispanic	35	25	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	550	1,335	0
White	145	385	0
Black / African American	380	880	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	45	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	215	1,750	0
White	75	460	0
Black / African American	115	1,185	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	70	0

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

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55	860	0
White	40	360	0
Black / African American	10	465	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	15	0

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

**Data** 2011-2015 CHAS  
**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

Overall, both the Black/ African-American and White populations have the greatest need over any other population in the City of Bessemer. Hispanic population has increased in the lower income ranges.



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

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

### Introduction:

Over 70% of the population of Bessemer is Black/African-American. Of the black population the need for housing assistance becomes more disproportionate as incomes fall into the extremely low and low income categories. Black/African-American in an overall sense constitutes 84% of the individuals who need and qualify for CDBG related housing services. Historically over 95% of the universe served through the City of Bessemer's CDBG housing programs has been Black/African-American. However, it should be stressed that the number of Black/African-American families in the extremely low and low income categories works to create a situation where the 95% service rate is proportionate with need and CDBG housing program design. It should be noted that the Cost Burden for housing rises proportionately as income declines. In almost every case the cost of housing for a family in the low or extremely low income category is in excess of the 30% of income and in most cases the burden is much greater than that. It is a challenge to design programs that can address the needs of the low and extremely low income housing owners because of the cost burden. The City addresses the problems of the elderly and disabled in this category of need through the Emergency Grant Program, but there is a massive need for assistance to stabilize housing and bring it into a safe and sanitary condition that cannot be met because of funding levels and demand for services.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,785	1,965	2,170	425
White	2,015	455	410	50
Black / African American	3,510	1,400	1,700	375
Asian	0	4	0	0
American Indian, Alaska Native	0	0	14	0
Pacific Islander	0	0	0	0
Hispanic	195	25	40	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

### Discussion:

Black/African-American who pays more than 30% of their income for housing face a disproportionately greater need in terms of severe cost burden than any other population.

Households that pay 30-50% of their income are slightly greater Black/African -America than any other race.

In almost every case the cost of housing for a family in the low or extremely low income category is in excess of the 30% of income and in most cases the burden is much greater than that. It is a challenge to design programs that can address the needs of the low and extremely low income housing owners because of the cost burden.

## **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?**

Based on an analysis of the CHAS data provided, it appears that those families who identified as being Black/African American had a disproportionately greater need at each of the income categories. However, the need increases as income decreases. The housing problems considered included structures that either lack complete kitchen facilities, lack complete plumbing facilities, house more than one person per room, or present a cost Burden greater than 30%. The housing problem may be any one or more of these four problems. When severe housing problems were considered, a disproportionate need is noted in 0%-30% of Area Median Income category and the 50%-80% of Area Median Income category. In the 80%-100% of Area Median Income category Black/African Americans also had exhibited a disproportionately greater need and supports the overall trend, but the statistical universe was much smaller than the 30% and 50% categories and could be considered inconclusive.

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

The needs of families such as those illustrated above who have significant housing problems are either related to the structure itself, overcrowding, cost burden, or a combination of those factors.

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

Of the City's population of 26,538, 71.2% or 19,051 are Black/African-American. Due to the spread of the population in general and the overall need for housing assistance in particular CDBG programs have been designed to serve on a city-wide basis.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Bessemer Public Housing Authority (BPHA) has proven to be an exceptionally forward thinking agency. The BPHA manages 702 occupied public housing units, 473 Section 8 vouchers and 87 VASH. The BPHA recently became the first PHA in Alabama to complete the Rental Assistance Demonstration (RAD) process. In addition, BHA manages one (1) bond financed 120-unit Senior Complex and a new 198-unit RAD Multifamily. The first of the development was built in 1976 and the laws built in 1998. Because of the various changes in federal housing policy, it is imperative that BHA engage new comprehensive strategies to accomplish its mission.

### Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,104	505	0	459	45	0	0

**Table 22 - Public Housing by Program Type**

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

**Data Source:** PIC (PIH Information Center)

### Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -	Tenant -	Special Purpose Voucher	

					based	based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,325	14,559	10,737	0	15,019	0
Average length of stay	0	0	8	4	4	0	0	0
Average Household size	0	0	2	2	2	0	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	214	18	13	0	5	0
# of Disabled Families	0	0	258	127	103	0	23	0
# of Families requesting accessibility features	0	0	1,104	505	0	459	45	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Alternate Data Source Name:**  
PIC HOUSING AUTHORITY BESSEMER  
**Data Source Comments:**

## Race of Residents

Program Type									
Race	Certificate	Mod- Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	49	24	11	0	13	0	0
Black/African American	0	0	1,055	480	447	0	32	0	0

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

**Table 24 – Race of Public Housing Residents by Program Type**

Alternate Data Source Name:  
PIC HOUSING AUTHORITY BESSEMER  
Data Source Comments:

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	4	4	0	0	0	0
Not Hispanic	0	0	1,106	508	458	0	45	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Alternate Data Source Name:  
PIC HOUSING AUTHORITY BESSEMER  
Data Source Comments:

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

More than 35% of the people who need Public Housing are disabled. The great majority, over 75%, have children and most, 89%, are in the category of extremely low income persons.

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

789 are on the Public Housing waiting list. 89% of those are extremely low income, 25% are very low income, and 15% are low income. 52% on the Public Housing list have children. 12% on the Public Housing list are elderly and 20% are composed of families with disabilities. Of those on the Public Housing list 8% are white and 92% are black.

Section 8: 789 are on the Section 8 waiting list. Of those 85% are extremely Low income, 13% are very low income, 2% are low income. 87% have children, 2% are elderly and 20% have disabilities. 8% are white and 92% are black.

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

### **DISABILITY IN BESSEMER'S POPULATION**

Census data shows a high number of Bessemer residents under the age of 65 listed as having a disability when compared with the state and county averages. The Census Bureau's American Community Survey uses six aspects of disability in its reporting: hearing, vision, cognitive, ambulatory, self-care, and independent living.

The Census reports: "Disability data comes from the American Community Survey (ACS), the Survey of Income and Program Participation (SIPP), and the Current Population Survey (CPS). All three surveys ask about six disability types: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report anyone of the six disability types are considered to have a disability."

Census estimates show 20.7 percent of Bessemer residents, or 4,666 persons, under the age 65 as having a disability. This is higher than the state average of 11.6 percent and the county average of 11.4 percent.

An examination of Census data compiled by the Jefferson County Health Partnership in 2018 shows 25 to 32.6 percent of the populations of at least three Bessemer Census Tracts (101, 102, and 104.1) as having some form of disability.

The city has made a reasonable effort to address issues as it relates to the Americans with Disabilities Act, or ADA over the past five years.

In November 2016, the city created an ADA Transition Plan. The city has used this plan to address ADA deficiencies when reported by residents to city staff. Sidewalk and curb repairs have been made throughout the city to assist persons with disabilities. Two new bridges were installed at McNeil Park in the Pipe Shop community to allow residents who use wheelchairs or have other disabilities to access the park from the surrounding neighborhood. In addition, the city has installed ADA compliant doors at the Bessemer Civic Center, the Bessemer Public Library and new push-to-open doors will soon be installed at the Bessemer Recreation Center.

## **Discussion**

There continues to be a need for one bedroom housing units



## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The City of Bessemer does not receive ESG funds and has no other funding directed to homelessness at this time. Census data does not provide an estimate of homeless individuals. One Roof, the Continuum of Care, reports 64 total homeless persons in Bessemer. Homeless families, according to One Roof, are a problem County-wide. The City of Bessemer, by all indications, does not have a large or persistent homeless population. The Bessemer Housing Authority and local service agencies agree that the homeless in Bessemer represent persons or families displaced by fire, change in economic conditions or domestic violence. Fortunately, the Continuum and local organizations like the Foundry are available to provide services to homeless families.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	28	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	3	59	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	10	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

**Data Source Comments:** Data provided by One Roof, the Continuum of Care

Indicate if the homeless population is: Has No Rural Homeless

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

Of the 64 homeless identified by One Roof 37 are now in rental units, 16 are in emergency shelter, 9 are in substance abuse centers, 6 are in transitional housing, 6 are in a house they own, 1 is in a hospital, 6 are in a permanent shelter and 12 are living with family or friends. Only 3 persons were considered unsheltered. It appears the homeless situation in Bessemer is in a constant state of flux with persons and conditions ever changing. However it also seems that One Roof is having a positive effect in that most of Bessemer's homeless now have a roof over their heads. The Foundry is a long standing Bessemer organization that impacts individuals in a positive way to prevent them from becoming homeless. Some of the good work done by the Foundry is shown in the section on Non-Homeless Special needs.

## Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	28	0
Black or African American	36	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

**Data Source**

**Comments:**

Of the 64 homeless identified in Bessemer three were unsheltered.

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

If Bessemer statistics are consistent with those of Jefferson County 28% of the homeless are composed of family groups, 10% of the homeless would be composed of veterans.

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

Direct statistics by race and ethnic group are not available specifically for the City of Bessemer. However, if Bessemer, which is located in Jefferson County, follows the same pattern as Jefferson County 64% of the homeless are black and 28% are white, with other groups making up the 8% balance. Given that the largest population group after black & white Hispanic, at 4.1%, it is reasonable to assume Hispanics could represent 8% of the homeless population.

## Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 64 persons identified as homeless in Bessemer by One Roof, three were identified as occupying a place not suitable for habitation. The remainder were considered sheltered. While the three persons identified as unsheltered are important the total number is statistically insignificant and cannot be used to project or predict anything related to the unsheltered homeless.

## Discussion:

All statistical analysis is based on the 64 persons identified as homeless in Bessemer by the one roof organization. Bessemer's homeless population is not persistent, but is transitional. It is not known if the number of homeless is relatively consistent or not. All statistics were derived from a Point in Time survey conducted by One Roof and other organizations on January 25th, 2019.

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

### **Introduction:**

Due to funding levels the City of Bessemer has no programs other than the public services previously that are designed to address Non-Homeless Special Needs. However, the Emergency Housing Grant program is designed to meet the needs of those with special needs due to medical conditions and disabilities. The Emergency Grant program supplies wheelchair ramps, ADA accessibility improvements, installation of special medical equipment and any other housing modification directly related to a medical condition or disability. The City has no specific CDBG program for this situation, but the Foundry Ministries, a local service organization, has a significant presence in Bessemer and in the County relative to drug rehabilitation and homeless prevention. It is believed, based on the comments of participants, that the Emergency Grant program has made it possible for those with disabilities to live at home rather than become homeless.

### **Describe the characteristics of special needs populations in your community:**

Elderly citizens, those with medical needs and the disabled compose the largest groups with special needs. As is the case in many communities some have special needs due to drug addiction. The elderly make up about 18% of the entire population, but make up a much larger percentage of those with special needs.

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

The City addresses the housing needs of the special needs population directly with the Emergency Housing Grant program. Eligibility for such grants are limited to those 62 and older with a certified disability or long term medical condition. The City works with the faith based community and with UAB West to connect with those in need. The City also conducts public meetings to inform the public of the availability of programs to help those in need. The Foundry Ministries specializes in meeting the needs of those suffering from and recovering from drug addiction.

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

AIDS Alabama, a long time HOPWA recipient devoted to helping people with HIV/AIDS, related the following statistics relative to the population with AIDs from the Alabama Department of Public Health. There are no specific AIDS/HIV statistics for the City of Bessemer population. Bessemer is located in Jefferson County Alabama. Jefferson County has been noted as having the highest number of HIV/AIDS cases in Alabama and one of the highest in nation. Information from AIDS Alabama, A HOPWA recipient, was not immediately available due to COVID-19 related closures and lockdowns. Data from the

Alabama Department of Public Health notes 4,306 cases in Jefferson County in 2017. Preliminary numbers for 2018, show an 4,488 estimated cases in Jefferson County, or an estimated cases in Jefferson County, or an estimated 27 percent of all cases in the state.

**Discussion:**

The City does not receive HOPWA funds and had no specific program for HIV/AIDS. However, the Emergency Grant program would apply to those in need because of HIV/AIDS. No statistics are available specifically for Bessemer. However, AIDS Alabama is a state wide organization that works to meet the housing and other needs of those with HIV/AIDS and to help prevent the spread of HIV/AIDS. The Foundry is a local organization that works with many who qualify for "Special Needs:

The Foundry sponsors a significant Recovery and Re-Entry Programs: Meals per week: 279,066, Nights of lodging: 93,022, Health services assistance: 714 individuals, Clothing assistance vouchers: \$10,940 worth of merchandise, Social Services(legal, ID, etc.) 1,769 individuals, Employment Readiness: 388,835 hours, Rescue for Community, Meals served to low income and homeless - 7,016, Hours of training to community residents- 416, Food Boxes Distributed- 860, Clothing assistance - , Medical Assistance- 1,841 individuals, Transient nights of lodging- 780 nights

Individuals in Shelter Care through One Roof- 44 individuals in 2014 currently have an open case status.

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

### **Describe the jurisdiction's need for Public Facilities:**

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

### **Describe the jurisdiction's need for Public Facilities:**

The City's non-housing community development needs covers a broad area related to public facilities, transportation, walking and bike trails, and our commitment to continued improvements throughout the City related to the Americans With Disabilities Act (ADA). The City identified a need to partner with non-profit agencies whose services are open to the general public with facility improvements, including but not limited to citizens with ADA Challenges. During the FY2015-FY2019 Consolidated Plan, Revolving Funds were re-programmed to provide ADA Sidewalk improvements at Debardeleben Park and adjoining Downtown streets and sidewalk improvements to address ADA accessibility. Parks need extensive improvements while the need for public improvements, at parks, for children with special needs is exceptional. Small neighborhood parks are also needed as is signage and recreational amenities, such as walking trails. The City needs funding to assist in relocating families from an extensive flood plain and converting that flood plain into a greenway or a series of parks. The City has a large historic district and multiple structures of historic importance. The non-housing community development strategy will serve several overall objectives, including providing a wide range of public and human services to meet the needs of the low-to-moderate income eligible areas and persons.

### **How were these needs determined?**

Comments and feedback from our resident online survey and feedback from residents in general were used to make these determinations. Consultation with concerned citizens, non-profit agencies and city departments were also utilized.

### **Describe the jurisdiction's need for Public Improvements:**

Inasmuch as Public Facilities and Public Improvements fall under the same rule relative to the use of CDBG funds, what holds true for Public Facilities holds true for Public Improvements. The City of Bessemer, particularly in its low-to-moderate income neighborhoods, which tend to be around the City's historic center and contains the City's oldest housing stock, public -owned facilities and infrastructures such as streets, playground, and underground utilities require continuous improvement. The City has begun supplementing local funds for these programs with funds from other agencies. Additionally, road resurfacing, ADA sidewalks Improvements, downtown streetscape improvement and Multi -purpose trail creation are critical to assisting in the stabilization of these neighborhoods. Please see the narrative above under Public Facilities.

### **How were these needs determined?**

These needs were determine based on consultation with Bessemer Public Housing Authority and the feedback from the community online survey and information from previous years. In addition to services public services activities provided through our CBDG Funding resources a need for public services in form of Bus Stop Shelter for those citizen's that relieve solely on public transportation

### **Describe the jurisdiction's need for Public Services:**

The City has multiple needs relative to Public Services. In addition, the City and Public Housing Authority have partnired and plan to continue to partner to hold public wellness forums for the elderly residents of the Public Housing Authority and other elderly residents of the City. With a large low and low-to-moderate income population the need for public services for the youth and elderly of the City is great.

### **How were these needs determined?**

These needs were determine based on consultation with Bessemer Public Housing Authority and the feedback from the community online survey and information from previous years. In addition to services public services activities provided through our CBDG Funding resources a need for public services in form of Bus Stop Shelter for those citizen's that relieve solely on public transportation.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Housing Market Analysis Overview:

Since 2010 the population of the City has decreased from 27,139 to 26,538. The number of occupied housing units increased from 12,576 to 13,108. The composition of the population has changed from 71.2% black, 22.8% white, 4.3% Hispanic, 1.6 % two or more races 0.31%, Asian, 0.12%, 0.0%Native Hawaiian or Pacific Islander, 21.7 % White alone, not Hispanic or Latino, American Indian and 0.3%Alaska Native.

Of the City's 13,108 occupied housing units, 7,000 (53.3%) were owner occupied and 6,108.33 (46.7%) were renter occupied. The renter rate has increased. Unfortunately, as many as 50% of the total number of vacant houses are blighted and are candidates for demolition. The City presently averages 50 to 100 demolitions a year. As blight is removed property values will improve. As property values improve the cost of rehabilitation becomes more reasonable relative to the after-rehab value of a given property. The age and condition of the housing in the City of Bessemer presents a problem that cannot be adequately addressed given the present assets of the revolving fund. Revolving Loan funds at present projected levels can be expected to provide approximately 35 housing rehabilitation projects over the course of the 2020-2024 Consolidated Plan. These loans will likely be limited to individual in the low-to-moderate income category. This is due to the average cost of \$35,000.00 to bring a house to a CODE conforming condition. Persons in the low to extremely low-income category do not have adequate income to borrow \$35,000.00. Therefore, grants to address pressing medically related needs are the most effective way to reach many people and serve those who need help the most. With 28.10% of the population living below the poverty line and a 13% unemployment rate it is difficult for families to meet the monthly payments required by loans. Therefore, economic development is of paramount importance if only to move families from extremely low and low income too low to moderate income. All these factors establish the real-world value of houses and the practicality of an effective rehab program to fit market conditions.



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

### Introduction

28.06% of the City of Bessemer households live below the Poverty Line. Approximately 59.8% of that population own and live in single family housing. The condition of housing, in these specific cases, relates to the owners ability, financially, to maintain own and maintain a given house. As cost rise above 30% of the income of an extremely low income owner the burden to maintain increases exponentially. At the 50% point blight can be the expected result. The typical cost to bring a house into a CODE conforming condition is in excess of \$35,000.00 with monthly P&I ranging from \$241.00 to \$337.00. The added cost of insurance and taxes, along with P&I, places the homeowner whose income is below the poverty line in an untenable position. Therefore, fully one third of the population cannot be assisted through loan programs based on market conditions. Of course, those in the extremely low income and low income category can be assisted with grants, but those grants are directed to the elimination of problems related to a disability or long-term medical condition rather than the elimination of CODE violations. The situation relative to the remainder of the population can be dealt with by CDBG Housing Rehabilitation loans, assuming a given house can be brought to CODE, without exceeding program cost limits, but the CDBG fund allocation is not adequate to address even 50% of the needs of the community.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	9,455	76%
1-unit, attached structure	190	2%
2-4 units	1,205	10%
5-19 units	1,050	8%
20 or more units	360	3%
Mobile Home, boat, RV, van, etc.	240	2%
<b>Total</b>	<b>12,500</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data 2011-2015 ACS  
Source:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	105	2%
1 bedroom	70	1%	835	19%
2 bedrooms	1,180	20%	1,670	38%
3 or more bedrooms	4,635	79%	1,825	41%
<b>Total</b>	<b>5,885</b>	<b>100%</b>	<b>4,435</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data 2011-2015 ACS  
Source:

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

The 2020-2024 Consolidated Plan anticipates the significant rehabilitation of 10 houses and the minor rehabilitation of 120 houses through the Emergency Grant program given present income projections. All participants must be at or below low to moderate income levels for loan and grant programs. The loan program anticipates eligibility will be limited to those at 80% of median income. The grant program anticipates that most successful applicants will have income levels below 50% of median for the area.

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

The affordable housing inventory decreases as houses fall into disrepair and fail to meet the housing code. There are no projects intended to eliminate housing other than Clearance programs designed to eliminate housing deteriorated beyond the point of reasonable repair. Therefore, no change is expected in a negative sense.

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

The availability of CODE conforming, affordable housing in Bessemer does not meet the housing needs of the population. Adequate housing stock exists, but the condition of those houses is generally substandard and the cost to buy and repair is usually above 30% of income for many applicants. Loans are generally made to homeowners who do not have mortgages on their property.

**Describe the need for specific types of housing:**

Housing that meets or can meet the specifications of the Americans with Disabilities Act are in short supply. There is a large elderly population and accessibility is a strong need. Small houses on level lots that are energy efficient are ideal for many.

**Discussion**

With over 300 foreclosed homes in the City per Foreclosure.com, blighted properties in excess of 1000, according to dashboard surveys, the blight in the Bessemer community negatively affects property values. One area in a flood zone has close to 150 houses in substandard condition. The City hopes to impact blight significantly with its ongoing, locally funded clearance program and through its partnership with Habitat for Humanity. In addition the Bessemer Public Housing Authority is improving two large multi-family facilities employing a RAD grant.

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

### Introduction

The most recent Census data indicates there are 10,431 housing units in Bessemer. Of those housing units 7,000 or 53.3% are owner occupied and 46.7% are renter occupied. The median house value in Bessemer is \$92,816.00. The following section will describe the cost of housing, fair market rents, housing trends, general affordability and housing inventory in Bessemer. It should be noted that the Rehabilitation Loan Program, funded from the Housing Revolving Loan Fund, has a maximum loan amount of \$40,000.00 and the Emergency Grant program is generally limited to \$5,000.00. The Rehabilitation Loan Program requires houses to be brought to a CODE conforming condition. Based on the projected after rehabilitation value of homes relative to the actual cost of rehabilitation it is not unusual for loans to be denied because Loan to Value Ratios would exceed 100%. While the City desires to preserve and improve its existing housing stock it is often not practical. The City is investigating the possibility of working with non-profits like Habitat for Humanity to determine if Reconstruction could become a solid way forward.

### Cost of Housing

	Base Year: 2015	Most Recent Year: 2020	% Change
Median Home Value	88,100	92,816	5%
Median Contract Rent	450	975	117%

Table 29 – Cost of Housing

Alternate Data Source Name:

US CENSUS BUREAU 2018

Data Source Comments:

Rent Paid	Number	%
Less than \$500	2,590	58.4%
\$500-999	1,665	37.5%
\$1,000-1,499	75	1.7%
\$1,500-1,999	60	1.4%
\$2,000 or more	45	1.0%
<i>Total</i>	<i>4,435</i>	<i>100.0%</i>

Table 30 - Rent Paid

Alternate Data Source Name:

2017 ESTIMATES FROM US CENSUS BUREAU

Data Source Comments:

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	925	No Data

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
50% HAMFI	2,150	1,550
80% HAMFI	3,620	2,715
100% HAMFI	No Data	3,328
<i>Total</i>	<i>6,695</i>	<i>7,593</i>

**Table 31 – Housing Affordability**

**Data** 2011-2015 CHAS  
**Source:**

## Monthly Rent

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	706	763	873	1,154	1,282
High HOME Rent	706	763	873	1,154	1,282
Low HOME Rent	560	600	720	832	928

**Table 32 – Monthly Rent**

**Alternate Data Source Name:**  
 HUD FY 2019 FMR for Birmingham-Hoover Metro Area a  
**Data Source Comments:**



## FY 2019 FAIR MARKET RENT DOCUMENTATION SYSTEM

The FY 2019 Birmingham-Hoover, AL HUD Metro FMR  
Area FMRs for All Bedroom Sizes

### Final FY 2019 FMRs By Unit Bedrooms

Year	<a href="#">Efficiency</a>	<a href="#">One- Bedroom</a>	<a href="#">Two- Bedroom</a>	<a href="#">Three- Bedroom</a>	<a href="#">Four- Bedroom</a>
FY 2019 FMR	\$706	\$763	\$873	\$1,154	\$1,282
<a href="#">FY 2018 FMR</a>	\$692	\$768	\$882	\$1,176	\$1,315

### Fair Market Rent Calculation Methodology

[Show/Hide Methodology Narrative](#)

Fair Market Rents for metropolitan areas and non-metropolitan FMR areas are developed as follows:

1. 2012-2016 5-year American Community Survey (ACS) estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area are used as the new basis for FY2019 provided the estimate is statistically reliable. For FY2019, the test for reliability is whether the margin of error for the estimate is less than 50% of the estimate itself and whether the ACS estimate is based on at least 100 survey cases. HUD does not receive the exact number of survey cases, but rather a categorical variable known as the count indicator indicating a range of cases. An estimate based on at least 100 cases corresponds to a count indicator of 4 or higher.

If an area does not have a reliable 2012-2016 5-year, HUD checks whether the area has had at least minimally reliable estimate in any of the past 3 years, or estimates that meet the 50% margin of error test described above. If so, the FY2019 base rent is the average of the inflated ACS estimates.

If an area has not had a minimally reliable estimate in the past 3 years, the estimate State for the area's corresponding metropolitan area (if applicable) or State non-metropolitan area is used as the basis for FY2019.

## 2019 Fair Market Rent Documentation

Is there sufficient housing for households at all income levels?

No. The availability of housing is not adequate at all levels due to the deteriorated, substandard condition of existing housing and the ability of those who need housing to afford it. It should be noted that there is a large universe of individuals interested in homes, but few who are bankable. This is especially true at the extremely low and low income levels. The City has partnered with the United Way of Central Alabama to assist citizens with credit counseling to set an applicant on a course that can allow them to successfully apply for both private and government mortgage and rehabilitation funding. The City also works with the Bessemer Public Housing Authority under their Housing Transition program which takes public housing residents through training to become homeowners. Nevertheless, demand for standard housing exceeds supply at this time.

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

With a poverty rate of 28.10% and a large segment of the population at or below the low to moderate income level it does not appear that affordability will improve in any projected time frame. The City has an active program designed to assist first time home buyers, but funds are too limited to impact the overall trend in the City at large. Lower home can only cause change in the market if it is the only change in the market. Of course, the market consists of supply and demand. Demand can increase if the financial ability to purchase stays the same while prices go down or if prices stay the same and the financial ability to buy increases. With a poverty rate of 28.10% and a large segment of the population at or below the low to moderate income level it does not appear that affordability will improve in any projected time frame. The City has an active program designed to assist first time home buyers, but funds are too limited to impact the overall trend in the City at large. Lower home can only cause change in the market if it is the only change in the market. Of course, the market consists of supply and demand. Demand can increase if the financial ability to purchase stays the same while prices go down or if prices stay the same and the financial ability to buy increases. Long and slow recovery has had little effect on affordability.

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

The City of Bessemer does not receive HOME funds. The median rent in Bessemer, according to US City Facts, is \$692.00. The fair market rent for a 1 BR apartment is \$706.00 for a 1 bedroom unit and \$873.00 for a 2 bedroom unit. The City of Bessemer's CDBG Program does not address rental units. The Bessemer Public Housing Authority manages several housing communities with rental rates based on income defined by Section 8 housing limits.

### **Discussion**

More affordable housing unites remain a great need.

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

### Introduction

Based on a review of the 2011-2013 American Community Survey, the supply of housing units within the City of Bessemer is comprised of primarily single-family, detached structures (79.3%). Multi-Family housing (3 or 4 units) comprises the next highest percentage at 20.7%. The median value of owner occupied housing in the City of Bessemer is \$92,816,00. The overall median home value is \$83,500. The City has carried out an aggressive Clearance program funded by City General Funds, to remove blight, increase property value, lower insurance rates for homeowners and eliminate public safety hazards.

### Definitions

The City of Bessemer defines "Standard Housing" as housing that conforms to the International Property Maintenance CODE.

The definition of substandard housing used by the City of Bessemer is housing that does not meet International Housing CODE of 2005 standards. That is, substandard housing poses a risk to the health, or is dangerous to the health, safety or general well-being of its occupants or its neighbors and public. Generally, housing that is less than 50% deteriorated is considered a possible candidate for rehabilitation.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,805	31%	2,255	51%
With two selected Conditions	105	2%	100	2%
With three selected Conditions	0	0%	8	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,975	68%	2,070	47%
<i>Total</i>	<i>5,885</i>	<i>101%</i>	<i>4,433</i>	<i>100%</i>

**Table 33 - Condition of Units**

Data 2011-2015 ACS  
Source:

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	529	9%	500	11%
1980-1999	680	12%	470	11%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
1950-1979	3,230	55%	2,685	61%
Before 1950	1,450	25%	780	18%
<b>Total</b>	<b>5,889</b>	<b>101%</b>	<b>4,435</b>	<b>101%</b>

**Table 34 – Year Unit Built**

Data 2011-2015 CHAS  
Source:

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,680	79%	3,465	78%
Housing Units build before 1980 with children present	349	6%	154	3%

**Table 35 – Risk of Lead-Based Paint**

Data 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)  
Source:

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	190	100	290
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source Comments:

### Need for Owner and Rental Rehabilitation

The need for housing rehabilitation is exceptionally high. All CDBG programs related to rehabilitation are limited to owner-occupied, single-family housing. More than 70% of the City's housing was constructed before 1979. The City maintains a housing assistance application list in excess of 200 applications. All such houses are substandard and fail to meet the CODE in some fashion. Given the age of the housing in Bessemer Lead Based Paint is a critical concern. Lead and the large inventory of substandard housing in Bessemer point to an exceptional need for rehabilitation services. According to surveys by the City's CODE inspectors conservatively estimate that there are in excess of 200 vacant houses in the City and no more than 50% of those are candidates for rehabilitation. The need for rehabilitation easily exceeds the available resources of the City's CDBG program.

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



There were 10,431 occupied housing units in Bessemer in 2019 according to the QuickFact data. An estimated 78% of those units were built before 1979. Therefore 8434 houses in Bessemer are subject to lead based paint. It is reasonable to assume that those at or under the low to moderate income level would have a tendency to occupy older houses based on expense. Therefore, it is likely that more than 78% of low to moderate income individuals live in houses with lead based paint.

## **Discussion**

With the incidence of lead based paint in the City at or above 78%, it is City policy to test every home where rehabilitation might disturb a painted surface, or in cases where rehabilitation costs exceeded \$5,000.00. It is also City policy to abate lead based paint rather than conduct interim controls. The City of Bessemer has developed an ongoing Clearance program using City funds and has partnered with Habitat for Humanity to utilize Hardest Hit grant funds to increase the effectiveness of the process. Blight removal should increase property values and quality of life in the City.

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

### Introduction

The Mission of the Housing Authority of the City of Bessemer is to increase the supply of, and maintain existing affordable rental housing; to encourage homeownership for low-income households and to promote training, educational opportunities and asset independence in a way that improves the health and civic and community vitality of Bessemer, Alabama.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,186	539			423	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

**PHA AND OTHER ASSISTED/INSURED HOUSING PROVIDER TENANT SELECTION PROCEDURES; HOUSING CHOICES FOR CERTIFICATE AND VOUCHER HOLDERS**

The Housing Authority of the City of Bessemer operates about 702 publically-assisted units, 475 housing choice vouchers (Section 8) and about 70 Veterans Affairs Supported Housing, or VASH, vouchers. The BESHHA had a waiting list of 580 for public housing units, according to the agencies 2019 plan. All residents of the waiting list were listed as very low income families. The waiting list included 212 families with children, 35 elderly families and 91 families with disabilities. Five percent of the waiting list was white, while 94 percent of the waiting list was comprised of Black/African-American families. Less than one percent of the waiting list was comprised of Hispanic or Asian families. The public housing waiting list was reported as open. The waiting list for Section 8 is currently comprised of 1771 persons and has been closed by the PHA for the last two years.

The BESHHA listed seven continuing goals in its 2019 Action plan:

1. Expand the supply of assisted housing through leveraging private or other public funds to create additional housing opportunities or through development of new units.
2. Increase assisted housing choice through programs such as a voucher homeownership programs or through conversion of public housing to vouchers.
3. Promote self-sufficiency and asset development of assisted households, including increasing the numbers of housing residents who are employed.
4. Expand environmental “green” improvements in its properties.
5. Ensure 504 and Americans with Disabilities Act (ADA) compliance.
6. Violence against Women Act
7. Increase marketing efforts.

The BESHHA is also developing efforts to de-concentrate poverty as part of its efforts.

A review by Economic and Community Development staff of federal mapping data on housing choice vouchers by Census tract in Bessemer shows housing distributed among the various income Census tracts in Bessemer. There appears to be no discrimination or impediments to housing choice in the Bessemer Housing Authority practices or the distribution of housing vouchers in the city.

The BESHHA began a multi-million rehabilitation of 198 low-income units in 2013 under the Rental Assistance Demonstration, or RAD, initiative of HUD. The project focused on properties at Davis Heights and Asbury Howard communities. RAD seeks to use private capital when federal funding is limited to improve affordable housing opportunities for low-income residents. RAD essentially allows more public and affordable housing owners to use Section 8 contracts to solicit private investments they can use to improve or maintain their properties.



## Public Housing Condition

Public Housing Development	Average Inspection Score
Kate Waller has a total of 135 units	82
Braswell Homes has a total of 170 units	82
Southside Homes has a total of 397 units	70

**Table 38 - Public Housing Condition**

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

The Bessemer Public Housing Authority began remodeling two major complexes on 8/27/15 with \$8,708,663.00 in improvements, funded through a RAD grant. Another project involving some 37 single family houses will begin construction soon based on the date funding is received.

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

In order to address the shortage of Public Housing the PHA will maximize the number of affordable units available to the PHA within its current resources by: employing maintenance and management policies to minimize the number of public housing units off-line Reducing turnover time for vacated public housing units Seeking replacement of public housing units lost to the inventory through mixed finance development. Participating in Consolidated Plan development process to ensure coordination with broader community strategies. The PHA shall increase the number of affordable housing units by: Applying for additional section 8 vouchers should they become available Leveraging affordable housing resources in the community through the creation of mixed-finance housing. Applying for any HUD affordable Housing Demonstrations

### **Discussion:**

The PHA has built a solid partnership with the City of Bessemer's Department of Economic and Community Development and other area agencies. It implemented voucher homeownership programs, converted public housing to vouchers and implemented other home ownership programs. The city and the Housing Authority are also discussing a program aimed at providing more homeownership opportunities to housing residents through a scattered-site, home construction program.

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

### Introduction

The City of Bessemer does not receive ESG funds and does not direct CDBG funds to the direct benefit of the homeless. However, the Continuum of Care through the One Roof organization works throughout Jefferson County to address the needs of the homeless. The Foundry, a service ministry directed toward the problems associated with drug addiction also works to prevent homelessness and to reintegrate persons into society.

### Facilities and Housing Targeted to Homeless Households

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

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

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

The Foundry provides the following:

Recovery Program |

Meals per week: 8,737 ( 435,570) Annually

Nights of lodging: 2,571 ( 133,696) Annually

Heath services assistance: 1,810 Annually

Clothing assistance vouchers: \$8,000 worth of merchandise

The Foundry provides the following related services: Social Services(legal, ID, etc.) 1,280 individuals,  
Employment Readiness: 667,131 hours

Direct Community Services: Meals served to low income and homeless - 3,900, 416, Food Boxes  
Distributed- 520 and Transient nights of lodging- 730 nights

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

The Continuum of Care directed by "One Roof" coordinates the efforts of a number of groups that help the homeless throughout Jefferson County. Those organizations include:



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

### **Introduction**

The City of Bessemer does not receive CDBG funding adequate to address special needs facilities. However, many residents of the city face homelessness, or the risk of becoming homeless each year. There is a lack of such supportive services within the city limits of Bessemer due to a lack of organizations who operate such programs and facilities. The nearest facilities and programs are located in neighboring Birmingham, which is itself a CDBG Entitlement community, and in other portions of Jefferson County.

While the city does lack special needs facilities and services, the goal is to identify and work with nearby agencies to address the specific needs of at-risk groups.

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

#### Elderly and Frail Elderly.

The Bessemer Housing Authority is the city's primary partner providing housing for elderly residents. The BESHHA's Thompson Manor is currently designated as a public housing site for the elderly. Based on HUD's 2018 Public Housing Resident Characteristic Report, about 12 percent of public housing residents in Bessemer are 62 and older. In addition, data obtained from seniorhousing.net reveals there are three assisted living communities within Bessemer. Assisted living facilities allow senior citizens to maintain independence, while having professional assistance on hand to assist with certain tasks.

#### Persons with disabilities

The Bessemer Housing Authority's Thompson Manor is also designated as a facility for physically disabled individuals. There are no facilities in Bessemer who work with those with developmental or mental disabilities. Such programs are available in neighboring Birmingham.

#### Persons with Alcohol and Drug Addictions.

The Foundry Rescue Mission and Recovery Centers has supportive housing to assist some 200 individuals (both men and women) recovering from alcohol and drug addictions. These programs are aimed at persons in the recovery stage. No other such programs or facilities related to alcohol and drug addiction are available in Bessemer. Persons in need of assistance in these areas within the city are referred to agencies in neighboring Birmingham or other parts of the region.

#### Persons with HIV/AIDS

There are no facilities or services for persons with HIV/AIDS within the city limits of Bessemer. Such services do exist in nearby Birmingham and those in need of assistance will be connected to those nearby agencies.

#### Public Housing Residents

The Bessemer Housing Authority operates public housing and Section 8 assistance programs within the jurisdiction of Bessemer. The BESHHA operates 702 publically-assisted units, 475 housing choice vouchers (Section 8) and 70 Veterans Affairs Supported Housing, or VASH, vouchers. There were approximately 580 persons on the waiting list for public housing units, according to the agencies 2019 plan. The waiting list for Section 8 was listed as 1,771 persons and has been closed for the past two years.

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

Currently, there are no programs operating within the city limits of Bessemer to assist individuals returning from mental and physical health institutions in regards to supportive housing. Such facilities do exist in nearby Birmingham and the department will refer those in need to facilities within that jurisdiction.

#### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e)**

**with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The city has currently not programmed funds towards supportive housing in the upcoming year due to a lack of such programs and partners within the jurisdiction.

The city will seek to identify partners during the PY20 and throughout the Consolidated Plan period to address issues and resources relative to supportive housing for at-risk and underserved groups. Currently, there are a limited number of such agencies operating within the city limits of Bessemer, which makes establishing such partnerships difficult. The nearest agencies with resources relative to supportive housing currently reside in nearby Birmingham, which is a larger jurisdiction with a larger population.

The city will continue to work with the Bessemer Housing Authority relative to assistance for elderly and those with disabilities in need of assistance through the PHA's programs. The city will also continue cooperation with the Foundry in its mission to provide supportive and transitional housing to individuals with alcohol and drug issues.

CDBG funds are limited to assist in creating housing, but the city would like to seek funds in the future to assist with the establishment of supportive housing needs and programs.

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

The City utilizes its Emergency Housing Repair Grant program to provide services to homeowners who have needs related to disabilities and long term medical conditions. The Emergency Housing Grant can be used for ADA compliance, Accessibility and other expenses associated with the installation of equipment related to health care needs.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The city observed no negative effects of public policy on affordable housing and residential investment.

The City of Bessemer 's 2020 Analysis of Impediments to Fair Housing Choice identified the following barriers to fair and affordable housing:

**Affordable housing:** There is a lack of affordable housing units available. About 44 percent of Bessemer's residents pay 30 percent or more of their incomes towards housing costs. This is especially true for low-income residents, families, and the under-served population. This is a result of factors outside of public policy and is a reflection of market conditions, including the impact of crime and educational performance.

**Housing Quality:** There has been an increase in rental housing in the city as the homeowner rate has dropped. In addition, much of the city's housing stock was built prior to 1979.

**Financial Lending Disparities:** No disparities in lending were observed. Lower wages and personal credit issues however have been a deterrent for some in seeking and securing lending opportunities and market capital. Data collected from the HMDA shows many applicants for Bessemer homes were denied based on their credit history, lack of collateral or debt-to-income ratio.

There were no patterns of segregation observed in Bessemer. The city is 71 percent black. Bessemer's white population has declined for 40 years by as much as 50 percent, while its minority population has grown. Some Bessemer Census Tracts have more than 80 percent black population. When reviewing Census Tract data for Bessemer, it is helpful to realize some tracts include portions of Bessemer and neighboring jurisdictions which can skew data for those tracts.

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

### Introduction

The City of Bessemer is a Community that, in the not too distant past, centered its economic on heavy industry with companies like Railroad Car manufacturer Pullman Standard. In the 1980's the industrial base was severely diminished, including Pullman Standard which went out of business. Today the City has recovered from many of those losses and the economy is more diverse. Large industrial plants like US Pipe and Foundry' Ductile Iron Pipe Plant have located in the community as have large retail developments like the Tannehill Promenade. Distribution Centers like Dollar General and Amazon have created upwards of 1,700 jobs in the past 10 years. UAB West hospital and Amazon are among of the communities largest employers. The workforce continues diversify.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	130	232	1	4	3
Arts, Entertainment, Accommodations	1,333	176	14	3	-11
Construction	620	232	6	4	-2
Education and Health Care Services	2,116	1,191	22	21	-1
Finance, Insurance, and Real Estate	719	140	7	2	-5
Information	100	88	1	2	1
Manufacturing	1,232	812	13	14	1
Other Services	463	680	5	12	7
Professional, Scientific, Management Services	579	304	6	5	-1
Public Administration	434	390	4	7	3
Retail Trade	1,460	758	15	13	-2
Transportation and Warehousing	506	564	5	10	5
Wholesale Trade	148	131	2	2	0
Total	9,840	5,698	--	--	--

**Alternate Data Source Name:**  
2013-2017 ACS  
**Data Source Comments:**

**Table 40 - Business Activity**

## Labor Force

Total Population in the Civilian Labor Force	11,530
Civilian Employed Population 16 years and over	9,840
Unemployment Rate	14.70
Unemployment Rate for Ages 16-24	43.20
Unemployment Rate for Ages 25-65	7.90

**Table 41 - Labor Force**

Alternate Data Source Name:

2013-2017 ACS

Data Source Comments: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	2,023
Farming, fisheries and forestry occupations	1,151
Service	2,359
Sales and office	2,126
Construction, extraction, maintenance and repair	691
Production, transportation and material moving	2,181

**Table 42 – Occupations by Sector**

Alternate Data Source Name:

2013-2017 ACS

Data Source Comments:

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,436	81%
30-59 Minutes	1,571	17%
60 or More Minutes	139	2%
<i>Total</i>	<i>9,146</i>	<i>100%</i>

**Table 43 - Travel Time**

Alternate Data Source Name:

2013-2017 ACS

Data Source Comments:

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,983	260	0

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	4,825	520	0
Some college or Associate's degree	4,630	380	0
Bachelor's degree or higher	1,865	50	0

**Table 44 - Educational Attainment by Employment Status**

Alternate Data Source Name:

2013-2017 ACS

Data Source Comments:

## Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	449	0	0	0
9th to 12th grade, no diploma	355	1,059	0	0	0
High school graduate, GED, or alternative	925	4,739	1,216	2,494	1,477
Some college, no degree	290	1,347	0	0	0
Associate's degree	0	612	0	0	0
Bachelor's degree	20	808	168	270	210
Graduate or professional degree	0	134	0	0	0

**Table 45 - Educational Attainment by Age**

Alternate Data Source Name:

2013-2017 ACS

Data Source Comments:

## Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,620
High school graduate (includes equivalency)	24,430
Some college or Associate's degree	27,867
Bachelor's degree	40,816
Graduate or professional degree	59,273

**Table 46 – Median Earnings in the Past 12 Months**

Alternate Data Source Name:

2013-2017 ACS

Data Source Comments:

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



Health Care, Industrial Manufacturing, Arts, Entertainment and Accommodations, Retail Trade, Warehousing & Distribution and Transportation and Education are major employment sectors in the City of Bessemer. The government sector is also a large employer including the Alabama Department of Human Resources which is located in Bessemer.

**Describe the workforce and infrastructure needs of the business community:**

The community continues to need a workforce that is capable in the industrial sector, but it also needs workers in the technological and medical sectors. As technology improves and the infrastructure of business diversifies the demand for a more educated and diverse workforce has followed. There is a large need for high school graduates to work in warehousing facilities.

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

In recent years the City has been successful in attracting large employers like Dollar General and Amazon. Amazon constructed an 850,000 square foot facility in the city, the first in the state, along Powder Plant Road. The facility can employ up to 3,000 individuals at a starting pay rate of \$15 with full benefits. The Dollar General Location is a 1,000,000 square foot warehouse that employs up to 700 persons. About a third of Dollar General's employees live in the city of Bessemer. The Colonial Promenade is a \$100,000,000.00 retail development. Workforce development is of paramount importance to employers. In many cases the State of Alabama assisted in workforce training to incentivize industry. Carvana recently announced plans to build a distribution center on Morgan Road in Bessemer which will employ some 400 individuals when it opens within two years. The Economic and Community Development staff in consultation with the Mayor's Office has reached out to other organizations, such as the Central Alabama Partnership for Training and Employment, or CAPTE, and the Alabama Career Center, about the possibility of bringing a job training and career-readiness center to Bessemer to meet the growing demands of industry and bridge the skills gap for workers in the city. The Bessemer Public Housing Authority has also been a part of the discussions. While the city is experiencing successful industry growth, the goal is to connect Bessemer's population, especially those living in poverty, to many of the new jobs being created in the city.

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

The skills and education level of the workforce correspond are suited to employment in many areas. Employers like Dollar General and Amazon say the pool of qualified workers fit their needs well. However, the goal is to expand the universe of available workers in the city to meet the growing demands of industry. About 83% of Bessemer's population has a high school diploma, but only about 14% have a bachelor's degree. The lack of professional degree residents limits the ability of the city to attract higher-paying professional jobs. However, many Bessemer residents do have the necessary high school diploma

needed for work in the warehousing, retail and industrial fields. The goal over the next five years will be to continue partnerships with relevant state and local agencies to increase the opportunities for Bessemer residents to acquire the skills needed to take advantage of the job growth in the city.

with college degrees is limited in relation to the more technologically demanding jobs coming online. Retail positions are a good match to many high school graduates as are warehousing jobs. The Promenade, along with numerous other retail developments and Dollar General are good examples of natural fits for the Bessemer workforce.

**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.**

The State of Alabama actively participates in workforce training for a variety of more technical industries. The State has conducted workforce training for industries located in Bessemer as part of an incentive package to attract the industry to the city. Lawson State Community College is active in seeking to design and provide workforce training that fits local and regional needs.

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

No

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

The City offers tax incentives for new business and business expansion. The City has participated in structuring Bond funding to attract business and government offices like the Alabama Department Of Human Resources. The City maintains an Economic Development Revolving Loan fund to attract new business and encourage the expansion of existing business with the primary goal of creating jobs for low to moderate income persons.

**Discussion**

The City of Bessemer continually works to bring in new business and help existing business expand. The City employs programs for economic development that take advantage of CDBG funding for job creation,

State assistance for job training and many other important areas related to economic development. The City has historically worked with new and existing businesses to provide incentives when warranted. The process of economic development is a fluid, competitive one. The City of Bessemer has been on the forefront of economic development in Jefferson County for the last few years and should maintain that position if it is successful in landing pending economic development projects. The City works with the State of Alabama's Department of Commerce, the Birmingham Business Alliance, the Regional Planning Commission of Greater Birmingham, consultants and developers to attract as many businesses as possible.

## **MA-50 Needs and Market Analysis Discussion**

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

In Bessemer, as with most places, level of income is a strong determinant in whether a household will experience multiple housing problems. An estimated 46.7% of Bessemer households are experiencing a cost burden of greater than 30%. 40 % of Bessemer renters pay more than 30% of their income toward housing expenses.

43 % Bessemer renters live with one of the four housing problems identified through HUD'S CHAS definitions. The four housing problem are: incomplete kitchen facilities, incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 30%.

25 % Bessemer renters live with a severe housing problem identified through HUD's CHAS definition. The four severe housing problems are: incomplete kitchen facilities; more than 1 person per room; and cost burden greater than 50%.

All of this informative as Bessemer's rental market is primarily located in three five census tracts, all target areas identified in this Consolidated Plan. Most rental units are located in census tracts 101.103.02, 103.01, 102 and 104.1. in neighborhoods, which tend to be LMI. The city housing programs must be designed to address housing rehabilitation on a City-wide basis. Concentration of substandard housing outside the flood zone is limited. However, the housing occupied by the 34.1% of Bessemer residents who live below the poverty line are subject to multiple problems. It is this pervasive spread of housing with exceptional problems that causes the City to refrain from targeting specific areas.

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

The city of Bessemer is primarily a minority community. About 71 percent of the city is black/African-American and the Hispanic population is estimated at about 4 percent of the population. The African-American population is dominant across almost all Census tracts in Bessemer, but not all of these are LMI tracts. When reviewing Census tract data, it is helpful to remember that some Bessemer Census tracts overlap with those of neighboring jurisdictions. For example, 89 percent of the school system's students are African-American. The Hispanic population is next at about 9 percent. The city of Bessemer, with a population that is 71 percent black/African-American, does not have any areas of racial or ethnic concentration.

Low-income residents tend to be concentrated in older portions of the City. This is a result of large public housing communities within some Census tracts. For example, tract 103.02 has a low-to-moderate income

population of about 71 percent and is home to several of the city's public housing communities. The tract is 89 percent African-American and has a poverty rate of 41% with a median-income of \$19,891. Eight of nine Census Tracts reviewed by the department have a minority population of more than 60 percent. Four of the city's tracts - all LMI - have a poverty rate of greater than 30 percent.

To assist communities in identifying racially/ethnically-concentrated areas of poverty (R/ECAPs), HUD developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50 percent or more. Regarding the poverty threshold, Wilson (1980) defines neighborhood of extreme poverty as census tracts with 40 percent of more individuals living at or below the poverty line. Because overall poverty levels are substantially lower in many parts of the country, HUD supplements this with an alternate criterion. Thus, a neighborhood can be an R/ECAP if it has a poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. Census tract with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed R/ECAPs. This translated into the following equation:

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

The market characteristics in the city's low-to-moderate income Census Tracts are fairly similar. The tracts are predominantly black (greater than 60 percent) as mentioned previously. The average median home value is less than \$75,000. For example, an analysis of home prices in tract 101 shows a median home value of \$48,400, the lowest in the city. The poverty rate is 38.5 percent and the median income is \$17,857 in the aforementioned tract. The 101 tract has a high number of condemned or demolished structures and was once an industrial neighborhood.

The LMI tracts in Bessemer are concentrated around the city's center and are described as tracts 101, 103.02, 103.01, 102 and 104.01. The poverty rate is highest in 103.02, but 101 has the lowest median household income. Tract 102 has the lowest black population at 67 percent and has a median household income of \$36,491. This tract includes portions of Downtown Bessemer and a large public housing community (Kate Waller Homes).

Tract 103.01 straddles Downtown and has a LMI population of 64 percent. The tract is home to a public housing site as well, including Thompson Manor, the site designated as disability housing by the Bessemer Housing Authority.

### **Are there any community assets in these areas/neighborhoods?**

Every area of the City has assets that are important. A new trail is being constructed in tract 103.01. The tract also includes the Bessemer Recreation Center and Roosevelt Park. Tracts 101, 103.02 and 104.01 each contain K-5 elementary schools. Parks are located in tracts 101, 102, 103.02. Tract 102 includes three public parks and the U.S. Post Office. The City Hall, the Public Library, the County Courthouse, the city's Recycling Center and the city's Downtown Commercial district are in tract 102, as is the city's Historic District. Tract 102 has also been designated a federal Opportunity Zone. The city's police station and a fire station are located in Tract 102. A police precinct is located in tract 103.02 and a fire station is located in tract 103.01. There are public housing communities in tracts 101, 102, 103.01 and 103.02.

Tract 138.01 is also an LMI tract in Bessemer, but it includes portions of other jurisdictions. Still the tract includes a public park and a fire station.

### **Are there other strategic opportunities in any of these areas?**

The designation of Tract 102 as an Opportunity Zone has the potential to renew investment in this tract. Combined with the presence of a Downtown Historic District, there are possibilities for job creation in this area. The creation of new jobs can have a spillover impact on adjoining tracts, particularly tracts 101 and 103.02, where there is a large concentration of poverty. The construction of the city's multipurpose walking trail in tract 103.01 and the presence of the Bessemer Recreation Center is already making portions of this tract more attractive to potential homeowners.

Tract 101, 102 and 138.01 all have proximity to the interstate system and U.S. Highway 11. The proximity of these major transportation routes is enticing to manufacturers and job creators. The prevalence of vacant properties in 101 outside of the flood zone can be used to entice new development along with public improvements of infrastructure.

## **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.**

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

The City of Bessemer is fortunate to be served by three internet providers in the Bessemer area, and 97.72% of household will have internet options from more than one provider. The providers are AT &T, Spectrum, and Hughes Net.

Total households            10,431   +/-429   (X)

#### **TYPES OF COMPUTER**

Has one or more types of computing devices:    7,952   +/-410   76.2%

Desktop or laptop            5,644   +/-379   54.1%

Desktop or laptop with no other type of computing device            967       +/-144   9.3%

Smartphone        6,587   +/-405   63.1%

Smartphone with no other type of computing device        1,295   +/-278   12.4%

Tablet or other portable wireless computer        4,575   +/-347   43.9%

Tablet or other portable wireless computer with no other type of computing device            111       +/-58    1.1%

Other computer            269       +/-98    2.6%

Other computer with no other type of computing device            18       +/-20    0.2%

No computer        2,479   +/-315   23.8%

#### **TYPE OF INTERNET SUBSCRIPTIONS**

With an Internet subscription:    6,721   +/-411   64.4%

Dial-up with no other type of Internet subscription	10	+/-15	0.1%
Broadband of any type	6,711	+/-408	64.3%
Cellular data plan	4,305	+/-416	41.3%
Cellular data plan with no other type of Internet subscription	1,202	+/-286	11.5%

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

As stated previously the City has three internet providers here in the city. However, due to low moderate area numerous of household do not have internet accessible not to mention a home computer.

Residents of Bessemer now have access to free Wi-Fi hotspots in the City.



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

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

The city of Bessemer is located in Central Alabama, an area which is a part of the infamous "Dixie Alley." Dixie Alley, which includes Alabama, Mississippi, Louisiana, Tennessee and Georgia, has become an extremely active area for tornadoes and severe storms.

Storms moving eastward from Mississippi are prone to spun severe weather such as tornadoes, severe storms, floods and derecho events in and across Central Alabama. The city of Bessemer was struck by a tornado in both April 2014 and again in March 2016. The April 2014 Tornado trekked across the heart of the city and caused damage to many homes owned or rented by low-to-moderate income individuals. In addition, wind events associated with severe weather have had a dramatic impact on the city. A derecho event in June 2018 resulted in damage to several houses in low-income neighborhoods. These events exposed the reality of life for many of these individuals as many low-to-moderate income residents did not have homeowners insurance at the time of the storms.

Alabama is also not immune to impacts from Hurricanes and Tropical Storms. Hurricane paths have often crossed the center of the state once storms have made landfall on the Alabama-Mississippi coast, putting Bessemer and Central Alabama again in the crosshairs of severe weather. Tropical Storm Lee in September 2011 caused flooding in the Sunset Homes Public Housing Community to such an extent that officials with the Bessemer Housing Authority chose to demolish the 124-unit housing community and relocate residents rather than try and rebuild or allow the community to exist in what is a known floodplain. Much of Bessemer is crisscrossed with creeks and streams, the most infamous of which is Valley Creek. Flooding along Valley Creek has ravaged the Pipe Shop Community for years. As Tropical Systems are known to be heavy rainmakers, and climatologist expect the impacts of climate change will only exacerbate the frequency of such storms, low-income communities such as Pipe Shop are placed in a very vulnerable position.

In addition, Bessemer is vulnerable to climate change related events such as droughts and heat waves and winter storms and freezes.

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

As stated previously, Bessemer's location in Central Alabama makes it prone to bouts of severe weather, whether it be storms from systems making their way eastward or Tropical Systems which originate in the Gulf of Mexico. These storms, such as the Tornado of 2014, often make their way across the city and have impacted low-to-moderate income neighborhoods. The Jefferson County EMA records that between 1950 and 2014, a total of 95 tornadoes were reported in Jefferson County, the most of any county in the state of Alabama.

The Jefferson County Multi-Hazard Mitigation Plan, developed in conjunction with other municipalities in Jefferson County, describes the probability of tornado impacts in Bessemer as a "high probability" with a high percentage of likely damage to structures. Since about 65 percent of Bessemer is low-to-moderate income, these storms have a dramatic impact on these residents. The Tornado of 2014 damaged some 800 structures in the city, about half of which were located in low-to-moderate income neighborhoods.

A 2016 study by STRADA Professional Services done for the city on the Pipe Shop Community found that, on average, floods resulting in claims occur more often than every four years within the Pipe Shop Community. The community is located within a Census Tract in Bessemer with a low-to-moderate income population of 78 percent.

The flooding related to Tropical Storm Lee resulted in the demolition of 124 public housing units at the former Sunset Homes property. These homes were primarily for low-income residents and located in a low-to-moderate income Census tract.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

#### Strategic Plan Overview

The Strategic Plan is a guide for the City of Bessemer to establish its housing, emergency housing Grant assistance, down payment assistance, transportation, historic preservation, adult and youth services, special needs, street improvements, employment training, commercial Rehab, flood drainage improvement, public services and public facilities improvement, special economic development assistance. The City of Bessemer FY 2020-2024 Strategic Plan has been developed based on evaluating the needs and problems experienced by the City and its residents.

The City of Bessemer Community Development Block Grant (CDBG) Program is designed to expand opportunities for low and moderate-income citizens through enhance neighborhood stability, to utilize CDBG funds for physical improvement, Historic Rehabilitation, Housing Rehabilitation and Reconstruction, to encourage Business and Job development, to provide educational opportunities, to enhance access to Park & Recreation facilities, to provide educational opportunities through improved Public Services and to create increased housing production and home ownership for families at all income levels.

The City of Bessemer's priority needs were determined based on:

- Existing data on the needs of the community
- Through consultation with agencies, non-profit organization
- Community online survey
- Enhance the City's economic stability and prosperity by investing in economic development program that encourage development
- Assist business with promotion and revitalization activities within targeted business districts

The keys factors affecting the determination of the five-year priorities include the following:

- The types of target income households with the greatest need for assistance (utilized the census tract).

- The City's low-and moderate-income areas with the greatest need.
- Those activities that will best address the needs of the City residents.
- The limited amount of funding available to meet the needs
- Housing and Services for Special Needs Populations

The City of Bessemer Community Development Block Grant (CDBG) Program is designed to expand opportunities for low and moderate-income citizens through enhance neighborhood stability, to utilize CDBG funds for physical improvement, Historic Rehabilitation, Housing Rehabilitation and Reconstruction, to encourage Business and Job development, to provide educational opportunities, to enhance access to Park & Recreation facilities, to provide educational opportunities through improved Public Services and to create increased housing production and home ownership for families at all income levels.

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

### Geographic Area

**Table 47 - Geographic Priority Areas**

<b>1</b>	<b>Area Name:</b>	Bessemer, Alabama
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Citywide. The CDBG program will operate on a city-wide basis, but emphasize assistance in low-to-moderate income and low-income areas of the city.
	<b>Include specific housing and commercial characteristics of this target area.</b>	<p>The city of Bessemer is a unique mix of housing characteristics. Approximately, 53 percent of the total housing units in the city are owner-occupied, and another 46.7 percent of households are rental units. The level of home-ownership is below both the state (69 percent) and county (63 percent) averages. About 80 percent of housing units in Bessemer were built prior to 1980, meaning much of the city's housing stock is over 40 years old. The median home value in Bessemer is \$83,500, which is below both county and state averages.</p> <p>Bessemer has a unique mix of commercial businesses. There are an estimated 2,431 total firms, according to the Census. About 54 percent of the city's firms are male-owned, 34 percent are female-owned and 41 percent are minority-owned.</p> <p>The city's total workforce is about 10,000.</p>
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The engagement with the public and city-based agencies identified the city as a whole as the target area for CDBG activities.

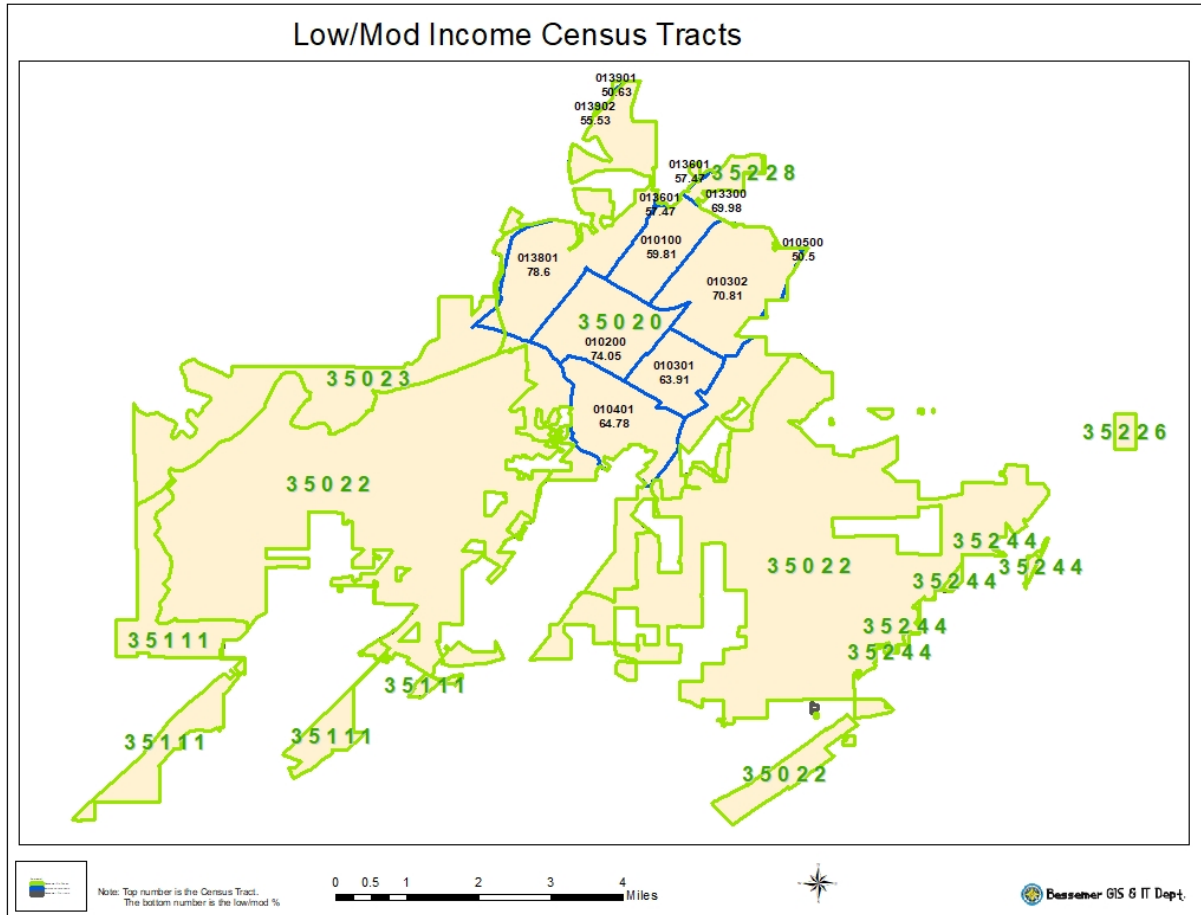
<p><b>Identify the needs in this target area.</b></p>	<p>The top five areas of highest concern as identified by the public included the following:</p> <ol style="list-style-type: none"> <li>1. Crime Prevention and Awareness.</li> <li>2. Street improvements</li> <li>3. Job Creation</li> <li>4. Employment Training</li> <li>5. Health Services</li> </ol> <p>In addition, a review of housing characteristics within the target area revealed a need for additional affordable housing and programs aimed at housing rehabilitation, especially for Bessemer's elderly population.</p>
<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The city of Bessemer has managed to attract industry and jobs to the city over the past 10 years. Some 5,000 new jobs have been created within Bessemer. There is an opportunity, through partnerships with public and private interest, to improve the overall housing stock within the target area as new job opportunities tend to spur additional housing demand.</p> <p>Finally, a combination of CDBG and city tax revenue can be used to address street and infrastructure improvements. An expansion of partnerships with the Bessemer Police Department and like-minded organizations can assist in crime prevention and awareness. Finally, the city has initiated discussions with organizations aimed at improving employment training opportunities within the jurisdiction.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>The primary barriers include the lack of funding to address many areas of concern identified by the public and other agencies within the jurisdiction. Residents also lack income to assist in community lift. Continued concerns about crime and public safety continue to plague the city's efforts at revitalization in many areas.</p>

## **General Allocation Priorities**

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

About 65% of the population of the City of Bessemer falls at or under the low-to-moderate income category. As such, all areas of the City are eligible for CDBG projects. All sectors of the City qualify for CDBG assistance. However, there are several low-to-moderate income Census tracts where the city would like to emphasize CDBG spending over the next five years. Six of the city's Census Tracts have low-to-moderate income populations which exceed 51 percent. These Census Tracts are located near the city center and include Downtown Bessemer, portions of communities known as Southside, Northside and Jonesboro. While the city as a whole would qualify for activities, the goal will be to focus as much CDBG resources into the low-income tracts to provide lift to those areas while maintaining activities which service the city as a whole.

## **Target Area**



**Low/Mod Census Tracts**  
**Table 50**



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

### Priority Needs

**Table 48 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	Housing Rehabilitation Loan (RL)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	Bessemer, Alabama
	<b>Associated Goals</b>	Delivery Costs Program Administration
	<b>Description</b>	Housing Rehabilitation Loans is a category designed to provide rehabilitation assistance to low, and low to moderate homeowners by upgrading the existing stock of affordable housing through rehabilitation of structures classified as substandard, but suitable for rehabilitation. To bring housing into compliance with the International Housing CODE. To provide assistance for repairs to maintain housing stock in a decent, safe and sanitary condition. To limit the loss of affordable housing and to promote and provide for rehabilitation of historic properties. The Category of Housing Rehabilitation Loans includes The Buy/Rehab/Sell program and the Refinance/Rehabilitation program. The Refinance/Rehabilitation program addresses the need to make rehabilitation possible through restructuring debt. The Buy/Rehab/Sell program makes homeownership available to first time home owners while rehabilitating existing housing stock. It should be noted that Housing Reconstruction is also included in the Housing Rehabilitation Loan category. Housing Reconstruction Loans allow for the construction of housing on lots where houses have existed in the past.
<b>2</b>	<b>Basis for Relative Priority</b>	The City has a large inventory of older houses owned by individuals at or below the low-to-moderate income level. Maintaining these houses in a decent, safe and sanitary condition is a high priority.
	<b>Priority Need Name</b>	Housing Grants (EN)
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Bessemer, Alabama
	<b>Associated Goals</b>	Delivery Costs Emergency Repair Grants (EN) Program Administration
	<b>Description</b>	Many citizens cannot afford loans. As such there is a significant need for grants to address urgent Housing Needs. In addition down payments are a critical hurdle to overcome for many first time home buyers. Therefore, the City of Bessemer wishes to provide grants to address the needs of the disabled, the needs of those with repairs that effect health and safety, those that relate to the City Housing CODE and grants for first time home buyers.
	<b>Basis for Relative Priority</b>	The City has a large elderly/disabled population in income categories at and below 80% of median income. The City receives more applications for Emergency Grant related services than can be accommodated by available funding. The Emergency grant program is limited to repairs associated with the removal of a barrier to a person with disabilities or for health and safety. The Housing Matching Grant provides up to \$2,500.00 in matching funds to low to moderate families for CODE repairs. The Down Payment Assistance Grant provides up to \$5,000.00 in Down Payment Assistance for low to moderate income, first time homebuyers.
3	<b>Priority Need Name</b>	Public Facilities (EN)
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Bessemer, Alabama
	<b>Associated Goals</b>	Delivery Costs Public Improvement ( EN) Public Improvement Program Administration Public Facilities ( EN)

	<b>Description</b>	Provide support to Public Facilities and Improvements including, but not limited to, acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements carried out by the City or other public or private nonprofit entities. To address city wide compliance with the American's With Disabilities Act and other eligible facility improvements.
	<b>Basis for Relative Priority</b>	The Public Facilities category includes Park and Recreation improvement, other municipal infrastructure projects and improvements associated with the American's with Disabilities ACT. Each of these activities is a high priority for the City of Bessemer.
<b>4</b>	<b>Priority Need Name</b>	Economic Development Loan (RL)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Bessemer, Alabama
	<b>Associated Goals</b>	Delivery Costs Program Administration
	<b>Description</b>	Designed to promote and strengthen the Economic Base and the Business climate through the creation and retention of jobs, support of a healthy and diversified economy and to contribute to the long term economic growth and vitality of the community by significant Historic Rehabilitation, CODE related improvements, removal of Slum and Blight and assistance with equipment acquisition. To conduct special economic development activities through loans to attract business and promote job creation. The primary objective of Economic Development Loans is to facilitate job creation for low to moderate income persons. These loans originate from the Economic Development Revolving Loan Fund.
	<b>Basis for Relative Priority</b>	The City has an unemployment rate near 13%. Job creation in such an environment is a necessity and is general economic development. Job Creation for low to moderate income persons is the National Objective of the Economic Development Loan program. The Economic Development Revolving Loan program is funded from the Revolving Fund.
<b>5</b>	<b>Priority Need Name</b>	Economic Development Grants (EN)

<b>Priority Level</b>	High
<b>Population</b>	Non-housing Community Development
<b>Geographic Areas Affected</b>	Bessemer, Alabama
<b>Associated Goals</b>	Delivery Costs Historic Facade Grants (EN) Program Administration
<b>Description</b>	Grants to encourage Economic Development.
<b>Basis for Relative Priority</b>	The City has a large National Historic District. The restoration of the commercial buildings in the National Historic District is key to the future development of the City, Economically.

#### **Narrative (Optional)**

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

### **Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Tenant Based Rental Assistance is not part of the City of Bessemer's Consolidated or Action Plans. All housing related programs are designed for homeowners or home ownership. However, the Bessemer Public Housing Authority manages an extensive group of rental properties for low to moderate income individuals.
TBRA for Non-Homeless Special Needs	The City does not have a Tenant Based Rental Assistance program for Non-Homeless Special Needs.
New Unit Production	The City of Bessemer does anticipate one new construction through its CDBG program. However, the City intends to partner with Habitat for Humanity and the Bessemer Housing Authority on new construction during the time frame of this Consolidated Plan. New industry moving into the city has also reached out to become a partner in this process. Locating properties with clear title has been problematic, although there are an abundance of vacant and tax-delinquent properties in the city. Income and credit worthiness are direct impediments to the success of new construction in the Bessemer community. Market conditions of note include income levels and credit. As the economy has improved income levels have increased, but issues related to credit remain. The City will seek partnerships with organizations such as the United Way of Central Alabama for credit counseling in hope that the pool of eligible home buyers can be increased.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Rehabilitation	<p>Rehabilitation is a key, ongoing part of the CDBG program of the City of Bessemer. The City has two types of programs to address rehabilitation needs. Emergency Grants from entitlement funds and rehabilitation Loans from revolving loan funds. The City has a large population of elderly and disabled residents who, for the most part, own their homes mortgage free. Many fall in the very low income category, with only social security as an income source, thus grants are the most practical solution. Loans for the elderly, as a general rule, are limited to Deferred Loans that are not repaid as long as the homeowner maintains title to the home. These are limited due to available funding and the lack of a consistent program income generated to replenish the Housing Revolving Loan Fund. The blighted condition of many properties due to foreclosure limits the practicality of major rehabilitation projects. However, new construction through Reconstruction is a workable alternative. The City has partnered with Habitat for Humanity and will use general funds to leverage limited CDBG funds for Reconstruction projects during the period of this Consolidated Plan. The value of housing, collateral value, credit and income are the Market Forces that limit the universe of eligible homebuyers. The City has partnered with the United Way of Central Alabama for credit counseling in hope that the pool of eligible home buyers can be increased. Housing values have significantly improved since 2015. Collateral values are a significant impediment relative to rehabilitation projects that require a structure to be bought to a Housing CODE conforming condition.</p>
Acquisition, including preservation	<p>The City supports historic rehabilitation. The city has dedicated a portion of its CDBG allotment to historic facade improvements in the National Historic District Downtown. The City has a great deal of beautiful, historic architecture, but low CDBG funding levels prevents the preservation of most of those structure with CDBG funds. Where CDBG funds are used the City complies with all State regulations related to historic structures. Market conditions have depressed the value of most historic housing and the cost for proper rehabilitation and the necessity for CODE conformance limits the possibility of the use of CDBG funds. The city is currently proposing to develop a vision plan for the future and historic preservation will be a component of that overall plan.</p>

**Table 49 – Influence of Market Conditions**

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

### Introduction

The City of Bessemer's Economic and Community Development Department manages the CDBG Entitlement grant and a Revolving Loan fund for Housing and for Economic Development. The City recently partnered with Habitat for Humanity to implement a significant blight removal program that, unlike standard Clearance programs, will provide buildable lots for City housing programs. The City has also taken part in the application process for a Disaster Resiliency grant, along with Jefferson County, which would provide significant home ownership opportunities for Bessemer's citizens. The City is also working with FEMA to ascertain the possibility of a significant permanent relocation program for properties in a problematic flood plain. CDBG Entitlement grants cuts in recent years have resulted in staff reductions and in the refocusing of housing programs involving grants for emergency medical issues, but the use of revolving funds in concert with the partnership with Habitat for Humanity offer the opportunity to leverage funds and maintain services at a good level.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	590,468	120,000	0	710,468	1,009,137	The City anticipated no more than the present annual funding amount to be available for the balance of the FY2020 through FY2024 Consolidated Plan.

**Table 50 - Anticipated Resources**

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

The City general funds have supplied administrative funds for the removal of blighted structures throughout the City. The City has committed \$250,000.00 annually for Clearance activities.

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

It is anticipated that the partnership with Habitat for Humanity will provide numerous buildable lots for reconstruction purposes within three years. The City does not own buildable property at this time.

**Discussion**

With recent entitlement cuts the City of Bessemer's CDBG program has become focused on meeting the needs of as many people as possible through the Emergency Grant program. The City recently agreed to partner with UAB West relative to the Emergency Grant program. UAB West will provide contact data and referrals for their patients who are program eligible. This should result in a more focused program and a much high annual number The City is actively pursuing of individuals served. The goal is to help those who need the help most. The partnership with Habitat for Humanity will allow the City to use the funds that are saved on Clearance activities for other housing related activities. The City was able to received grant through the Birmingham Regional Planning Commission for funds to develop a rails-to-trails project that will interface with the City's new Recreation Center.



## SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
One Roof, Inc	Non-profit organizations	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
Bessemer Public Housing Authority	PHA	Public Housing Rental	Jurisdiction

**Table 51 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bessemer, through its Department of Economic and Community Development, provides a comprehensive housing program designed to address the specific needs of those who are elderly or disabled, as well as the general need for housing rehabilitation. The housing program has been successfully administered for many years. The Department also provides management of the City's Economic Development (Job Creation) program. The structural design of the Department of Economic and Community Development is strong and program design is comprehensive. Program delivery is limited only by funding availability and the limits a lack of funding can limit staff size. The City has partnered with Habitat for Humanity to improve the removal of blight and to enhance the future delivery of housing programs.

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

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

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

**Table 52 - Homeless Prevention Services Summary**

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

The City does not receive ESG funds. However, the City is exploring the possibility of providing housing that could be used by the One Roof organization to provide temporary housing for homeless families.

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

The City is exploring the possibility of providing temporary housing for homeless families in concert with the One Roof organization, but has no other homeless outreach programs.

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

The City hopes to apply for ESG funding and to partner with the One Roof organization to design programs and services that will address the needs of the homeless.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Emergency Repair Grants (EN)	2020	2021	Affordable Housing	Bessemer, Alabama	Housing Grants (EN)	CDBG: \$100,000	Homeowner Housing Rehabilitated: 30 Household Housing Unit
<b>5</b>	Public Facilities ( EN)	2020	2021	Non-Housing Community Development	Bessemer, Alabama	Public Facilities (EN)	CDBG: \$87,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26530 Persons Assisted
<b>8</b>	Historic Facade Grants (EN)	2020	2021	Non-Housing Community Development	Bessemer, Alabama	Economic Development Grants (EN)	CDBG: \$50,000	Facade treatment/business building rehabilitation: 10 Business  Businesses assisted: 10 Businesses Assisted
<b>9</b>	Public Improvement	2020	2021	Non-Housing Community Development	Bessemer, Alabama	Public Facilities (EN)	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 26530 Persons Assisted
<b>10</b>	Public Improvement ( EN)	2020	2021	Non-Housing Community Development	Bessemer, Alabama	Public Facilities (EN)	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26530 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Program Administration	2020	2021	Administration	Bessemer, Alabama	Economic Development Grants (EN) Economic Development Loan (RL) Housing Grants (EN) Housing Rehabilitation Loan (RL) Public Facilities (EN)	CDBG: \$118,108	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26530 Persons Assisted  Facade treatment/business building rehabilitation: 10 Business  Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 30 Household Housing Unit  Jobs created/retained: 2 Jobs  Businesses assisted: 2 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Delivery Costs	2020	2021	Affordable Housing Non-Housing Community Development	Bessemer, Alabama	Economic Development Grants (EN) Economic Development Loan (RL) Housing Grants (EN) Housing Rehabilitation Loan (RL) Public Facilities (EN)	CDBG: \$85,360	Facade treatment/business building rehabilitation: 10 Business  Homeowner Housing Added: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 30 Household Housing Unit  Jobs created/retained: 8 Jobs  Businesses assisted: 8 Businesses Assisted

**Table 53 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Emergency Repair Grants (EN)
	<b>Goal Description</b>	Provides emergency home repair and improvement assistance to elderly, low-to-moderate income, homeowners or disabled low-to-moderate income homeowners, regardless of age, and dependent resident family members who are disabled. Participants must be 62 years of age or older or permanently disabled. Priority is given to repairs directly related to a certified disability or to direct threats to safety. Typical repairs and improvements include construction of wheel chair ramps, and ADA related improvements and repairs. Other repairs may be made to address health and safety. House painting within lead based paint guidelines may be undertaken as may roofing and other structural issues. Lead paint may be addressed, up to the program limit, for dependent children 12 years of age and younger. The program does not address storm damage or other repairs typically addressed by homeowner's insurance. Provides for up to \$7500.00 in the form of a grant. Work may be done through licensed contractors utilizing a bid process or through a nonprofit organization based on the cost of materials plus a set percentage fee for labor. Program limit may be exceeded at discretion of the Director for health and safety. Properties in flood plains are not eligible. 100% low mod benefit. One time, lifetime, benefit. Funds derive from CDBG Entitlement.
5	<b>Goal Name</b>	Public Facilities ( EN)
	<b>Goal Description</b>	Municipal infrastructure and Park and Recreation.
8	<b>Goal Name</b>	Historic Facade Grants (EN)
	<b>Goal Description</b>	This program consist of a 30% Matching Grant for Rehabilitation of Historic structures on the National Historic Register or in The National Historic District in the Downtown Bessemer district. Grants are limited to a maximum of \$50,000.00. Grants are primarily for the removal of slum and blight or for costs associated with health and safety relative to building CODE requirements. The city anticipates approximately 10 businesses taking advantage of the program during the program years.
9	<b>Goal Name</b>	Public Improvement
	<b>Goal Description</b>	Public Services Non Housing Grants for projects costing up to \$50,000.00 that address the erecting of Bus Stop Shelters in Low Moderate Benefit Areas. These grants will service the low to moderate or lower to moderate income residents.

10	Goal Name	Public Improvement ( EN)
	Goal Description	The city proposes Public Improvement or Parks Non Housing Grants of up to \$100,000.00 than low/moderate income benefit area.
11	Goal Name	Program Administration
	Goal Description	CDBG Program administrative expenses.
12	Goal Name	Delivery Costs
	Goal Description	Delivery Costs associated with the implementation of CDBG 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 course of the FY2020-FY2024 Consolidated Plan it is the goal of the City to provide Emergency Grants to rehabilitate approximately 120 houses and to provide loans from the revolving loan fund to rehabilitate approximately 5 houses. Emergency Grants are targeted to participants, primarily seniors, who are at or below the low-to-moderate income level. It is estimated that 33 participants will be low-to-moderate income persons, and 70 will go to low or extremely low-income persons. Economic Development Loans are funded from the Economic Development Revolving Loan Fund. Those receiving rehabilitation loan services will be at or below the low-to-moderate income levels.

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

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

The PHA established objectives to strive to meet its goal of complying with 504 and the American's With Disabilities Act including: 1. Providing additional accessible units for applicants and residents with mobility disabilities as required at all existing and newly developed residential sites and common areas. 2. Provide 504 and ADA compliance for Main Office and all common areas, 3. To employ effective maintenance and management policies to minimize the number of housing units off-line. 4. To seek to replace public housing units lost to the inventory through mixed finance development.

### **Activities to Increase Resident Involvements**

The Bessemer Public Housing has increase efforts to identify applicants displaced by an act of domestic violence with is covered in the ACOP under Section VI, D,2, Preference 3 "Displaced". Violence Against Women Act ( VAWA). The PHA established the following objectives to strive. BHA shall undertake affirmative measures for families and individuals to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability.

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

No

### **Plan to remove the 'troubled' designation**



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

### **Barriers to Affordable Housing**

The city observed no negative effects of public policy on affordable housing and residential investment.

The City of Bessemer 's 2020 Analysis of Impediments to Fair Housing Choice identified the following barriers to fair and affordable housing:

**Affordable housing:** There is a lack of affordable housing units available. About 44 percent of Bessemer's residents pay 30 percent or more of their incomes towards housing costs. This is especially true for low-income residents, families, and the under-served population. This is a result of factors outside of public policy and is a reflection of market conditions, including the impact of crime and educational performance.

**Housing Quality:** There has been an increase in rental housing in the city as the homeowner rate has dropped. In addition, much of the city's housing stock was built prior to 1979.

**Financial Lending Disparities:** No disparities in lending were observed. Lower wages and personal credit issues however have been a deterrent for some in seeking and securing lending opportunities and market capital. Data collected from the HMDA shows many applicants for Bessemer homes were denied based on their credit history, lack of collateral or debt-to-income ratio.

There were no patterns of segregation observed in Bessemer. The city is 71 percent black. Bessemer's white population has declined for 40 years by as much as 50 percent, while its minority population has grown. Some Bessemer Census Tracts have more than 80 percent black population. When reviewing Census Tract data for Bessemer, it is helpful to realize some tracts include portions of Bessemer and neighboring jurisdictions which can skew data for those tracts.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The following are proposed actions to address identified impediments to housing choice.

***Renew efforts to address housing affordability and reduce housing costs especially among lower income residents.***

Data shows about 44 percent of residents in Bessemer pay 30 percent or more of their income towards housing costs. This is especially true among lower income residents. This percentage drops as a person's income rises, according to the data. The Economic and Community Development Department proposes working to expand job opportunities, including training, to lift incomes in the city. The department will also explore partnerships with other agencies to assist residents with reducing the burden of housing costs.

***Pursue efforts to improve the supply of affordable, quality housing in Bessemer.***

The city currently has an emergency grant program funded through the CDBG program aimed at assisting low-income seniors and those with disabilities in maintaining stable housing through assistance with ADA improvements. The department will continue the program over the next five years and explore expanding the program by possibly providing more access to younger homeowners. The city will seek to expand its partnership with the Bessemer Housing Authority and with Habitat for Humanity of Greater Birmingham to improve housing choice. Legislatively, local laws can help improve housing quality in Bessemer. Residents cited a desire for code enforcement and property exterior maintenance in the Community Survey. The city can pursue projects with developers, landlords and housing partner agencies to promote housing opportunities for low-income residents and ensure the stability of the city's housing stock for years to come. A prevalence of vacant properties and abandoned lots can be used to entice new development in some of the city's low-income neighborhoods. These efforts could also assist the city in attacking and eradicating slum and blight conditions.

***Pursue programs aimed at providing citizens education relative to Fair Housing, financial management and credit worthiness, as a means to expand opportunity and impact housing stability.***

The city will seek partnerships with local financial institutions to expand educational opportunities in areas such as financial management and fair housing counseling for residents. A similar program conducted several years ago by the city assisted residents with gaining critical financial knowledge. While the total number of persons served through such a program is not identifiable at this juncture, such a partnership can help Bessemer residents acquire the knowledge to purchase a new home, maintain their existing residence, refinance or even rehabilitate an existing home in the city. The need for programs such as down-payment assistance was cited in the Community Survey. The department re-introduced a down-payment assistance program in PY2019.

***Seek to connect public transportation, housing and employment opportunities being produced in the city.***

The department will seek to work with city leaders, the Birmingham-Jefferson County Transit Authority and other partner agencies to link transportation, housing and employment. As new employment opportunities flourish in Bessemer, the goal is to connect residents to these potential job opportunities through programs aimed at training, innovation and transit delivery services. A proposal to install new bus shelters in popular transit locations was included in the city's 2020 CDBG Action Plan. In addition, as housing development/rehabilitation continues in the city, planning



## **SP-60 Homelessness Strategy – 91.215(d)**

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

The city is a partner with One Roof and the Consortium of Care. In addition, the city works with a local non-profit known as Latch and Live which provides emergency housing to homeless families, particularly those with children. The city has worked with these organizations and has provided funding from its Non-profit grant programs to organizations such as Latch and Live to provide temporary housing. The city is working with these organizations to identify and address the needs of the homeless population.

In addition, the city has improved relations with The Foundry Rescue Mission in hopes of reaching additional persons who may need assistance through the services offered by that organization. The Foundry helps those with substance abuse issues.

### **Addressing the emergency and transitional housing needs of homeless persons**

The City is in consultation with "One Roof" to determine if CDBG related housing could be used for homeless families at a future date. The City also hopes to acquire ESG funding in the future to assist with emergency and transitional housing needs. Currently, Bessemer's homeless population is small when compared with those of neighboring jurisdiction. The city will continue to work with our housing partners to identify creative ways to serve the homeless population in Bessemer.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The housing programs of the City are designed to rehabilitate the houses of existing low and low to moderate income homeowners and to provide housing for low and low to moderate income persons. Repairs are routinely done to address ADA compliance, and energy efficiency. The City also has programs to provide down payments for first time homebuyers. The data collective from our consultation with homeless services provide in Birmingham and surrounding areas appears to be a antiquated resources to serve the chronically homeless families housing needs of homeless persons.

The city will continue to work with partner agencies on programs aimed at helping the chronically homeless and others move into permanent housing. One program which can be explored is the construction or rehabilitation of housing to serve this population. As the city does not have the capacity to pursue such an endeavor on its own, it will explore possible partnerships in this area.

The city has also worked with the United Way of Central Alabama in the past to assist potential clients on credit and other services which can help them move into and remain stable in more permanent housing.

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

All City Housing programs are designed to serve the needs of the very low and low to moderate income person. The City works with UAB West to provide housing repair and rehabilitation services to the disabled and those with long term medical conditions. UAB West assists in identifying persons who need housing repairs to allow them to live at home. The Foundry also works with groups that are predisposed to homelessness.

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

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

The City continues to test for lead based paint and to abate lead as required under CDBG rules and regulations. All houses built prior to 1979 are tested for lead as a condition of participation in the Rehabilitation Loan Program and the Deferred Loan Program. In addition lead tests are performed as a condition of participation in the Emergency Grant Program if a surface exists that will be impacted by the rehabilitation process. All participants are provided with literature concerning lead based paint. All jobs undergoing abatement are carried out by licensed lead abatement contractors and final lead clearance is conducted before funds may be disbursed.

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

The actions above are taken to comply with all Federal and State laws. It is assumed that the presence of lead based paint is pervasive. More than 50% of the 10,431 houses in Bessemer were built before 1979. Lead testing is always conducted when lead surfaces can be disturbed or CDBG regulations require it.

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

Lead based paint testing and abatement procedures are an integral part of all housing programs in keeping with applicable State and Federal regulations and in accordance with CDBG rules. They are part of the Action and Consolidated Plans of the City. No project may begin without full, certified, knowledge of the status of lead based paint on a given structure. City housing program policy and procedures include all lead based paint impacted by the rehabilitation process or required to be addressed by CDBG rules and regulations.

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

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

The City of Bessemer seeks to provide citizens with the highest quality of life possible. The City has embarked on a blight removal program, with City funds, that improves safety and lowers the cost of insurance for homeowners. The City, through its Park and Recreation Department, provides no-cost entertainment opportunities for citizens. The City sponsors programs designed to provide information on health care, homeownership, lead paint hazards and other subjects that have the potential to allow citizens to stretch their budgets. The City also provides job training programs and summer jobs programs for City youth. In addition, the city has actively recruited jobs and industry to the city over the past 10 years and seeks to connect residents to these jobs through partnerships which will increase the availability of job training and skill acquirement by the low-income population. The priorities outlined in the strategic plan, represent the strategic goals, programs, and policies designed to address public service needs, the housing needs, and the community development needs of the community for the next five years. The primary goal is to coordinate efforts into a central plan focused on providing decent, affordable housing; improving safety and livability of neighborhoods; increasing access to quality facilities and services; revitalizing deteriorating neighborhoods; and providing access to credit for community development that promotes long-term economic and social viability. The plan must also take into consideration the many factors over which the City has no control such as the reduction in funding shortfalls, increased need, and national economic downturns. A direct benefit of this process is preservation and provision of safe, decent, and affordable housing. These efforts will incrementally assist in the reduction of number of the poverty level families through the provision of housing, and community and support services.

The Department of Community Development, as the lead agency in the implementation of the Consolidated Plan, will coordinate efforts among its partner organization to ensure that the goals outlined in the strategic plan are met.

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

The housing programs administered by the City of Bessemer focuses on very low, low and low-to-moderate income persons. In many cases these programs lower the cost of housing allowing the income of a family to go farther. In other cases housing programs address medical needs, allowing participants to

function without the need for expensive medical services outside the home. Energy efficiency improvements often result in significant savings. Generally the Housing programs administered by the City result in a higher quality of life at a lower cost.



## **SP-80 Monitoring – 91.230**

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

The City of Bessemer's Department of Economic and Community Development reviews annual plan goals and projects on a quarterly basis, with additional reviews as required. Reviews are designed to determine if all programs are being carried out in accordance with the Consolidated Plan, and to insure that statutory and regulator are met. Areas of emphasis include job creation relative to economic development loans, and maintenance of CDBG timeliness standards. Economic Development loans are given with the stipulation that new, full-time permanent jobs must be created for low to moderate income persons. Businesses agree to complete job creation within one year of the loan closing date as a condition of the loan. The City will continue to prepare an annual CAPER and to use that CAPER to evaluate the effectiveness of all CDBG related programs.

## Expected Resources

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

#### Introduction

The City of Bessemer's Economic and Community Development Department manages the CDBG Entitlement grant and a Revolving Loan fund for Housing and for Economic Development. The City recently partnered with Habitat for Humanity to implement a significant blight removal program that, unlike standard Clearance programs, will provide buildable lots for City housing programs. The City has also taken part in the application process for a Disaster Resiliency grant, along with Jefferson County, which would provide significant home ownership opportunities for Bessemer's citizens. The City is also working with FEMA to ascertain the possibility of a significant permanent relocation program for properties in a problematic flood plain. CDBG Entitlement grants cuts in recent years have resulted in staff reductions and in the refocusing of housing programs involving grants for emergency medical issues, but the use of revolving funds in concert with the partnership with Habitat for Humanity offer the opportunity to leverage funds and maintain services at a good level.

#### 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: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	590,468	120,000	0	710,468	1,009,137	The City anticipated no more than the present annual funding amount to be available for the balance of the FY2020 through FY2024 Consolidated Plan.

**Table 54 - Expected Resources – Priority Table**

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

The City general funds have supplied administrative funds for the removal of blighted structures throughout the City. The City has committed \$250,000.00 annually for Clearance activities.

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

It is anticipated that the partnership with Habitat for Humanity will provide numerous buildable lots for reconstruction purposes within three years. The City does not own buildable property at this time.

**Discussion**

With recent entitlement cuts the City of Bessemer's CDBG program has become focused on meeting the needs of as many people as possible through the Emergency Grant program. The City recently agreed to partner with UAB West relative to the Emergency Grant program. UAB West will provide contact data and referrals for their patients who are program eligible. This should result in a more focused program and a much high annual number. The City is actively pursuing of individuals served. The goal is to help those who need the help most. The partnership with Habitat for Humanity will allow the City to use the funds that are saved on Clearance activities for other housing related activities. The City was able to received grant through the Birmingham Regional Planning Commission for funds to develop a rails-to-trails project that will interface with the City's new Recreation Center.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Emergency Repair Grants (EN)	2020	2021	Affordable Housing	Bessemer, Alabama	Housing Grants (EN) Housing Rehabilitation Loan (RL)	CDBG: \$146,016	Homeowner Housing Rehabilitated: 15 Household Housing Unit
<b>5</b>	Public Facilities ( EN)	2020	2024	Non-Housing Community Development	Bessemer, Alabama	Public Facilities (EN)	CDBG: \$97,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26530 Persons Assisted
<b>8</b>	Historic Facade Grants (EN)	2016	2019	Non-Housing Community Development	Bessemer, Alabama	Economic Development Grants (EN)	CDBG: \$60,000	Facade treatment/business building rehabilitation: 10 Business Businesses assisted: 10 Businesses Assisted
<b>9</b>	Public Improvement	2019	2019	Non-Housing Community Development	Bessemer, Alabama	Public Facilities (EN)	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26530 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Public Improvement ( EN)	2019	2019	Non-Housing Community Development	Bessemer, Alabama	Public Facilities (EN)	CDBG: \$110,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 26538 Persons Assisted
11	Program Administration	2020	2021	Administration	Bessemer, Alabama	Economic Development Grants (EN) Housing Grants (EN) Public Facilities (EN)	CDBG: \$142,092	Homeowner Housing Rehabilitated: 30 Household Housing Unit
12	Delivery Costs	2020	2021	Affordable Housing Non-Housing Community Development	Bessemer, Alabama	Economic Development Grants (EN) Economic Development Loan (RL) Housing Grants (EN) Housing Rehabilitation Loan (RL) Public Facilities (EN)	CDBG: \$95,360	Facade treatment/business building rehabilitation: 5 Business Homeowner Housing Rehabilitated: 30 Household Housing Unit Jobs created/retained: 3 Jobs

**Table 55 – Goals Summary**

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Emergency Repair Grants (EN)
	<b>Goal Description</b>	The Emergency Housing Repair Grant Program is designed to meet the needs of the elderly and disabled. The program provides up to \$7,500.00 per grant for projects related to the specific medical needs of the participants. Wheel Chair Ramps, projects related to ADA compliance and projects specific to the needs of medical conditions serve to allow the elderly and the disabled to live in their homes longer with a higher quality of life. The City has partnered with UAB West, a local hospital, to identify Bessemer citizens in need of assistance through the program. In addition, an application for services is available on the city's website.
<b>5</b>	<b>Goal Name</b>	Public Facilities ( EN)
	<b>Goal Description</b>	The City has elected to direct \$97,000.00 from the Public Facilities category to fund improvements, primarily to city parks. Plans for PY20 include potential ADA upgrades at Enoch Brown Park, which is located within a low-income Census tract.
<b>8</b>	<b>Goal Name</b>	Historic Facade Grants (EN)
	<b>Goal Description</b>	The city has identified a need to preserve the historic character of its Downtown through the incorporation of a Historic Facade Grant program. The program will aim to maintain the historic character within the Downtown Historic District, which has also been designated an Opportunity Zone, and encourage preservation of historic buildings by providing incentives to eligible businesses to maintain the historic facades of buildings. The incentives are aimed at maintaining and attracting an array of eligible businesses into the Downtown to spur additional commerce, job creation and eliminate slum and blight conditions.

9	<b>Goal Name</b>	Public Improvement
	<b>Goal Description</b>	<p>In an effort to address Transportation needs, the city has incorporated the construction of at least six new bus shelters into its 2020 Action Plan. The shelter locations were identified based on data provided by the Birmingham-Jefferson County Transit Authority. Three locations have been identified for new bus shelters based on the data:</p> <p>Ninth Avenue North and 27th Street;</p> <p>Dartmouth Avenue and 25th Street South; and</p> <p>Fourth Avenue North and 11th Street.</p> <p>All three locations are in LMI Census tracts. Two of the locations are directly accessible by individuals living in public housing communities. The city is working with the BJCTA and the Bessemer Housing Authority to identify other locations for bus shelters with hopes of improving access to transportation and jobs by individuals considered LMI. BJCTA will work with the city to ensure the shelters are ADA compliant.</p>
10	<b>Goal Name</b>	Public Improvement ( EN)
	<b>Goal Description</b>	Provide funding for Public improvement to infrastructure in low/moderate income areas.
11	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	CDBG Program administrative expenses, Derived from 20% of the CDBG Entitlement Grant and 20% of the program income generated by the Revolving loan funds.
12	<b>Goal Name</b>	Delivery Costs
	<b>Goal Description</b>	Staff costs for implementing GDBG activities.



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The city of Bessemer conducts public hearings and community surveys to identify need areas relative to the allocation of Community Development Block Grant funds for the Action Plan period. In addition, the input of departmental staff and public officials was considered in identifying program goals and activities.

The program goals will center on housing services, public improvements, slum and blight removal and job creation throughout the city but primarily within the low-to-moderate income Census Tracts for the Action Plan year. There is expected to be an area-wide benefit for some activities, with an emphasis on the benefits to low-to-moderate income individuals.

The City of Bessemer employs a comprehensive housing program, aimed currently at providing emergency housing grants and housing loans to eligible individuals. In addition to housing, the City has an Economic Development Loan program funded through a CDBG related Revolving Loan Fund. However, at the suggestion of HUD, the city is considering eliminating the ED Loan fund or only using it with stronger underwriting and to benefit larger companies which can create jobs quickly. The department is seeking to provide other forms of assistance to smaller businesses through potential grants or technical assistance to ensure their viability, especially in light of small business needs uncovered during the COVID-19 pandemic response. The City plans to conduct improvements at all City Parks over the next five years with the use of both federal and local funding. Over the next five years, the city will use federal and local funding to address the needs of the low-to-moderate population. The city has infrastructure needs in these communities, in addition to the needs for public facilities and public services.

#### Projects

#	Project Name
1	Emergency Housing Repair Grant
9	Program Administration
10	Delivery Costs
11	BUS SHELTER'S
12	Historic Downtown Facade
13	PUBLIC IMPROVEMENT
14	PUBLIC FACILITIES

**Table 56 – Project Information**

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

Each of the listed projects meets a high priority need within the Bessemer community.

The priority areas were identified through public comments and consultation with city staff and city officials. The areas were selected in the program year to provide the maximum benefit to low-to-moderate income individuals while focusing on delivering services and activities in a timely fashion.

The biggest obstacle to addressing underserved needs continues to be limited funding, especially in relation to the numerous needs of the city's underserved population. It is hoped the identification of these priority areas will provide immediate and tangible services to the underserved communities while other funding sources and partnerships are identified to potentially expand services in the city's low and moderate income neighborhoods.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Emergency Housing Repair Grant
	<b>Target Area</b>	Bessemer, Alabama
	<b>Goals Supported</b>	Emergency Repair Grants (EN)
	<b>Needs Addressed</b>	Housing Grants (EN)
	<b>Funding</b>	CDBG: \$146,016
	<b>Description</b>	Housing rehabilitation program designed to provide grants of up to \$7,500.00 to address housing repair needs related to health and safety as well as housing repair needs directly associated with medical disabilities. Funding derived from prior remaining years CDBG entitlement funding and well as new funding from the FY2019 CDBG Entitlement grant. Eligibility is based on disability and low to moderate income status, not geography.
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The overall project is expected to benefit about 15 families during the Action Plan period. An expected 30 households will benefit through the end of the Consolidated Plan period. The funding cap of \$7,500 will allow for some expansion of projects and remaining funds from previous years will be accessed to provide additional sources of funding.
	<b>Location Description</b>	Individuals throughout the city of Bessemer are eligible for the grant program, with the majority of inquiries originating in the city's low-to-moderate neighborhoods.
2	<b>Planned Activities</b>	Housing repairs associated with disabilities, medical conditions or health and safety.
	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Bessemer, Alabama
	<b>Goals Supported</b>	Emergency Repair Grants (EN) Public Facilities ( EN) Historic Facade Grants (EN) Public Improvement Public Improvement ( EN)
	<b>Needs Addressed</b>	Housing Rehabilitation Loan (RL) Housing Grants (EN) Public Facilities (EN) Economic Development Loan (RL) Economic Development Grants (EN)
	<b>Funding</b>	CDBG: \$142,092

	<b>Description</b>	CDBG Program administrative expenses. Derived from 20% of the CDBG Entitlement Grant and 20% of the program income generated by the Revolving Loan funds.
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 FAMILIES IN LOW TO MODERATE AREAS
	<b>Location Description</b>	CITY WIDE
	<b>Planned Activities</b>	All CDBG related activities.
3	<b>Project Name</b>	Delivery Costs
	<b>Target Area</b>	Bessemer, Alabama
	<b>Goals Supported</b>	Emergency Repair Grants (EN) Public Improvement Public Improvement ( EN)
	<b>Needs Addressed</b>	Housing Rehabilitation Loan (RL) Housing Grants (EN) Public Facilities (EN)
	<b>Funding</b>	CDBG: \$95,360
	<b>Description</b>	Staff costs for implementing CDBG activities.
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 TO 50 FAMILIES CITYWIDE
	<b>Location Description</b>	HOUSING REHAB ACTIVITIES
	<b>Planned Activities</b>	All CDBG related projects.
4	<b>Project Name</b>	BUS SHELTER'S
	<b>Target Area</b>	Bessemer, Alabama
	<b>Goals Supported</b>	Public Improvement
	<b>Needs Addressed</b>	Public Facilities (EN)
	<b>Funding</b>	CDBG: \$60,000

	<b>Description</b>	This activity is designed to provide public bus shelters in at least three locations which serve low-income residents in the city. A total of six shelters is proposed at the locations based on data provided by the Birmingham-Jefferson County Transit Authority. The primary recipients of this activity will be low-income bus riders and those with disabilities. At least two proposed shelter sites provide direct access to persons living in public housing communities. The average cost for a shelter is \$6,200, not including preparations at the sites to ensure ADA access.
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The BJCTA provided bus ridership numbers for the proposed sites. An average of 331 on/offers per month took place at Fourth Avenue and 11th Street between October 2019 and February 2020, followed by 298.5 riders per month at Dartmouth and 25th Street South and 297 a month at Ninth Avenue and 27th Street North. While all residents of Bessemer can benefit from this service, it is estimated close to 1,000 persons can directly benefit from the installation of shelters at these locations.
	<b>Location Description</b>	<p>Bus service is available throughout much of Bessemer. However, bus shelters are specifically needed in the low-to-moderate income neighborhoods, where ridership numbers are highest. Three locations have been identified for the first phase of bus shelter installation. The first location is at Ninth Avenue North and 27th Street in Census Tract 101. The second is at Fourth Avenue North and 11th Street, about a block away from the Kate Waller Public Housing Community in Census Tract 102. This location is also near the Bessemer Post Office.</p> <p>A third location is proposed at Dartmouth Avenue and 25th Street South, at the Southside Homes Public Housing Community in Census Tract 103.02.</p> <p>The locations were identified based on ridership data submitted to the city by the Birmingham-Jefferson County Transit Authority.</p>
	<b>Planned Activities</b>	The city will partner with the BJCTA on installation of bus shelters at this location. BJCTA has indicated it can provide federal transportation funding towards the project if CDBG funds can be used as a match. The possibility of using CDBG funding as a match provides an opportunity to possibly install additional bus shelters within this program year.
5	<b>Project Name</b>	Historic Downtown Facade
	<b>Target Area</b>	Bessemer, Alabama
	<b>Goals Supported</b>	Historic Facade Grants (EN)
	<b>Needs Addressed</b>	Economic Development Grants (EN)
	<b>Funding</b>	CDBG: \$60,000

	<b>Description</b>	This program is aimed at providing grants to businesses based in the Downtown Bessemer's National Historic District to incentivize the restoration of Historic Facades.
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 10 businesses are expected to be eligible for assistance in this year under the program. The restored facades will create a historic feel in the Downtown Historic District, which is also a federally-designated Opportunity Zone and Hub Zone.  The entrance of new businesses and expansion of others can lead to the creation of new jobs within the corridor for low-to-moderate income persons.
	<b>Location Description</b>	The program will be administered in the city of Bessemer National Historic District and Opportunity Zone.
	<b>Planned Activities</b>	Special Economic Development Activities
6	<b>Project Name</b>	PUBLIC IMPROVEMENT
	<b>Target Area</b>	Bessemer, Alabama
	<b>Goals Supported</b>	Public Improvement ( EN)
	<b>Needs Addressed</b>	Public Facilities (EN)
	<b>Funding</b>	CDBG: \$110,000
	<b>Description</b>	PUBLIC FACILITIES, ADA IMPROVEMENTS
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	ESTIMATED NUMBER OF INDIVIDUALS 26,530
	<b>Location Description</b>	PUBLIC FACILITIES, LOW TO MODERATE BENEFIT AREAS OF THE CITY.
	<b>Planned Activities</b>	ADA IMPROVEMENTS
7	<b>Project Name</b>	PUBLIC FACILITIES
	<b>Target Area</b>	Bessemer, Alabama
	<b>Goals Supported</b>	Public Facilities ( EN)
	<b>Needs Addressed</b>	Public Facilities (EN)
	<b>Funding</b>	CDBG: \$97,000

	<b>Description</b>	PROVIDES FOR AMERICA'S WITH DISABILITIES. PROVIDES FOR GENERAL IMPROVEMENTS TO PUBLIC PARKS AND OTHER PUBLIC PROPERTY
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	ESTIMATED NUMBER OF INDIVIDUALS 26,530
	<b>Location Description</b>	THE ACTIVITIES WILL FOCUS ON LOW TO MODERATE BENEFIT AREAS OF THE CITY.  NORTHSIDE, DOWNTOWN, AND SOUTHSIDE AREAS OF THE CITY.
	<b>Planned Activities</b>	PUBLIC FACILITIES IMPROVEMENTS



## **AP-50 Geographic Distribution – 91.220(f)**

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

All CDBG programs of the City of Bessemer are designed to serve the City as a whole. The City, as a whole, qualifies relative to low-mod service based on the income levels of the citizens of Bessemer. See the "Low/Mod Census Tract map on page SP-10, Geographic Priorities.

Areas of Concerns: Northside, Southside, Eastside and Westside of Bessemer

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Bessemer, Alabama	100

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The need for programs that comport with the National Objective of the Community Development Block Grant program, throughout the City of Bessemer, are great. As many elderly residents occupy housing in older, lower-income areas of the city, funds are being directed to rehabilitation and grant programs aimed at assisting these residents. The Historic Downtown corridor, designated an Opportunity Zone, has the potential to assist in job creation and services through programs such as the Historic Facade grant. By placing an emphasis on lower income Census tracts, the city hopes to provide equity in allocation of resources and provide lift to communities generally considered underserved.

Therefore, the City has designed its program on a City Wide basis but will emphasize allocations and investments through the CDBG program in low-to-moderate income areas.

### **Discussion**

The same basic needs in housing, Parks, infrastructure, job creation and Public Facilities exist throughout Bessemer.

The city of Bessemer's housing stock is older with many housing having been constructed prior to 1980. Of great concern is a large concentration of substandard housing located in a flood plain. Houses in the area are generally owned by the elderly and are not practical to repair given the constant threat of water damage and the relative value of the property. The City would like to develop a multi-year, permanent relocation program for the residents of the flood zone, demolish the substandard housing and create green ways, but funding levels for CDBG have dropped each of the last three fiscal years making such a project impossible without grants from other sources like FEMA.

In addition, there are infrastructure needs throughout the city, especially in low-income areas near

Downtown. Finally, the city endeavors to improve the quality of life for all residents of Bessemer through upgrades at city parks.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City has a comprehensive housing program design. The only limit to the program relative to service to the citizens of Bessemer is funding. Funding for housing programs is broken down into two sources. CDBG Entitlement funds are used for the Emergency Housing Repair Grant program and Revolving Loan funds are used for projects involving loans for Housing Rehabilitation.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	25
Total	30

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

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

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

#### Discussion

Emergency Housing Repair Grants are designed to facilitate housing repairs related to the disability or medical condition of the owner. They may also be used to address health and safety related repairs. Housing Rehabilitation loans are a broad category of programs designed to bring houses to a CODE conforming condition within a structure that is affordable for low to moderate income persons. Matching Grants are designed to address CODE related repairs for low to moderate income families. Please see the attached narrative describing all Housing related programs for further details.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority of the City of Bessemer (BHA) manages 702 public housing rental units at seven (7) AMPS and administers 473 Section 8 vouchers and 87 VASH vouchers. In addition, BHA manages one (1) bond financed 120 unit Senior Complex and a new 198 unit RAD Multifamily. The first of the developments was built in 1976 and the last was built in 1998. Because of various changes in federal housing policy, it is imperative that BHA engage new comprehensive strategies to accomplish its mission:

The Mission of the Housing Authority of the City of Bessemer is to increase the supply of, and maintain existing affordable rental housing; to encourage homeownership for low-income households and to promote training, educational opportunities and asset independence in a way that improves the health and civic and community vitality of Bessemer, Alabama.

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

To pursue varying and flexible partnerships and funding opportunities to develop additional affordable housing both for rental and homeownership. Increase efforts to broaden the BHA Commissioners policy making ability through information sharing, training and workshops culminating with the creation of an Annual Board/Staff Strategic Planning Workshops. Develop an enhanced real estate Asset Management model to provide for the direction of capital funds in a rational manner, including the potential submission of the Capital Funds Financing Program (CFFP) application. Focus and expand the current Family Self Sufficiency program with an emphasis on educational advancement, homeownership training, job training and asset independence. Develop additional partnerships with other authorities, municipalities, private entities, financial institutions to leverage funding for the benefit of residents and communities. Explore Section 32 Public Housing Homeownership and other public/private mini neighborhood small ownership opportunities. Develop a lease/purchase program for the purpose of extending low-income homeownership for residents who otherwise are unable to purchase at present, but will be able to in the next few years in conjunction with the City of Bessemer's Community Development Plans. Increase awareness of the impact of Green Energy Conservation; develop cost saving measures and public/private partnerships to enhance energy efficient developments. Initiate at least one (1) new affordable housing development with an emphasis on creating an affordable, mixed-financed housing community at Hillside; apply for Tax Credits from the Alabama Housing Finance Authority and other private financings. Expand efforts of the Bessemer Housing & Development Corporation, a BHA non-profit instrumentality formed in 2009 to impact neighborhood revitalization throughout the City of Bessemer. Strengthen program operations and fiscal management with the goal being High Performer designation in public housing, and continue to expand all aspects of Voucher Management included in the 2009 High Performance Rating.

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

The Bessemer Public Housing Authority has a program whereby one Public Housing resident sits on the Housing Authority's Board of Directors. The Bessemer Public Housing Authority has also established a program designed to help transition Public Housing residents into homeownership. The program teaches various financial and life skills necessary to become a homeowner. The City of Bessemer cooperates in this effort to assist in the process when possible. The Agency will expand its FSS program to facilitate a Homeownership program for both Public Housing and Housing Choice Voucher residents. The PHA will also develop a Lease Purchase Program for qualified residents and other income eligible.

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

NA

**Discussion**

The Mission of the Housing Authority of the City of Bessemer is to increase the supply of, and maintain existing affordable rental housing; to encourage homeownership for low-income households and to promote training, educational opportunities and asset independence in a way that improves the health and civic and community vitality of Bessemer, Alabama.

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

### **Introduction**

The City of Bessemer receives no ESG funding or funding of any type designated to address the needs of the homeless. The City is considering application for ESG funds. The City does use CDBG funds through its Emergency Housing Repair Grant Program to conduct repairs that would allow a disabled person to continue living in their home. Data pulled from HUD sources project a total of 35 persons in Bessemer at risk of homelessness. Those persons include 10 in Census Tract 101 and 25 in Census Tract 25.

The city is pursuing partnerships with other agencies who work with the homeless in hopes of assisting the homeless and at-risk population.

### **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**

HUD data suggest approximately 35 persons in the city as being at-risk for homelessness. The City is working with One Roof and The Foundry to establish a working relationship that will facilitate outreach to the homeless. In addition, a non-profit organization known as Latch and Live works with the city on emergency situations regarding the homeless and at-risk populations. The organization has received funding from the city's General Fund budgets in the past and will be included in discussions to alleviate homelessness.

The plan is to expand these partnerships over the next year to accurately define the homeless population in the city and possibly expand services once an accurate measurement is reached.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City has no funding for emergency shelter and transitional housing needs. However, the City is working with One Roof to investigate the possibilities of ESG funding and the use of houses in the City's inventory that could be used to provide housing for the homeless on both a temporary and permanent basis.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The housing programs of the City are designed to rehabilitate the houses of existing low and low to moderate income homeowners and to provide housing for low and low to moderate income persons. Repairs are routinely done to address ADA compliance, and energy efficiency. The City also has programs to provide down payments for first time homebuyers. The data collective from our consultation with homeless services provide in Birmingham and surrounding areas appears to be an adequate resource to serve the chronically homeless families housing needs of homeless persons.

The city will continue to work with partner agencies, such as One Roof and the Bessemer Housing Authority, on programs aimed at helping the chronically homeless and others move into permanent housing. One program which can be explored is the construction or rehabilitation of housing to serve this population. As the city does not have the capacity to pursue such an endeavor on its own, the partnerships will play a key role in providing service.

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

The CDBG funded Emergency Housing Repair Grant program is designed to remove barriers associated with the disabilities and medical condition of homeowners. In many cases housing is not accessible for those with disabilities. Eliminating those accessibility issues can allow a person to live in a house that would not work for them otherwise. The City will continue to work with UAB West to address the needs of the disabled or those with long term medical issues, when they are discharged from UAB West.

## **Discussion**

The City would be interested in the possibility of ESG funding and using some of its housing inventory for the homeless if arrangements could be made with the Continuum of Care and local service providers to manage homeless outreach. The need to expand partnerships to gauge the impact and homeless population is critical. No real determination of homeless needs can be done without an accurate understanding of the homeless population (its it consistent? Seasonal? Root causes?). The overall creation of these partnerships over the next year, in conjunction with efforts to identify paths to increasing affordable housing stock, will be pivotal to ending homelessness and provide a platform for which to pursue programs such as ESG.

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

### **Introduction:**

It is the policy of the city of Bessemer to promote fair housing choice and to eliminate policies or actions, which either deliberately or unintentionally, have the effect of hampering the free exercise of housing choice for residents. An Analysis of Impediments to housing choice within the city limits of Bessemer was conducted in 2020 and identified no public policy practices impacts on the ability of residents within Bessemer to access housing. There are no local policies impacting affordable housing and residential development. However, concerns about the overall availability of affordable housing, the quality of housing, resident knowledge of financial practices and access to job opportunities have been identified as factors which could impact housing choice.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

An analysis of possible impediments to housing choice in the city identified no public impediments to affordable housing. However, the analysis identified that there is a lack of affordable, quality housing in Bessemer. The city plans to renew efforts over the next year to address housing affordability and reduce housing costs through the expansion of partnerships with agencies such as the Bessemer Housing Authority and Habitat for Humanity of Greater Birmingham. The goal is to identify ways to reduce costs burdens in housing. This can also be achieved through efforts to expand job creation and connect residents with job opportunities in the city.

A second goal will focus on improving the prospects of quality affordable housing. Many housing units in Bessemer were built prior to 1979 and the overall housing stock is in need of refreshing. The city, again, plans to seek partnerships with like-minded agencies and even private interest to address issues related to housing quality. The CDBG program's emergency housing grant program will be examined to see if it can assist homeowners with repairs to their homes in hopes of improving the housing stock. Such a program has already been successful in bringing relief to the elderly and disabled.

A third goal will be to seek educational programs for potential homeowners in Bessemer. The 2019 Action Plan included a down payment assistance program and this was observed as one of the reasons for denial of mortgage applications for residents seeking a mortgage or refinance of a mortgage within the city. Another reason cited was the lack of credit history. The city worked with financial institutions in the past to educate potential homeowners on credit issues and will seek to resurrect those programs based on the findings.

Finally, the city will seek to connect residents to job opportunities being created in Bessemer. One barrier to affordable, stable housing is the availability of transportation to and from employment. If a person cannot maintain stable transportation to employment, the likelihood of them maintaining employment



decreases. This plan includes construction of bus shelters in high on/off spots through the use of CDBG funds and other federal funds available through the Birmingham-Jefferson County Transit Authority. The city is also discussing transportation as it relates to new developments by the Bessemer Housing Authority. Such a connection of employment and transportation has already been implemented at the new Amazon Fulfillment Center in Bessemer.

### **Discussion:**

Homeownership is more achievable in the Southeastern United States than any other area in the nation. Local, County and State government policies in Alabama encourage homeownership. Building CODEs are industry standard as is zoning. Fees and charges associated with new construction and rehabilitation are reasonable and have no appreciable effect on homeownership opportunities. The cost of housing in Alabama is far lower than in many other areas and it follows that families can more readily afford to buy houses in the State of Alabama than most other areas of the USA.

While homeownership is achievable, two goals remain as it relates to Bessemer: affordable of housing and access to the housing. The city's Analysis of Impediments identified these areas and efforts will be made to improve both availability and access through various partnerships. These partnerships can expand resources available to address housing issues within the city. Only by creating partnerships with like-minded organizations and industry can the city truly be successful in bringing quality, affordable housing to residents and maintaining a healthy and stable housing stock into the future.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The basic premise behind the design of the City of Bessemer's Consolidated/Action Plan is to provide, as closely as possible, a holistic approach to the needs of the low to moderate income persons in the community. Each program under the housing umbrella, whether federally funded or funded by the City itself works to provide clean and safe neighborhoods, Housing Stock revitalization and compliance with the Americans With Disabilities Act to improve the quality of life of those in need. In addition the City uses CDBG funds to provide loans to local business with the National Objective of creating jobs. Employment, like many of the functions undertaken by the City through its CDBG program is a key factor in the ability to own a home. Fair Housing is a focus of the City and addressing problems associated with transportation and economic development are important to maximizing the opportunity for home ownership in the City of Bessemer.

### **Actions planned to address obstacles to meeting underserved needs**

The City has partnered with Habitat for Humanity to remove slum and blight throughout the City. The City also plans to partner with Habitat for Humanity and some private investors to facilitate Housing Reconstruction projects that will revitalize neighborhoods and improve the opportunity for the citizens of Bessemer to access affordable housing. The ongoing partnership with the Bessemer Housing Authority should begin to provide housing ownership opportunities to individuals who are working to transition from public housing to homeownership. The City will continue to provide grants and loans to make house more livable and to give families an opportunity to realize the advantages of homeownership.

### **Actions planned to foster and maintain affordable housing**

The City will continue loan and grant programs designed to remove barriers to residents and to bring houses into a CODE conforming condition. These programs have proven to allow families to have a higher quality of life in a safer environment. As mentioned above, the City will partner with other agencies like Habitat for Humanity and the Bessemer Public Housing Authority to reduce duplication of effort while facilitating the opportunity for citizens to own their own home.

### **Actions planned to reduce lead-based paint hazards**

The City of Bessemer tests all houses built before 1979 for lead based paint if a painted surface will be disturbed in the rehabilitation process. The City also routinely tests if projects exceed \$5,000.00 in total cost. The City maintains a policy that lead based paint must be abated if addressed. The City has sponsored, and will continue to sponsor, public meetings and seminars with the Alabama Department of Health to inform the public of the dangers of lead based paint and to educate contractors in required procedures. All participants receive a booklet explaining the dangers of lead based paint. The City follows all EPA and HUD regulations relative to the treatment and abatement of lead based paint. Lead based paint is always a consideration in the rehabilitation process.

### **Actions planned to reduce the number of poverty-level families**

Job creation through the City's Economic Development Program and well as the expansion of the tax base through economic development will serve to reduce poverty levels. Housing programs, with their focus on energy efficiency and cost reduction, through programs like the Rehabilitation Loan Program known as Buy/Rehab/ Sell and Refinance/Rehabilitation work to make housing safer and more affordable.

### **Actions planned to develop institutional structure**

The City of Bessemer and other community development and housing organizations have achieved institutional structure through their commitment to community involvement and continued support. Community development and housing initiative programs are administered through the Department of Economic and Community Development. This also allows for continued institutional knowledge with respect to successful means and tactics in the preparation and administration of grants and grant applications. The City of Bessemer and the Bessemer Public Housing Authority have partnered in recent years to ensure the continued success and growth of the community as a whole. Through these collaborative efforts, an emphasis is placed on the needs of the community while avoiding duplicated efforts by the individual entities. These collaborative efforts have proven to be successful and the City looks to partner with other entities to achieve the same goals and will continue to strive for improved institutional structure.

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

The City is committed to focusing efforts to ensure the coordination of stakeholders and continual improvements to the programmatic delivery system. The City will continue to look for ways to enhance coordination in the implementation of the Consolidated Plan through its established partnerships with Community and Development Services, the Bessemer Public Housing Authority, and the Jefferson County Community Development Department.

The City will work with One Roof, the Continuum of Care to promote a communitywide commitment to the goal of ending homelessness; to seek out funding for efforts that seek to address homelessness in Bessemer and to support methods to assist in the rehousing of homeless individuals. The City will continue its commitment to the development of a viable Economic Infrastructure through the support of Incentive Programs Economic Development Loan Program and other incentives. The City is also committed to continuing the implementation of its Camp Bessemer program to promote economic opportunity for Bessemer Youth. The City will continue to coordinate with local stakeholders to support economic development through the creation of jobs and educational opportunities for neighborhood residents living throughout the City.

**Discussion:**

The City seek to plan for all needs, seek out the high priority and eligible activities for federal funding and make that part of the overall outcomes and investments the City tries to accomplish.

## Program Specific Requirements

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

#### Introduction:

The City of Bessemer only receives CDBG funding. All funding mentioned in this Action Plan are derivatives of CDBG Entitlement funds or CDBG related Housing Revolving Loan funds.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	120,000
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
<b>Total Program Income:</b>	<b>120,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

It is expected that the overall minimum benefit of 70% of CDBG funds to benefit low to moderate income will be realized between FY2020 and FY2024 under the FY2020-FY2024 Consolidated Plan. All programs are designed to achieve 95% low mod benefit.

## Appendix - Alternate/Local Data Sources

1	<b>Data Source Name</b> Vacant Houses
	<b>List the name of the organization or individual who originated the data set.</b> City of Bessemer Building and Inspections Department: Director - Tom Harmon.
	<b>Provide a brief summary of the data set.</b> It is estimated that there are at least 200 vacant and abandoned houses in Bessemer. Over 50% of those houses are not suitable for rehabilitation.
	<b>What was the purpose for developing this data set?</b> To determine the number of vacant houses in the City of Bessemer.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> It covers the entire city.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> FY2014

	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>
2	<p><b>Data Source Name</b></p> <p>US CENSUS BUREAU 2018</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
3	<p><b>Data Source Name</b></p> <p>2017 ESTIMATES FROM US CENSUS BUREAU</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p>

	<b>What is the status of the data set (complete, in progress, or planned)?</b>
<b>4</b>	<b>Data Source Name</b> 2013-2017 ACS
	<b>List the name of the organization or individual who originated the data set.</b>
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	<b>Briefly describe the methodology for the data collection.</b>
	<b>Describe the total population from which the sample was taken.</b>
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
<b>5</b>	<b>Data Source Name</b> HUD FY 2019 FMR for Birmingham-Hoover Metro Area a
	<b>List the name of the organization or individual who originated the data set.</b>
	<b>Provide a brief summary of the data set.</b>
	<b>What was the purpose for developing this data set?</b>
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	<b>Briefly describe the methodology for the data collection.</b>
	<b>Describe the total population from which the sample was taken.</b>



	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
6	<b>Data Source Name</b> PIC HOUSING AUTHORITY BESSEMER
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
7	<b>Data Source Name</b> U S CENSUS BUREAU 2018
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?

	<b>What is the status of the data set (complete, in progress, or planned)?</b>
<b>8</b>	<b>Data Source Name</b> 1
	<b>List the name of the organization or individual who originated the data set.</b> US CENSUS BUREAU 2018
	<b>Provide a brief summary of the data set.</b> CENSUS DATA WAS OBTAIN TO PROVIDE PERTAIN DATA FOR TH CON PLAN
	<b>What was the purpose for developing this data set?</b> CENSUS DATA WAS USED TO OBTAIN TO PROVIDED INFORMATION FOR THE CON PLAN AS IT RELATED TO THE CHANGES IN DEMOGRAPHIC OF THE POPULATIONS FOR ONE PERIOD TO ANOTHER
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> THE CENSUS DATA WILL PROVIDE INFORMATION FROM 2013 THRU 2017
	<b>Briefly describe the methodology for the data collection.</b> DATA OBTAIN FROM THE CENSUS .GOV
	<b>Describe the total population from which the sample was taken.</b> THE POPULATION FOR THE CITY OF BESSEMER AS OF 2019 26538.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> THE DEMOGRAPHIS WAS CENSUS TRACT FOR CITY AS A WHOLE