



ANNUAL ACTION PLAN

CDBG

PY 2021

**Submitted to the Department of
Housing and Urban Development
Birmingham Field Office
October 1, 2021-September 31, 2022**

Executive Summary

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

1. Introduction

The City of Opelika is a Community Development Block Grant (CDBG) entitlement community and grantee. This is the Action Plan for PY2021 which is the second year of our 5-year Consolidate Plan. Expected funding for PY2021 is \$297,180, which is an approximate increase of 8.6% from last year's funding amount. Funding available under the CDBG program is targeted to address community development needs with regard to affordable housing and supportive services for low to moderate income (LMI) families and individual who reside inside the city limits of Opelika.

2. Summarize the objectives and outcomes identified in the Plan

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

Five goals were established for our five-year consolidated planning period to be addressed annually. They are:

- Goal 1:** Provide decent and affordable housing and supportive services for LMI families
- Goal 2:** Provide decent and affordable housing and supportive services for populations with a disability and/or elderly
- Goal 3:** Provide support for non-profit public services
- Goal 4:** Improve public facilities and/or infrastructure
- Goal 5:** Eliminate slums and blight

Goals 1, 2, and 5 will be accomplished through the city's Emergency Home Repair program, the Homeownership Loan program, and through the Building Inspection Division with the demolition of neglected and unsafe properties. The Emergency Home Repair Program provides home repairs to LMI individuals and families, which include those with a disability and/or elderly. Our goal is to assist 15 homeowners per year with repairs. The Homeownership Loan Program assists LMI individuals and families with down payment and closing cost expenses so that they can purchase a home. This allows a first-time home buyer with good credit but limited savings to afford home ownership. Our goal is to assist five (5) buyers per year to purchase a home.

Goal 3 will be accomplished by supporting the East Alabama Food Bank's Community Market. The Community Market is a grocery store style market for LMI that are food deprived. Support will also be provided for Lee Russell Council of Government Utility Assistance program. This program provides assistance with utility costs for LMI at a time when they cannot afford to pay for an electrical, water, or gas bill. For PY2021 the City of Opelika will add Esperanza House as a subrecipient providing support to the Hispanic community by providing tutoring and school supplies for children k-12, food, and medical care.

3. Evaluation of past performance

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

The success of our Emergency Home Repair program and the number of people we can serve each year has made it impossible NOT to continue this activity each and every year. To date the City of Opelika has assisted five (5) homeowners with home repairs. This is not bad considering limited access to homes due to the pandemic. Sixty (60%) percent of our applicants were senior citizens. Many seniors are living on a very limited income that simply cannot afford to do the repairs that are needed on their homes. They must choose between eating, medical expenses, or home repairs. Home repairs are often a last priority. The City of Opelika will continue to concentrate on improving the living conditions and providing affordable housing for our low-moderate income citizens.

The City of Opelika has closed on three (3) Home Ownership Loans and has six (6) pending that will close prior to the end of this program year making this a very successful year.

Opelika Main Street has had three (3) facade renovations in the Historic Downtown Business District which is an economic driver bringing continued jobs and tax revenue.

Our most recent conducted annual timeliness report pulled on June 7, 2021, indicated that the city had a 0.69 time its current grant amount in the Line of Credit. This is well below the threshold of 1.5 times of the current grant amount. We have worked diligently providing public services, housing services, providing sidewalks, and facade improvements to benefit all our citizens and moved activities quickly.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

As the grantee for CDBG, the City conducted a consolidated citizen participation process, which combined public hearings and agency consultation meetings. Public hearings were held on April 12, 2021, and June 24, 2021. Notices were run in the Opelika Observer and/or Opelika-Auburn newspaper and posted at City Hall, Public Works, Cooper Memorial Library, and the SportsPlex. A copy of publications is attached. Staff is very receptive to the thoughts and desires of our citizens and their needs and open to all suggestions.

5. Summary of public comments

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

APRIL 30, 2021 NOTICE OF FUNDING AVAILABILITY AND OPEN APPLICATIONS

A hearing was held to announce the City of Opelika anticipated receiving federal CDBG funding from the U. S. Department of Housing and Urban Development (HUD) for activities such as commercial revitalization, housing rehabilitation, and neighborhood revitalization projects. A portion of this funding is planned for public service sub-recipients such as community groups and non-profits. Applications for funding are available. The public hearing was attended by City Councilwomen of Ward 2, Director of Opelika Housing Authority, Director of Opelika Main Street, and several non-profit organizations.

APRIL 30, 2021 PY2021 ACTION PLAN PUBLIC HEARING AND COMMENTS

A public hearing was held to receive public comments on actions to be taken with the Community Development Block Grant program funding. This allowed participants to ask questions about the CDBG program to voice their opinion on the needs of the community. The public hearing was attended by City Councilwomen of Ward 2, Director of Opelika Housing Authority, Director of Opelika Main Street, and several non-profit organizations.

JUNE 24, 2021 PY2021 ACTION PLAN PROPOSAL

A public hearing was held to receive public comments on the proposed PY2021 Action Plan and budget. This allowed participants to ask questions and make comments.

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

All comments received were given appropriate consideration and were weighed in conjunction with housing and community data, needs assessment data, input and feedback from service providers, and specific funding requests. No comments were rejected.

7. Summary

The City of Opelika will take all comments received to develop and implement PY2021 Action Plan (year 2) of the 5-year Consolidated Plan to meet all its objectives for affordable housing, economic opportunities, decent living environments, and support to social services to meet the needs of its most vulnerable in the community.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	OPELIKA	
CDBG Administrator	OPELIKA	Community Development
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The Community Development department is a division of the Planning department. It is the objective of the Community Development department to administer all programs covered by the Consolidated Plan and Annual Action Plans.

Consolidated Plan Public Contact Information

The contact for the Community Development department staff assigned to receive inquiries and comments from the public and other stakeholders specific to the Consolidated Plan and Annual Action Plan is:

C. Matthew Mosley or Lisa Thrift

Planning Director

City of Opelika

700 Fox Trail

Opelika, AL 36801

(334) 705-5166

cmosley@opelika-al.gov

Community Development Administrator

City of Opelika

700 Fox Trail

Opelika, AL 36801

(334) 705-5155

lthrift@opelika-al.gov

DRAFT

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

1. Introduction

The City of Opelika has a strong network of organizations that work together to support the citizens in our community and provide needed services. Each organization, stakeholders, and citizens were consulted during the Consolidated Plan planning processes to determine which activities would be funded.

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 has used multiple strategies to enhance coordination between agencies, including the allocation of General Fund dollars and Federal grant dollars (CDBG) to support the provision of services within the covered jurisdiction, as well as ongoing communication and consultation with housing and non-housing service providers, public housing authorities, other local jurisdictions, and public agencies. In CDBG, steps have been taken to improve the working relationship between the City and neighboring city, Auburn, for collaboration and technical support.

Several service providers are currently funded under the City’s Operating Budget using General Funds, as well as the CDBG program using federal funds. The City intends to continue to fund agencies engaged in public services within program limits.

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 actively participates and communicates regularly with the Alabama Rural Coalition for the Homeless (ARCH), the regional Homeless Continuum of Care (CoC) for Lee County and its surrounding areas. Efforts to address the needs of the homeless include participation in CoC meetings, Point in Time counts, and the allocation of CDBG funding under the 15% public services cap to organizations meeting the housing and supportive services needs of homeless persons.

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

The City of Opelika does not receive ESG funding.

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

DRAFT

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ALABAMA RURAL COALITION FOR THE HOMELESS
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency consultation, Participation in CoC, PIT surveys, use of published data
2	Agency/Group/Organization	One Voice Shelter Coalition
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency consultation
3	Agency/Group/Organization	East Alabama Food Bank
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Food insecurity
	What section of the Plan was addressed by Consultation?	Unmet needs-Food insecurity
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency consultation

4	Agency/Group/Organization	LEE RUSSELL COUNCIL OF GOVERNMENTS
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency consultation
5	Agency/Group/Organization	Opelika Housing Authority
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Agency consultation

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

No other public entities or units of government where required.

DRAFT

AP-12 Participation – 91.105, 91.200(c)

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

Citizen participation is a critical component of the CDBG program about determining community needs, goals, and priorities. All citizen participation activities were implemented in compliance with the City's approved Citizen Participation Plan (CPP), including advanced notice of public hearings and two public hearings. Efforts made to broaden citizen participation during social distancing due to COVID-19 included posting the meetings for viewing online. All information regarding public hearings and presentations were on the City of Opelika's publicly accessible website, public library, City Hall, Public Works building, and SportsPlex. Meetings were also posted on social media. Notices of the availability of all documents in hard copy form were made available for residents who do not have internet access or preferred to view a hard copy.

Input and feedback obtained because of the citizen participation activities listed above were heavily weighted in combination with community data, feedback from service providers, and other input to establish the goals and priorities listed within this plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Community Wide	April 12, 2021	Support for more affording housing units was voiced and needed support for the Hispanic community was voiced.	N/A	
2	Public Meeting	Community Wide	June 24,2021	TBD	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Opelika is an Entitlement Grantee receiving an annual allocation of CDBG funding from the U.S. Department of Housing and Urban Development (HUD). Only CDBG funds are available to address the priority needs and specific objectives identified in the Strategic Plan. The City CDBG funding is expected to remain level over the next four years of the Consolidated Plan period. The City expects to receive \$292,864 in

PY2021 funding (October 1, 2021-September 31, 2022).

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	292,864	0	0	292,864	0	CDBG funds represent the total amount awarded by HUD annually

Table 5 - Expected Resources – Priority Table

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

There are no matching requirements for CDBG. However, CDBG funds are a major source of leverage for other community funding to address

community needs.

DRAFT

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

There are no plans at this time to use publicly owned land or property to address needs identified within this plan.

Discussion

As a result of the Needs Assessment and Market Analysis that cost burdened and severe cost burdened households represents the greatest need, the City intends to allocate most of its CDBG resources to housing related issues. Priority will be given to rehabilitation of owner- occupied housing units to help preserve the stock of affordable units. This will also help with the elimination of slum/blight.

As part of the public service items budgeted, the City will assist cost burdened households who experience problems with making their utility payments and face disconnection of service. Public service funding will also be used to support the local food bank and Community Market to provide food and household goods to persons with food insecurities. The Esperanza House will provide tutoring and school supplies, food, and medical assistance for our Hispanic community members.

Lastly, CDBG funding will be used to improve LMI areas with public improvements such as sidewalks, ADA accessibility, and parks.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing	2020	2024	Affordable Housing	COMMUNITY WIDE		CDBG: \$63,167	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Affordable Housing	2020	2024	Affordable Housing	COMMUNITY WIDE	Affordable housing	CDBG: \$40,000	Homeowner Housing Added: 5 Household Housing Unit
3	Supportive Services	2020	2024	Supportive Services	COMMUNITY WIDE	Supportive Services	CDBG: \$44,577	Public service activities for Low/Moderate Income Housing Benefit: 3050 Households Assisted
4	Facade Renovations	2020	2024	Eliminate slum/blight	HISTORIC DOWNTOWN	Eliminate slum/blight	CDBG: \$30,000	Facade treatment/business building rehabilitation: 5 Business
5	Public Facilities	2020	2024	Public Facility and Infrastructure	JETER NEIGHBORHOOD CARVER NEIGHBORHOOD	Public Facilities/Infrastructure	CDBG: \$60,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Decent Housing
	Goal Description	The City of Opelika will continue the Emergency Home Repair Program aiding with the rehabilitation and repair of pending safety and health deficiencies for LMI households.
2	Goal Name	Affordable Housing
	Goal Description	The City of Opelika will continue with the Homeownership Loan Program providing financial assistance to first-time home buyers who purchase inside the city limits of Opelika.
3	Goal Name	Supportive Services
	Goal Description	The City of Opelika will support the East Alabama Food Bank Community Market, Lee-Russell Council of Government Utility Assistance Program, and the Domestic Violence Intervention Center.
4	Goal Name	Facade Renovations
	Goal Description	The City of Opelika will support the Main Street Facade Grant program to assist businesses in the Downtown Historic District with facade renovations as a revitalization, economic development, and historic preservation activity.
5	Goal Name	Public Facilities
	Goal Description	The City of Opelika will work on public facilities in two local designated target areas, Carver and Jeter neighborhoods to improved sidewalks with ADA accessibility, streetscapes, and parks.

Projects

AP-35 Projects – 91.220(d)

Introduction

The Annual Action Plan includes projects based on the priorities in the Consolidated Plan, available resources, and public involvement. The projects align directly with the federal objectives of: (1) decent housing, (2) suitable living environment, or (3) economic development opportunities. During PY2021, the Community Development office will lead the City's CDBG activities, focusing on housing rehabilitation, home attainment, delivery of public services, revitalizing and historic preservation of downtown business district, and improvement of public facilities.

Activities/Projects have been selected based on the current needs of our LMI citizens and are as follows:

#1 Administration

#2 Lee-Russell Council of Government Utility Assistance

#3 East Alabama Food Bank Community Market

#4 Esperanza House

#5 Emergency Home Repairs

#6 Home Buyers Loan Program

#7 Main Street Facade Program

#8 Public Facility Improvements

Projects

#	Project Name

Table 7 - Project Information

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

Priorities were established based on community input, feedback from service providers, demographics, and community data. The primary obstacle to addressing underserved needs is limited financial resources.

DRAFT

AP-38 Project Summary
Project Summary Information

DRAFT

AP-50 Geographic Distribution – 91.220(f)

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

The City of Opelika offers funding to citizens citywide. However, there is concentration on providing services in Census Tracts 414 and 416 which are our two highest concentrations of minorities and poverty.

Geographic Distribution

Target Area	Percentage of Funds
COMMUNITY WIDE	100
JETER NEIGHBORHOOD	30
CARVER NEIGHBORHOOD	35
HISTORIC DOWNTOWN	10

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Assistance is available to all citizens who are LMI and live within the city limits of Opelika. However, the Carver and Jeter neighborhoods are our two highest concentrations of minorities and poverty. It is for this reason that most of our request for assistance come from those who live in these areas.

Discussion

The City will continue citywide community development, with emphasis on the Carver and Jeter neighborhoods, to address identified priority needs. CDBG activities and projects are offered and available to all LMI citizens of Opelika.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Opelika will continue our Home Ownership Loan Program for first time home buyers and Emergency Home Repairs for current homeowners who need health and safety issues addressed.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	20
Special-Needs	0
Total	20

Table 9 - 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	15
Acquisition of Existing Units	5
Total	20

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

Discussion

Affordable housing remains a need in the City of Opelika. The Community Development office will continue to identify programs, resources, and partners to help address this issue.

AP-60 Public Housing – 91.220(h)

Introduction

The Opelika Housing Authority is the public housing authority that operates within the City. Public housing is probably the most importance source of housing for LMI individuals and families. The City of Opelika will continue to work with OHA to address housing needs and encourage homeownership.

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

The City of Opelika will work with the Opelika Housing Authority to address affordable housing needs.

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

Efforts will be made to make residents of the Opelika Housing Authority aware of homeownership opportunities through down payment and closing cost assistance available under CDBG, housing counseling, and Fair Housing awareness.

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

The Opelika Housing Authority is not designated as troubled.

Discussion

OHA is well managed and working hard to make improvements to its housing stock to better the living conditions of both the units and peripheral. Community outreach includes youth programs, job training and job placement opportunities, and needs within its community.

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

Introduction

Efforts to help families avoid homelessness will include the allocation of CDBG funds through Utility Assistance, Emergency Home Repairs, and Home Ownership activities. In addition, the CoC has a policy developed with consultation from major stakeholders including mental health facilities, law enforcement, hospitals, the Department of Human Resources, community-based organizations, service providers, judges, prosecutors, and governmental agencies. The policy defines the criteria for homelessness, lists the common causes of homelessness, contains recommendations, and details the level of commitment expected by service providers. In addition, the policy affirms that in no instance should any one agency or institution take the sole responsibility for the homeless, but that each should clearly demonstrate a willingness to participate with the CoC, the community, service providers and like-minded agencies in responding to and addressing these problems.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The City of Opelika refers citizens seeking housing and are at risk of homelessness to United Way, Family Resource Center, Alabama Council on Human Relations, and Alabama Rural Coalition for Homeless (CoC) when assistance is needed. All of these organizations have screening processes that further refer candidates to other organizations to meet all of their needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Opelika does not provide direct support to homeless persons but will serve the community through the continued provision of General and CDBG funds for services and programs that meet the needs of the homeless population, sheltered or unsheltered.

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 need for transitional and permanent housing has been identified as a low priority need within the community. However, One Voice Coalition recently opened a fourteen (14) bed women and women with children facility that can house them for six to nine months to prepare for permanent housing. Referrals will be made to our regional CoC and other supporting organizations for care and services. CDBG funding also provides support to services providers who provide food assistance and basic supportive services.

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 City of Opelika uses CDBG funding to provide supportive services such as utility and food assistance. Our Homeownership Loan Program assist with down payment and closing cost when purchasing affordable housing. Through a tight network of local service providers and assistance from our regional CoC, the likelihood that families will fall into homelessness again is greatly decreased.

Discussion

The City will continue working with local and regional organizations who provide services and shelters for the homeless population.

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

Introduction:

The City has looked at its governmental policies to determine if such policies are harming the production of affordable housing.

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

Current land use, tax policies, zoning, and building codes are not barriers to affordable housing. Our land use maps are a “working document” and are adjusted as needed to meet the needs of residential development. Our zoning regulations permit a variety of housing types, neighborhood configurations, and lot sizes. Planned efforts about affordable housing include Emergency Home Repair Program.

Discussion:

The Consolidated Plan provides thoughts of any/all negative effects of the cost of housing in the City. The City plans no changes to its policies currently.

AP-85 Other Actions – 91.220(k)

Introduction:

The City will identify and address obstacles to meeting underserved needs and propose actions to overcome those obstacles in the Annual Action Plan. CDBG resources will be used to address the following:

1. Maintain affordable housing through the Homeownership Loan Program.
2. Address housing conditions through the Emergency Home Repair Program.
3. Address meeting LMI persons immediate needs through the Utility Assistance Program, Community Market (Food Bank), and Esperanza House (tutoring, school supplies, food, and medical care).
4. Promote economic development in the downtown business district through the Facade Grant Program.
5. And improve Public Facilities.

Actions planned to address obstacles to meeting underserved needs

Plans to meet underserved needs include the continued provision of funding for public service activities that focus on LMI families and continued participation in the regional CoC. As the Hispanic population continues to grow in our community, the City of Opelika will this year support the Esperanza House in an effort to bridge communication and support these households.

Actions planned to foster and maintain affordable housing

CDBG funding single family Emergency Home Repairs and first-time home buyer Home Ownership Loans are available within the Opelika city limits.

Actions planned to reduce lead-based paint hazards

The City of Opelika will continue to make homeowners living in homes built prior to 1978 aware of the potential of lead-based paint and the hazards of lead-based paint. However, due to limited funding the city has chosen not to undertake work on homes that risk the disturbance of lead-based paint at this

time.

Actions planned to reduce the number of poverty-level families

The City's primary effort to reduce the number of families in poverty will be to provide financial support to organizations which have a mission of assisting households in poverty. Funds have been allocated for public services. Information and referrals will be provided for those seeking to earn their GED and receive job training so that they are qualified for higher paying jobs.

Actions planned to develop institutional structure

The City serves as the grantee and administrator of CDBG funding. The Community Development department is housed within the Planning department and has a dedicated staff member to manage the program. City personnel also provides support for administration of program including housing inspectors, engineering, public works, and accounting.

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

The City will continue to use multiple strategies to enhance coordination between agencies. This will include the allocation of General and CDBG funds to support the provision of services within the covered jurisdictions, as well ongoing communication and consultation with housing and non-housing service providers, public housing authorities, other local jurisdictions, and public agencies. The City also maintains a strong and productive relationship with Habitat for Humanity in producing affordable housing units.

Discussion:

CDBG funding will be used to support LMI households and areas with affordable housing, emergency assistance, special needs activities, and community improvements. These have all been addressed throughout the Action Plan.

Program Specific Requirements

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

Introduction:

The City of Opelika does not have activities that are income producing. If one of our forgivable loans goes into repayment, it has never been in an amount that requires program income to be reported. The City of Opelika does not participate in section 108 loan guarantees, urban renewal settlements, or float-funded activities. Support of the East Alabama Food Bank Community Market addresses food insecurity and is considered an urgent need.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	3,050
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.	75.00%

The City of Opelika allocates all funding outside of Administrative cost activities that benefit low-moderate income persons.

