

Grantee: Birmingham, AL

Grant: B-13-MS-01-0001

October 1, 2021 thru December 31, 2021

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| Grant Number: B-13-MS-01-0001 | Obligation Date: | Award Date: |
| Grantee Name: Birmingham, AL | Contract End Date: 09/30/2023 | Review by HUD: Reviewed and Approved |
| Grant Award Amount: \$17,497,000.00 | Grant Status: Active | QPR Contact: No QPR Contact Found |
| LOCCS Authorized Amount: \$17,497,000.00 | Estimated PI/RL Funds: \$0.00 | |
| Total Budget: \$17,497,000.00 | | |

Disasters:

Declaration Number

FEMA-1971-AL
FEMA-4052-AL
FEMA-4082-AL

Narratives

Disaster Damage:

On April 27, 2011, Alabama was hit by 62 tornadoes which took the lives of 248 people, damaged or destroyed 23,000 homes, and ruined hundreds of other structures, including commercial, industrial and governmental structures. At least 2,794 of the damaged/destroyed homes were located within the City of Birmingham, Alabama. Within 48 hours after the storms of April 27, 2011, City Building Inspection staff completed a block-by-block assessment of damages to structures as a result of these storms. This assessment identified 1,859 structures in the City of Birmingham that suffered structural damage. These structures included the above-referenced 2794 dwelling units (some structures included multi-family residences), along with numerous commercial properties. The inspectors also assessed the percentage of damage to each structure and recorded that data by street address. These damage estimates were then compared to Jefferson County Tax Assessor's records. By multiplying each property's percentage of damage by the Tax Assessor's valuation for the structure, it was determined that there was a total dollar amount of physical damage to structures in the City of Birmingham of \$44,200,166.75.

Two 'waves' of storms hit Birmingham on April 27th---one in the morning that moved in a west-to-east direction and damaged properties from Five Points West, West End, Smithfield, Northside, East Birmingham, East Lake and Roebuck. The big storm---an F-4 tornado hit Birmingham at about 6 pm on the 27th (see Attachment A). This second storm smashed into the Pratt City Community, and the Hooper City Neighborhood. Over 2200 (83%) of the 2,794 homes damaged in Birmingham were damaged in the Pratt Community!

Recovery Needs:

In response to the needs identified in the Needs Assessment (above), the City's Plan for Disaster Recovery focuses on the North Pratt Neighborhood.

- North Pratt is the poorest neighborhood in the Community which experienced 83% of the damages from the April 2011 disaster
- North Pratt is the neighborhood that received the most damage to housing and infrastructure in combination
- The R/UDAT Plan identified the priority need for the City to re-build community facilities and to re-establish linkages between residents and facilities (including transit) in a walk-able community
- North Pratt's housing stock was heavily damaged and extremely underinsured. Many victims remain displaced to this day
- The reconstruction of infrastructure, public facilities and housing anticipated in this plan and future partial plans will 'prime the pump' and foster an environment that sets the table for future re-building

Affirmatively Furthering Fair Housing:

a. Summary of Impediments to fair housing choice.



The Fair Housing Center of Northern Alabama conducted an analysis of impediments to fair housing choice under a contract with the City of Birmingham in order to comply with HUD Regulations 24 CFR. With the input of several city departments, the real estate community, public housing, banking and insurance industry, the Fair Housing Center reports that the following eight impediments to fair housing exist in Birmingham

1. Lack of equivalent Fair Housing Law in Birmingham
2. Potential protected class discrimination in homebuyer lending market
3. Public policy implementation and lack of Fair Housing training often lead to misunderstanding in local housing initiatives
4. Continuum of care needs to continue to consider the need for permanent housing for the homeless
5. Lack of accessible units for persons with disabilities
6. Need for improved transportation
7. Rental issues for Hispanic, Latino and other protected class housing seekers
8. Declining property values

b. Identify actions taken to overcome effects of impediments identified:

In response to the four new impediments, the Fair Housing Center undertook the following actions in response to the impediments. Impediment #1: Lack of equivalent Fair Housing Law in Birmingham

Fair Housing Center's Actions:

1. The Fair Housing Center (FHC) and the local HUD area office investigate most of the fair housing complaints filed in the city. The FHC investigates several hundred complaints yearly
2. The FHC has assisted the local HUD office and HUD in Washington DC in working with Alabama legislators to attempt to pass an equivalent fair housing law. To date, those efforts have been unsuccessful.

Impediment #2:

Potential protected class discrimination in homebuyer lending market

Fair Housing Center's Actions:

1. The FHC annually reviews HMDA data for local mortgage lenders
2. Training for lenders is provided either by contract or as part of the center's annual fair housing training
3. Conducted training for potential homebuyers

Impediment #3:

Public policy implementation and lack of Fair Housing training often lead to misunderstanding in local>

FairHng Center's Actions:

1. The FHC continues to make available training to all housing providers and the general public through presentations at community and neighborhood meetings, specific training for providers and printed materials for public distribution.
2. The FHC provides training for city officials and employees. Trainings are provided for city officials each year for the purpose of training new persons. City Council members and/or their staff representatives attend the sessions.

Impediment #4:

Continuum of care needs to continue to consider the need for permanent housing for the homeless

Fair Housing Center's Actions:

1. The FHC works with agencies that represent persons with HIV/AIDS such as AIDS Alabama Outreach and with groups that work with the homeless and persons at risk of becoming homeless such as JCCEO and others.

Additionally, the City of Birmingham, in an effort to comply with HUD regulation 24 CFR 91.52(a), has undertaken several activities to promote fair and equal housing opportunities for its citizens. The City has also continued its efforts to affirmatively further fair housing during PY 2012 as required at 24 CFR 93.52(a). Activities below will address many of the steps taken to provide access to equal housing choices. In the last Analysis of Impediments to Fair Housing Choice study conducted by the Fair Housing Center of Northern Alabama, several impediments were identified that the City continues to address. Below is a brief summary of the activities undertaken to address these impediments in an effort to improve the quality of living for its citizens. During PY 2012, the City undertook the following actions to promote affirmatively furthering fair housing as required under 24CFR 91.52(a) and 24CFR 570.904(c).

- The City continues to support the fair housing ordinance that they adopted on August 26, 1980.

- Through an agreement with the City, the fair housing center continues to provide education and outreach activities to the citizens of this area.

- The City of Birmingham has offered to the community several housing programs that would allow for repair. These programs continue to be effective in assisting low to moderate income families. The 2012 Volunteer Rehab Program works in conjunction with Worldchangers volunteers. Homes for the project are selected by Worldchangers. In addition, the Deferred Loan, Rehabilitation Loan and Critical Repair Grant programs are designed to provide a means for eligible residents to bring their home up to City Housing Code standards.

- The City continues to financially support programs that offer housing counseling and other housing assistance. Agencies such as Neighborhood Housing Services of Birmingham and Rising West Princeton all provide a variety of services. With homelessness being a concern for the community, the City provides funding to organizations that provide assistance to this population.

- Homelessness is another issue that remains a concern. The City continues its commitment to support organizations that provide emergency, transitional, and related services to the City's homeless population. The City has in place its 10-Year Plan to End Chronic Homelessness. Copies are available on line at www.birminghamal.govundertheCommunityDevelopmentDepartment link.

In summary, the City's current efforts demonstrate the magnitude to which it is committed to improve living conditions and employment opportunities for all. Cooperative agreements made with municipalities surrounding the City show that it is necessary for all to work together for the good of the entire area. As a result of the April 2011 tornadoes that devastated several Birmingham communities, the City's commitment to affirmatively further fair housing is ever more important in the rebuilding of this city. Working closely with lenders and developers in re-designing communities will be a monumental, but reachable, task to ensure fair and equitable housing opportunities for all.

| Overall | This Report Period | To Date |
|--|---------------------------|-----------------|
| Total Projected Budget from All Sources | \$0.00 | \$17,497,000.00 |
| Total Budget | \$0.00 | \$17,497,000.00 |
| Total Obligated | \$0.00 | \$17,497,000.00 |
| Total Funds Drawdown | \$0.00 | \$14,772,011.71 |
| Program Funds Drawdown | \$0.00 | \$14,772,011.71 |



| | | |
|--|---------|-----------------|
| Program Income Drawdown | \$0.00 | \$0.00 |
| Program Income Received | \$0.00 | \$0.00 |
| Total Funds Expended | \$0.00 | \$14,879,730.26 |
| HUD Identified Most Impacted and Distressed | \$0.00 | \$14,879,730.26 |
| Other Funds | \$ 0.00 | \$ 0.00 |
| Match Funds | \$ 0.00 | \$ 0.00 |
| Non-Match Funds | \$ 0.00 | \$ 0.00 |

Funds Expended

| | | |
|--------------------|--------------------|------------------|
| Overall | This Period | To Date |
| City of Birmingham | \$ 0.00 | \$ 14,879,730.26 |

Progress Toward Required Numeric Targets

| Requirement | Target | Projected | Actual |
|-------------------------------------|-----------------|-----------------|-----------------|
| Overall Benefit Percentage | 50.00% | 88.44% | 84.07% |
| Minimum Non Federal Match | \$.00 | \$.00 | \$.00 |
| Overall Benefit Amount | \$8,095,836.48 | \$14,320,089.47 | \$13,611,638.18 |
| Limit on Public Services | \$2,624,550.00 | \$.00 | \$.00 |
| Limit on Admin/Planning | \$3,499,400.00 | \$1,305,327.05 | \$1,160,373.53 |
| Limit on Admin | \$874,850.00 | \$874,850.00 | \$729,896.48 |
| Most Impacted and Distressed | \$17,497,000.00 | \$17,497,000.00 | \$14,879,730.26 |

Overall Progress Narrative:

The City is evaluating alternative activities to assist the affected area with additional housing and/or infrastructure improvements. An amendment may be needed. Currently, over 80% of the funds have been expended. The City will continue to work with developers and lenders to complete existing and alternative activities.

Project Summary

| Project #, Project Title | This Report | To Date | |
|--|------------------------|------------------------|------------------------|
| | Program Funds Drawdown | Project Funds Budgeted | Program Funds Drawdown |
| 9999, Restricted Balance | \$0.00 | \$0.00 | \$0.00 |
| R1DR2-Admin, R1Administration | \$0.00 | \$289,640.56 | \$289,640.56 |
| R1DR2-Infrastructure, R1Infrastructure | \$0.00 | \$0.00 | \$0.00 |
| R1DR2-Multi-Family Housing, R1 Multi-Family Housing | \$0.00 | \$2,150,000.00 | \$2,150,000.00 |
| R1DR2-Planning, R1 Planning | \$0.00 | \$250,000.00 | \$250,000.00 |
| R1DR2-Street/Rehab, R1Street/Rehab | \$0.00 | \$1,775,811.44 | \$1,775,811.44 |
| R2DR2-Admin, R2Administration | \$0.00 | \$100,000.00 | \$100,000.00 |
| R3DR2, Multi-Family Housing | \$0.00 | \$1,102,822.33 | \$1,102,822.33 |
| R3DR2 (Ext), Multi-Family Housing (Ext) | \$0.00 | \$97,177.67 | \$87,067.68 |
| R4DR2-Admin, R4Administration | \$0.00 | \$50,000.00 | \$50,000.00 |
| R4DR2-Planning, R4Planning | \$0.00 | \$150,000.00 | \$150,000.00 |
| R4DR2-Public Facilities/Imp, R4Public Facilities/Imp | \$0.00 | \$1,480,200.00 | \$1,480,200.00 |
| R4DR2-Single-Family Housing Pratt City (Ext), R4DR2- | \$0.00 | \$182,400.00 | \$0.00 |
| R5DR2-Admin, Administration | \$0.00 | \$223,701.81 | \$223,701.81 |
| R5DR2-Admin (Ext), Administration (Ext) | \$0.00 | \$98,298.19 | \$66,554.11 |
| R5DR2-Infrastructure (Ext), Infrastructure (Ext) | \$0.00 | \$105,322.95 | \$20,904.49 |
| R5DR2-Planning, Planning and Management | \$0.00 | \$30,477.05 | \$30,477.05 |
| R6 DR2 Public Facilities/Imp, R6 DR2 Public Facilities/Imp | \$0.00 | \$2,628,416.52 | \$2,304,612.23 |



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|--|--------|----------------|----------------|
| R6 DR2-Single-Family Housing (Ext), R6 DR2-Single Family | \$0.00 | \$1,871,583.48 | \$0.00 |
| R7 DR2-Public Facilities/Imp (Ext), R7 DR2-Public | \$0.00 | \$4,610,000.00 | \$4,610,000.00 |
| R8DR2-Admin (Ext), R8Administration (Ext) | \$0.00 | \$113,209.44 | \$0.00 |
| R8DR2-Public Facilities/Imp, R8Public Facilities/Imp | \$0.00 | \$187,938.56 | \$187,938.56 |
| R8DR2-Public Facilities/Imp (Ext), R8DR2-Public | \$0.00 | \$0.00 | (\$107,718.55) |

