City of Decatur, Alabama
2025-2029 Consolidated Plan
&
And 2025-2026 Annual Action Plan

Prepared by The City of Decatur Community Development
and
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Executive Summary

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

1. Introduction

Decatur is the largest city in and county seat of Morgan County, Alabama. While most of the city lies within Morgan County, a small portion of the city, primarily industrial, is north of the Tennessee River in Limestone County. The city is bounded on the east by I-65. Metropolitan Huntsville begins east of the interstate. Between 1980 and 2000, Decatur's population increased from 42,002 to 53,953, a growth rate of 28.5%. The Census Bureau estimates the current population of Decatur to be 58,321.

Decatur receives an annual Community Development Block Grant allocation from the U.S. Department of Housing & Urban Development (HUD). The overall goal of the CDBG program is "to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons." (24 CFR 91.1)

HUD requires CDBG entitlements to prepare a plan every five years for allocating anticipated resources. The governing regulation (§91) calls it the consolidated plan because it combines planning for CDBG with other programs administered by HUD's Office of Community Planning and Development. CDBG is the only HUD program for which Decatur is a direct recipient. This plan covers Decatur's 2025-6 through 2029-30 program years. The City's program year begins on April 1 and ends on March 31. The Consolidated Plan is supported by five annual action plans, the first of which is incorporated into this plan.

The Consolidated Plan is divided into five sections as required by §91:

1. The Process (PR)
2. Needs Assessment (NA)
3. Market Analysis (MA)
4. Strategic Plan (SP)
5. First-Year Annual Action Plan (AP)

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

CDBG regulations are found at 24 CFR 570. The program allows a great deal of flexibility as long as an activity is eligible for funding (§570.201-207) and meets one of three national objectives (§570.208). Activities Decatur will fund over the next five years will be selected to meet one of two objectives:

- Provide safe, decent affordable housing
- Create suitable living environments

It should be noted that while CDBG funds may not be used for the construction of new housing, they may be used in a number of ways to support new housing construction.

HUD requires CDBG-funded activities to produce one of the following outcomes:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

The outcome for each activity is identified in the Annual Action Plan.

3. Evaluation of past performance

The City's community development activities are guided by the goals of the Consolidated Plan and the Annual Action Plans. The Community Development Department has generally been successful in undertaking key actions that are making an impact throughout Decatur. The City has identified several needs that would improve performance and customer service and satisfaction during the next five years, including: a) developing a response form to encourage public comments on documents made available for public comment; and; b) budgeting more funds for the operation and maintenance of the Community Resource Center and the Decatur Home Ownership Made Easy (H.O.M.E.) downpayment and mortgage assistance program.

4. Summary of citizen participation process and consultation process

The city conducted two public hearings during the planning process as required by its Citizen Participation Plan and 24 CFR 91.105(e). The consultation process included interviews, group discussions, workshops, and the extensive use of topic-related surveys. All stakeholder types recommended by HUD were consulted through one or more of the methods listed above.

The draft copy of the Consolidated Plan was made available for citizen comments from December 13, 2024, through January 12, 2025. Copies of the draft Consolidated Plan were made available for citizen review at City Hall, the Wheeler Basin Public Library, the Decatur Housing Authority, and the Turner-Surles Community Resource Center. A downloadable pdf of the draft Consolidated Plan was available on the City website until replaced by the document as submitted to HUD.

5. Summary of public comments

Any written comments received during the 30-day Comment Period beginning December 13, 2024, will be added to this plan before it is submitted to HUD.

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

Any written comments received during the 30-day Comment Period beginning December 13, 2024, but not accepted will be added to this plan before it is submitted to HUD.

7. Summary

Grantees are required to submit new Consolidated Plans at least 45 days before the start of its program year. Decatur's CDBG program year runs from April 1 to March 31. Because of the required 30-day comment period, the City conducted the second of two required public hearings on the plan December 12, 2024. HUD instructs grantees not to submit plans until HUD has released its annual funding allocations. At the time of the second public hearing, Congress had not yet approved HUD's budget for FY2025 which began October 1, 2024. Because of its early program year start date, the City is presenting this Consolidated Plan using provisional funding levels. The sections requiring specific funding levels have been built on the assumption of level funding for the five years, with an arbitrary funding level of $450,000 per year. Should the actual 2025-26 program year funding level be higher than $450,000 funding levels for public services will be increased to 15% of the new total. The balance of the new funding will be spread to housing rehabilitation and program administration, subject to the 20% statutory cap on administrative expenses.

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	DECATUR	Community Development Department City of Decatur

Table 1 – Responsible Agencies

Narrative

The department's responsibilities include overseeing preparation of the five-year consolidated plan; annual action plans in support of the consolidated plan; and development of policies and procedures to insure all CDBG-funded activities undertaken by the City or its subrecipients are eligible and meet a National Objective as required by 24 CFR 570.

Consolidated Plan Public Contact Information

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

1. Introduction

The Community Development Department actively consulted with a variety of nonprofits, service providers, business leaders, community residents, and governmental agencies to determine the needs of the City of Decatur and better allocate entitlement resources. Needs assessment surveys covering Housing Needs, Public Facilities and Infrastructure, Non-Homeless Special Needs, and Homeless Needs were distributed and responses collected between June 1 and September 30, 2024. A focus group was conducted on June 19 with representatives of the Board of Realtors to gather information on the local housing market and how best to further the City's focus on increasing the supply of affordable single-family homes. The City held a workshop on July 9 for Realtors, mortgage lenders, and attorneys to introduce changes to its Home Ownership Made Easy (H.O.M.E.) program. One segment of the workshop was devoted to gathering input for housing sections of the Consolidated Plan. City made a presentation on September 25 at a workshop for Housing Choice Voucher holders and public housing residents. Workshop participants completed housing surveys, adding a strong voice representing low- and moderate-income (LMI) residents of the City. Representatives from nonprofits, educational institutions, and Face-to-face interviews were conducted with representatives of CAPNA, United Way of Morgan County, and the Morgan County Chamber of Commerce. Other significant stakeholders were targeted for survey participation.

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 Decatur developed an outreach effort to maximize input from a large cross-section of stakeholders to fulfill its mission of stabilizing lower income neighborhoods through housing programs, infrastructure improvements, code enforcement and other public services and to promote economic empowerment for those residents. The outreach effort includes regular communication with the relevant agencies and Community Development staff sitting on a variety of boards and attending regular meeting
with housing providers and service agencies that impact the Department's mission.

Among the agencies with which the City works are Mental Health Center of North Central Alabama, the mission of which is to provide treatment, education and assistance to people affected by mental health problems. A portion of their population are homeless persons and families. The City of Decatur, along with the United Way

of Morgan County, the Morgan /Lawrence County Chapter of the American Red Cross and Crisis Services of North Alabama are members of the North Alabama Coalition on the Homeless (NACH). NACH is responsible for developing and implementing homeless prevention activities throughout North Alabama and is actively working toward the elimination of chronic homelessness. A member of the City's staff serves on the Executive Committee and all members attend monthly meetings on a regular basis.

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 Community Development Department works with NACH as it continues to implement the 2018-2022 Strategic Plan to End Homelessness. The mission of the North Alabama Coalition for the Homeless (NACH) is to educate the public regarding homelessness, and to coordinate and facilitate efforts of agencies, communities and concerned citizens into a seamless Continuum of Care to affect positive solutions to homelessness in Madison, Morgan, and Limestone counties of North Alabama. NACH prioritizes the needs of homeless persons and families and extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.

In its 2018-2022 plan, NACH envisioned a homeless system that would combine real-time housing inventory information; effective referrals using a no- cracks approach; and have a mix of housing and services and supply aligned with the client's needs, The goal was and remains a person-centered approach rather than centered on programs or agencies and using housing-first principles and policies throughout the system. The objectives are:

- Programs that are client ready rather than being housing ready;
- A process that assures clients are screened-in versus screened-out; and
- A system that is easily understood, accessed, and navigated by people experiencing homelessness.

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

The Continuum of Care Steering Committee designates the priorities for the Continuum of Care funding application for homeless housing and services. Decatur has a representative on that committee. Historically, all Continuum of Care funding grants have gone to the City of Huntsville and nonprofit agencies in that city. NACH

is the HMIS lead for the Continuum. The City of Huntsville is the Continuum's Collaborative Applicant.

To support homeless assistance needs in the Decatur, the City through the Grants Administrator helps Decatur and Morgan County service organizations that assist homeless persons prepare applications for state ESG funds. CDBG funds can be allocated to these organizations to support the needs of this population through subrecipient agreements. No CDBG funds are being proposed for homeless activities in the First-Year Action Plan, but the City will give careful consideration to applications from nonprofits serving the homeless population in subsequent years covered by this plan.

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.

1	**Agency/Group/Organization**	City of Decatur
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	• Housing Need Assessment • Public Housing Needs Homelessness Strategy • Homeless Needs - Chronically homeless, Families with children, • Veterans Homelessness Needs • Non-Homeless Special Needs • Economic Development • Market Analysis • Lead-based Paint Strategy • Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Interviews • Focus group discussions • Improved coordination on housing needs and anti-poverty actions

2	**Agency/Group/Organization**	North Alabama Coalition for the Homeless
	Agency/Group/Organization Type	CoC Lead
	What section of the Plan was addressed by Consultation?	• Homelessness Strategy • Homeless Needs - Chronically homeless, Families with children, Veterans, Unaccompanied youth • Non-Homeless Special Needs • Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Survey • Improved coordination on housing needs, homeless needs and anti-poverty actions

3	**Agency/Group/Organization**	Decatur City Council/Mayo
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	Approval of the Consolidated Plan
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting

4	**Agency/Group/Organization**	United Way of Morgan County
	Agency/Group/Organization Type	NGO
	What section of the Plan was addressed by Consultation?	• Housing Needs • Homeless Needs • Special Services and Facilities Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Interview • Improved coordination on Special Services and facilities needs

5	**Agency/Group/Organization**	Community Action Partnership of North Alabama (CAPNA)
	Agency/Group/Organization Type	Community Action Agency
	What section of the Plan was addressed by Consultation?	• Housing Need Assessment • Homeless Needs - Chronically homeless, Families with children, Veterans Homelessness Needs • Non-Homeless Special Needs • Economic Development • Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Multiple interviews • Improved coordination and partnership to help CAPNA provide safe, quality housing for eligible low-income residents

6	**Agency/Group/Organization**	Morgan County Association of REALTORS
	Agency/Group/Organization Type	Housing/Real Estate
	What section of the Plan was addressed by Consultation?	• Housing Needs Assessment • Market Analysis • Strategic Plan
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Focus Group Discussion • Improved coordination on housing issues, housing problems, affordable housing & market analysis

7	**Agency/Group/Organization**	Decatur-Morgan County Chamber of Commerce
	Agency/Group/Organization Type	NGO
	What section of the Plan was addressed by Consultation?	• Market Analysis • Strategic Plan
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Interview • Improved coordination business development and economic development

8	**Agency/Group/Organization**	Decatur Housing Authority
	Agency/Group/Organization Type	Public Housing Authority
	What section of the Plan was addressed by Consultation?	• Needs Assessment • Market Analysis • Strategic Plan
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Workshop • Increased home ownership opportunities for HCV holders and public housing residents

9	**Agency/Group/Organization**	Top of Alabama Regional Council of Governments
	Agency/Group/Organization Type	Government
	What section of the Plan was addressed by Consultation?	• Housing Need Assessment • Homeless Needs - Chronically homeless, Families with children, Veterans Homelessness Needs • Non-Homeless Special Needs • Economic Development • Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Survey • Improved partnership to mobilize people and resources to address the issues that are important to the community

10	**Agency/Group/Organization**	Volunteer Center of Morgan County
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	• Non-Homeless Special Needs • Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Survey • Improved partnership to mobilize people and resources to address the issues that are important to the community

11	**Agency/Group/Organization**	Hands Across Decatur
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	• Housing Needs • Homeless Needs • Non-housing Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Survey • Improved coordination to provide assistance to homeless citizens

12	**Agency/Group/Organization**	Decatur Downtown Redevelopment Authority
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	• Economic Redevelopment • Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Survey • Improved coordination on economic development, affordable housing

13	**Agency/Group/Organization**	Decatur-Morgan County Entrepreneurial Center
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	• Housing Needs Assessment • Economic Development • Antipoverty strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Survey • Data extracted from website and reports • Improved coordination business development and economic development

14	**Agency/Group/Organization**	Mental Health Association of Morgan County
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	• Housing Needs • Non-housing Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Public meeting • Survey • Improved coordination to support and serve individuals with disabilities

15	**Agency/Group/Organization**	Morgan County Commission on Aging
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	• Housing Needs • Non-homeless Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Public Meeting • Survey • Improved coordination to support and serve the elderly and frail elderly

16	**Agency/Group/Organization**	Decatur Youth Enrichment
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	• Non-homeless Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Public Meeting • Survey • Improved coordination to support and serve young people

17	**Agency/Group/Organization**	Family Service Center
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	• Housing • Non-homeless Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Interview • Improved coordination to support and serve families with Special Needs

18	**Agency/Group/Organization**	The Salvation Army
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	• Homelessness • Non-homeless Special Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	• Survey • Improved coordination to support and serve homeless individuals and families

Table 2 – Agencies, groups, organizations who participated.

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

The consultation process included interviews, group discussions, workshops, and the extensive use of topic-related surveys. All stakeholder-types recommended by HUD were consulted through one or more of the methods listed above.

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	NACH	The goals of the strategic plan focuses on affordable housing and neighborhood stability, public services, and public facilities/infrastructure investment. These overlap with NACH's 2018-2022 Strategic Plan which mixes housing and services and supply that are aligned with client needs.
One Decatur Comprehensive Plan	City of Decatur	Sets forth the long-range vision for physical development, housing, economic development, transportation, community facilities and related topics to address community needs, prepare for change and protect what is treasured.
Human Services Coordinated Transportation Plan	NARCOG	A main goal of NARCOG's plan is to improve transportation services for persons with disabilities, older adults, and individuals with lower incomes by ensuring that communities coordinate transportation resources provided through multiple federal programs.
Public Housing Authority 5-Year Plan	Decatur Housing Authority	The Housing Authority plan includes renovations to its properties to support quality housing, goals for Section 8, and planned redevelopment of public housing projects.
Community Needs and Resources Assessment	Community Action Partnership of North Alabama (CAPNA)	The Assessment was conducted to determine the most pressing needs of individuals, families, and communities in its service area. The input influences where services are offered and where service gaps exist, identifies the most valuable community resources, and ultimately guides the strategic planning of the agency.

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))

In accordance with 24 CFR 91.100(4), the City of Decatur will notify, to the extent possible, adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the 2025-2030 Consolidated Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

Narrative (optional):

N/A

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.

Needs assessment surveys covering Housing Needs, Public Facilities and Infrastructure, Non-Homeless Special Needs, and Homeless Needs were distributed, and responses collected between June 1 and September 30, 2024. A focus group was conducted on June 19 with representatives of the Board of Realtors to gather information on the local housing market and how best to further the City's focus on increasing the supply of affordable single-family homes. The City held a workshop on July 9 for Realtors, mortgage lenders, and attorneys to introduce changes to its Home Ownership Made Easy (H.O.M.E.) program. One segment of the workshop was devoted to gathering input for housing sections of the Consolidated Plan. City made a presentation on September 25 at a workshop for Housing Choice Voucher holders and public housing residents. Workshop participants completed housing surveys, adding a strong voice representing low- and moderate-income (LMI) residents of the city. Representatives from nonprofits, educational institutions, and Face-to-face interviews were conducted with representatives of CAPNA, United Way of Morgan County, and the Morgan County Chamber of Commerce. Other significant stakeholders were targeted for survey participation.

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	Community Surveys (June to September 2024)	Targeted and non-targeted community at large	65 surveys returned	All responses tabulated – see Needs assessment tables	N/A	N/A
2	Focus Group (6/20/24)	Morgan County Board of Realtors	8 persons attended	No written comments received	N/A	N/A
3	Housing Workshop (9/25/24)	HCV holders Public Housing residents	50 persons attended	No written comments received	N/A	N/A
6	Housing Workshop (7/9/24)	Realtors, lenders, attorneys	30 persons attended	No written comments received		
4	Public Hearing (9/17/24)	Community at large CDBG Subrecipients	15 persons attended Session live-streamed and archived	No written comments received	N/A	
6	Public Hearing (12/12/24)	Community at large CDBG Subrecipients				
7	City Council Meeting (January 2025)	Mayor & Council Community at large				

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section of the 2025-2029 Consolidated Plan discusses the following topics:

- Housing Needs
- Disproportionately Greater Need
- Public Housing
- Homeless Needs
- Non-Homeless Special Needs
- Non-Housing Community Development Needs

The Housing Needs sections (NA-10, NA-15, and NA-20) rely primarily on Comprehensive Housing Affordability Strategy **(**CHAS) data supplied by HUD and American Community Survey data from the Census Bureau. Any discrepancies between the two data sources is usually caused by the CHAS data being older than ACS data.

The Housing Needs sections are guided by the requirements in 24 CFR 91.205, including income level, tenure (owner/renter) and household types. The sections also include data on housing problems, including cost burden, overcrowding, and substandard housing conditions. HUD considers a household to be cost burdened if more than 30% of its income goes to housing related expenses such as mortgage or rent payments, utilities, and/or property taxes. A household spending more than 50% is considered extremely cost burdened.

The Decatur Housing Authority supplied the data used in NA-25 Public Additional data sources are identified either in the text or within tables.

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

Summary of Housing Needs

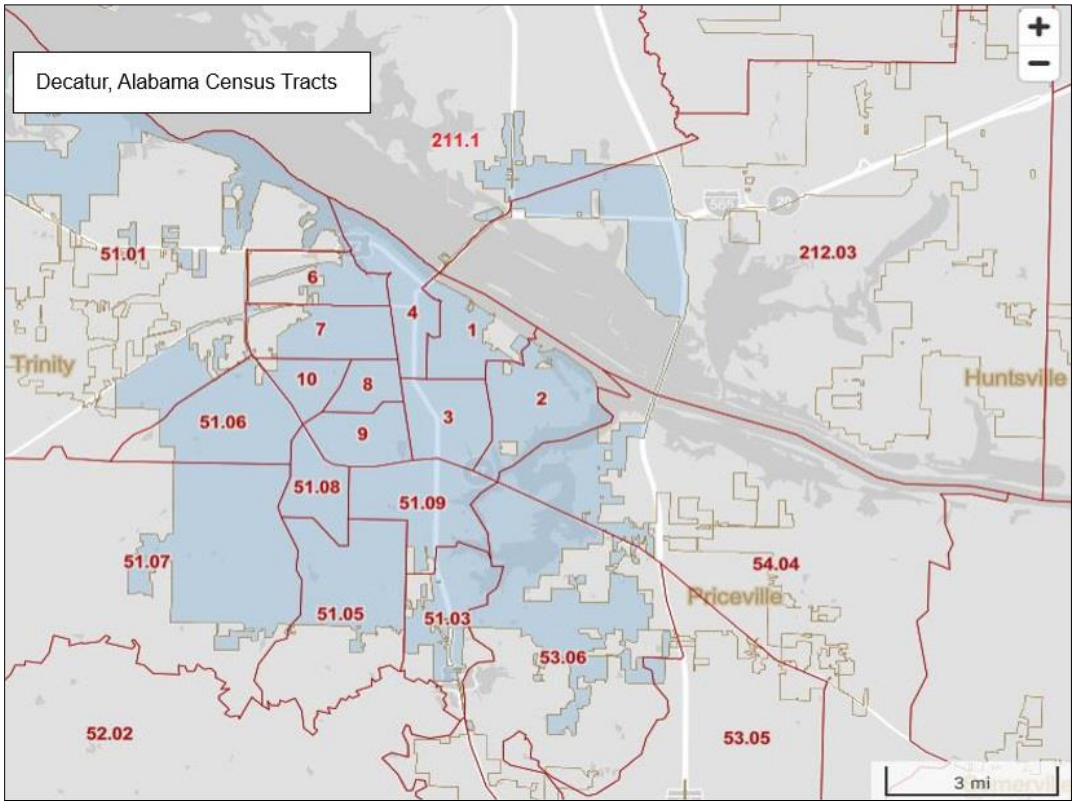
Decatur is the largest city in and the county seat of Morgan County, Alabama. While most of the city lies within Morgan County, a small portion of the city, primarily industrial, is north of the Tennessee River in Limestone County. The city is bounded on the east by I-65. Metropolitan Huntsville begins east of the interstate. Between 1980 and 2000, Decatur's population increased from 42,002 to 53,953, a growth rate of 28.5%. That growth rate slowed to 7.1% in the 20 years between 2000 and 2020.

Decatur's population grew by just 3.9% for the decade 2010-2020. Decatur's 2010-2020 growth rate is lower than the state average rate of 4.9% and is much lower than the national average rate of 7.4%.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	55,600	54,340	-2%
Households	22,295	22,345	0%
Median Income	$41,496.00	$49,296.00	19%

Table 5 - Housing Needs Assessment Demographics

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



Recently released ACS 5-Year Estimate numbers (2018-2022) list the population at

56,212, with 23,674 households, and a median income of $55,164, all increases from the 2020 figures. Discussions with several different groups of stakeholders suggest at least some of this growth is driven by people who work in Huntsville but have decided to live in Decatur. This could, in part, explain the increase in median income.

Although Decatur's estimated population increased by 6.2% from 2000 to 2021, the percentage of the population identifying as White alone or White More Than One Race has fallen, while the percentage identifying as Black or Black More than One Race has increased. Over the last decade, there have been two major demographic shifts in the city: Decatur's population is aging, both in number of residents aged 65 and older and in its median age. The other has been a 24% increase in the city's Hispanic population from 2010 to 2021.

Number of Households Table

Total Households – All households by income levels
Small Family – a family with two or more members
Large family – a family with five or more members

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,800	2,585	3,945	2,580	10,430
Small Family Households	1,110	820	890	1,175	4,430
Large Family Households	110	85	240	100	775
Household contains at least one person 62-74 years of age	735	480	1,000	785	2,665
Household contains at least one-person age 75 or older	265	640	850	320	1,255
Households with one or more children 6 years old or younger	404	445	420	450	604

Table 6 - Total Households Table
Data Source: 2016-2020 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	0	0	10	0	**10**	**20**	0	20	0	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	175	15	85	15	290	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	30	45	0	105	0	10	15	60	85
Housing cost burden greater than 50% of income (and none of the above problems)	1,040	505	0	0	1,545	420	190	95	30	735

	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
Housing cost burden greater than 30% of income (and none of the above problems)	370	685	180	0	1,235	115	270	335	110	830
Zero/negative Income (and none of the above problems)	170	0	0	0	170	170	0	0	0	170

Table 7 – Housing Problems Table
Data Source: 2016-2020 CHAS

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

	Renter					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	1,245	545	140	15	**1,945**	440	200	130	90	860
Having none of four housing problems	720	1,055	1,705	895	4,375	400	785	1,970	1,580	4,735

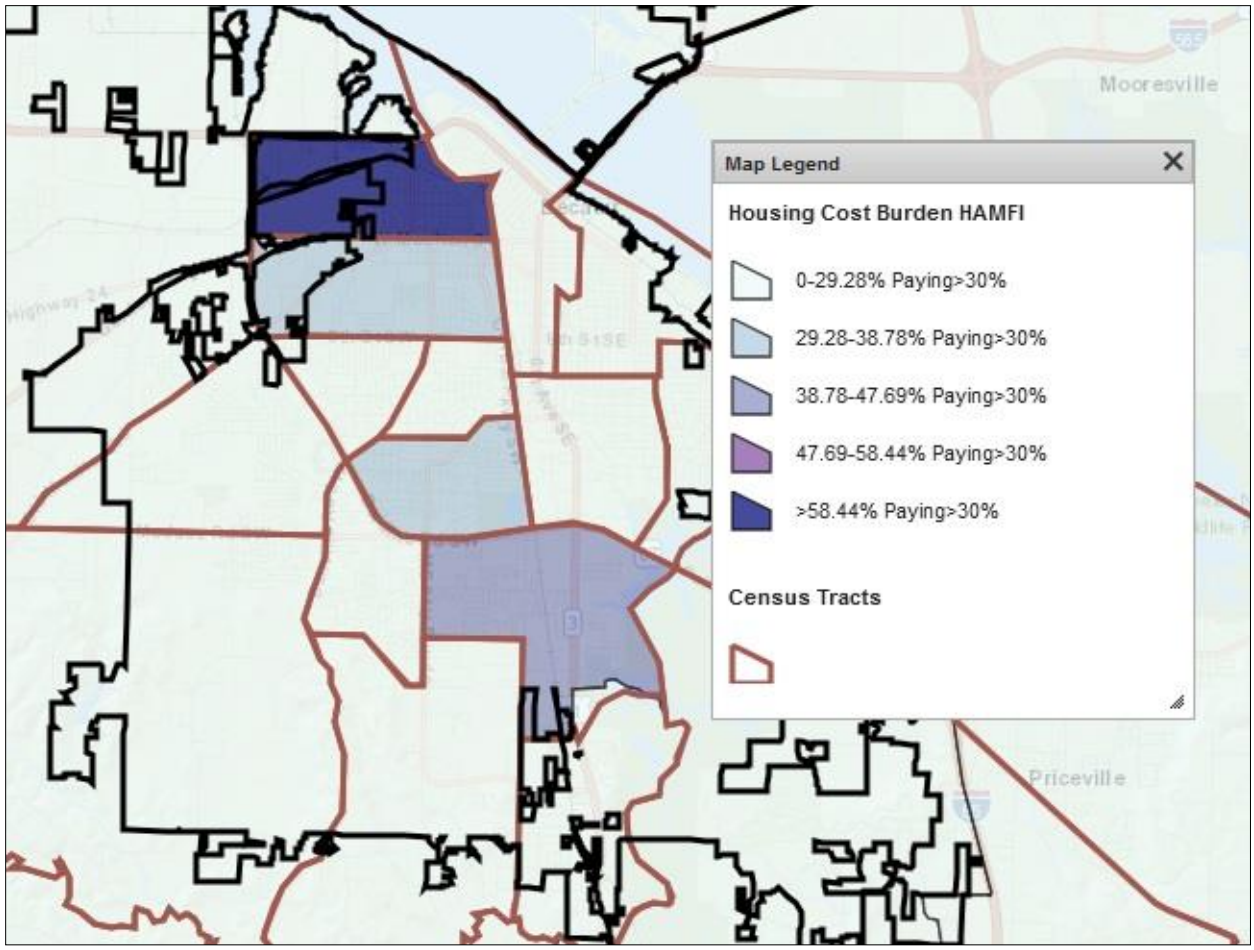
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2
Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	790	440	35	1,265	50	175	120	345
Large Related	60	30	25	115	25	0	30	55
Elderly	355	430	18	803	340	200	175	715
Other	380	285	110	775	140	85	105	330
Total need by income	1,585	1,185	188	2,958	555	460	430	1,445

Table 9 – Cost Burden > 30%
Data Source: 2016-2020 CHAS



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	240	240	40	45	0	85
Large Related	0	0	15	15	25	0	0	25
Elderly	160	180	10	350	235	120	75	430
Other	0	370	65	435	120	0	0	120
Total need by income	160	550	330	1,040	420	165	75	660

Table 10 – Cost Burden > 50%

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	175	45	80	15	315	0	0	0	20	20
Multiple, unrelated family households	0	0	0	0	0	0	10	15	40	65
Other, non-family households	30	0	50	0	80	0	0	0	0	0
Total need by income	205	45	130	15	395	0	10	15	60	85

Table 11 – Crowding Information – 1/2
Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present				3,120				3,642

Table 12 – Crowding Information – 2/2
Data Source: 2020 Decennial Census

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

The 2022 ACS 5-Year Estimates list 23,674 households. Of these, 8,499 householders live alone. Almost half of these (4,214) are persons 65 years or older. HUD data shows 803 elderly renters and 715 elderly homeowners are cost burdened, paying more than 30% of monthly income for housing related expenses. Of the 803 renters, 350 are severely cost burdened (more than 50% of income going to housing costs); of the 715 elderly homeowners, 430 are severely cost burdened. The vast majority

of the cost-burdened households – renters and owners – are classified as low or very low income by HUD.

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.

ACS numbers estimate 16.8% of Decatur's population lives with at least one category of disability. Residents 65 and over constitute 19.1% of the city's population. Of this population, 26.5% have ambulatory difficulties and 17.4% have disabilities that make independent living difficult. Both conditions create a need for housing assistance of some type.

Domestic violence and related offenses are reported in Alabama by county. In 2021, the most recent year for which statistics are available, there were 160 assaults reported, eight aggravated assaults and 152 assaults. Any or all could have required housing assistance for the aggrieved party.

What are the most common housing problems?

HUD looks at four common housing problems: 1) Substandard housing; 2) Severe Overcrowding (more than 1.5 person per room; 3) Overcrowding (more than 1 and less than 1.5 person per room; 4) Cost Burden greater than 30% of income and Severe Cost Burden greater than 50% of income. Based on HUD-provided data, the most common housing problem in Decatur is cost burden. More than 1,500 renter households in the city are severely cost burdened, 67.3% of which are considered very low income (0-30% if the Area Median Income). Of the severely cost burdened homeowner households, 57.1% are very low income.

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

Census data suggests the populations most likely to be cost burdened of severely cost burdened are renters - seniors living alone and households headed by single females. Of all households with children under 18, 29% are headed by single females.

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.

Numbers suggest residents of Census Tract 7 may be at greatest risk of losing housing. The median household income for the tract is $45,135, the lowest of any of the city's 18 tracts and almost $23,000 less than the city's median income. Given the relative scarcity of suitable available affordable rental housing, a housing emergency could very well result in the household becoming unsheltered. The nearest homeless shelter is in Huntsville and there is little or no rapid re-housing assistance available in the Morgan County.

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:

Decatur does not provide at-risk population estimates.

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

Decatur has identified two factors that contribute to instability and an increased risk of homelessness: an aging rental housing stock and rent increases. Throughout the city, the majority of rental properties in all but the newest sections of town were developed before 1980. In Census Tracts 4 and 7, core tracts in the oldest parts of the city, up to 35% of rental properties are 75 years old or older. Only one of the city's census tracts – Tract 7 – has seen rent decreases. The rest of the city has seen rent increases generally ranging from 16% up to 51%.

Discussion

According to the most recent Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD to the city, 41.8% of the city's households are considered Low- and Moderate-Income (LMI) as defined in 24 CFR 570. Of those households, 57.7% are considered Very Low Income. The CHAS data list 9,335 LMI households, 58% of which are renters, the balance homeowners. But while only 19.6% of LMI households have been identified as having one or more of the four housing problems, that rate almost doubles (35.7%) for renter households, with the vast majority (92.7%) affecting Very-Low-Income renter households.

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

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. That number is derived by dividing the total number of households with one or more housing problems by the total number of households in each racial or ethnic category.

For example, 70% of extremely low income (0%-30% of AMI) households in Decatur experience one of more of HUD's four housing problems, but the only racial group with a disproportionately greater need is Asian. That number is difficult to interpret since the CHAS data identifies only 15 extremely-low-income households, less than 1% of the total such households.

It should be noted the Tables in this section are looking at Cost Burden greater than 30%. Severely Cost burdened households are considered in NA-20.

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	2,210	565	400
White	1,050	300	190
Black / African American	970	205	165
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	165	65	25

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

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	1,950	785	0
White	660	585	0
Black / African American	810	160	0
Asian	10	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	380	40	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI
Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

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	1,180	2,520	0
White	700	1,775	0

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
Black / African American	285	575	0
Asian	0	0	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	160	100	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI
Data Source: 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

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	270	1,820	0
White	210	1,290	0
Black / African American	35	175	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	320	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI
Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

Based on HUD's 2016-2020 CHAS data, the two racial or ethnic groups experiencing a disproportionately greater need are Blacks and African Americans in the low-income (30%-50% of AMI) bracket and Hispanics in both the low-income and moderate-income (50%-80% AMI) brackets. Asians show up with disproportionately greater needs in all income categories covered in Tables 13 to 16 except moderate income. However, it should be noted the total number of Asian Households reported for all four tables is just 55 out of 11,700 total households, well within the margin of error.

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

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Severe housing problems include:

- Overcrowded households with more than 1.5 persons per room, not including bathrooms, porches, foyers, halls, or half-rooms
- Households with cost burdens of more than 50 percent of income

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	1,835	940	400
White	805	545	190
Black / African American	880	290	165
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	105	25

Table 17 – Severe Housing Problems 0 - 30% AMI
Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

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	840	1,895	0
White	225	1,015	0
Black / African American	380	595	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	235	185	0

Table 18 – Severe Housing Problems 30 - 50% AMI
Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

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	455	3,240	0
White	240	2,235	0
Black / African American	75	790	0
Asian	0	0	0

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
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	120	140	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

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	85	2,000	0
White	75	1,425	0
Black / African American	0	210	0
Asian	10	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	320	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Based on HUD's CHAS data, 34.5% of the city's LMI households experience one or more severe housing problem. That percentage drops ot 28.8% when households in the 80%-100& AMI bracket are added. Not surprisingly, the income bracket most affected by severe housing problems is Extremely Low Income (30% or less), but none of the listed racial or ethnic categories have a disproportionately greater need.

Hispanic households do have a disproportionately greater need in the low- and moderate-income brackets. None of the 320 Hispanic households listed in the 80% to 100% bracket have a severe housing problem.

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:

A disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The table below looks at the number of cost burdened households by race and ethnicity.

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing that costs no more than 30% of a household's gross income, including utilities. This definition is intended to ensure that households have enough money to pay for other costs. A household that spends more than 30% of its income on housing is considered Cost Burdened. A household that spends more than 50% of its income on housing is considered Severely Cost Burdened.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,915	2,870	2,890	395
White	11,880	1,605	1,295	190
Black / African American	2,460	810	1,335	165
Asian	130	10	25	0
American Indian, Alaska Native	85	0	0	0
Pacific Islander	0	0	0	0
Hispanic	1,170	325	205	25

Table 21 – Greater Need: Housing Cost Burdens AMI
Data Source: 2016-2020 CHAS

Discussion:

Tables 9 and 10 in Section NA-10 established Cost Burden as the single most significant housing problem in Decatur. Table 21 illustrates that Black/African

American and Hispanic households bear the most significant burdens. While only 13.3% of all households in the city are severely cost burdened, that percentage more than doubles for Black households. While no Hispanic households are considered to have a disproportionately greater need based on cost burden, the 19.1% of cost burdened Hispanic households is higher than any of the listed racial groups.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

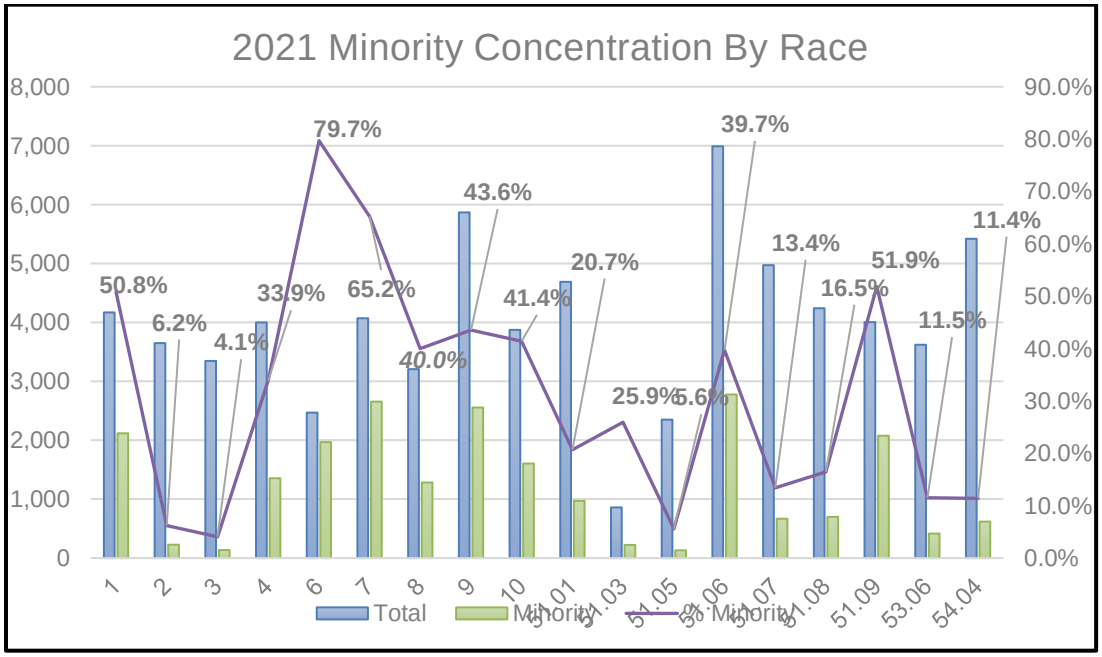
The Area Median Income for Decatur for FY2024 is $82,500. For the community as a whole, approximately 36.3% of households have an income at or below 50% of AMI. For the Black/African American community, approximately 52.4% of households are at or below 50% of AMI. The Hispanic community resembles the community as a whole with 32.5% of its households at or below 50% of AMI.

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

Both the Black and Hispanic communities have disproportionate needs identified in Sections NA-15 through NA-25.

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

Decatur's Hispanic population is concentrated in Census Tract 9 which is in the center of the city. The city's minority population is concentrated in Tracts 1, 7, 51.06, 51.09. All four are west of Sixth Avenue (U.S. 31), the city's most obvious dividing line. While Tract 1 and 51.09 are the city's most diverse, with having almost equal numbers of White and minorities residents.



NA-35 Public Housing – 91.205(b)

Introduction

The Decatur Housing Authority provides sustainable affordable housing opportunities to assist in improving the quality of life for those it serves. DHA manages six properties and administers more than 750 Housing Choice Vouchers. All data in this section was provided by DHA.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	590	763	0	762	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	9,659	9,342	0	9,322	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	5	5	0	5	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	216	70	0	70	0	0
# of Disabled Families	0	0	82	177	0	177	0	0
# of Families requesting accessibility features	0	0	590	763	0	762	0	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

Data Source: PIC (PIH Information Center)

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	247	179	0	179	0	0	0
Black/African American	0	0	342	580	0	579	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	1	2	0	2	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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	4	6	0	6	0	0	0
Not Hispanic	0	0	586	757	0	756	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

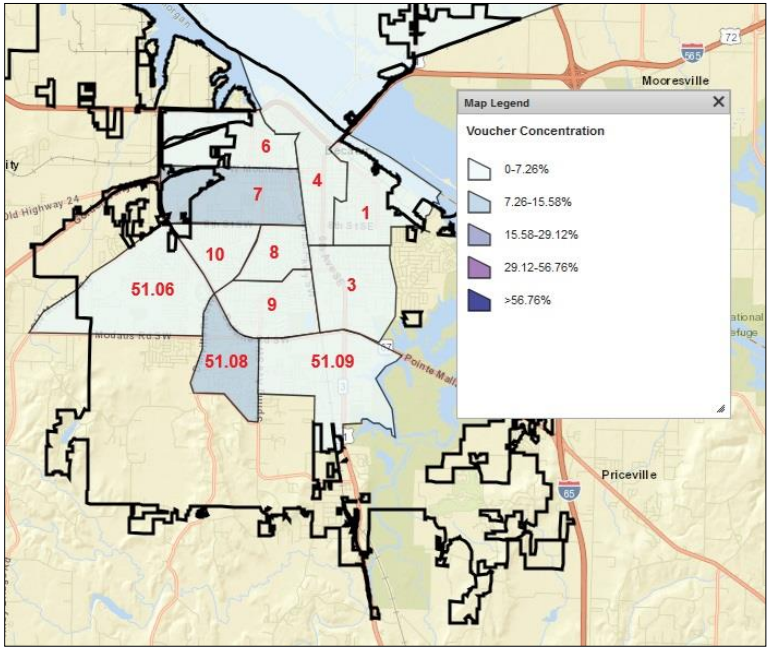
Data Source: PIC (PIH Information Center)

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

As of December 2024, DHA had two applicants needing wheelchair access units and three tenants waiting for handicapped-accessible units.

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

Affordable rent is the most immediate need for both Public Housing residents Housing Choice Voucher holders.



OMB Control No: 2506-0117 (exp. 09/30/2021)

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

Affordable rents seem to be the biggest issue throughout the community.

Discussion

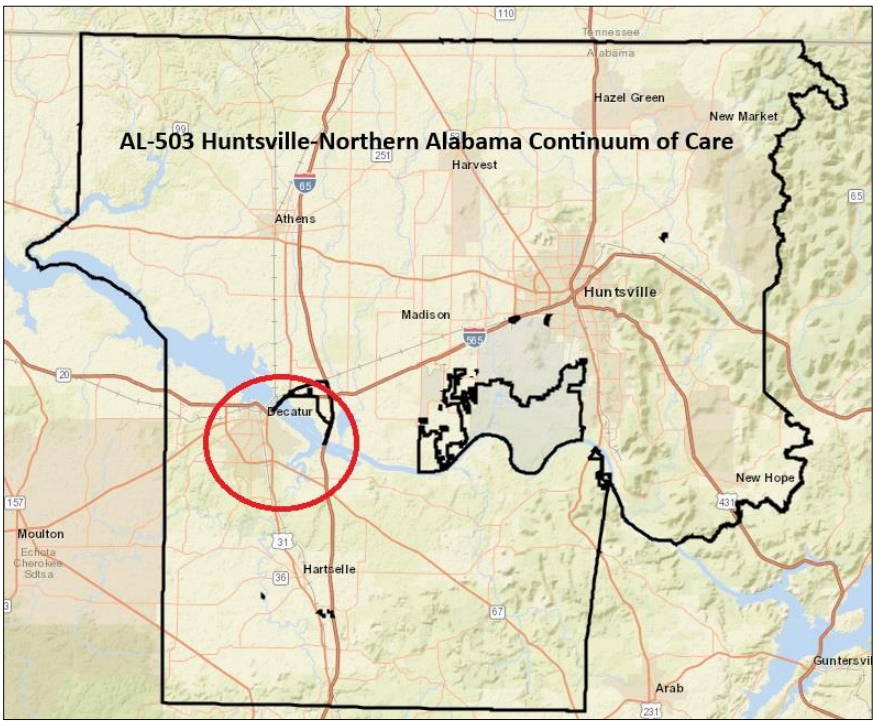
As of December 2024, DHA's waiting list for households requesting public housing stood at 470. The list is currently open except for requests for one-bedroom apartments at all DHA properties. The average wait time for public housing in 398 days. The waiting list for households requesting Housing Choice Vouchers stands at 1,236. The HCV waiting list is currently closed.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Decatur is part of the three-county Huntsville-Northern Alabama Continuum of Care classified by HUD as largely urban. The lead agency for the Continuum is the North Alabama Coalition for the Homeless (NACH) headquartered in Huntsville. NACH is a nonprofit corporation that serves as the Continuum of Care Management team for Huntsville, Decatur, Madison, Limestone, and Morgan Counties. Homeless services in the Continuum are concentrated in Huntsville.

Developing good homeless data for Decatur is difficult since the Point in Time Count (PITC) conducted annually is not broken out by specific communities and unincorporated areas. The City does not have homeless data generated locally.



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):

The estimates below are derived from the Huntsville-North Alabama Continuum of Care 2023 Point in Time Count. All sheltered persons should be presumed to be

sheltered in Huntsville. How many of the unsheltered were counted in Decatur or Morgan County is unknown. The PITC counted a total of 646 homeless individuals, sheltered and unsheltered.
Chronically Homeless Individuals – 159, 33 sheltered
Chronically Homeless families – 26, 6 sheltered
Persons in homeless families with children under 18 – 113, 91 sheltered
Homeless veterans with families – Unknown (The PITC found 48 total homeless vets.)
Unaccompanied Youth under 25 – 71, 60 Sheltered.

The Table below reflects known data for Decatur.

Nature and Extent of Homelessness: (Optional)

Race:	**Sheltered:**	**Unsheltered (optional)**
White	0	Data not available
Black or African American	0	Data not available
Asian	0	Data not available
Native American or Alaska Native	0	Data not available
Pacific Islander	0	Data not available
Other	0	Data not available
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	0	Data not available
Not Hispanic	0	Data not available

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

The PITC reported 133 families with children, most in emergency shelters. It can be assumed all of these families would benefit from housing assistance. How many of them have connections to Decatur and Morgan County is unknown.

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

White – 340
Black – 267
Asian – 6
Other – 33

CoC Number: AL-503

CoC Name: Huntsville/North Alabama CoC

								Subset of Total Bed Inventory		
	Family Units[4]	Family Beds[4]	Adult-Only Beds	Child-Only Beds	Total Yr-Round Beds	Seasonal	Overflow / Voucher	Chronic Beds[2]	Veteran Beds[3]	Youth Beds[3]
Emergency, Safe Haven and Transitional Housing	**44**	**163**	**219**	**47**	**429**	**0**	**1**	**n/a**	**0**	**47**
Emergency Shelter	34	134	218	47	399	0	1	n/a	0	47
Transitional Housing	10	29	1	0	30	n/a	n/a	n/a	0	0
Permanent Housing	**7**	**26**	**137**	**0**	**163**	**n/a**	**n/a**	**120**	**122**	**0**
Permanent Supportive Housing*	6	24	130	0	154	n/a	n/a	120	115	0
Rapid Re-Housing	1	2	7	0	9	n/a	n/a	n/a	7	0
Grand Total	**51**	**189**	**356**	**47**	**592**	**0**	**1**	**120**	**122**	**47**

Discussion:

Although a number of nonprofit agencies offer services that be of use to the homeless, there are no emergency shelters and only one full-time day shelter and another that operates during inclement weather.

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

Introduction:

This section discusses the housing and service needs of persons who are not homeless but who may require some form of supportive housing. These include – but are not limited to:

- Elderly (defined as 62 and older)
- Frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living such as bathing, walking, and performing light housework)
- Persons with mental, physical, and/or developmental disabilities
- Persons with alcohol or other drug addiction
- Persons with HIV/AIDS and their families
- Victims of domestic violence, dating violence, sexual assault, and stalking

Describe the characteristics of special needs populations in your community:

Elderly (62 and older) and Frail Elderly

The 2022 ACS 5-Year data estimates there are 13,747 persons in Decatur, 23.9% of the total population, age 62 and older. The 2020 Decennial Census reported 7,768 senior (65 and over) households, 42% of which were seniors living alone. Decatur has supportive housing for seniors in all income ranges, but an internet search for available units suggests vacancy rates, especially for low-income persons, is very low.

Persons with mental, physical, and/or developmental disabilities

Population with a Disability	Total	With a disability	Percent with a disability
Total Civilian Noninstitutionalized Population	56,501	9,366	16.60%
DISABILITY TYPE			
With a hearing difficulty	(X)	2,595	4.60%
With a vision difficulty	(X)	2,215	3.90%
With a cognitive difficulty	(X)	3,739	7.10%
With an ambulatory difficulty	(X)	4,848	9.20%
With a self-care difficulty	(X)	1,463	2.80%
With an independent living difficulty	(X)	3,045	7.00%

Data Source: *2021 ACS 5-Year Estimates (S1810 – Disability Characteristics)*

Persons with alcohol or drug additions
Community surveys identified services for persons with substance abuse disorder issues as one of the major needs in Decatur. Decatur Morgan Counseling Center, part of the Mental Health Center of North Central Alabama, is a community-based mental health treatment center that offers care to individuals struggling with behavioral health conditions on an outpatient basis. There are several residential treatment facilities in Huntsville.

Victims of domestic violence, dating violence, sexual assault, and stalking

In 2023, the most recent year for which data is available, law enforcement in Decatur and Morgan County reported a total of 171 domestic violence crime occurrences. Of these 156 were recorded as simple assaults, 12 as aggravated assault, two rapes, and one homicide, and a rate of 137 domestic violence crimes per 100,000 residents.

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

Elderly (62 and older)
Data suggests additional supportive housing for the elderly needs to be developed.

Persons with mental, physical, and/or developmental disabilities
According to census data, more than 3,000 Decatur residents have an independent living difficulty which suggests a need for supportive housing. The supply currently available does not satisfy the demand. Community surveys and consultation suggest a need for additional housing opportunities, including group homes for persons with developmental disabilities.

Persons with alcohol or drug additions
There are multiple residential treatment facilities in Huntsville.

Domestic Violence – Currently victims of domestic violence and their children if there are children in the household who need to be removed from their immediate surroundings to be safe must go to Huntsville for shelter services. There are currently *4* domestic violence and abuse shelters and programs in Huntsville*,* with 4 offering *a* hotline and 3 offering emergency shelter*.* At least one has a hotline dedicated to Morgan County.

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

The Alabama Department of Public Health collects HIV/AIDS by Public Health District and reports data by county. Morgan County is one of 12 counties in the Northern

Public Health District. The majority of the reported HIV/AIDS cases (51.6%) are found in Huntsville/Madison County. Morgan, the second most populous county in the district, had 9.8% of the reported cases in the district. Limestone County, immediately to the north of Decatur, has experienced 211 reported cases through September 2024, 7.8% of the total cases in the district.

Prevalent HIV includes all persons living with HIV as of September 30, 2024. Cumulative HIV includes all diagnosed HIV (living and deceased) as of September 30, 2024. The state does not provide demographic data at the district or county level.

Public Health District	January – September 2024						
	Newly Diagnosed			Prevalent		Cumulative	
	Cases	% of Total	Rate	Cases	% of Total	Cases	% of Total
Northern	63	100%	5.4	2,029	100%	2,704	100
Morgan County	5	7.9	4	189	9.3	265	9.8
Madison County (Huntsville)	36	57.1	8.7	1,050	51.7	1,391	51.6
Alabama	245	100%	4.	16,281	100%	25,675	100%

Data Source: Alabama Department of Public Health

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A – Decatur is not a HOME Participating Jurisdiction

Discussion:

The City recognizes the need for additional housing and expanded services for its residents with special needs. As is so often the case with smaller entitlement cities, the need far exceeds the funding available.

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

Describe the jurisdiction's need for Public Facilities:

Improvements to public facilities and infrastructure are generally eligible CDBG expenses as long as the CDBG-funded activities meet a national objective as defined in the CDBG rule (24 CFR 570.208).

1. Domestic Violence Shelter
2. Homeless Shelter
3. Group Home for the Developmentally Disabled
4. Day Shelter for Homeless Persons

How were these needs determined?

Surveys, consultation, and public input

Describe the jurisdiction's need for Public Improvements:

1. Flood/Drainage Improvements
2. Street improvements
3. Sewer line improvements
4. Sidewalks, curbs, and gutters

How were these needs determined?

Surveys, consultation, and public input

Describe the jurisdiction's need for Public Services:

1. Substance Abuse Services
2. Childcare Services
3. Services for Abused Children
4. Services for seniors with an emphasis on services for the frail elderly
5. Services for the Disabled

How were these needs determined?

Surveys, consultation, and public input

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis section is to provide a clear picture of the environment in which Decatur's Community Development Department administers its CDBG-funded activities. Most of the tables in the section were pre-populated with data supplied by HUD. In many cases more up-to-date data exists, most of which paints a picture of a dynamic housing market driven by population and income growth.

Topics to be covered in this section include:

- Number, Cost, and Condition of Housing Units
- Public and Assisted Housing
- Special Needs Facilities and Services
- Barriers to Affordable Housing
- Non-Housing Community Development Needs
- Broadband Needs
- Hazard Mitigation

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

Introduction

Data from the 2021 5-Year American Community Survey (DP04) lists 25,888 housing units and 23,957 households in Decatur. Slightly less than 65% of the units are owner occupied with a median value of $147,600. Of the total units, approximately 6,084 are in multi-unit structures, the vast majority occupied by renters.

Decatur residents tend to stay put once they find housing. 2022 ACS 5-Year Estimates stated 86.8% of all Decatur households still resided where they had lived a year earlier. Hispanic and Asian households were the least mobile, with more than 90% of households still residing in the same unit as a year before. Blacks and African Americans were the most likely to be on the move, with only 80.2% still living in the same unit as a year earlier.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,330	70%
1-unit, attached structure	1,045	4%
2-4 units	1,850	7%
5-19 units	3,105	13%
20 or more units	1,015	4%
Mobile Home, boat, RV, van, etc.	424	2%
Total	**24,769**	**100%**

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	565	7%
1 bedroom	75	1%	1,650	21%
2 bedrooms	1,980	14%	3,205	40%
3 or more bedrooms	12,300	86%	2,545	32%
Total	**14,380**	**101%**	**7,965**	**100%**

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

An estimated 21 developments in Decatur serve LMI households. Of these, nine are Low-Income Housing Tax Credit (LIHTC) projects with a total of 597 Low-Income Units; six are HUD Multi-Family projects; and six are operated by Decatur Housing Authority. One of the LIHTC developments, Wesley Glen, dedicates its 55 units for seniors.

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

No units are expected to be lost.

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

No

Describe the need for specific types of housing:

The city needs additional affordable rental units, both single-family and multi-family units, willing to accept Housing Choice Vouchers.

Discussion

As Decatur's population and area median income as increased, the inventory of affordable housing has moved little. Most of the housing inventory growth has come as single-family homes, with developers and builders responding to market demands. With the exception of a development like Seville, a small subdivision developed by a CBDO with CDBG assistance, new affordable single-family housing is not being built. Harbor Pointe Apartments II (48 units), the last Low Income Housing Tax Credit (LIHTC) property built in Decatur, was put in service in 2010.

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

Introduction

One must be cautious in interpreting the data presented below. For example, the 2016-2020 ACS reports a median home value of $141,000, but the 2018-2022 ACS increases that to $170,000. Two factors appear to be in play in the Decatur market: 1) Housing prices in general are increasing; and 2) new construction appears to be mostly on the upper end of market. This second factor is supported by data in the same ACs reporting that 58.9 percent of available homes were priced between $200,000 and $500,000.

HAMFI stands for HUD Area Median Family Income. It's a median family income figure calculated by the HUD for each jurisdiction. HAMFI is used to determine income limits for HUD programs and Fair Market Rents (FMRs).

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	124,200	141,000	14%
Median Contract Rent	462	524	13%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than $500	3,800	47.7%
$500-999	3,950	49.6%
$1,000-1,499	120	1.5%
$1,500-1,999	35	0.4%
$2,000 or more	35	0.4%
Total	**7,940**	**99.7%**

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	660	No Data
50% HAMFI	2,815	1,210
80% HAMFI	5,950	3,320
100% HAMFI	No Data	5,265
Total	**9,425**	**9,795**

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$740	$763	$924	$1,202	$1,352
High HOME Rent	$740	$763	$924	$1,202	$1,352
Low HOME Rent	$718	$763	$923	$1,067	$1,191

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents – FY 2024

Is there sufficient housing for households at all income levels?

No

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

For the foreseeable future, market conditions are expected to continue pushing both housing values and rents up. The addition of significant numbers of affordable units is unlikely. Both factors will serve to shrink the number of available affordable units in Decatur.

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

Data from the 2022 ACS 5-Year Estimates suggest about rents on approximately 62% of available rental units fall within HUD's Fair Market Rent guidelines.

Discussion

Affordability is a barrier to homeownership for low-income households. The 2022 ACS 5-Year estimated reported looked at prices asked for Vacant For-Sale-Only units and units sold but not occupied. Owners of 58.9% of the units offered asked for $200,000 or more, with 9.2% of the units priced above $250,000. The mortgage payment on a $200,000 house, assuming a $15,000 downpayment, would be approximately $1,840 a month (without considering additional housing costs. Household income would have to be at least $75,000 a year to afford this unit.

The same ACS looked at rents paid. Of 519 units surveyed, 53.5% were priced at $600 a month or less, but 28.7% of the units were priced at $1,000 or more a month, putting these units well outside being affordable for low-income households.

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

Introduction

Most of the housing stock in Decatur meets the City's definition of "standard condition." The 2018-22 ACS reports that of almost 26,000 housing units in the city, only 19 lack plumbing and on 98 have no kitchen. In general, overcrowding is not an issue for 96.8% of the city's occupied units but is certainly an issue for the 358 households that are having to live with more than 1.5 person per room.

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

The City defines "standard condition" as a housing unit that meets all state and local codes. A "substandard condition" is a unit that is in poor condition; however, substandard units can be either suitable for rehabilitation or not suitable. In these units, 10% and 8% of the owner-occupied and renter-occupied units, respectively have children living in them.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,010	14%	3,095	39%
With two selected Conditions	35	0%	200	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,335	86%	4,670	59%
Total	**14,380**	**100%**	**7,965**	**101%**

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,790	12%	885	11%
1980-1999	4,540	32%	2,830	36%
1950-1979	7,020	49%	3,820	48%
Before 1950	1,035	7%	435	5%
Total	**14,385**	**100%**	**7,970**	**100%**

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,055	56%	4,255	53%
Housing Units build before 1980 with children present	1,249	9%	574	7%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

Vacant Units	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1805	201	2,006
Abandoned Vacant Units	10	30	40
REO Properties	+/- 25	0	+/- 25
Abandoned REO Properties	No Data	No Data	

Table 35 - Vacant Units

Data Source 2018-2022 ACS Five-Year Estimates

Need for Owner and Rental Rehabilitation

Experience suggests many homes and apartments constructed before 1970 would benefit from some form of rehabilitation, particularly energy-efficient upgrades such as Energy Star rated windows and HVAC systems. The 2018-2022 ACS estimates almost 9,000 units in the city were built before 1970. An additional 5,106 were constructed between 1970 and 1979, which means the possible presence of lead-based paint.

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

The City estimates there are approximately 1,050 units (719 owner-occupied and 331 renter-occupied) units occupied by LMI families that could have lead-based paint hazard issues.

Discussion

The City's housing rehab program is currently handled by a subrecipient, Community Action Partnership of North Alabama (CAPNA), a community action agency. The program allocates its rehab dollars for replacement windows. Both the City and CAPNA recognize the need to expand the range of rehab services offered.

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

Introduction

Public Housing and Housing Choice Vouchers are overseen by Decatur Housing Authority. Responses in this section were provided by DHA.

Totals Number of Units

Program Type									
				Vouchers					
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			603	1,050			0	0	0
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

DHA operates six public housing developments:

East Acres – 1701 Locust SE
Starrs – 1330 Sunset NW
Westgate Gardens – 210 Adams Dr. NW
Westgate Gardens – 410 Memorial Drive
Jordan-Neill Apartments – 100 Wilson St. SE

Summer Manor Apartments – 300 Wilson St. NE

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:

All properties are in fair condition, although some need major repairs.

Public Housing Condition

Public Housing Development	Average Inspection Score
All properties	78

Table 37 - Public Housing Condition

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

New roofs at all properties; new showers at high-rise facilities; window replacement and exterior repairs to the Jordan-Neill building; interior renovations at the family properties

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

Currently DHA has 204 vacant units. All need repairs so they can be utilized to house families in need.

Discussion:

DHA plans to utilize Capital Funds to replace roofs and showers and make interior renovations as funding becomes available.

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

Introduction

There is no emergency shelter for the homeless in Decatur or Morgan County. The nearest emergency shelters are in Huntsville. This can be problematic for the unsheltered homeless in the area unless they have transportation. Decatur has a number of organizations which work directly with the homeless, including several that offer day shelter services and meals.

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 38 - Facilities and Housing Targeted to Homeless Households

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.

Health – Decatur Morgan Hospital is a full-service community hospital with an Emergency Department, over 450 inpatient beds, 16 outpatient clinics, and a variety of specialties. The Community Free Clinic of Decatur-Morgan County provides free medical care, dental care, and prescription medication to low income, medically uninsured adult residents of Decatur-Morgan County.

Mental Health – Providers include organizations such as Mental Health Association in Morgan County, Mental Health Center of North Central Alabama, and the Alabama Department of Mental Health offer comprehensive mental health services.

Employment – Decatur Career Center, which is sponsored by the U.S. Department of Labor, offers employment services, including career counseling, training, and direct job placement.

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.

In Decatur, organizations such as Hands Across Decatur, Tennessee Valley Outreach, and The Salvation Army provide services for the homeless, but none operates an emergency shelter.

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

Introduction

The City of Decatur understands the importance of an adequate number of facilities and services designed to meet the needs of children and adults with mental and physical disabilities and/or other special needs to empower and enrich the lives of this population, their families, and the city as a whole.
Persons with special needs include the elderly and frail elderly, persons with developmental and physical
disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many
persons with special needs also have very low incomes. See Section NA-45 for an assessment of these needs.

In addition to supportive housing, the City has identified additional service needs for this population:

- anti-poverty and family strengthening programs
- financial literacy training
- mental health & substance abuse counseling
- parenting support
- counseling and therapy for adults, children and families
- geriatric program
- education about mental health
- suicide prevention education

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

The following agencies and programs offer supportive housing, including mental and physical health:

Family Services Center, a community-based organization, headquartered in Huntsville, provides services designed to strengthen and support individuals and families through comprehensive, prevention-based programs designed to increase self- sufficiency. Services include affordable housing, homelessness prevention, job transportation, conflict resolution, financial literacy training, mental health & substance abuse counseling, and parenting support.

Mental Health Center of North Central Alabama (MHCNCA) in Decatur assists with ensuring the patients receive appropriate supportive housing. MHNCA is a public, nonprofit 501(c)(3) organization that has provided psychiatric and mental health services for Lawrence, Limestone, and Morgan counties Alabama since 1967. Its mission is to provide the highest quality treatment, education and assistance to people affected by mental health and substance use issues. Services provided by the Center include counseling and therapy for adults, children and families; co-occurring substance abuse treatment; treatment for people with mental illnesses; in-home treatment services; case management; geriatric programs; psychiatric assessment; medication prescription; and other programs that serve the mental health needs of the north central Alabama community. Children are served through MHNCA's Albany Clinic for Children.

The Center has approximately 140 staff including psychiatrists, nurses, clinicians, social workers, counselors, case managers and numerous support personnel. Services are provided at outpatient clinics, local schools, nursing homes, courthouses, and other locations. During 2023 the Mental Health Center provided treatment services for over 3,525 children and adults.

The Mental Health Center:

- Provides psychiatric, and mental health services to adults, children and adolescents
- Has adult, child, and adolescent psychiatrists who direct the treatment of all clients
- Employs licensed, certified social workers, nurses, licensed professional counselors and psychiatrists
- Provides counseling at area schools
- Provides co-occurring substance abuse treatment and prevention services
- Provides services directly to residents of nursing homes, family members and nursing home staff to better equip them to assist elderly persons who are suffering from mental illness
- Provides transitional and permanent housing programs for the clients it serves
- Provides community presentations to educate the public about mental health

TARCOG (Top of Alabama Regional Council of Governments) serves as the Area Agency on Aging for northeast Alabama. The agency maintains a list of elder care facilities providing supportive housing. In addition, the agency provides direct and indirect caregiver assistance programs, access to in-home services, health insurance counseling, and an array of other services. There do not appear to be any specific programs targeted toward individuals with HIV/AIDS.

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

See the above discussion.

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 expects to provide Public Service grants to Mental Health Association of Morgan County, Morgan County Commission on Aging, P.A.C.T. (Parents and Children Together), and Volunteer Center of Morgan County to provide services to various vulnerable special needs populations.

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))

N/A – Decatur is not part of a HOME Consortium

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

One of the questions on the Community Development Department's Housing Survey conducted for this document addressed Barriers to Affordable Housing. Respondents included developers, bankers, city officials, homeowners, renters, housing counselors, HCV holders, and public housing residents. Respondents were asked to rate each of 20 listed factors as a High Barrier, a Low Barrier, or Not a Barrier. Public policies were generally not seen as significant barriers. Based on survey responses, the most significant barriers are market related.

The most significant barrier identified by respondents was **Home Prices too high for low- and moderate-income households**. According to the most recent ACS 5-Year Estimate data, there are 8,386 homeowners with mortgages residing in Decatur. The median loan amount is $169,000. Nine percent of the city's mortgage holders also have a second mortgage or a home equity loan. With a current mortgage rate in the 6.5% to 7% range, a $169,000 mortgage and $15,000 down payment (the current subsidy offered through the city's down payment program), the prospective homeowner would have to find a house costing no more than $184,500. The monthly payment would be approximately $1,100 a month. After adding utilities and other related housing costs, the buyer would have to have an annual income of $50,000 or more to avoid being cost burdened.

The next five factors were:

2. Mortgage rates discourage home ownership
3. Rents too high for low-income households
4. Residents resistant to building affordable housing in neighborhood (NIMBYism)
5. Raw land too expensive for development of affordable housing
6. Bank requirements for issuing mortgage loans

Additionally, respondents said **Not enough HUD-funded housing vouchers available** and **Not enough housing units available for vouchers available** were High Barrier items. These responses came primarily from surveys submitted by either HCV holders or public housing residents.

Respondents were asked to respond to six items covering public policies, codes and zoning. All six were seen overwhelmingly as either low barriers or not barriers. The City did an extensive re-write of its Zoning Ordinance in 2022. Several respondents stated that this re-write included positive responses to issues that previously could have been seen as barriers.

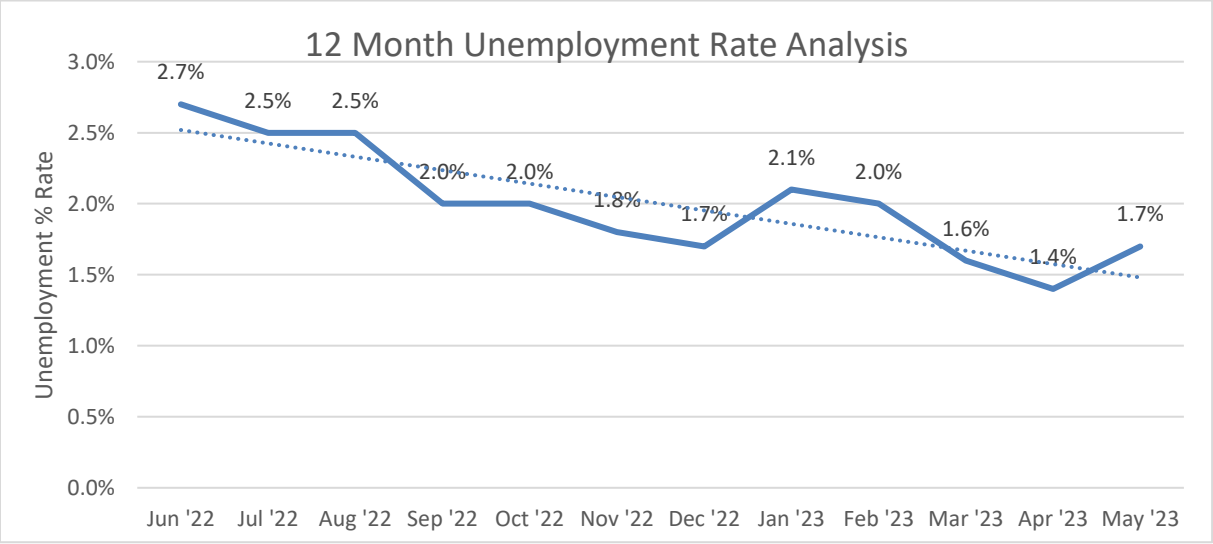
MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Although Manufacturing and poultry processing are the two largest business sectors in Decatur and Morgan County, the area has a diverse employment base. Companies tied to the aerospace industry in nearby Huntsville help drive the need for skilled workers and Decatur and Morgan County have responded with state-of-the art training and training facilities.

Economic Development Market Analysis

A decade ago, unemployment in the Decatur MSA typically fell in a range between 5% and 8%. By 2017, the range had changed to 3% to 4% and remained in that range for the remainder of the decade. The rate spiked to 10.5% in April 2020 in the early months of the COVID pandemic, but dropped to 4.4% by September 2020, fell under 4% the next month, and has been under 2.8% since July 2021. As seen in the chart below, unemployment has been trending downward in the Decatur MSA for the 12-months ending in May 2023. As of September 2024, the unemployment rate in Decatur, Alabama was 2.5%, lower than Huntsville (2.6%) and Alabama (2.9%).



Data Source: U.S. Department of Labor

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	81	10	0	0	0
Arts, Entertainment, Accommodations	2,640	3,567	13	13	0
Construction	1,215	1,447	6	5	-1
Education and Health Care Services	2,455	3,571	12	13	1
Finance, Insurance, and Real Estate	851	1,339	4	5	1
Information	194	161	1	1	0
Manufacturing	5,074	6,043	24	22	-2
Other Services	458	597	2	2	0
Professional, Scientific, Management Services	1,689	1,937	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	2,825	4,462	14	16	3
Transportation and Warehousing	567	440	3	2	-1
Wholesale Trade	871	1,202	4	4	0
Total	18,920	24,776	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	25,207
Civilian Employed Population 16 years and over	23,785
Unemployment Rate	5.61
Unemployment Rate for Ages 16-24	12.87
Unemployment Rate for Ages 25-65	3.74

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	4,785
Farming, fisheries and forestry occupations	720
Service	2,610
Sales and office	4,604
Construction, extraction, maintenance and repair	2,465
Production, transportation and material moving	2,225

Table 41 – Occupations by Sector
Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,335	76%
30-59 Minutes	4,784	21%
60 or More Minutes	772	3%
Total	**22,891**	**100%**

Table 42 - Travel Time
Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,630	325	1,620
High school graduate (includes equivalency)	4,889	260	2,935
Some college or Associates degree	6,595	340	1,370
Bachelor's degree or higher	5,070	95	1,140

Table 43 - Educational Attainment by Employment Status
Data Source: 2016-2020 ACS

Educational Attainment by Age

Educational Attainment	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	120	370	755	750	544
9th to 12th grade, no diploma	560	610	620	1,465	809
High school graduate, GED, or alternative	1,875	2,004	1,635	4,445	3,080
Some college, no degree	1,560	1,800	1,090	2,675	2,815
Associate's degree	225	655	850	1,235	515
Bachelor's degree	80	895	1,060	2,400	1,459
Graduate or professional degree	4	130	485	1,325	840

Table 44 - Educational Attainment by Age
Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,645
High school graduate (includes equivalency)	28,658
Some college or Associate's degree	190,036
Bachelor's degree	140,639
Graduate or professional degree	146,723

Table 45 – Median Earnings in the Past 12 Months
Data Source: 2016-2020 ACS

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

According to the Decatur-Morgan County Chamber of Commerce, manufacturing and poultry processing are the top two employment sectors in the area. The top private sector company in the market is GE Appliances, where 1,395 employees produce refrigerators. Three of the top seven companies in Morgan County employee a total

of 2,339 workers to process poultry. The Chamber actively recruits new companies and works closely with its member companies to encourage expansion. For example, in 2024 Nucor Corp. expanded its operations in Decatur to manufacture steel tubing. When fully operational, the facility is expected to have at least 200 full-time employees, in addition to the 725 workers at the company's steel mini mill. Three of the top 15 companies in Morgan County produce chemicals. Theses industries employ a total of 2,124, led by 3M which employees almost 1,000. Many of these companies are supporting the aerospace industry in nearby Huntsville. One manufacturer, United Launch Alliance (752 employees) builds rocket boosters.

Describe the workforce and infrastructure needs of the business community:

The Decatur-Morgan County Chamber of Commerce has summarized these needs as follows: "Maintaining a strong industrial base requires a commitment to provide the best workforce training and talent development opportunities for employees. Serving that need involves partnerships with our school systems, the Alabama Community College System (ACCS), Alabama Industrial Development Training, private companies, and non-profit groups… Using the [ACCS Innovation Center's] Skills for Success courses, businesses can upskill current employees and/or recruit prospective new hires, and residents can receive free access to quick training needed for in-demand careers."

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

Several providers offering workforce development opportunities have expansions planned. For example, the Robotics Technology Park, located in Decatur, has announced a $30 million expansion that will specialize in electric vehicle training. The mission of the Park is to provide a technically trained, highly skilled, and educated workforce for automation and robotics, to assist public and private entities in developing new robotics systems and technologies, and to promote the creation, growth, or expansion of companies through innovative technology solutions. Calhoun Community College has a $30 million expansion planned to add an advanced manufacturing facility to its campus.

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

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.

Employers in Decatur and Morgan County recognize the need for a well-trained workforce and support several institutions in the area providing specialized vocational training at both the high school and college levels. Calhoun Community College, the largest school in the Alabama Community College System, offers more than 100 associate degree and career/certificate programs. Students wishing to pursue four-year degrees while remaining in the area are within easy driving distance of such schools as Athens State University or the University of Alabama-Huntsville. Career Academies of Decatur, operated by the city schools, offers skilled trade and technical programs and serves more than 1,000 students a year. Morgan County Schools Technology Park offers 17 programs, including a culinary arts program which operates an on-campus café that provides on-the-job experience.

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.

Decatur is not expecting to allocate CDBG funds to economic development during the five-year life span of this Consolidated Plan. Decatur-Morgan County Chamber of Commerce economic development initiatives, however, play an important role in the city's Anti-Poverty Strategy (See SP-70).

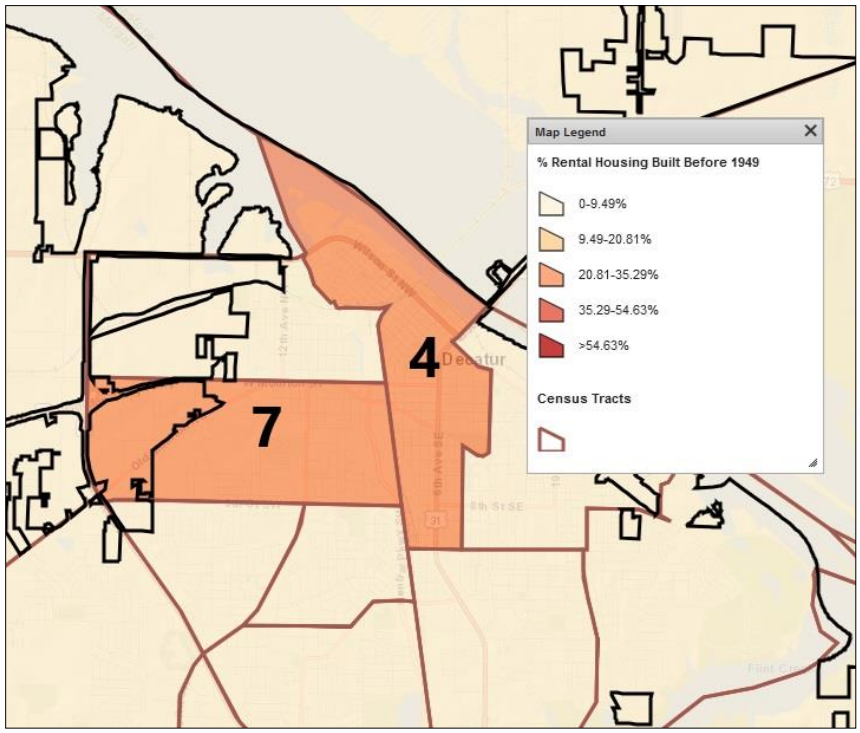
Discussion

Decatur's dedication to a well-trained workforce has produced a dynamic, diverse economy. Economic development initiatives pushed by the Decatur-Morgan County Chamber of Commerce and the Morgan County Economic Development Association have been successful in driving investments from existing and new employers. The latest ACS data on Travel Time show an increase in the number of workers traveling between 30 minutes and an hour to get to work. This would suggest employers in nearby communities – notably Huntsville – value the skilled workers trained in and choosing to live in Decatur.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated?

Housing problems tend to multiply with age. Much of Decatur's oldest housing stock is concentrated in Census Tracts 4 and 7. An example of this is shown in the accompanying map which illustrates the prevalence of rental housing constructed before 1940.



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated?

For the purpose of answering this question, a minority census tract concentrates a Black and Hispanic population exceeding 55% of the total population of the tract; tracts with a Black/African American population exceeding 50% of the total population are considered racially concentrated; tracts with an Hispanic population exceeding 30% of the total population are considered ethnically concentrated.

Minority Tracts

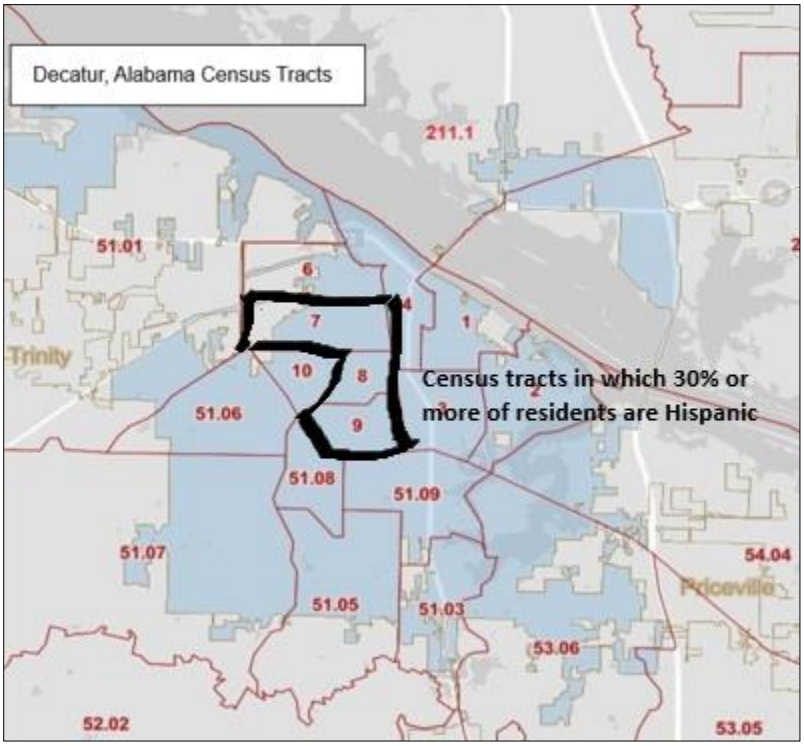
- 6 – 64.4%
- 7 – 74.1%
- 8 – 55.6%
- 9 – 54.4%

Racially Concentrated Tracts

- 6 – 56.5%

Ethnically Concentrated Tracts

- 7 – 36.8%
- 8 – 33.7%
- 9 – 36.5%



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

The primary characteristics common to all four census tracts is an aging housing stock with little interest shown in the past decade or re-development or new investment.

Are there any community assets in these areas/neighborhoods?

The Decatur Parks & Recreation Department operates 29 city parks located throughout the city, seven of which are located within the four minority census tracts. The Carrie Matthews Recreation Center is located in census tract 6.

Are there other strategic opportunities in any of these areas?

The primary strategic opportunities in the four tracts will come from redevelopment of existing housing or new construction using infill lots.

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.

Based on data on the 23,674 households reported in the most recent ACS 5-year Estimates, 81.3% of all households in the city have internet subscriptions. Even more households have one or more smartphones. 68% of them with cellular data plans. There are 4,433 households without internet, but of those without internet, 3,318 do have a cellular phone data plan, so they do have access to the internet through their phones. That leaves approximately 1,115 households with neither internet subscription nor cell phone data plans. How many of those households just choose not to be connected in any way is not known, but it is quite possible some are not able to subscribe either because the unit is not wired for broadband, because it cannot afford an internet subscription, or because it can't afford a cellular data plan.

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

At least eight companies provide broadband service in Decatur, so competition is not an issue. Five providers use fiberoptic cabling, one uses standard cabling, one of the fiber providers also provide DSL service, and two provide internet connections using satellite technology. Pricing varies widely based primarily on delivery speeds.

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

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

Decatur's location on the banks of the Tennessee River is both an asset and a vulnerability. Port facilities include intermodal transfer points for switches between barge, road and rail, storage facilities for bulk liquids, dry bulk and general cargo and 12 acres of open storage. In February 2024, The Alabama Port Authority announced Decatur as the location of a third intermodal container facility in north Alabama. The port is directly connected to the Norfolk Southern and CSX railroads and to I-65 and regional highway networks. Port throughput is dominated by imports of industrial and agricultural commodities including sand, asphalt, grains and fertilizers, coal, and steel piping. The river serves as a valuable resource for fishing and other water sports.

Because of the river and the numerous creeks associated with the river, water levels are subject to periodic – and sometimes quite sudden – changes. Significant rainfall can often result in flooding in residential areas.

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

The best description is provided by FEMA flood maps. The map below illustrates potential residential risks along Bett Rye Branch in west Decatur. The other illustrated flood risk is related to drainage in midtown Decatur.



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Needs Assessment and Market Analysis, which has been guided by Community Development Department consultation, interviews, meetings, surveys, and public input, identified four priority needs:

- Low- and moderate-income households with unmet housing needs
- Community and Public Services
- Fair Housing
- Public Facilities and Infrastructure Improvements

These Priority Needs are addressed with the following Goals:

- Increase Affordable Housing Opportunities
- Owner-Occupied Single-Family Housing Rehabilitation
- Public Services
- Promote Fair Housing
- Enhance Public Facilities/Infrastructure
- Homelessness Prevention Services
- Acquisition/Demolition
- Support programs through program administration

Grantees are required to submit new Consolidated Plans at least 45 days before the start of its program year. Decatur's CDBG program year runs from April 1 to March 31. Because of the required 30-day comment period, the City conducted the second of two required public hearings on the plan December 12, 2024. HUD instructs grantees not to submit plans until HUD has released its annual funding allocations. At the time of the second public hearing, Congress had not yet approved HUD's budget for FY2025 which began October 1, 2024. Because of its early program year start date, the City is presenting this Consolidated Plan using provisional funding levels. The sections requiring specific funding levels have been built on the assumption of level funding for the five years, with an arbitrary funding level of $450,000 per year. Should the actual 2025-26 program year funding level be higher than $450,000 funding levels for public services will be increased to 15% of the new total. The balance of the new funding will be spread to housing rehabilitation and program administration, subject to the 20% statutory cap on administrative expenses.

Should the City determine at any point during the life of this plan that a substantial amendment is required, it will follow the procedures described in the City's Citizen Participation Plan.

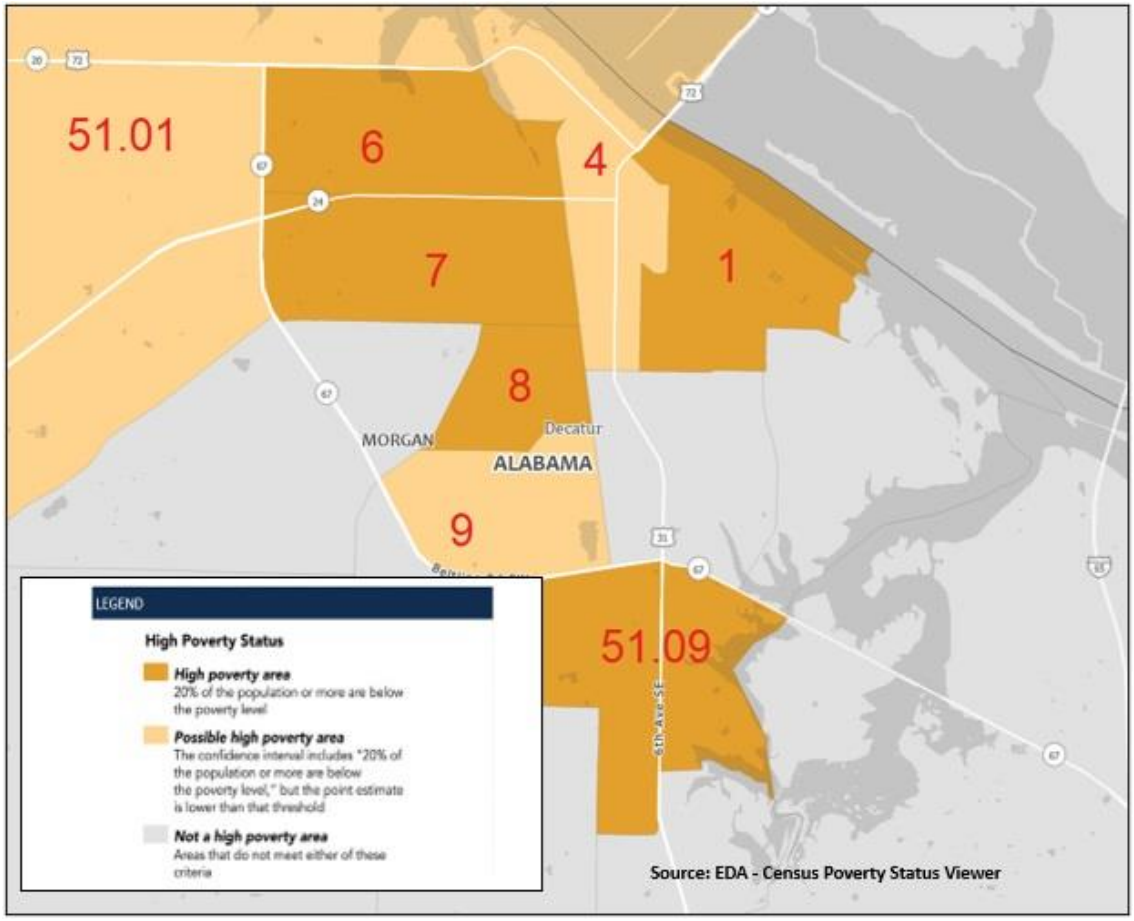
SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Citywide

General Allocation Priorities

In Decatur's 2020-2024 Consolidated Plan, the City designated three local target areas. Based on feedback from consultations, public hearings, and surveys, the City has decided not to restrict its activities to specific areas. As the map below indicates funding needs exist throughout the city. Five census tracts are considered high poverty and three more are possibly high poverty area. With downpayment assistance through its H.O.M.E. (Home Ownership Made Easy) program a high priority and given the tightness of the local single-family home market, prospective homeowners will need the flexibility to pursue available properties anywhere in the city.



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

1	**Priority Need Name**	Low- and moderate-income households with unmet housing needs
	Priority Level	High
	Population	Households with income at or below 80% of Area Median Income Small families Large families Families with children Individuals
	Geographic Areas Affected	Citywide
	Associated Goals	Increase housing opportunities Support programs through program administration
	Description	Mortgage Assistance Owner-Occupied Rehab Acquisition Demolition Housing Counseling
	Basis for Relative Priority	Priority based on Needs Assessment, Market Analysis, consultation, surveys, and public input

2	**Priority Need Name**	Community and Public Services
	Priority Level	High
	Population	Special needs populations including, but not limited to those with non-homeless special needs, family types, and homeless subpopulations
	Geographic Areas Affected	Citywide
	Associated Goals	Increase access to public services Support programs through program administration
	Description	Youth Services Services for the Elderly Volunteer Services Family Services Mental Health Services Services for the Homeless
	Basis for Relative Priority	Priority based on Needs Assessment, Market Analysis, consultation, surveys, and public input

3	**Priority Need Name**	Fair Housing
	Priority Level	High
	Population	Low Moderate Middle Other
	Geographic Areas Affected	Citywide
	Associated Goals	Promote Fair Housing in Decatur Support programs through program administration
	Description	Fair Housing is a continuing priority for the City to promote equitable access to housing opportunities for all residents.
	Basis for Relative Priority	Priority based on Needs Assessment, Market Analysis, consultation, surveys, and public input

4	**Priority Need Name**	Public Facilities and Infrastructure Improvements
	Priority Level	Low
	Population	Low income Moderate income
	Geographic Areas Affected	Citywide
	Associated Goals	Enhance public facilities and infrastructure Support programs through program administration
	Description	Limited to activities eligible using the area benefit activities (LMA) national objective
	Basis for Relative Priority	Priority based on Needs Assessment, Market Analysis, consultation, surveys, and public input

Table 46 – Priority Needs Summary

Narrative (Optional)

The City is not proposing any low priority activities in its First Year Action Plan. Future proposals for low priority activities will be considered on a case-by-case basis should funding levels increase or a particular need become a high priority. The specific goals the City intends to be prepared for over the next five years are detailed in SP-45.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Strong rental market conditions in Decatur are having adverse repercussions on the ability of low and moderate-income households to find affordable rentals in the city. Rising rents and low vacancies are impacting the availability for low- and moderate-income households. The ability to assist low-income households with rent subsidy assistance is limited by number of Housing Choice Vouchers and units willing to accept vouchers. The HCV program is administered by Decatur Housing Authority.
TBRA for Non-Homeless Special Needs	Strong rental market conditions in Decatur have created adverse repercussions on the ability of low- and moderate-income households to find affordable rentals in the city. Rising rents and low vacancies are impacting the availability for low- and moderate-income households able to be assisted with limited resources.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. Mortgage rates are currently ranging from 6% to 7.5%, making borrowing expensive. That and the cost of land and labor act as major barriers to developing any type of new affordable housing construction in the city. CDBG funds cannot be used for construction of new housing, but it can be used to support new housing construction. The Community Development Department does not expect to allocate funds for this purpose in its First-Year Action Plan, but is open to considering such opportunities in subsequent years.
Rehabilitation	The City will continue to allocate funds to do limited rehabilitation of single-family, owner-occupied units.
Acquisition, including preservation	The City will consider opportunities to fund acquisition of real property to support the creation of single-family affordable housing, especially for special needs households.

Table 47 – Influence of Market Conditions

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

Introduction

Over the five years of this plan, the City expects its highest spending priorities to be downpayment assistance, owner-occupied rehab, public services, and Admin/Planning. The City typically budgets 15% of its annual allocation, the regulatory cap, to Public Services.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	HUD	Admin/Planning Downpayment Assistance Owner-Occupied Rehab Housing Counseling Public Services Infrastructure Improvements Public Facilities	$450,000	0	0	$450,000	$2,250 ,000	Funding Estimates are based on level funding throughout life of this Consolidated Plan.

Table 48 - 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.

CDBG funds will be used to leverage other City, State, or Federal revenue streams should they become available. There is no matching requirement for CDBG funds.

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

N/A

Discussion

Despite an uptick in 2024, Decatur's CDBG allocations trended downward through the life of 2020-2024 Consolidated Plan. The City has chosen to take a conservative position for 2025-2029 Consolidated Plan, projecting level funding for the next five years. Increased funding, if any, will be reflected in subsequent Annual Action Plans.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Decatur	Local Government	Non-homeless special needs Housing stability Public services Public Facilities Infrastructure improvements	Citywide
Community Action Partnership of North Alabama (CAPNA)	Community Action Agency	Housing Counseling Home Rehabilitation Homelessness	Regional
Decatur Housing Authority	Public Housing Authority (PHA)	Homeownership Public Housing	Citywide
North Alabama Coalition for the Homeless	Nonprofit organizations	Continuum of Care	Regional
United Way of Morgan County	Umbrella organization for nonprofits	Public services	Countywide

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

Table 50 - 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).

Services targeted to persons with HIV/AIDS are primarily provided by organizations based in Huntsville.

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.

Hands Across Decatur, Committee on Church Cooperation, and more do an excellent job of providing meals and groceries for the homeless and families with special needs.

The largest gap in the service delivery system is the absence of an emergency homeless shelter. Another service gap is homeless services for mothers with teenage boys.

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 Community Development Department and The Salvation Army are working on an application to the state for an Emergency Solutions Grant to fund re-opening the Army's homeless shelter. If the grant and re-opening of the shelter are successful, the City would entertain a public services application to assist with additional homeless services.

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
1	Increase Affordable Housing Opportunities	2025	2029	Affordable Housing	Citywide	Households with unmet housing needs	$180,000	Direct financial assistance to homebuyers – 12 households
2	Owner-Occupied Single-Family Housing Rehabilitation	2025	2029	Housing Rehabilitation	Citywide	Households with unmet housing needs	$114,000	Homeowner housing rehabilitated – 12 units
3	Public Services	2025	2029	Non-homeless special needs	Citywide	Public services to assist special needs populations	$67,500	Public service activities other than low/moderate-income housing benefit – 1,000 persons
4	Promote Fair Housing	2025	2029	Fair Housing	Citywide	Fair Housing	$1,000	Other: Fair Housing Education
5	Enhance Public Facilities/Infrastructure	2025	2029	Non-housing Community Development	Citywide	Public Facility and/or infrastructure improvements	$0	Public facility or infrastructure activities other than low/moderate-income housing benefit
6	Homelessness Prevention Services	2025	2029	Homeless	Citywide	Homelessness	$0	Homelessness prevention
7	Acquisition/Demolition	2025	2029	Acquisition and/or demolition of real property	Citywide	Households with unmet housing needs	$0	Homeowner housing added
8	Support programs through program administration	2025	2029	Planning/Administration	Citywide	All of the above	$87,500	Other – Program administration

Table 51 – Goals Summary

OMB Control No: 2506-0117 (exp. 09/30/2021)

Goal Descriptions

1	**Goal Name**	Increase Affordable Housing Opportunities
	Goal Description	Mortgage and downpayment assistance up to $15,000 per assisted unit
2	**Goal Name**	Owner-Occupied Single-Family Housing Rehabilitation
	Goal Description	Emergency repairs including but not limited to roofs, windows, and HVAC unit to owner-occupied units
3	**Goal Name**	Public Services
	Goal Description	Provide public service programs for the elderly, youth, and other populations with special needs
4	**Goal Name**	Promote Fair Housing
	Goal Description	Fair Housing education with an emphasis on affirmatively furthering fair housing in Decatur
5	**Goal Name**	Enhance
	Goal Description	Provide public facility and/or infrastructure improvements as needed throughout Decatur
6	**Goal Name**	Homelessness Prevention Services
	Goal Description	Fund activities designed to provide services to the homeless or those in danger of becoming homeless
7	**Goal Name**	Acquisition/Demolition
	Goal Description	Purchase and/or demolition of real property on which affordable housing can be constructed
8	**Goal Name**	Planning/Administration
	Goal Description	Program administration

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)

N/A – Decatur is not a HOME Participating Jurisdiction.

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 Decatur Housing Authority is not subject to a Section 504 Voluntary Compliance Agreement, but recognizes the need for additional accessible units. (See NA-35)

Activities to Increase Resident Involvements

Home ownership workshops

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

Decatur Housing Authority is not designated as troubled under 24 CFR part 902.

Plan to remove the 'troubled' designation.

N/A

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

Barriers to Affordable Housing

AS identified in MA-40, the most significant barriers to affordable housing in Decatur are market driven.

1. Home Prices too high for low- and moderate-income households
2. Mortgage rates discourage home ownership
3. Rents too high for low-income households
4. Residents resistant to building affordable housing in neighborhood (NIMBYism)
5. Raw land too expensive for development of affordable housing
6. Bank requirements for issuing mortgage loans
7. Not enough HUD-funded housing vouchers available
8. Not enough housing units available for vouchers available

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City's strategy is focused on owner-occupied affordable housing. The Community Development Department's Home Ownership Made Easy (H.O.M.E.) program offers financial assistance to qualified low- and moderate-income households. The City provides a forgivable loan of up to $15,000 to cover reasonable closing costs, principal reduction, and/or to buy down the interest rate.

Because of the success of its Seville subdivision development, a partnership with Decatur Community Development Partnership, a CBDO, to construct and sell new affordable single-family units, the Community Development Department is looking for additional opportunities to assist in the creation of new affordable single-family units. For example, CAPNA is looking for land on which to build new housing. Because CAPNA is not a CBDO, the City cannot participate directly in the construction process, but it could be involved in the acquisition of land, demolition of an existing substandard structure, and/or contributing to the cost of infrastructure such as water and sewer connections.

SP-60 Homelessness Strategy – 91.215(d)

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

The City is not proposing to use any CDBG funds to directly combat or address homelessness, however several of its potential public service subrecipients do provide homelessness services.

Although the City has a relationship with the Huntsville-North Alabama Continuum of Care (CoC), it recognizes the need to be more involved with the North Alabama Coalition for the Homeless (NACH), the lead agency for the Continuum. The NACH mission is to work with member agencies to provide homeless services and emergency, transitional, and permanent housing for homeless individuals and families, including veterans, those with special needs, disabled people, HIV/AIDS, and victims of domestic violence. The City believes a stronger working relationship with NACH could encourage agencies providing services not available in Decatur to broaden their footprints in Decatur.

Addressing the emergency and transitional housing needs of homeless persons.

The City of Decatur receives no direct homeless funding from HUD. Any funding needs for transition or permanent housing would have to come through HUD's CoC competitive grant process. In FY2022, HUD awarded $764,447 for programs in AL-503. All of which went to projects in Huntsville. Any emergency and transitional housing needs in Decatur will have to be addressed by the existing nonprofits or Huntsville nonprofits expanding into the city. The City is not aware of any discussions in this direction as this plan is being produced.

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.

While there are agencies that provide homeless services and housing options in Decatur and North Alabama, the need "gaps" identified in the NACH Strategic Plan cover the metro area – not just Decatur.

Without data that clearly documents homeless needs specific to Decatur, discussing such needs is difficult. It is also important to note the 2023 NACH point-in-time count, the most recent data available from HUD, does not identify homeless persons by jurisdiction. The City is not proposing a strategy for rapid-rehousing and will rather rely on the area's public service agencies.

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.

The City's strategy is to continue supporting the missions of public service agencies in Decatur and Morgan County that assist the homeless and those in danger of becoming homeless. The City of Decatur certifies that it has established a discharge policy for persons leaving publicly funded institutions or systems of care to prevent such discharge from immediately resulting in homelessness for such persons.

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

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

Prior to being banned in 1978, lead-based paint was commonly used in residential applications. The risk of lead-based paint in Decatur's residential housing stock was covered in section MA-20. If an applicant for the City's Home Ownership Made Easy (H.O.M.E.) proposes to purchase a pre-1978 house, city staff does a visual inspection of paint condition. If LBP hazards are observed, both the buyer and seller are advised. If the condition is not corrected, the City will decline to invest CDBG funds in the house.

The City's housing rehab program is administered by CAPNA, a subrecipient. LBP visual inspections are conducted at pre-1978 homes before rehab commitments are made.

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

Because of inspections and the requirement to appropriately mitigate LPB exposure, the City will reduce the number of homes in the city with LBP issues one-by-one.

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

Provisions covering LBP screening compliant with applicable federal rules are included in the written policies and procedures covering both the H.O.M.E. program and the rehab program.

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

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

The core premise of the City of Decatur's anti-poverty strategy is the use of employment as the vehicle through which those who are impoverished can best achieve the goal of self-sufficiency. To achieve this goal, the City strives for an improved economic climate that leads to the increased availability of a wide range of possible jobs available for these individuals. The Decatur-Morgan County Chamber of Commerce and the Morgan County Economic Development Association have both adopted economic development related plans that highlight the existing and proposed workforce training programs in the Decatur-Morgan County area. Both plans focus on priorities adopted within the region to attract, retain, and strengthen business activities throughout the Decatur metropolitan area and across all employment sectors. These programs and priorities promote a strong workforce and assist in the reduction on poverty-level families.

The City's primary strategy is to coordinate with the Decatur-Morgan County Chamber of Commerce and the Morgan County Economic Development Association to determine if programs or partnerships with service agencies could help the City achieve a reasonable anti-poverty strategy through workforce development. The City's *One Decatur Comprehensive Plan* adopted in 2018 outlines a variety of strategies for economic development and poverty reduction. A copy of the plan is available on the Community Development Department's website: http://onedecatur.org/wp-content/uploads/2017/12/DecaturPlan_Draft171204.pdf?8f8d03.

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

This Consolidated Plan and First-Year Action Plan are designed to support a variety of city initiatives that have similar goals. The City's affordable housing strategy highlights a variety of actions taken by the City to limit barriers to affordable housing, such as adopting Comprehensive Plan policies and Zoning Ordinances that allow for mixed-use, mixed-housing developments. Decatur updated its Zoning Ordinance in 2022. These types of policies and ordinances provide support to a wide range of businesses with potential employment opportunities for individuals in a variety of income brackets with varying skill set. The Community Development Department's Home Ownership Made Easy (H.O.M.E.) program is designed to assist low- and moderate-income households acquire an asset that will help build family wealth.

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.

It is a policy of the City and the Community Development Department to comply with all applicable federal, state, and local statutes, regulations, executive orders, and ordinances, with particular emphasis on 23 CFR 91, 24 CFR 570, and 2 CFR 200.

It is also a policy of the City and Community Development Department that its subrecipients must have a policy to comply with all statutes, regulations, and executive orders detailed in their respective Subrecipient Agreements. For HUD's purposes, monitoring is the formal process used to determine compliance. Technical assistance provided to subrecipients is not considered monitoring.

The Community Development Department monitors each of its subrecipients annually. The type of monitoring to be performed is determined by completing a risk analysis checklist on each subrecipient. The checklist is modeled on HUD's Risk Analysis Worksheet in that it considers each subrecipient's performance on each of the following factors: 1) Grant Management; 2) Financial Management; 3) Service and Satisfaction.

A site monitoring is conducted for each subrecipient at least every third year unless the annual risk assessment suggests a more immediate need for a site visit. Desk monitoring is conducted in years in which a site monitoring is not made. In the event of a subrecipient being out of compliance with any federal statute or regulation, the City will issue a Finding or Concern and a timeline for getting back in compliance. The City may also issue a Recommendation, a suggestion for improving the program or avoiding a practice that could lead to a Finding or Concern.

It is a policy of the Community Development Department to provide technical assistance and training for both subrecipients and prospective subrecipients.

2025-2026 Annual Action Plan

Expected Resources

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

Introduction

This Action Plan was written before Congress approved the FY2025 HUD budget so the plan is built on the premise of level funding. All funding allocations in the plan should be considered conditional, and subject to amendment once HUD releases the 2025-2026 program year allocations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	federal		$450,000	$0	$0	$450,000	$1,800,000	Allocated Annually

Table 52 - 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.

Fund matching is not required for the CDBG program.

If appropriate, describe publicly-owned land or property located within the jurisdiction that may

be used to address the needs identified in the plan.

N/A

Discussion

Grantees are required to submit new Consolidated Plans at least 45 days before the start of its program year. Decatur's CDBG program year runs from April 1 to March 31. Because of the required 30-day comment period, the City conducted the second of two required public hearings on the plan December 12, 2024. HUD instructs grantees not to submit plans until HUD has released its annual funding allocations. At the time of the second public hearing, Congress had not yet approved HUD's budget for FY2025 which began October 1, 2024. Because of its early program year start date, the City is presenting this Consolidated Plan using provisional funding levels. The sections requiring specific funding levels have been built on the assumption of level funding for the five years, with an arbitrary funding level of $450,000 per year. Should the actual 2025-26 program year funding level be higher than $450,000 funding levels for public services will be increased to 15% of the new total. The balance of the new funding will be spread to housing rehabilitation and program administration, subject to the 20% statutory cap on administrative expenses.

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	Increase Affordable Housing Opportunities	2025	2026	Affordable Housing	Citywide	Households with unmet housing needs	$180,000	Direct financial assistance to homebuyers – 12 households
2	Owner-Occupied Single-Family Housing Rehabilitation	2025	2026	Housing Rehabilitation	Citywide	Households with unmet housing needs	$114,000	Homeowner housing rehabilitated – 12 units
3	Public Services	2025	2026	Non-homeless special needs	Citywide	Public services to assist special needs populations	$67,500	Public service activities other than low/moderate-income housing benefit – 1,000 persons
4	Promote Fair Housing	2025	2026	Fair Housing	Citywide	Fair Housing	$1,000	Other: Fair Housing Education
5	Support programs through program administration	2025	2026	Planning/Administration	Citywide	All the above	$87,500	Other – Program administration

Table 53 – Goals Summary

Goal Descriptions

1	**Goal Name**	Increase Affordable Housing Opportunities
	Goal Description	Mortgage and downpayment assistance up to $15,000 per assisted unit
2	**Goal Name**	Owner-Occupied Single-Family Housing Rehabilitation
	Goal Description	Emergency repairs including but not limited to roofs, windows, and HVAC unit to owner-occupied units
3	**Goal Name**	Public Services
	Goal Description	Provide public service programs for the elderly, youth, and other populations with special needs
4	**Goal Name**	Promote Fair Housing
	Goal Description	Fair Housing education with an emphasis on affirmatively furthering fair housing in Decatur
5	**Goal Name**	Planning/Administration
	Goal Description	Program administration

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects selected are the City's response to the highest priorities identified during the consultation and public input phases of the planning process.

Projects

#	Project Name
1	Homebuyer Downpayment Assistance
2	Rehab – Single-Unit Residential
3	Public Services – Senior Services
4	Public Services – Youth Services
5	Public Services – Transportation Services
6	Fair Housing Activity
7	General Program Administration

Table 54 – Project Information

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

The allocation priorities are based on the priority needs and goals established during the 2025-2029 Consolidated Planning process. The major obstacle to meeting underserved needs is the need for larger CDBG allocations.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	Homebuyer Downpayment Assistance (LMH, 05R)
	Target Area	Citywide
	Goals Supported	Increase Affordable Housing Opportunities
	Needs Addressed	Households with unmet housing needs
	Funding	CDBG: $180,000
	Description	Forgivable loans of up to $15,000
	Target Date	3/31/26
	Estimate the number and type of families that will benefit from the proposed activities.	12 LMI households
	Location Description	Citywide
	Planned Activities	Home Ownership Made Easy (H.O.M.E.) program administered by the Community Development Department

2	**Project Name**	Rehab – Single-Unit Residential (LMH, 14A)
	Target Area	Citywide
	Goals Supported	Owner-Occupied Single-Family Housing Rehabilitation
	Needs Addressed	Households with unmet housing needs
	Funding	CDBG: $114.000
	Description	Repairs including but not limited to windows, roofs, and HVAC units
	Target Date	3/31/26
	Estimate the number and type of families that will benefit from the proposed activities.	12 Households
	Location Description	Citywide
	Planned Activities	Program administered by CAPNA

3	**Project Name**	Public Services – Senior Services (LMC, 05A)
	Target Area	Citywide
	Goals Supported	Public service activities other than LMI housing benefit
	Needs Addressed	Public services to assist special needs populations
	Funding	CDBG: $24,500
	Description	Services to assist the elderly and frail elderly
	Target Date	3/31/26
	Estimate the number and type of families that will benefit from the proposed activities.	125 elderly and frail elderly persons
	Location Description	Citywide
	Planned Activities	Mental Health Association of Morgan County - $4,500 Morgan County Commission on Aging - $15,000 Volunteer Center of Morgan County - $5,000

4	**Project Name**	Public Services – Youth Services (LMC, 05D)
	Target Area	Citywide
	Goals Supported	Public service activities other than LMI housing benefit
	Needs Addressed	Public service activities to assist special needs populations
	Funding	CDBG: $41,000
	Description	Services to assist young people from LMI households
	Target Date	3/31/26
	Estimate the number and type of families that will benefit from the proposed activities.	865 youth from LMI Households
	Location Description	Citywide
	Planned Activities	Decatur Youth Enrichment - $1,800 Decatur Police Department A.C.E.S. program - $3,000 Decatur Department of Youth Services - $36,200

5	**Project Name**	Public Services – Transportation (LMC, 05E)
	Target Area	Citywide
	Goals Supported	Public service activities other than LMI housing benefit
	Needs Addressed	Public service activities to assist special needs populations
	Funding	CDBG: $2,000
	Description	Public service activities to assist LMI youth
	Target Date	3/31/26
	Estimate the number and type of families that will benefit from the proposed activities.	10 LMI Households participating in the Welfare to Work Program
	Location Description	Citywide
	Planned Activities	P.A.C.T. (Parents and Children Together) - $2,000

6	**Project Name**	Fair Housing Activity (21D – Spending subject to 20% Admin Cap)
	Target Area	Citywide
	Goals Supported	Promote Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: $1,000
	Description	Fair housing education
	Target Date	3/31/26
	Estimate the number and type of families that will benefit from the proposed activities.	Not applicable
	Location Description	Citywide
	Planned Activities	Printing and distribution of Fair Housing educational materials

7	**Project Name**	General Program Administration (21A)
	Target Area	Citywide
	Goals Supported	Support programs through program administration
	Needs Addressed	Households with unmet housing needs
	Funding	CDBG: $87,500
	Description	Operational expenses
	Target Date	3/31/26
	Estimate the number and type of families that will benefit from the proposed activities.	Not applicable
	Location Description	Citywide
	Planned Activities	Administration and planning

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.

Five census tracts – 1,6,7,8, and 51.09 – are considered high poverty. Three more – 4, 9, and 51.01 – are possibly high poverty area.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	**100%**

Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically.

Based on feedback from consultations, public hearings, and surveys, the City has decided not to restrict its activities to specific areas. As the map in SP-10 of the 2025-2029 Consolidated Plan indicates, funding needs exist throughout the city.

Discussion

Choosing to allocate CDBG funds citywide gives Community Development Department staff the flexibility to respond to needs throughout the community as they become apparent.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	24
Special-Needs	0
Total	24

Table 56 - 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	12
Acquisition of Existing Units	12
Total	24

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

Discussion

The City's goal is to assist 12 LMU households purchase a single-family housing unit through its Home Ownership Made Easy (H.O.M.E.) program with forgivable loans of up to $15,000.

The City will enter into a subrecipient agreement with CAPNA to perform housing rehabilitation services. The goal is to assist 12 LMI owner-occupied households.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

Decatur conducts Homeownership Workshops for HCV holders and public housing residents. Speakers include Realtors, mortgage bankers, HUD-certified housing counselors, and representatives from the Community Development Department who discuss the City's Downpayment Assistance Program.

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

Decatur Housing Authority is not designated as **Troubled under the provisions of 24 CFR 902.**

Discussion

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

Introduction

Homelessness has been identified as a high priority need in Decatur. The City will rely on nonprofit agencies to serve the needs of the public and special needs populations not being served by the agencies receiving allocations for the 2025-26 program year.

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 needs of this population are assisted by several nonprofits in Decatur, with an emphasis on providing meals for the homeless and disadvantaged.

Addressing the emergency shelter and transitional housing needs of homeless persons.

The nearest homeless emergency shelters are in Huntsville. The Salvation Army has offered an emergency shelter in Decatur in the past but had to cease operations due to financial considerations. The City is working with the Army to obtain ESG funding through the State of Alabama for the purpose of re-opening its shelter.

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.

There are no agencies in Decatur and Morgan County specializing in providing transitional housing. Families and individuals needing these services will have to find them in Huntsville. The City of Decatur is not proposing any emergency shelter or transitional housing activities assisting with the transition to permanent housing and independent living in this Action Plan, but will continue to support these activities through NACH.

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 Decatur has a policy for the discharge of persons from publicly funded institutions or systems of care in order to prevent such discharge from immediately resulting in homelessness for such persons.

Discussion

The City of Decatur, along with the United Way of Morgan County, the Morgan/Lawrence County Chapter of the American Red Cross, and Crisis Services of North Alabama are members of the North Alabama Coalition on the Homeless (NACH). A member of the Decatur delegation serves on the Executive Committee, and all members attend monthly meetings on a regular basis. NACH is charged with homeless prevention activities throughout North Alabama, and the City is actively working toward the elimination of chronic homelessness.

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

Introduction:

Affordable owner-occupied housing is a major point of emphasis in Decatur's 2025-2029 Consolidated Plan. The City will allocate approximately 40% of its annual allocation to funding its Home Ownership Made Easy (H.O.M.E.) program which assists LMI households buy affordable single-family homes.

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.

Decatur revised its Zoning Ordinance in 2022. The results of consultation and a housing survey suggest market pressures rather than public policies are the primary barriers to affordable housing in Decatur and Morgan County.

Discussion:

See sections MA-40 and SP-55 in the 2025-29 Consolidated Plan for a more extensive discussion of this topic.

AP-85 Other Actions – 91.220(k)

Introduction:

The City continues to invest federal funds in projects and programs that address the priority needs of the community. In an effort to direct critical HUD resources to the needs of the community, the City continues to work towards achieving the goals identified in the Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs:

The City collaborates with various social services, housing, and economic development service providers. The City allocates 15% annually in CDBG funds to provide services to vulnerable populations. Through the various programs provided, residents are assisted with identifying housing and supportive service needs. The level of demand for these programs exceeds the amount of funding available.

Actions planned to foster and maintain affordable housing:

This Action Plan allocates 40% of available funds for homeownership assistance and approximately 25% of available funds for single-family, owner-occupied housing habilitation.

Actions planned to reduce lead-based paint hazards:

Visual inspections are conducted on all pre-1978 houses being considered for homebuyer assistance or housing rehabilitation. Any LBP issues discovered are discussed with the homeowner and mitigated if possible.

Actions planned to reduce the number of poverty-level families:

This Action Plan allocates no funds directly to reducing the number of poverty-level families. The City will, however, continue to support the efforts of partner agencies who work with this population.

Actions planned to develop institutional structure:

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

Public agencies, nonprofit organizations, and other service agencies all play an integral role in the provision of affordable housing and support services. The City will continue to work with these agencies to meet the proposed housing and community development goals.

Actions planned to affirmatively further fair housing:

The City participates in workshops and provides materials in both English and Spanish to inform the public about its rights under the Fair Housing Act. Subrecipients are encouraged to assist the City in these efforts. The City meets annually with Realtors and mortgage lenders to provide training on the H.O.M.E. program. Time is devoted in these meetings to remind attendees of their responsibility to support and promote fair housing in their business practices.

Discussion:

The City recognizes its obligation and responsibility to be a good steward of its Community Development Block Grant funding and is committed to serving the needs of all residents of Decatur, particularly low- and moderate-income individuals and households.

Program Specific Requirements

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

Introduction:

No CDBG funds are allocated to the activities listed below. Decatur has no activities classified under the Urgent Need National Objective.

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	$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

   None

1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   N/A

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