



Weaving Stronger Communities & Neighborhoods

2025 - 2029 Consolidated Plan
for
Community Planning and Development Programs



Executive Summary

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

1. Introduction

The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) for local jurisdictions who receive funds under the Community Development Block Grant (CDBG), the Home Investment Partnerships (HOME), the Emergency Shelter Grant (ESG), and the Housing Opportunities for Persons with AIDS (HOPWA) Programs. This plan addresses needs, resources, and planned activities for the period of September 1, 2025, through August 31, 2030. The City of Tuscaloosa has adopted a September 1 through August 31st program year.

The Consolidated Plan was approved through City Council Resolution OCA-25-0828.

The Consolidated Plan consists of the following sections:

- The **Executive Summary** describes the objectives and outcomes, evaluation of past performance, and summary of citizen participation process and public comments.
- The **Process** describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The **Needs Assessment** analyzes needs related to affordable housing, special needs housing, community development, and homelessness.
- The **Market Analysis** examines demographics, the supply of affordable units, the regional housing market, and other conditions that influence community needs and the programs that address these needs.
- The **Strategic Plan** identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.
- The **First-Year Action Plan** provides a summary of the actions, activities, and specific federal and non-federal resources, priority needs and specific goals identified by the Consolidated Plan.

The plan will also include the first year (2025) Annual Action Plan for the City Tuscaloosa, which will describe the planned investment of federal resources to implement specific activities that meet the year's strategic goals.

Related to the Consolidated Plan, the City of Tuscaloosa Five-Year Analysis of Impediments to Fair Housing Choice, or AI. The primary outcome of an AI is to take meaningful actions to overcome historic

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patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

Preparation of the AI document included extensive analysis and community engagement. The AI was instrumental in developing priorities and goals for the CDBG and HOME Programs.

This “Consolidated Plan” should not be considered a complete listing of all housing and non-housing community development needs in the City. Rather, it includes only those activities eligible for funding under the CDBG and HOME Programs and other housing assistance programs. Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

As an Entitlement City for the CDBG and the HOME Programs, the City of Tuscaloosa has developed this seventh Consolidated Plan in order to improve the quality of life in Tuscaloosa communities and neighborhoods. The City embraces the three objectives established by the Department of Housing and Urban Development to include the following:

- Provide decent housing
- Provide a suitable living environment
- Expand economic opportunities

The 2025-2029 Consolidated Plan will serve to provide our community with a guide developed by the community input that offers strategies, priorities, and goals in carrying out CDBG, HOME, and other relevant grant programs. Through the input from citizens, community stakeholders, elected officials, and staff, the City has identified the following priorities and goals:

Priorities/Objectives

1. Increase and/or maintain affordable housing units
2. Increase the community’s ability to access and/or maintain affordable housing
3. Promote the development and stabilization of communities by addressing the needs of individuals and families to include youth, seniors, and other vulnerable populations
4. Promote public infrastructure and facility investments that promote access for underserved populations
5. Promote access to employment training and educational opportunities

Goals

1. Quality Affordable Housing Units
2. Neighborhood Revitalization and Livability
3. Poverty Reduction and Self-Sufficiency
4. Public Services for Low to Moderate Income Individuals
5. Economic Development/Workforce Development

The City of Tuscaloosa expects that the priorities and goals will align with HUD's objectives as well as the objectives of the community and will bring Tuscaloosa one step closer to building strong, sustainable, and inclusive communities. Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

3. Evaluation of past performance

In the implementation of its CPD programs, the City of Tuscaloosa takes various initiatives to ensure success in meeting Consolidated Plan objectives and addressing community need. The City involves the public in its programs by conducting extensive public involvement and complying with citizen participation requirements. Additionally, the City coordinates with various non-profit agencies and other local organizations in the implementation of its programs to ensure funding has the greatest impact in addressing the needs of the community. Throughout the 2020-2024 Consolidated Plan, the City was able to meet the national objective of providing decent affordable housing and its priority accessibility. During this time-period, the City has assisted 33 new single-family homeownership units, assisted 37 households with downpayment assistance, preserved 72 affordable homeownership units through rehabilitation, and provided tenant-based rental assistance to 39 households. In addition, the City has provided public services to include senior and your services, transportation services, food assistance, crime awareness, legal services, employment training, and housing counseling benefitting 25,779 people. Public Improvements, to include neighborhood facilities, park and recreational facilities, water/sewer improvements, street improvements, sidewalks, health facilities, abused and neglected children facilities, fire station/equipment, senior centers, and other public improvement centers were provided benefitting 81,200 people. Throughout the 2020-2024 Consolidated Plan, Tuscaloosa disbursed roughly over \$9.7 million dollars in CDBG, CDBG CV, HOME, and LEAD on activities meeting its strategic plan objectives of providing decent housing, providing a suitable living environment, and creating economic opportunity.

The City of Tuscaloosa has been pleased with the success of its programs, but often faced the challenge of not being able to fully fund all of its priorities due to limited funding. As a result, Tuscaloosa funded high priority projects to the greatest extent possible.

4. Summary of citizen participation process and consultation process

The City of Tuscaloosa adhered to its Citizen Participation Plan (CPP), revised in October 2024, during the planning and development of the 2025-2029 Consolidated Plan. The CPP ensures residents, agencies, and organizations can participate in planning, implementing, and assessing the CDBG and HOME programs. The following is a summary of the Citizen Participation and consultation processes followed in the creation of this document:

Public Hearings

Six public hearings were conducted to gather public comments on housing and non-housing needs and programs. These were held at the Tuscaloosa City Hall in the Daugherty or Sister Cities Conference Room on the following dates and times:

- **March 26, 2025:** 5:00 pm - 0 attendees, 0 comments.
- **April 16, 2025:** 10:00 am - 0 attendees, 0 comments.
- **April 21, 2025:** 5:00 pm - 2 attendees, 0 comments.
- **May 1, 2025:** 5:00 pm - 0 attendees, 0 comments.
- **May 7, 2025:** 10:00 am - 1 attendee, 2 comments on affordable childcare, all accepted.
- **July 24, 2025:** 10:00 am - 5 attendees, 4 comments on housing needs, all accepted.

Public Comment Periods

The City advertised five citizen comment periods:

- **2025-2029 ConPlan:** March 7 - May 9, 2025
- **2025 AP:** March 24 - May 30, 2025
- **2025 AI:** April 7 - May 26, 2025
- **Summary Publication & Draft Review:** July 7 - August 6, 2025
- **Summary Publication & Draft Review:** September 22 – October 22, 2025

Outreach Methods

- **Newspaper Ads:** Public notices of the Public Hearing and comment periods were published on March 6, March 24, April 4, July 7, and September 5, 2025. No comments were received via email or in person at the Office of Community and Neighborhood Services during this time.
- **Internet Outreach:** Recommendation Requests, Community Needs Assessment, and AI Survey were available on Tuscaloosa.com, with links emailed to City Departments totaling 1,300 city employees and the City Council. All comments received were accepted.
- **Community Outreach: Information tables and a Community Forum, Future Fest:** Interactive stations and information tables at major events like the Druid City Arts Festival and the Mayor's Cup, with over 12,000 attendees. Comments and quilt squares were collected.

Key Consultations

The City also consulted 25 service organizations and agencies for critical guidance and insight on the past, present, and future needs and challenges facing their respective client communities.

5. Summary of public comments

Please reference the Public Comments attached to the Consolidated Plan

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

The City of Tuscaloosa accepted all comments or views for the 2025 - 2029 Consolidated Plan, 2025 Annual Action Plan, and the 2025 Analysis of Impediments to Fair Housing Choice in conjunction with the 2025 -2029 Consolidated Plan. The City did not find any reason to reject the submitted comments.

7. Summary

The City of Tuscaloosa 2025-2029 Consolidated Plan outlines priorities and goals for improving the quality of life of low to moderate-income individuals and communities of the City. It presents a needs assessment and market analysis of housing and related community development issues. It is used as the planning and measurement tool for the use of Community Planning and Development funds in providing appropriate services and programming for persons in need. The Citizen Participation process followed in developing this plan is central to the various strategies, recommendations and goals. The City is pleased with the increased response received from the community, which allows for the development of a more adequate plan to meet citizens' needs.

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	TUSCALOOSA	Office of Community and Neighborhood Services
HOME Administrator	TUSCALOOSA	Office of Community and Neighborhood Services

Table 1 – Responsible Agencies

Narrative

The City of Tuscaloosa’s Office of Community and Neighborhood Services (CNS) is responsible for preparing the Five-Year Consolidated Plan and an Annual Action Plan for its Community Planning and Development (CPD) grant programs funded by the US Department of Housing and Urban Development (HUD). The City of Tuscaloosa is a HUD Entitlement City for the Community Development Block Grant (CDBG) and a Participating Jurisdiction under the HOME Investment Partnerships Program (HOME). Within the City of Tuscaloosa’s organization, CNS is the lead agency for the administration of Entitlement CDBG and HOME funds as well as the HOME-ARP program. The City of Tuscaloosa is a recipient of Community Development Block Grant- Disaster Recovery (CDBG-DR), which is administered by the Accounting and Finance Department. In addition to creating these documents, CNS develops, monitors, and administers the City of Tuscaloosa’s Citizen Participation Plan (CPP). The Citizen Participation Plan can be found as an attachment to this Consolidated Plan document.

The City of Tuscaloosa receives Emergency Solutions Grant (ESG) funding from the State of Alabama through an annual competitive application.

Consolidated Plan Public Contact Information

The City of Tuscaloosa

Office of Community and Neighborhood Services – LaParry Howell, Executive Director

P.O. Box 2089

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Tuscaloosa, AL 35403

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205-248-5089

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

1. Introduction

To facilitate the development of a well-rounded Consolidated Plan, the City of Tuscaloosa consulted with an extensive cross-section of local stakeholders and organizations representing state, regional, and federal interests. These consultations represented the majority of Tuscaloosa's varied demographics, their disparate perspectives, and the significant challenges and opportunities facing the Tuscaloosa community over the next four years. The information provided to the Office of Community and Neighborhood Services during the consultations was utilized to begin cultivating the priorities and goals found within the Consolidated Plan. Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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 Tuscaloosa has taken intentional steps to improve the coordination between public and assisted housing providers and various governmental agencies, including probate, health, and social services. Through partnerships with the Tuscaloosa Housing Authority (THA), Habitat for Humanity, and various other stakeholders that are involved in housing, the City facilitates regular meetings and collaborative planning sessions to ensure that we are addressing housing needs and are streamlining access to supportive services. These efforts help ensure that individuals in public and assisted housing have improved access to essential resources such as case management, mental health care, and substance abuse services. The City also collaborated with various housing providers and housing industry stakeholders in the development of AI. This included THA, Habitat, various realtors, lawyers, City Planners/Zoning, landlords, homeless providers, bankers, home builders, etc.

Additionally, the City works closely with Indian Rivers Mental Health, Tuscaloosa County Probate Court, and other local healthcare providers to develop referral systems and service integration models. These collaborations aim to support vulnerable populations, including individuals experiencing homelessness, those with disabilities, and at-risk families. By fostering communication and information sharing across agencies, the City enhances service delivery, reduces duplication of efforts, and promotes long-term housing stability for community members who rely on the support of these systems.

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Furthermore, the City has an ongoing relationship with several other community service-oriented entities to include Community Service Programs of West Alabama, Inc., FOCUS on Senior Citizens, West Alabama Food Bank, Tuscaloosa Transit Authority, Salvation Army, Turning Point, Tuscaloosa Housing Authority, City Board of Education, Indian Rivers Mental Health, Whatley Health Services, Legal Services Alabama, Habitat for Humanity, etc.

The Tuscaloosa County Engineer, Tuscaloosa County Health Department, and County Planning and Community Development are consulted and/or involved in multiple activities with the City from construction projects to providing case management services for citizens. The City partially funds the Tuscaloosa County Industrial Development Authority and assists them in securing industries by providing necessary public infrastructure. The City also works with the West Alabama Chamber of Commerce in securing new businesses in the City and thus new jobs for low to moderate income individuals.

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

The City maintains active coordination with the local Continuum of Care, known as the West Alabama Coalition for the Homeless (WACH CoC), to address the needs of individuals and families experiencing homelessness or at risk of becoming homeless. Through its partnership with WACH, the City participates in coordinated entry systems that prioritize the needs of vulnerable populations such as chronically homeless individuals, families with children, veterans, and unaccompanied youth. These efforts include case conferences through WACH's subcommittee Case Connect, which also includes real time data sharing through the Homeless Management Information System (HMIS), by-name list sharing, and action planning, while aligning available resources to help alleviate barriers in securing and maintaining rapid-rehousing services, permanent supportive housing, transitional housing services and prevention services. Community-wide planning and coordination among homeless service providers and mainstream service providers is important if individuals are to get the help they need and eventually exit out of homelessness. The Continuum of Care is composed of representatives from member organizations or agencies from both public and private sectors that provide services to homeless people in the Tuscaloosa area as well as other interested individuals, such as members of churches, business leaders and homeless and formerly homeless individuals. This group functions as the Advisory Council on homeless issues for the Mayor of the City of Tuscaloosa, Alabama, and for the Probate Judge, Chairman of the County Board of Commissioners for Tuscaloosa County. The City of Tuscaloosa, Office of Community and Neighborhood Services (CNS) is one of the lead entities providing the day-to-day coordination of WACH. The mission of the group is to bring homeless service providers, consumers, interested citizens, businesses, churches, organizations and local governmental entities together to assess the needs of the homeless and to help homeless people regain their mental and physical health, rebuild meaningful interpersonal relationships including family reunification, secure gainful employment and stable housing, and ultimately to return to their rightful place in society as respected, productive citizens.

To further address the needs of the homeless, the City supports grant programs and community initiatives focused on housing stabilization, mental health support, employment assistance, homeless outreach services to include transportation, etc. Special attention is given to high-risk groups through collaboration with our local shelters, VA Medical Center/Priority Veterans services, youth programs and other healthcare providers. These coordinated efforts ensure that the available services are not only accessible, but that they are also comprehensive in nature, addressing immediate and long-term needs of those facing housing instabilities. By working with our local CoC and other various stakeholders, the City is building more responsive, effective, and efficient systems for combating homelessness within our community.

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

The City consults regularly with WACH CoC, to ensure strategic allocation of ESG funds. This allocation involves actively participating in CoC planning meetings, where stakeholders, including service providers, housing agencies, and advocates, offering their input on priority funding areas based on current community needs. The City and WACH work together to align ESG with establishing CoC priorities, focusing on homeless prevention, rapid re-housing, street outreach, and supportive services for vulnerable populations. This coordinated approach helps to maximize the impact of ESG resources, and it helps to ensure that funding decisions support the broader scope to combat homelessness within our community.

In addition to funding decisions, the City partners with WACH to develop and refine performance standards and evaluate program outcomes related to ESG funding activities. Through shared use of the HMIS system, the City and CoC monitors data to assess program effectiveness, client outcomes, and system-wide progress. The City also contributes to the development of the HMIS policies and procedures governing HMIS administration, ensuring data quality, client confidentiality, and compliance with HUD regulations. This joint effort strengthens accountability, promotes transparency, and ensures that both ESG funds and the HMIS infrastructure are used effectively and efficiently to support those experiencing or at-risk of homelessness within our community. While the City does not receive entitlement funds for ESG, the City annually applies to the State of Alabama and has been awarded these funds for several years.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BARNES BRANCH OF THE YMCA
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization consulted in-person and via phone. Described stability needs of LMI youth populations as well as educational support and employment training priorities for LMI households.
2	Agency/Group/Organization	THE SALVATION ARMY
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army consulted in-person and via CoC participation. Organization identified the needs of and emerging community factors affecting the homeless and at-risk of homelessness populations in Tuscaloosa city.
3	Agency/Group/Organization	COMMUNITY SERVICE PROGRAMS OF WEST ALABAMA, INC
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization consulted in-person and via phone. Described stability needs of senior and LMI populations as well as educational support and employment training priorities for LMI households.

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4	Agency/Group/Organization	Tuscaloosa Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization consulted in person. Identified needs for public housing communities and affordable housing initiatives and priorities. Illustrated foreseeable gaps in services, funding, and housing that will affect vulnerable populations.
5	Agency/Group/Organization	Turning Point
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person consultation and via CoC. Organization described needs, priorities, and strategies for victims of domestic violence and/or facing homelessness.
6	Agency/Group/Organization	Temporary Emergency Service, Inc
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person consultation. Organization described needs, priorities, and strategies for the homeless and at risk of becoming homeless population to specifically include the unsheltered homeless. Organization was also consulted on mentoring programs for LMI youth populations.
7	Agency/Group/Organization	Legal Services of Alabama, Inc
	Agency/Group/Organization Type	Services - Housing Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone and email consultation. Organization contributed information on LMI persons facing civil issues that threaten housing stability. Identified strategy for stabilization and anti-poverty investments.
8	Agency/Group/Organization	THE BOYS & GIRLS CLUB OF TUSCALOOSA COUNTY
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person and phone consultation. Organization provided information about educational support services, employment training needs for youth population primarily aged 5-13. Identified national and regional trends in youth programming.
9	Agency/Group/Organization	TUSCALOOSA COUNTY PARKING & TRANSIT AUTHORITY
	Agency/Group/Organization Type	Transit Authority
	What section of the Plan was addressed by Consultation?	Transportation needs of LMI population

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	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted in-person. Organization determined the anticipated growth in transportation needs. Provided transportation best practices.
10	Agency/Group/Organization	Big Brothers Big Sisters of W Alabama
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Agency consulted virtually. Identified the educational and social support needs of Tuscaloosa children, specifically those from LMI areas and households. Described factors affecting expansion of services.
11	Agency/Group/Organization	WHATLEY HEALTH SERVICES, INC.
	Agency/Group/Organization Type	Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and virtual consultation. Agency identified the medical needs and health and wellness priorities for LMI and homeless populations.
12	Agency/Group/Organization	West Alabama Chamber of Commerce
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and phone consultations. Organization identified area needs for workforce development in relation to youth and LMI population. Provided input to Anti-Poverty Strategy.
13	Agency/Group/Organization	CITY OF TUSCALOOSA
	Agency/Group/Organization Type	Services - Housing Services-Children Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - Local Planning organization Civic Leaders Mayor, City Council, and Management Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person, email, and phone consultations. Identified needs of Tuscaloosa citizens in collaboration with public/private organizations. Mayor, Councilors, city departments and divisions identified community development goals and priorities in relation to Tuscaloosa's LMI population. City has oversight of Stormwater and Floodplain Management, public land, and the City's water resources.

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14	Agency/Group/Organization	Indian Rivers Mental Health Center
	Agency/Group/Organization Type	Services-Health Health Agency Publicly Funded Institution/System of Care Mental Health Needs
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Mental Health Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In- person consultation and via CoC participation. Communicated mental health priorities and needs with a focus on homeless and chronically homeless. Described service gaps.
15	Agency/Group/Organization	Alabama Department of Economic and Community Affairs
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Other government - State Major Employer
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	E-mail and phone consultations. Agency identified community development, economic development, housing, and homelessness prevention needs in West Alabama and emerging trends state-wide.
16	Agency/Group/Organization	Fair Housing Center of Northern Alabama
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing Regional organization

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	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Fair Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Email consultation. Organization identified patterns of fair housing violations and provided priorities and strategies to reduce incidents of occurrence.
17	Agency/Group/Organization	Tuscaloosa City Schools
	Agency/Group/Organization Type	Services-Education Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In person and phone consultation. Organization provided data about the gaps in access to reliable internet coverage for school aged children/youth and families within Tuscaloosa city. School system was also consulted through the CoC concerning the number of McKinney-Vento students and services needed as well as strategy to obtain services.
18	Agency/Group/Organization	HABITAT FOR HUMANITY OF TUSCALOOSA
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization consulted in person and virtually. Identified affordable housing initiatives and priorities. Illustrated foreseeable gaps in services, funding, and housing that will affect vulnerable populations.

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19	Agency/Group/Organization	FOCUS ON SENIOR CITIZENS OF TUSCALOOSA COUNTY, INC
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation. Organization identified the needs of growing senior population, described emerging trends for senior care and current/anticipated gaps in funding affecting delivery of services to population.
20	Agency/Group/Organization	Five Horizons Health Services
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual consultation and via CoC participation. Organization named the needs of persons with HIV/AIDS within the Tuscaloosa Community, identified patterns and emerging trends and upcoming initiatives.
21	Agency/Group/Organization	City of Northport
	Agency/Group/Organization Type	Other government - Local Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Infrastructure needs, transportation needs, zoning, etc.

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In-person consultation. Organization identified the needs, goals, priorities and initiatives for its City. Illustrated how the aforementioned may affect CPD activities in Tuscaloosa City. Discussion also included identifying needs for Tuscaloosa Count's unsheltered population to include those experiencing mental health issues to develop collaborative approaches.
22	Agency/Group/Organization	West Alabama Regional Commission
	Agency/Group/Organization Type	Services-Elderly Persons Services-Employment Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Infrastructure needs and transportation needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Virtual Consultation. Provided data on growth, demographics, transportation, etc. for West Tuscaloosa. Identified investments in LMI communities across region.
23	Agency/Group/Organization	Tuscaloosa County Emergency Management Agency
	Agency/Group/Organization Type	Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Emergency Management and Disaster Preparedness
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Online consultation. Agency was consulted on ongoing education, community outreach, and training for citizens and first responders to better navigate emergencies. Also reviewed new tools and upgrades to better prepare the community for emergencies.
24	Agency/Group/Organization	THE PHOENIX HOUSE, INC
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted in person and virtually. Organization discussed residential rehab facility for substance abuse treatment to LMI, elderly, and mental health populations.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	West Alabama Coalition for the Homeless (WACH)	The Consolidated Plan and the Continuum of Care have corresponding objectives
Framework	City of Tuscaloosa- Office of Urban Development	The Consolidated Plan and Framework Comprehensive Plan have intersecting goals
Elevate Tuscaloosa	City of Tuscaloosa- Office of Operations	The Consolidated Plan and Elevate Tuscaloosa have reciprocal aims
HOME-ARP Allocation Plan	City of Tuscaloosa - Office of Community and Neighborhood Services	The Consolidated Plan and the HOME- ARP Allocation Plan share collective aspirations to improve access to affordable housing for LMI persons, specifically survivors of domestic violence.
Comprehensive Five-Year Affordable Housing Study	City of Tuscaloosa - Office of Community and Neighborhood Services	The Consolidated Plan and the Comprehensive 5-Year Affordable Housing Study align on assisting LMI households through rehabilitation of older homes to maintain affordable housing stock, promoting public-private partnerships to develop construction and rehabilitation of affordable housing, implementation of local housing trust to protect against blighted and vacant properties and protect against residential displacement, supporting job creation for residents, and creating complete neighborhoods with appropriate public facilities and infrastructure.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Analysis of Impediments to Fair Housing Choice	City of Tuscaloosa - Office of Community and Neighborhood Services	The Consolidated Plan and the Analysis of Impediments to Fair Housing Choice share common directives
West Alabama 22-26 Economic Development Playbook	West Alabama Regional Commission	The Consolidated Plan and the West Alabama FY22-26 Economic Development Playbook have mutually reinforcing objectives
FY 24-27 Transportation Improvement Program	West Alabama Regional Commission	The Consolidated Plan and the FY 24- 27 Transportation Improvement Program align in the following ways:
Pandemic Recovery and Resilience Plan	West Alabama Regional Commission	The Consolidated Plan and the Pandemic Recovery and Resiliency Plan mirror the goals
Regional Hazard Mitigation Plans	West Alabama Regional Commission	The Consolidated Plan and the Regional Hazard Mitigation Plan are both
2025-2029 Five Year Consolidated Plan	State of Alabama - ADECA	The Consolidated Plan and the 2025- 2029 Five-Year Consolidated Plan from the State of Alabama have similar purposes
City of Tuscaloosa Blight Study	City of Tuscaloosa- Office of Urban Development	The Consolidated Plan and the City of Tuscaloosa Blight Study are parallel in the following ways:
Americans with Disabilities Act Transition Plan	City of Tuscaloosa- Office of infrastructure and Public Services	The Consolidated Plan and the Americans with Disability Act Transition Plan are alike
Project Unity	City of Tuscaloosa - Office of Community and Neighborhood Services and Tuscaloosa Police Department	The Consolidated Plan and Project Unity share overlapping goals.

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(I))

The successful implementation of the 2025 - 2029 Consolidated Plan requires that the City embody its Core Belief, "Shared Responsibility," by actively cooperating and coordinating with other public entities, adjacent units of local government, and the State of Alabama. As the fifth largest municipality in Alabama and the largest governmental entity in West Alabama, the city is often directly and indirectly incorporated into the planning, development, implementation, and evaluation of various initiatives,

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programs, and projects. During this Consolidated Plan, the City has and will continue to cooperate and coordinate with local public entities such as the Tuscaloosa City School System, Tuscaloosa Transit Authority, Tuscaloosa County Emergency Management Agency, Tuscaloosa Housing Authority, Tuscaloosa Public Library, Tuscaloosa County Health Department, Tuscaloosa Economic Development Authority, Tuscaloosa Parks and Recreation Authority, West Alabama Regional Commission, Alabama Power, Tuscaloosa Water, The University of Alabama, Shelton State Community College, Tuscaloosa County Sheriffs Department to improve the quality of life for Tuscaloosa residents, with a particular emphasis on low to moderate income persons.

Additionally, the City will continue to cooperate and coordinate with its closest adjacent units of local government: Tuscaloosa County and the City of Northport via the West Alabama Regional Commission to facilitate a unified vision for economic growth and capital development projects for Tuscaloosa City and County.

Finally, the City and the State will collaborate on addressing various community issues through the City's participation as an applicant, grantee, and pass-through entity for several grants like the Emergency Solutions Grant, such as the Emergency Solutions Grant, ARPA, and Federal Emergency Management Agency (FEMA).

The City coordinates with the Tuscaloosa County Planning Department and the City of Northport's Planning Department concerning comprehensive planning and the future implementation of zoning, subdivision regulations, and building inspection services. The City's Planning Director is a member of The University of Alabama Master Plan Committee. In addition to this contact, the City coordinates with The University of Alabama concerning transportation, zoning, development, infrastructure, lead-based paint strategies, and other important issues. The Tuscaloosa County Engineer, Tuscaloosa County Health Department, and County Planning and Community Development are consulted and/or involved in multiple activities with the City, from construction projects to providing case management services for citizens. The City partially funds the Tuscaloosa County Industrial Development Authority and assists them in securing industries by providing necessary public infrastructure. The City also works with the West Alabama Chamber of Commerce in securing new businesses in the City and thus new jobs for low to moderate-income individuals. There is mutual coordination and cooperation with the Tuscaloosa County Emergency Management Agency, which is operated by Tuscaloosa County, but in partnership with the City of Tuscaloosa and City of Northport. Tuscaloosa is also a member of the West Alabama Regional Commission (WARC) and has representation on the Board of Directors. The City is active in working with WARC in developing area transportation plans to include public transit, economic development strategies, and other policies and plans for the region as a whole. The aforementioned public entities were essential in the City's implementation of the Consolidated Plan process to address strategies and goals for the low to moderate-income community.

Narrative (optional):

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Beyond the cooperation and coordination with public entities, local governments, and the State, the City continues to exemplify its commitment to the shared responsibility and prosperity of the community by continuing to engage with all sectors of the community. Examples of this include participation in various committees with the West Alabama Chamber of Commerce, Public Affairs Council, Non-profit Council, Participation in the Zone 2 Committee, Tuscaloosa Transit Authority,

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

The City of Tuscaloosa’s Citizen Participation Plan (CPP) is a cornerstone of its community engagement efforts and central to the development and operation of its CPD programs. The City closely followed its CPP process in the formation of the ConPlan, AP, and AI. This ensured the local community had multiple opportunities to engage during all phases of the CPD grant cycle. In this planning season, the City attempted to broaden citizen participation by increasing the frequency of its engagement and varying its methods of outreach.

Public Hearings

Six public hearings were held to solicit public comments on housing and non-housing needs and programs:

- Wednesday, March 26, 2025 - 5:00 – 7:00 pm - Daugherty Conference Room
- Wednesday, April 16, 2025 - 10:00 – 12 noon - Daugherty Conference Room
- Monday, April 21, 2025 - 5:00 – 7:00 pm - Daugherty Conference Room
- Thursday, May 1, 2025 - 5:00 – 7:00 pm - Daugherty Conference Room
- Wednesday, May 7, 2025 - 10:00 – 12 noon - Sister Cities Conference Room
- Thursday, July 24, 2025 - 10:00 – 12 noon - Sister Cities Conference Room

Public Comment Periods

In addition, the City advertised five citizen comment periods:

- ConPlan: March 7 - May 9, 2025
- AP: March 24 - May 30, 2025
- AI: April 7 - May 26, 2025
- ConPlan, AP, and AI (Summary Publication & Draft Review): July 7 - August 6, 2025
- ConPlan, AP, and AI (Summary Publication & Draft Review): September 22 – October 22, 2025

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Public hearings and public comment periods were advertised in The Tuscaloosa News and on Tuscaloosa.com on March 6, March 24, April 4, July 7, and September 5, 2025.

Recommendation Requests

CNS emailed all City departments and the City Council, requesting input on the ConPlan, AP, and the AI. This included links to the Community Needs Assessment and the AI Survey for distribution to 1300+ city employees. For consultations, the City called and emailed organizations, agencies, and other groups working closely with low-to-moderate income, homeless, disabled, and senior populations.

Surveys

The City published its Community Needs Assessment and its AI Survey on Tuscaloosa.com to determine the community's priorities for the duration of the ConPlan. These assessments were promoted during a Community Development Committee meeting, a televised interview, and QR codes were left with local agencies and at the Tuscaloosa Public Library. QR codes and flyers were distributed to members of the City Council to share with their constituents. Physical copies and digital access were available at all community outreach events attended by CNS staff.

Community Outreach

The City hosted a National Community Development Week, which included a Public Hearing and Future Fest, a community resource and assessment forum. At Future Fest, attendees visited several stations where they provided visual, verbal, or written comments and recommendations for the ConPlan and AP. These events were also advertised on the City's website, a televised interview, and shared on the City Facebook page.

CNS also set up informational tables at two (2) of the City's largest spring events: the Druid City Arts Festival and the Mayor's Cup. There was a combined attendance of 12,000+. Physical comment forms and assessments were available, as well as links and QR codes for the Community Needs Assessment and AI Survey.

The results from the citizen participation efforts directly influenced the priorities, goals, and strategies presented in this Five-Year Consolidated Plan and concurrent Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	There was little to no participation at the Public Hearing.	No public comments were received during Public Hearing on March 26, 2025.	There were no comments received.	
2	Public Hearing	Non-targeted/broad community	There was little to no participation at the Public Hearing	No public comments were received during Public Hearing on April 16, 2025.	There were no comments received.	
3	Public Hearing	Non-targeted/broad community	There were 2 public attendees at the Public Hearing.	There were multiple comments made concerning the Analysis of Impediments. No comments on the Consolidated Plan and Annual Action Plan. Public Hearing on April 21, 2025.	There were no unaccepted comments. All comments received were accepted for consideration in the Consolidated Plan and Action Plan.	

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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)
4	Public Hearing	Non-targeted/broad community	There was little to no participation at the Public Hearing.	No public comments were received during the Public Hearing on May 1, 2025	There were no comments received.	
5	Public Hearing	Non-targeted/broad community	There was one public attendee at during the meeting.	2 public comments were received during the May 7, 2025 Public Hearing. The comments requested more affordable childcare options.	There were no unaccepted comments. The comments were accepted for consideration in the development of the Consolidated Plan and Action Plan.	

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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)
6	Newspaper Ad	Non-targeted/broad community	The City submitted a Public Notice for Citizen Comment Period and Public Hearings. The Notice was to make the public aware of the opening of the public comment period for the 2025 - 2029 Consolidated Plan and instructions on how to submit comments and how to participate in Public Hearings	No comments were received in response to the Public Notice on 3/6/2025.	There were no comments received.	

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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)
7	Newspaper Ad	Non-targeted/broad community	The City submitted a Public Notice for Citizen Comment Period and Public Hearings. The Notice was to make the public aware of the opening of the public comment period for the 2025 Annual Action Plan and instructions on how to submit comments and how to participate in Public Hearings	No comments were received in response to the Public Notice on 3/24/2025.	There were no comments received.	

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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)
8	Newspaper Ad	Non-targeted/broad community	The City submitted a Public Notice for Citizen Comment Period and Public Hearings. The Notice was to make the public aware of the opening of the public comment period for the 2025 Analysis of Impediments and instructions on how to submit comments and how to participate in Public Hearing.	No comments were received in response to the Public Notice on 4/4/2025.	There were no comments received.	

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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)
9	Newspaper Ad	Non-targeted/broad community	The City submitted a Public Notice for Citizen Comment Period and Public Hearings. The Notice was to make the public aware of the opening of the public comment period for the 2025- 2029 Consolidated Plan, 2025 Annual Action Plan, 2025 Analysis of Impediments and instructions on how to submit comments and how to participate in the respective Public Hearing.	No comments were received in response to the Public Notice on 7/72025.	There were no comments received.	

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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)
10	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The Office of Community and Neighborhood Services solicited comments utilizing a Community Needs Assessment tool. This was made available through the City's website and links were emailed to City departments and City Council.	Please see attached.	There were no unaccepted comments. All comments were accepted for consideration in the development of the Consolidated Plan and Action Plan.	

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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)
11	Community Forum -Future Fest	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Seniors, local elected officials, community based organizations	The Office of Community and Neighborhood Services hosted an event with four interactive stations to facilitate participation and garner comments and recommendations for services, programs, and activities within their respective communities/neighborhoods. Several persons over 30 residents were in attendance and several comments were provided.	Please see attached	There were no unaccepted comments. All comments were accepted for consideration in the development of the Consolidated Plan and Action Plan.	

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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)
12	Community Forum -Future Fest	Non-targeted/broad community	The Office of Community and Neighborhood Services had information tables at two City of Tuscaloosa events to solicit input from the community. The Community Needs Assessment, recommendation forms, and AI Survey were made available during the events.	There were no comments submitted at the time of the events. There were several squares of quilts painted by participants	There were no comments received.	

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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)
13	Public Hearing	Non-targeted/broad community	The Office of Community and Neighborhood Services held a Public Hearing to provide drafts of the 2025-2029 Consolidated Plan, the 2025 Annual Action Plan and the 2025 Analysis of Impediments to Fair Housing Choice for Citizen Comments. There were 13 attendees at the Public Hearing. 5 attendees provided comment.	The comments focused on community and housing. There was an expressed need for more affordable housing and identification of gaps in housing availability.	There were non-accepted comments. All comments received or recorded were accepted for consideration in the development of the Consolidated Plan, Action Plan and Analysis of Impediments to Fair Housing Choice.	

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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)
14	Newspaper Ad	Non-targeted/broad community	The City submitted a Public Notice for Citizen Comment Period. The Notice was to make the public aware of the opening of the public comment period for the 2025- 2029 Consolidated Plan, 2025 Annual Action Plan, 2025 Analysis of Impediments and instructions on how to submit comments.	No comments were received in response to the Public Notice on 9/5/2025.	There were no comments received.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness for the City of Tuscaloosa. The Needs Assessment includes the following sections:

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

The Needs Assessment identifies those needs with the highest priorities that form the basis for the Strategic Plan section and the programs and projects to be administered. Most of the data tables in this section are populated with default data from the 2016-2020 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. The U.S. Census Bureau based on the ACS develops CHAS datasets for HUD. In addition to these data sources, the Needs Assessment is supplemented by more current data to provide a more current look into the current conditions in Tuscaloosa. In 2018, Tuscaloosa commissioned an Affordable Housing Study for the previous five-year plan. The purpose of this study was to address gaps in housing to include affordable housing and provide guidance on the best application of Community Planning and Development funds. While this plan has not been updated, there is current data that will be utilized to supplement this information to demonstrate the continuance of findings discovered in this study. The City will continue to use this study as a tool in its overall comprehensive planning process. In addition, this section will utilize data obtained from the community assessment, Analysis of Impediments to Fair Housing Choice, Continuum of Care Gaps Analysis, FrameWork Comprehensive Plan, and the Public Housing Authority Consultation.

According to the 2018 Affordable Housing Study and recent housing data, housing prices are higher than pre-recession levels and continue to climb. In addition, enrollment at the University of Alabama has been a driving force in developing more student-oriented apartments versus traditional apartments. The study determines that this is most likely the result of higher value return received on student apartments. Student rental housing as well as other critical needs will be further discussed throughout the various sections. This will allow for the development and ranking of priorities and goals.

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

Summary of Housing Needs

The 2024 U.S. Census data estimates that the City of Tuscaloosa's population is 114,288. This represents a 13.5% increase in population since 2000. The data on the breakdown of income for households demonstrates that 40% are above 100% area median income (AMI), 10% are 80-100% AMI, and the remainder 50% of the households live below 80% AMI. The breakdown of households below 80% AMI are listed in order of the number of households meeting that category

- 0-30% AMI - 22% of households
- 50-80% - 16% of households
- 30-50% - 12% of households

The City completed an Affordable Housing Study in 2018 that identified housing prices to be well above the 2008 levels or pre-recession amounts. Based on data from the Alabama Center for Real Estate (ACRE), housing prices are continuing to trend upward with an 18.7% increase from 2019 to 2024.

The City also has a large population of college students with a significant number of these students coming from out of state. According to 2024 statistics for the University of Alabama, of the record 40,846 students enrolled, 57.7% are non-Alabama residents. This trend has caused developers to build multi-family products that are more student-oriented rather than traditional multi-family housing due to being able to receive a higher value of return. Generally, these properties are more profitable as they lease by bedroom. The 2018 Affordable Housing Study estimates that 47% of the rental market is self-identified as "student rentals." Large amount of student-oriented housing developments has contributed to distorted prices in Tuscaloosa's rental market. The review of Waller, Weeks and Johnson Rental Index for May 2025 revealed that the average rent for Tuscaloosa, AL is \$1,556.94, which is \$84 more than the average rent should be. The minimum annual income needed for the average rent in Tuscaloosa, AL and not be cost burdened is \$62,277. In comparison to other major Alabama cities including Huntsville (\$1,453.62), Montgomery (\$1,411.40), Birmingham (\$1,466.63), and Mobile (\$1,390.01), Tuscaloosa had the highest average rent.

Furthermore, data supports that a significant portion of the City's population is cost burdened, meaning that they are paying over 30% of their income towards housing expenses. Data supports that approximately 49% of rental households are cost burdened. Of the 49% (9,410 households) that are cost burdened, the very low-income households (0-30%) are the most impacted with 54% identifying as cost burdened. When evaluating households that are severely cost burdened or paying over 50% of their income towards housing expenses, 28% of renter households are affected. Of the 28% (5,390 households) that are severe cost burdened, very low-income households with 77% impacted. Owner households have smaller impacts for cost burdened households with 18% cost burdened and 9% severely cost burdened. It should be noted that the elderly owner households were more significantly

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impacted with those cost burdened households representing 47% cost burdened and 63% severe cost burdened. Affordable housing is an evident need for individuals, families, and special populations.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	94,865	100,630	6%
Households	32,465	36,750	13%
Median Income	\$39,351.00	\$44,507.00	13%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	7,930	4,535	6,060	3,515	14,710
Small Family Households	1,605	1,355	2,085	1,465	6,190
Large Family Households	260	185	205	125	1,170
Household contains at least one person 62-74 years of age	1,545	875	1,185	330	3,775
Household contains at least one person age 75 or older	530	530	725	460	1,355
Households with one or more children 6 years old or younger	910	589	554	410	1,680

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	75	70	10	60	215	15	30	4	0	49
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	0	30	4	44	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	60	0	4	89	0	25	0	30	55
Housing cost burden greater than 50% of income (and none of the above problems)	4,145	930	190	10	5,275	710	390	360	35	1,495

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	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)	890	1,480	1,240	245	3,855	445	350	900	240	1,935
Zero/negative Income (and none of the above problems)	755	0	0	0	755	150	0	0	0	150

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,250	1,060	230	75	5,615	725	445	365	65	1,600
Having none of four housing problems	2,240	2,055	3,225	1,940	9,460	715	975	2,240	1,435	5,365
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 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,185	650	425	2,260	84	300	455	839
Large Related	220	80	80	380	30	90	35	155
Elderly	580	375	300	1,255	765	260	475	1,500
Other	3,110	1,375	665	5,150	270	140	295	705
Total need by income	5,095	2,480	1,470	9,045	1,149	790	1,260	3,199

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	125	125	80	105	0	185
Large Related	0	0	15	15	30	45	0	75
Elderly	385	160	70	615	400	220	160	780
Other	0	2,550	645	3,195	200	0	0	200
Total need by income	385	2,710	855	3,950	710	370	160	1,240

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	25	50	0	8	83	0	25	0	0	25

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	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
Multiple, unrelated family households	0	0	0	0	0	0	0	0	30	30
Other, non-family households	10	10	30	0	50	0	0	0	0	0
Total need by income	35	60	30	8	133	0	25	0	30	55

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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2023: American Community Survey (ACS) 1-Year Estimate Data Profile, 23,110 of Tuscaloosa’s householders live alone. The data estimates that 4,509 of these single households are age 65 and older. Single person households account for approximately 24% of Tuscaloosa households. Although the data does not break down the number of people that are cost burdened and are single person households, it could be determined that this household type is most likely to experience housing cost burdens. The data groups together the category of “other, non-family households” which identify renters at 57% and owners 22% under cost burden (paying over 30% of income towards housing expenses). Under severe cost burden (paying over 50% of income towards housing expenses), other renter households represent 81% and owner households represent 16%. It should also be noted that living alone often means that one person shoulders the housing expenses instead of having the support of multiple earners. Understanding the increase in housing expenses for both renters and owners, this has a potential impact for these households.

The effects of cost-burdened households appear to be more prevalent in low to moderate-income households. In reviewing the CHAS data, of the households that were owner occupied and severely cost burdened, 87% were low to moderate income. Owner occupied cost burdened households identified 78% as low to moderate income. The greatest impact of cost-burdened households was found in renter-

occupied housing. Of the identified severe cost burdened renter-occupied households, 98.5% of the households are identified as low to moderate income. 73% of the households are identified as very low income. Furthermore, cost-burdened renter-occupied households comprised of 96% identifying as low to moderate income households. 54% of these households are considered very low income.

As a result of the reviewed data, there is a need for more affordable housing in both rental and ownership. Regarding rental, based on households that are very low income representing a significant portion of cost burdened households, more units that are income based are also needed.

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.

According to the 2023 ACS 1-Year Estimate Profile, approximately 13.4% of the City's population has a disability. This would amount to approximately 14,735 people with various disabilities to include ambulatory difficulty, cognitive difficulty, independent living, self-care, hearing and vision difficulty. The disability rate tends to grow depending on age. For example, the population over the age of 75 experience 41.5% with a disability. It is expected, based on the study, that these populations might require specialized types of housing as well as special transportation needs. According to the Fair Housing Center of North Alabama (FHCNA), many of the complaints, mostly elderly, that are received are related to denials of reasonable accommodation. FHCNA also mentioned that the lack of adequate accessible housing units is also an unmet need. In addition, it should also be noted that 70% of the population with a disability is not in the labor force and median earnings are at \$14,758. This information supports not only housing with reasonable accommodations, but also the potential need for very low income households.

SAN Inc. d.b.a. Turning Point is the primary agency in Tuscaloosa that is dedicated to addressing victims of domestic violence, dating violence, sexual assault, and stalking. In fiscal year 2024, Turning Point (TP) provided emergency shelter to 291 clients, assisted over 2400 victims of domestic violence in court proceedings with advocacy services, and 388 Protection from Abuse orders were obtained. The agency also received over 3,000 crisis calls with over 450 in need of immediate services. There is an expectation that those fleeing domestic violence will flee either into permanent housing directly or at a later point from emergency shelter. TP operates rapid re-housing and homeless prevention to provide housing assistance to those that are fleeing. TP discussed that their shelters often are full which causes survivors to decide to return to their abuser or face homelessness. Victims also face the barrier of being denied leases due to poor credit, evictions, or lack income (this often is a result of "economic control" from the abuser). Housing assistance need includes more affordable units, landlords that will provide second chance programs, and comprehensive education for housing providers to understand protections that are provided to victims of domestic violence, dating violence, sexual assault, and stalking.

What are the most common housing problems?

The most common housing problems identified in Tuscaloosa are cost burdened households. Tuscaloosa has a heavy rental presence and a large number of rental households that are cost burdened. The 2018 Affordable Housing Study identifies that almost 60% of renters are cost burdened. Approximately 30% of homeowners with a mortgage are cost burdened. According to the CHAS data on renters, 49% (96% of this figure represents low to moderate income (LMI) households) are cost burdened and 28% (28% of this figure represents LMI households) are severely cost burdened. In regards to homeowners, 23% (78% of this figure represents LMI households) are cost burdened and 10% (87% of this figure represents LMI households) are severely cost burdened.

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

According to the CHAS data, it appears that very low-income renter households are greatly affected by being cost burdened than any other household. In reviewing the data, very low income or 0-30% of the median income accounted for 54% of the total cost burdened households and 74% of the total severe cost burdened households. This is most likely attributed to a large number of rental housing being student-oriented housing which distorts the rent prices.

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

Low-income individuals and families all share the need for affordable housing. As mentioned, cost burdened and severely cost burdened disproportionately affect low and very low income households. This has great deal to do with the market catering to the heavy student presence causing greater development of student oriented rental housing. This contributes to the distortion of rent prices. In fact, while Tuscaloosa is the fifth largest city in Alabama, it has higher average rent than the top four largest cities. It should also be mentioned that the pandemic had a significant impact on housing affordability according to Economics Observatory & London School of Economics. Over the last five years, Tuscaloosa County had a rent inflation rate of 39.52%. According to the U.S. Government Accountability Office, for every \$100 increase in median rent, homelessness rates rise by 9%. In addition, while inflation is decreasing, the lasting impacts of high inflation affect vulnerable populations. Individuals and families will often have to navigate on how to pay for things like food, gas, and rent as there is often not enough to cover everything.

In addition, these households struggle with finding assistance for rent and utilities. While the Emergency Solutions Grant provides assistance for at risk of homelessness households who are below 30% of AMI and literally homeless households, there are not a lot of other programs to address rental arrears for low to moderate income individuals and families. Furthermore, households that are cost burdened or severely cost burdened, have limited options to find more affordable units. The Tuscaloosa Housing

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Authority has waiting list of 1,529 for public housing units and 3,055 for Section 8 Vouchers. The waiting list for Section 8 has been closed for several years.

In addition, 295 children identified for McKinney-Vento services. Families need help with transportation, after school care, day care for non-school aged children and during the summer months, job training and opportunities, and affordable housing options outside of the limited Section 8 and project-based housing. Many families with children as well as individuals do not have the resources, financially or otherwise, to face a crisis due to being underemployed. Many times, even small crisis push these households into poverty and homelessness. For instance, if a person becomes ill and has to miss work for any amount of time or has to have even a minor surgery, he or she will immediately be behind on rent and other necessities, even food.

Formerly homeless families to include those receiving rapid re-housing assistance, often face the same types of challenges. Facing the issues that trap people into the cycle of poverty and homelessness often takes many, many years and even generations to break. The formerly homeless continue to need job resources and education, help with money and resource management, counseling services, childcare, food assistance, drug and alcohol treatment and support, medication assistance, and countless other community supports.

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:

The City of Tuscaloosa does not provide estimates of the at-risk population. At-risk populations, however, are considered to include severe cost burdened households, very low-income individuals/households, those facing domestic violence, and those with severe mental health problems.

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

Housing characteristic that have been linked with instability and homelessness include being low-income or in poverty, previous family history, mental illness, substance abuse/addiction, dual diagnosis, disability, domestic violence, and those with a criminal history and/or felony conviction(s). In addition, the increase in housing costs and the limited availability of affordable housing increase the risk for homelessness.

Discussion

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

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

Introduction

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. A disproportionately greater need exists when the members of 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. In the first two sections (NA-15 and NA-20) housing problems are defined as:

- Lacking complete kitchen facilities
- Lacking complete plumbing facilities
- More than one person per room
- Housing costs more than 30% of household income

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	6,315	1,620	0
White	2,850	505	0
Black / African American	2,955	915	0
Asian	190	89	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	260	40	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

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	3,335	1,200	0
White	1,210	415	0
Black / African American	1,945	705	0
Asian	130	0	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	24	50	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

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	2,735	3,325	0
White	1,085	1,080	0
Black / African American	1,510	2,170	0
Asian	50	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

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	625	2,890	0
White	260	1,170	0
Black / African American	275	1,605	0
Asian	75	4	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	20	84	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

Based on the data, households that are 0-30% AMI and 30%-50% AMI appear to have more households that experience one or more of four housing problems with below 30% AMI at 80% and 30%-50% AMI at 74%. While households with 50%-80% AMI had less households impacted, there still was a significant number of 45%. The least amount of impact was experienced by 80%-100% with 18% of households affected.

A review on racial and ethnic groups finds that under 0-30% AMI households, the percentage of households impacted range from 68% to 100% with American Indian, Alaska Native being the most impacted households. Hispanic, White, Black/African American, and Asian followed with 87%, 85%, 76%, 68% respectively. 30%-50% AMI households experienced the greatest impact in Asian households at 100%. The next significant households impacted is White and Black, African American at 74% and 73%. 50%-80% AMI households had the most significant impact in Hispanic households at 100% and Asian, White, and Black/African American at 55%, 50%, and 41%. In 80%-100% AMI households, the greatest impact can be seen in Asian households at 95%.

The review of this data demonstrates income is the major driver of experiencing one or more of four housing problems. Data concerning disproportionate need amongst racial and ethnic group households tended to trend down as AMI increased with the exception of Hispanic, Asian, and American Indian, Alaska Native households which trended up and down. (It is important to note that the very small number of these households results in a very small sample size, which may result in skewing of the

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statistics, as these families represent approximately 7% of all Tuscaloosa households.) It should also be mentioned that there are a greater number of Black/African American households with one or more of four housing problems compared to other groups under each AMI to include 0-30% (2,955), 30%-50% (1,945), 50%-80% (1,510), and 80%-100% (275).

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

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below, based on 2016-2020 CHAS data, summarizes the percentage of each racial/ethnic group experiencing severe housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 people per room)
- Housing costs greater than 50% of income (i.e., severe cost burden)

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	4,975	2,955	0
White	2,090	1,260	0
Black / African American	2,435	1,435	0
Asian	175	104	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	215	85	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,505	3,030	0
White	780	855	0
Black / African American	640	2,010	0
Asian	70	55	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	0	80	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	595	5,465	0
White	465	1,700	0
Black / African American	125	3,550	0
Asian	0	85	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	70	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	140	3,375	0
White	65	1,365	0
Black / African American	29	1,850	0
Asian	25	55	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	20	84	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

Based on the data on severe housing problems, households that are 0-30% AMI appear to have more households experience one of four housing problems at 63%. While households with 30%-50% AMI had less households impacted, there still was a significant number of 33%. The least amount of impact was experienced by 50%-80% AMI at 10% and 80%-100% AMI with 4% of households affected.

A review on racial and ethnic groups finds that under 0-30% AMI households, the percentage of households impacted range from 62% to 100% with American Indian, Alaska Native being the most impacted households. Hispanic, Black/African American, Asian, White followed with 72%, 63%, 63%, and 62% respectively. 30%-50% AMI households experienced the greatest impact in Asian households at 56%. The next significant households impacted is White and Black, African American at 48% and 24%. 50%-80% AMI and 80%-100% AMI households did not have a great impact on the jurisdiction as a whole and minor impacts to racial and ethnic groups.

The review of this data demonstrates income is the major driver of experiencing one or more of four housing problems under severe housing problems. Data concerning disproportionate need amongst racial and ethnic group households tended to trend down as AMI increased. (It is important to note that the very small number of these households results in a very small sample size, which may result in skewing of the statistics, as these families represent approximately 7% of all Tuscaloosa households.)

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:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying 30-50% of the household income towards housing costs, and severely cost burdened is defined as paying greater than 50% of the household income towards housing costs. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,250	6,425	7,110	965
White	12,395	2,510	3,470	415
Black / African American	8,875	3,540	3,135	400
Asian	380	190	230	54
American Indian, Alaska Native	20	0	15	0
Pacific Islander	0	0	0	0
Hispanic	400	140	210	40

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

In Tuscaloosa, 38% of households have monthly housing costs that exceed 30% of their monthly income, and 20% of households have monthly housing costs that exceed 50% of their monthly income. Among Black/African American households, 42% of households have monthly housing costs that exceed 30% of their monthly income, and 20% of households have monthly housing costs that exceed 50% of their monthly income. Of White households, 32% have monthly housing costs that exceed 30% of their monthly income and 18% of White households have monthly housing costs that exceed 50% of their monthly income. Among Hispanic households, 44% of households have monthly housing costs that exceed 30% of their monthly income, and 27% of households have monthly housing costs that exceed 50% of their monthly income. Among American Indian, Alaska Native households, 43% of households have monthly housing costs that exceed 50% of their monthly income. Of Asian households, 49% have

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monthly housing costs that exceed 30% of their monthly income and 26% of Asian households have monthly housing costs that exceed 50% of their monthly income.

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?

In reviewing the data to determine if a particular race or ethnic group had a disproportionately greater need as a whole; American Indian, Alaska Native appeared to be most affected at the very low-income level for housing problems and severe housing problems at 100%. Hispanic households were also affected at the 0-30% (87%) and 50%-80% (100%) level for housing problems and 0-30% level (72%) under severe housing problems. Asian households appeared to have greater need at the 30%-50% level (100%) under housing problems. It should be noted that while these racial and ethnic groups are presented as disproportionately having a greater need, these groups represent only 7% of the total Tuscaloosa population. This does not mean that housing issues within these groups are less important; it simply means that data can be more easily skewed than with a larger sample size.

As a result, in housing problems to include severe, there were no distinguishing race/ethnicity that had a greater need over another. Need most closely correlated with the range of income with the lower income households often having greater needs.

Regarding cost burdened households, the data did not identify any racial or ethnic group that has disproportionately greater need except for American Indian, Alaska Native that had a disproportionate need with severe cost burdened homes at 43%. This group represents .4% of the Tuscaloosa population.

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

The data focuses on housing problems, severe housing problems, and housing cost burden, which primarily highlight challenges related to affordability and quality of housing. While the data touches upon housing problems, it does not delve into the stability of housing situations. Factors such as evictions, frequent moves, or precarious living arrangements can impact households' overall stability and well-being.

Furthermore, the data reported supports the need for housing rehabilitation to maintain the affordable housing stock, new affordable housing construction, and neighborhood revitalization needs such as community cleanups, broadband, public facilities, etc. to provide suitable living environments.

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

When analyzing the four racial/ethnic groups that appear to experience disproportionately greater need (Hispanic, Asian, Native American/Alaska Native, and Pacific Islander) and reviewing maps for this information, there appears to be no significant concentration of these groups in any particular neighborhood.

NA-35 Public Housing – 91.205(b)

Introduction

According to the PIC (PIH Information Center), 1,914 of the City’s households receive rental subsidies or live in housing units that have federally subsidized rents. Those households receiving rental assistance comprised 10% of all renter households. Rental assistance is provided to low-income individuals or families under several different federally funded programs. These programs may be “project based” or “tenant based.” Project based assistance is provided to households occupying units in specific apartment complexes. Programs under which project based assistance is provided include (1) the Public Housing Program, (2) the Section 202 Program for elderly persons, (3) the Section 811 Program for disabled persons, (4) the HOME Program and (5) the Section 8 Rental Subsidy Program, all of which are funded by the U. S. Department of Housing and Urban Development (HUD). Tenant based assistance is approved for specific low-income households instead of being tied to housing units in specific apartment complexes. Each approved household is provided a voucher of assistance under the Section 8 Rental Subsidy Program and can choose to live in any approved apartment or house located in any area of Tuscaloosa County. The rental subsidy provided is the difference between the actual cost of rent and utilities for a unit and 30 percent of the total income of the family occupying the unit with income adjusted for certain allowable expenses and exemptions. Thus, a family will not have to pay more than 30 percent of its monthly income for rent and utility costs to live in a unit in good condition. To be eligible for assistance under most of these programs, the income of a family cannot exceed 50 percent of the median income as identified by HUD with annual income limits by family size.

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	892	1,022	0	972	45	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,418	11,737	0	11,738	11,315	0
Average length of stay	0	0	6	5	0	5	0	0
Average Household size	0	0	2	2	0	2	1	0
# Homeless at admission	0	0	0	20	0	1	19	0
# of Elderly Program Participants (>62)	0	0	206	97	0	89	7	0
# of Disabled Families	0	0	217	319	0	301	15	0
# of Families requesting accessibility features	0	0	892	1,022	0	972	45	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	29	87	0	67	18	0	0
Black/African American	0	0	862	933	0	903	27	0	0
Asian	0	0	1	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	16	0	15	1	0	0
Not Hispanic	0	0	888	1,006	0	957	44	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

Demo

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:

Section 504 provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance. The Tuscaloosa Housing Authority applies for funds under the Public Housing Comprehensive Grant Program - Repairs to Existing Units and Housing Choice Vouchers to address the issues of tenants and applicants requiring accessible units.

Furthermore, THA is committed to ensuring that its policies and procedures provide individuals with disabilities the opportunity to participate in and benefit from its programs, services and activities. THA provides reasonable accommodations upon request to applicants and residents if they have a disability and reasonable accommodations are necessary for them to have the opportunity to enjoy offered programs, services and activities. Approximately 22.61% of the units in THA's property portfolio are accessible. The needs of public housing tenants and applicants on the waiting list of accessible units are as follows:

Branscomb

6 Handicap assessable units that are all leased;

Hay Court

12 Handicap assessable units that are all leased;

Crescent East

10 Handicap assessable units that are all leased;

The public housing authority does not currently have a waiting list for accessible units, nor has there been a great demand with requests for accessible units. This might be attributed to a number of local income-based developments that cater to elderly and disabled individuals which could impact the number of requests that are received. Furthermore, THA was able to address accommodation requests during the renovation process.

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

THA currently has 1,520 people on the waiting list for Public Housing Units and 3,055 people on the waiting list for Section 8 Vouchers. The need for affordable housing in particularly subsidized housing is in great demand in Tuscaloosa. In addition to the need for subsidized housing, the following identifies the most immediate needs of residents of public housing and Housing Choice voucher holder.

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- Obtaining and maintaining jobs with livable wages
- Reducing the stress level of becoming homeless
- Assistance with utility and rent payments
- Affordable and trustworthy childcare
- Transportation
- Medical Insurance

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

As mentioned previously, Tuscaloosa has a large renter presence and 49% of those renters are cost burdened. Furthermore, those that have very low income or 0-30% of the median income represent 54% of renters that are severely cost burdened. THA's waiting list for public housing units and Housing Choice vouchers, which is currently closed due to high demand, further identify that residents require more affordable housing opportunities. Tuscaloosa does not have a sufficient number of Housing Choice vouchers or public housing units, which causes a great deal of residents that are already low income to pay over 50% of their income towards housing expenses. Based on field observations from CNS and social service agencies, low-income families are often subjected to inferior housing due to limited income. In addition, the average annual income for public housing, permanent supportive housing, and housing choice vouchers represent very low incomes.

Discussion

According to PIC (PIH Information Center), 1,914 households are receiving rental assistance. The housing units leased under the Section 8 Rental Subsidy Program must meet the National Standards for Physical Inspection of Real Estate (NSPIRE) and thus should be in sound condition. Some of these units may need minor maintenance repairs or to have their heating systems replaced but these repairs are the responsibility of the owners of the units. The Public Housing Units are owned and managed by the Tuscaloosa Housing Authority. For the past several years, Comprehensive Grant Program funds provided by HUD have been used to make repairs and modernize units in most of the complexes. These needs are assessed every five years by performing capital needs assessments and energy audits. The Tuscaloosa Housing Authority most recent 5 Year Plan covers Fiscal Years 2025-2029. A summary of the Annual Plan for Fiscal Year 2025 is included in this section of the City's Consolidated Plan. The staff of the City's Office Community and Neighborhood Services collaborate with officials of the Tuscaloosa Housing Authority on a regular basis to coordinate the implementation of the City's Consolidated Plan with the implementation of the Tuscaloosa Housing Authority's 5 Year Strategic Plan.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Tuscaloosa’s Office of Community and Neighborhood Services (CNS) plays a critical leadership role in assessing and addressing homelessness within Tuscaloosa County. CNS serves as the contracted lead agency for the administration and oversight of the Homeless Management Information System (HMIS) and coordinates planning, logistics, and volunteer training for the annual Point-in-Time (PIT) Count on behalf of the AL-506 West Alabama Coalition for the Homeless (WACH) Continuum of Care (CoC).

The data and analysis provided in this section are based primarily on the most recent PIT count and HMIS-generated client-level data, which offer valuable insight into the size, characteristics, and service needs of the local homeless population. In addition to these primary sources, CNS considered supplementary data from community partners, local shelter providers, and special population service agencies to ensure a comprehensive understanding of emerging trends and unmet needs.

Through its ongoing coordination with the CoC and local service providers, CNS remains committed to using data-driven strategies to better identify, assess, and respond to the needs of individuals and families experiencing or at risk of homelessness in Tuscaloosa County. Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	10	0	89	50	20	200

Demo

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	24	68	170	70	25	310
Chronically Homeless Individuals	6	15	10	20	5	205
Chronically Homeless Families	0	0	0	0	0	0
Veterans	10	8	20	8	5	210
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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

Not Applicable. Data is provided in the table above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	12	6
Black or African American	54	17
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	6	2
Not Hispanic	67	23

Data Source
Comments:

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

To develop a reliable estimate of families in need of housing assistance, the City of Tuscaloosa’s Office of Community and Neighborhood Services utilized data from the 2024-2025 annual Point-in-Time (PIT) Count, and Homeless Management Information System (HMIS) database systems. Additional data were drawn from the Tuscaloosa City and County School Systems’ McKinney-Vento program.

Based on a conservative analysis of the available data, CNS estimated that there are approximately 247 single families with children and approximately 15 families of veterans that are in need of housing assistance.

Chronically Homeless Families

While the community experiences a persistent presence of chronically homeless individuals, CNS was able to identify 6 chronically homeless individuals on the night of the 2025 PIT count. But was unable to locate any families that met HUD’s definition of chronic homelessness during the most recent assessment period. However, anecdotal and programmatic data suggest that families at risk of chronic homelessness often engage with services-only programs (e.g., meals, healthcare, warming stations) without entering shelter, underscoring the importance of outreach and wraparound supports.

Unaccompanied Youth and Children

Although over 200 children were identified through the McKinney-Vento program as experiencing housing instability, there were no unaccompanied youth identified during the PIT count or HMIS

reporting period. These children are often doubled up or temporarily housed with extended family or friends, rather than staying in shelters or transitional housing.

Veterans and Families of Veterans

The Tuscaloosa Veterans Affairs (VA) Medical Center estimates that fewer than 15 male and 10 female veterans are currently enrolled in residential programs due solely to homelessness. VA also reports a waitlist of fewer than 7 veterans for HUD-VASH vouchers in the local area, indicating modest but ongoing need. Most of these veterans are single individuals, though the VA also serves a smaller number of veteran households with dependent children through other housing programs.

Persons Living with HIV/AIDS

CNS was unable to identify any individuals or families with HIV/AIDS currently residing in emergency shelters, transitional housing, or safe havens during the assessment period. However, individuals with HIV/AIDS may still be accessing outpatient services, case management, and housing supports through community partners such as Five Horizons Health Services.

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

Out of the 99 individuals experiencing homelessness on the night of the 2025 PIT count:

- Black/African American individuals made up the majority, accounting for 54 individuals (54.5%), indicating a disproportionate representation relative to their share of the general population.
- White individuals comprised 12 individuals (12.1%) of the sheltered group.
- American Indian/Alaska Native individuals represented 1 individual (1.0%), highlighting the presence of homelessness among Indigenous populations, although in smaller numbers.
- Multiracial individuals accounted for 2 individuals (2.0%).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2025 Point-in-Time (PIT) Count reported both sheltered and unsheltered individuals experiencing homelessness in urban areas on the night of the PIT count. No rural homeless households were identified during the enumeration.

Most individuals, 85%, were people in households without children, highlighting the predominance of single adults among the homeless population. A significant racial disparity was evident: Black/African American individuals comprised 54.5% of the sheltered population and 70.8% of the unsheltered population, despite representing a smaller share of the general population.

Of the 99 sheltered individuals, the racial breakdown was:

- 54 Black/African American (54.5%)
- 12 White (12.1%)
- 1 American Indian/Alaska Native (1.0%)
- 2 Multiracial (2.0%)

Among the 24 unsheltered individuals, the racial breakdown was:

- 17 Black/African American (70.8%)
- 6 White (25.0%)
- 1 Multiracial (4.2%)

Compared to the 2024 PIT Count, all categories of homelessness increased.

Discussion:

Over the past five years, housing experts have consistently predicted a tightening housing market, and the local data reflects those concerns. Harvard Center for Housing Studies provided a rental cost-burden study for Tuscaloosa County, which was 53.7%. The median household income was \$27,000, and the median rental household cost is \$948. CNS estimates that 65% of renters in the City of Tuscaloosa are cost-burdened and are paying more than 30% of their income on housing. Compounding this issue, a significant portion of children live in poverty, particularly in households led by single mothers, placing them at higher risk of housing instability.

The 2025 Point-in-Time (PIT) Count revealed key trends in both sheltered and unsheltered homelessness. A total of 99 individuals were identified as sheltered, while 24 individuals were unsheltered, reflecting a noticeable increase in unsheltered homelessness compared to previous years. Notably, Black/African American individuals were disproportionately represented, comprising 54.5% of the sheltered and a striking 70.8% of the unsheltered population. White individuals made up 12.1% of the sheltered and 25.0% of the unsheltered, while Multiracial individuals accounted for 2.0% and 4.2%, respectively. One American Indian/Alaska Native individual was also counted among the sheltered.

HMIS provides data from the Street Outreach programs in the local area. The results suggest major increases in unsheltered homelessness. There has been discussion on what has caused the steep increase. Many believe that another contributing factor is partially linked to limited mental health infrastructure, particularly following the closure of 248 beds at Bryce Mental Hospital. Many professionals point to the shortage of inpatient mental health beds as a driving factor in chronic homelessness.

Despite these efforts, CNS emphasizes that the PIT Count significantly underrepresents the true extent of homelessness, particularly among families with children. Based on comparative data, CNS estimates that only 7% of families in need of housing assistance are reflected in the PIT Count. This is largely due to

HUD's strict PIT guidelines, which only include individuals in emergency shelters, transitional housing, safe havens, or places not meant for human habitation. Excluded are families who are:

- Living double-up with friends or relatives,
- Staying in motels paid for with personal funds,
- Receiving McKinney-Vento services from school systems, or
- On waiting lists for public housing or Section 8 vouchers.

These households, while not included in official counts, are in urgent need of housing support and must be considered in all policy and funding discussions moving forward.

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

Introduction:

CNS allocates **Community Development Block Grant (CDBG)** and **HOME Investment Partnerships Program (HOME)** funds annually to address critical community development needs, particularly those deemed urgent due to conditions that pose a serious and immediate threat to the health or welfare of the community, where no alternative financial resources are available.

Given our central role in administering these federal resources, CNS maintains a **deep understanding of the non-homeless special needs populations** within the City of Tuscaloosa. This insight allows us to **strategically prioritize these needs** in our funding decisions, ensuring that limited resources are directed where they can achieve the greatest impact. Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

The **estimates and needs assessments** presented in this section are informed by a comprehensive set of data sources, including:

- The annual **CDBG Consolidated Annual Performance and Evaluation Report (CAPER)**,
- **Service provider applications** for local, state, and federal funding,
- **Homeless Management Information System (HMIS)** data, and
- Input from **community partners and stakeholder agencies** actively engaged in serving vulnerable populations.

Through this multi-source, data-driven approach, CNS has identified the following **non-homeless special needs populations** as priority groups for targeted investment and program development:

- **Elderly and frail elderly individuals**, many of whom require supportive housing and home-based care services to maintain independence.
- Individuals with **severe mental illness** often face barriers to stable housing, employment, and access to consistent medical care.
- Persons with **developmental disabilities**, in need of inclusive housing opportunities and supportive services.
- Individuals who are affected by **alcohol and substance use disorders** require treatment access and transitional support.
- **People living with HIV/AIDS**, who may experience heightened vulnerability to housing instability and discrimination; and

- **Public housing residents**, whose needs range from infrastructure improvements to supportive services that promote economic mobility and self-sufficiency.

CNS remains committed to leveraging CDBG and HOME funding in a manner that is **responsive and data-informed**, ensuring that the diverse needs of Tuscaloosa’s most vulnerable populations are effectively addressed through strategic planning and resource allocation.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

As of 2025, approximately 13.3% of the city’s population is age 65 or older. This demographic is projected to increase by 82.4% by 2040, signaling a growing need for supportive services and age-friendly housing options.

Severe Mental Illness

CNS estimates that approximately 2,400 individuals in the community are living with severe mental illness. Of this population, 51% are female and 49% are male, with the largest age cohort being 25–44 years (29%).

Developmental Disabilities

According to U.S. Census estimates, 10% of residents under age 65 live with a disability that may affect cognitive, mobility, or independent living functions.

Substance Use Disorders

Statewide data indicates a continued rise in individuals needing but not receiving treatment for illicit drug use. This trend is consistent within the local community, suggesting an ongoing gap in behavioral health and recovery resources.

HIV/AIDS

The number of individuals living with HIV/AIDS in Tuscaloosa continues to grow, highlighting the need for expanded prevention, testing, and care services.

Public Housing Residents

The Tuscaloosa Housing Authority currently supports more than 2,500 households through public housing, Section 8 vouchers, VASH, and Shelter Plus Care programs, serving a wide range of low-income and special needs populations.

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

Elderly and Frail Elderly

This population requires a range of supportive services, including affordable and accessible housing, transportation, advocacy for elder abuse and neglect, meal assistance, and quality-of-life programming (e.g., recreation, lifelong learning, and social engagement).

CNS identified these needs through analysis of U.S. Census data, evaluation of current service delivery systems, and review of local plans aimed at enhancing resources for aging populations.

Severely Mentally Ill

Individuals with severe mental illness need expanded access to outpatient treatment, supportive and supervised residential services, case management, housing assistance, and help with prescription medication costs.

Needs were identified using Census data, local behavioral health service assessments, and regional planning documents focused on improving mental health infrastructure.

Developmentally Disabled

This population benefits from increased access to residential care, day habilitation services, supported employment opportunities, and housing subsidies.

CNS determined these needs through review of demographic data, analysis of service gaps, and consultation with strategic community development plans.

Substance Use Disorders (Alcohol/Drug Abuse)

Individuals struggling with substance use require accessible treatment programs, long-term recovery housing, counseling, and harm reduction services.

CNS assessed these needs using state and local reports on substance use trends, evaluation of existing treatment capacity, and consideration of ongoing efforts to expand behavioral health services.

HIV/AIDS

People living with HIV/AIDS need integrated medical care, testing and diagnosis services, case management, and housing support. In addition, the broader community requires targeted prevention and education efforts to reduce new infections.

These needs were identified through epidemiological reports, service delivery assessments, and evaluation of existing and planned HIV/AIDS support programs.

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

- **High-incidence region:** Tuscaloosa is among the five counties in Alabama with the highest rate of newly reported HIV diagnoses.
- **New cases (Q1 2025):** The West-Central Alabama public health district—including Tuscaloosa—recorded **26 new HIV diagnoses** from January to March 2025, representing approximately **3.5%** of newly diagnosed cases statewide.

- **Total living cases:** As of March 31, 2025, there were **3,317 individuals living with diagnosed HIV** in West Central Alabama.
- **County-level prevalence:** Tuscaloosa County reports approximately **358 individuals** living with HIV among a population of ~165,000—about **0.22% prevalence**.
- **Race and ethnicity:** African Americans remain disproportionately affected in both new diagnoses and total cases statewide.
- **Transmission modes:** In Alabama, new HIV cases are split between:
- **MSM (men who have sex with men)** – ~66% nationwide and similarly prominent in Alabama. **Heterosexual transmission** – accounting for roughly **21.6%** of new diagnoses.

Key Takeaways

This data underscores the necessity for:

- **Targeted prevention:** Outreach to African American communities and MSM groups.
- **Enhanced testing & linkage:** Especially within Tuscaloosa’s newly diagnosed cases.
- **Expanded care services:** Including comprehensive medical, case management, and housing support to maintain treatment engagement and viral suppression.

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))

The PJ does not intend to establish a preference for HOME TBRA.

Discussion:

Across all special needs populations, the City of Tuscaloosa recognizes the need to expand access to affordable housing and tailored supportive services. Ongoing collaboration with public health agencies, housing authorities, and community-based organizations is essential to meet these needs effectively. As demographic and public health trends continue to evolve, CNS remains committed to data-driven, widespread planning that centers on the well-being of the city’s most vulnerable residents.

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

Describe the jurisdiction’s need for Public Facilities:

Based on the results of the Office of Community and Neighborhood Services’ community outreach, the City of Tuscaloosa has an established need for public facilities. Public facilities are defined as a building, spaces, or services owned and operated by a governmental or a public entity for the benefit and use of the general public. This is three parts: infrastructure, Neighborhood Facilities, and Special Needs Facilities. For the purposes of our Consolidated Plan, the City will focus on physical buildings and recreational spaces (parks) as public facilities. Compared to the 2020-2024 Consolidated Plan, the city has an increased need for Neighborhood Facilities and Special Needs Facilities (which focuses on special populations). This increase in demand for Public Facilities may be attributed to the decline of COVID-19 within the Tuscaloosa community and the reduction in social distancing. This has led to an amplified demand for in-person communal activities.

According to public feedback received, the exact type of public facility needed varies. However, there was general and consistent support to increase the number of neighborhood facilities like community centers, parks, and recreational facilities.

How were these needs determined?

These needs were determined by responses to the CNS Community Needs Assessment, comments submitted during public hearings and public meetings, consultations (email, phone, and in-person), City Council, Mayoral, and City Staff discussions throughout the year, and a review of previous and concurrent community development planning efforts.

Additionally, public facilities needs were informed by the City of Tuscaloosa’s Elevate Projects and Capital Projects Proposal developed by the Office of City Engineer, Office of Urban Development, Office of Public Works, Construction, Facilities and Grounds, Water and Sewer Department and the Office of Operations.

Describe the jurisdiction’s need for Public Improvements:

While the City defined Public Facilities as buildings and recreational spaces, Public improvements focus on the construction, acquisition, or rehabilitation of the city’s infrastructure to primarily benefit low-to-moderate residential areas. This could include projects like water and sewer improvements, solid waste disposal improvements, sidewalks, and broadband installation. There is a moderate need for Public Improvements, with a higher need for sidewalk, flood drainage, and water sewer improvements within census tracts with higher percentages of low to moderate-income residents.

Not surprisingly, resident feedback focused mainly on addressing blight, sidewalk construction, lighting updates, and beautification, while professional feedback centered on updating infrastructure system functionality.

The City has aging water, sewer, and wastewater systems, and older pumps and electrical systems at water pump stations need to be replaced. Failures in galvanized steel lines in the distribution require replacement due to leaks and inadequate hydraulic conditions.

How were these needs determined?

These needs were determined by responses to the CNS Community Needs Assessment, comments submitted during public hearings and public meetings, consultations (email, phone, and in-person), City Council, Mayoral, and City Staff discussions throughout the year, and a review of previous and concurrent community development and infrastructure assessment planning efforts. Additionally, public improvement needs were informed by the City of Tuscaloosa's Elevate Projects and Capital Projects Proposal developed by the Office of City Engineer, Office of Urban Development, Office of Public Works, Construction, Facilities and Grounds, Water and Sewer Department, and the Office of Operations.

Describe the jurisdiction's need for Public Services:

The City of Tuscaloosa continues to have a significant need for Public Services, especially services in support of children and youth, transportation, homeless assistance and prevention, workforce and economic development, in favor of more transformational projects, versus projects with a narrow scope of services. However, the City also allocates annual general fund dollars (Agency Funding) to various agencies and non-profits to provide a myriad of social, cultural, recreational, health, and economic services in our communities. Most of the City's Agency Funding is unrestricted and can be used by the successful non-profits and agencies to as they see fit. As such, there is a far greater demand for Agency Funding than funds available.

Additionally, Tuscaloosa's unique economic ecosystem increases our community's need for Public Services. First, Tuscaloosa has still not fully recovered from the economic effects of COVID-19. The supply chain issues culminated in a reduction of consumer buying power while simultaneously reducing economic opportunities. Secondly, all of our community's service providers continue to experience declines in donations and fundraising as all levels of government cut program funding, and corporations, philanthropies, and the public reduce their giving.

Unfortunately, the City's annual CDBG Entitlement allocation cannot adequately fund the dearth of Public Services needed within our community. Due to the Public Service Cap and the decrease in funding

over the years, the City has had to reduce the amount and number of awards annually. However, 100% of CDBG projects address the specific needs of our low-moderate income persons and areas in the City.

Since the COVID-19 Pandemic, the need for public services has increased as traditional funding sources for non-profit services have dwindled. As the amount of federal funding is poised to be decreased due to federal spending cuts, this will affect services.

How were these needs determined?

These needs were determined by responses to the CNS Community Needs Assessment, comments submitted during public hearings and public meetings, consultations (email, phone, and in-person), City Council, Mayoral, and City Staff discussions throughout the year, and a review of previous and concurrent community development planning efforts.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City completed the 2018 Affordable Housing Study to get a more in-depth look at the housing market and to determine where CPD resources should be allocated. While this study is about seven years old, updated data supports that the findings of the report are still relevant. The study and the CHAS data in the Consolidate Plan are closely in line with the overall analysis of Tuscaloosa's need. Tuscaloosa's housing prices continue to trend higher than pre-recession levels (2008). In addition, with Tuscaloosa having a large college student presence because of the University of Alabama; the rental market has been distorted by the influx of "student-oriented" housing built to support that particular portion of the population. The City also understands that a significant portion of our population is cost burdened with the greatest impact being amongst our very low-to-low-income renters. Furthermore, with significant portion of our housing stock being over 40 years old and understanding that a portion of these homes are affordable units, the City understands the need to preserve these units. These findings determine a direction that the city will need to not only increase the availability of affordable units, but also maintain the affordable housing stock that already exists.

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

Introduction

The Housing Supply Analysis provides an estimate of the current supply of housing in the City of Tuscaloosa. In this section, the existing housing inventory is examined, including the type and size by tenure (owner/renters). Over half of the residential properties, totaling 51%, are 1-unit single detached structures with approximately 24,965 units. This indicates the prevalence of standalone homes in the housing market. The next largest property type is 5-19 units which account for 10,970 or 23% of the property types followed by 20 or more units which account for 14%.

Regarding unit size by tenure, 91% of owner-occupied units consist of 3 or more bedrooms demonstrating a partiality for larger space among homeowners. Among renter occupied housing, the most prevalent unit size is 2 bedrooms which accounts for 41% of renter properties. The next significant unit size is 3 or more bedrooms, accounting for 32% of rental properties.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,965	51%
1-unit, attached structure	1,125	2%
2-4 units	4,220	9%
5-19 units	10,970	23%
20 or more units	6,805	14%
Mobile Home, boat, RV, van, etc	490	1%
Total	48,575	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	45	0%	555	3%
1 bedroom	135	1%	4,670	25%
2 bedrooms	1,385	8%	7,725	41%
3 or more bedrooms	16,150	91%	6,095	32%
Total	17,715	100%	19,045	101%

Table 28 – 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.

The City of Tuscaloosa's federally funded housing programs are targeted towards extremely low, low, and moderate-income families. Through the CDBG and/or HOME/HOME-ARP program, the City will implement activities to include construction of affordable housing, rehabilitation of affordable housing, tenant-based rental assistance, and down payment assistance. The expected number of units targeted is determined annually through the citizen participation process. Expected accomplishments are consistent with five-year goals and accomplishments are reported annually in the Consolidated Annual Performance Report. See the FY 2025 Annual Action Plan for specific proposed numbers.

Furthermore, federal funding is utilized for subsidized housing to include public housing, housing choice vouchers, project-based section 8, and 811/PRAC. Based on HUD's 2009-2024 Picture of Subsidized Housing, there are a total of 3,421 units. These programs are targeted to very low- and low-income households. Some of these units are designated for the elderly and individuals with disabilities. The Alabama Housing Finance Authority (AHFA) administers the Low-Income Housing Tax Credit (LIHTC) program which has led to the development or rehabilitation of approximately 1,971 affordable units for low-income families with some units designated for the elderly and individuals for disabilities.

The City annually applies to the State for ESG funds as it does not receive entitlement funds under this program. This program is targeted to very low-income households, literally homeless households, and households at risk of becoming homeless to provide rental assistance and case management.

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

The City of Tuscaloosa does not foresee current affordable housing units being lost. The inventory of units in THA's Public Housing Developments will remain the same and the City will utilize their housing rehabilitation programs to maintain the current affordable housing stock. It is expected that THA will maintain their Section 8 contracts, however, it should be noted that rent inflation does impact vouchers as there hasn't been a funding increase to accommodate the change in rents. THA continues to provide housing choice vouchers if vouchers are available. If a family is able to become self-sufficient and move out of an affordable unit, the waiting list is extensive to fill that unit. The City of Tuscaloosa also increases affordable housing units by working with its CHDO and THA to construct single-family affordable housing and providing tenant based rental assistance (TBRA). The City also provides homeowner purchase assistance, increasing the number of available affordable units. It should also be understood that aging housing stock may be beyond repair causing condemnation and demolition. It is the goal of the City to balance these potential losses with the construction of additional affordable housing units, which is contingent on funding.

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

Though the City of Tuscaloosa has designed its programs to increase efforts to provide available affordable housing, availability of units for homeownership and rental does not meet the needs of the population, particularly for extremely low-income households, individuals experiencing homelessness,

and vulnerable populations such as seniors, people with disabilities, and youth aging out of systems. This is demonstrated by extensive waiting lists for housing choice vouchers and public housing units, high demand for rehabilitation assistance, and high demand for homeowner affordable housing new construction. The waiting list for public housing and vouchers remains long and is currently closed due to high demand.

Assessing the existing and future housing demand is more complicated than outlining the existing housing supply. To determine if the housing market in Tuscaloosa meets the needs of the population, you must determine the relative demand and supply of the real estate market. To determine demand for housing you must consider factors like income, price of housing, cost and availability of credit, consumer preferences, investor preferences, price of substitutes and price of complements. The core demographic variable is population size and growth, followed by income and price of housing. The housing supply is determined by using land, labor, and various inputs such as electricity and building materials.

According to the Tuscaloosa Area Residential Real Estate: Annual Trends Report, the median sales price for 2024 was \$263,939, which represents an 18.7% increase over the last five years. There are multiple factors that are required in determining the income required to qualify for a mortgage. The interest rate, annual real estate taxes, credit score and monthly debt obligations of the borrower would all have to be considered. Interest rates are at a record high with an increase of approximated 3.62 percentage points over the last five years. It should also be mentioned that several households are cost burdened in Tuscaloosa with rental units (cost burden greater than 30% = 49% and severely cost burdened greater than 50% = 28%) having greater impact than owner units (cost burden greater than 30% = 23% and severely cost burdened greater than 50% = 10%). In reviewing the renter data, very low income or 0-30% of the median income accounted for 54% of the total cost burdened households and 74% of the total severe cost burdened households. The City's rental market faces pressure from the large student population at the University of Alabama, which again contributes to rising rents and limits the availability of affordable housing for non-student, low-income residents. Furthermore, Waller, Weeks and Johnson Rental Index for June 2025 revealed that average rent is \$1,549.87, which would require a household's annual income to be \$61,995 to not be rent burdened.

Ultimately, the Affordable Housing Study determined that there is a shortage of homes available at moderate price points. The 2025 AI also supports that student demand shapes the rental market with many single-family homes being converted to student rentals in the Alberta and Forest Lake area. Rent inflation, increasing home values/prices, and interest rates can prove difficult for low to moderate income households to achieve housing affordability.

Describe the need for specific types of housing:

The City of Tuscaloosa has a critical need for more deeply affordable housing, particularly for extremely low-income individuals and families earning at or below 30% of the Area Median Income (AMI). Many of these households are severely cost burdened, spending more than half their income on rent and utilities. A

shortage of affordable owner and renter-occupied units limits housing choice and is a barrier to accessing jobs, services, and transportation. Additionally, there is a growing demand for accessible housing units that are ADA-compliant to accommodate residents with physical and mobility-related disabilities.

Furthermore, approximately 43% of Tuscaloosa's housing was built prior to 1980. Older homes in general may lack accessibility, energy efficiency, and the need for major repairs. Rehabilitation programs are needed to preserve older homes to maintain affordability. There is also an inadequate supply of Section 8 and public housing. This has to do with the high demand and the volume of the applicants on the waiting list to get into those units and the large number of very low-income households that are cost burdened. THA utilizes 100% of their vouchers.

Beyond affordability, the City of Tuscaloosa also needs more supportive and transitional housing options for vulnerable populations who might require more than just shelter to achieve long-term housing stability. This includes individuals experiencing chronic homelessness, those exiting institutions, corrections, or mental health facilities, and survivors of domestic violence. These populations often benefit from wraparound services such as case management, mental health support, substance use counseling, and employment assistance. Without adequate supportive housing, many at-risk individuals cycle between shelters, hospitals, and the streets. Expanding both the quantity and type of housing tailored to these needs is essential to building a more inclusive and sustainable housing system in Tuscaloosa.

Discussion

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

Introduction

Tuscaloosa has seen a 13 percent increase in home values and a 10 percent increase in contract rents in the last eleven years, indicating that the increase in rent has been consistent with home value. While homeowners likely benefit from increased house wealth, renters may suffer an increased cost burden from the higher rents. The 2020-2024 Consolidated Plan data showed that 90.9 percent of renting households paid less than \$1,000 in rent. The latest ACS data shows that in 2023, only 53.8 percent of renting households paid less than \$1,000 in rent. 9,410 renters currently face a cost burden with housing costing over 30% of their income and 5,390 renters face severe cost burden where they spend 50 percent or more of household income on housing.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	168,300	190,100	13%
Median Contract Rent	612	674	10%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	4,975	26.1%
\$500-999	11,245	59.1%
\$1,000-1,499	1,865	9.8%
\$1,500-1,999	430	2.3%
\$2,000 or more	515	2.7%
Total	19,030	99.9%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,715	No Data
50% HAMFI	5,370	1,285
80% HAMFI	12,450	4,395

Number of Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	6,090
Total	19,535	11,770

Table 31 – 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	816	822	1,018	1,277	1,368
High HOME Rent	658	705	847	1,092	1,145
Low HOME Rent	586	628	753	870	971

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The housing affordability table above suggests that there is a severe deficit in available affordable housing for those that have 0-30% of median income. There are 7,930 very low-income households, but the number of affordable units available is 1,715. Understanding that THA has a long wait list for public housing units and vouchers, this is a critical need. The table further presents that all other household income levels have an adequate number of units except for households at 100% of the median income. These households were 8,620 units short. Based on the review of the cost burdened household data, this information appears to be skewed. The most significant cost burdened households in addition to very low-income households were 30%-50% (72% cost burdened) and 50%-80% (60% cost burdened). This supports the idea that there are not enough affordable units at these income levels.

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

The current real estate market is a seller's market. This is due to high demand and relatively low inventory. Home values have increased above pre-recession amounts. Lending practices will continue to impede the possibility of low-income people being able to purchase homes due to credit, down payment requirements, and higher interest rates. Some banks do offer FHA and USDA loans, but even those programs require certain credit scores that can be challenging to those that are low income. The City of Tuscaloosa does offer purchase assistance through their HOME program to lessen down-payment costs, but again, qualifying with a lender is a challenge for many low-income families. In addition, the 18.7% increase in median home sales price over the last five years provides a challenge for down payment assistance due to limited allocation amounts.

According to the data above, there is a larger supply of rental units than owner-occupied units. Tuscaloosa tends to have high rental housing costs, with only 53.8% paying up to \$1,000 for rent. There is a large demand for rental units in this price range because rental rates above \$1,000 are not affordable to very low and low-income families. In addition, the Affordable Housing study identifies that large number of “student-oriented” housing distorts pricing for rental housing. According to the Units Size by Tenure table, 6,095 rental units are at least three-bedroom in the City of Tuscaloosa. However, this does not mean that low-income families can afford to live in those units, forcing many to reside in two-bedroom units not conducive to family size. This is what causes overcrowding. In addition, hefty deposits, moving costs, and utility costs continue to pose a challenge in finding affordable rental housing.

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

The local market is sustaining rental rates that match accordingly with HUD’s published HOME/Fair Market rents, however 53.8% are paying rents of up to \$1,000 per month and 29% pay up to \$1,500 in rent not including utilities. Furthermore, Waller, Weeks and Johnson Rental Index for June 2025 revealed that average rent is \$1,549.87, which would require a household’s annual income to be \$61,995 to not be rent burdened. Though THA provides Housing Choice Vouchers and has several subsidized housing developments, high median rents may indicate the need for continued Tenant Based Rental Assistance. Landlord participation in subsidized housing programs is essential in maintaining affordable rental housing.

Discussion

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

Introduction

The following section outlines “selected” housing conditions as defined by the Census. These conditions are generally considered identifiers of substandard housing, although the last two conditions on the list relate to the household, not the housing unit. The Census defines a “selected” condition as:

- Lacking complete plumbing facilities
- Lacking complete kitchen facilities
- More than one person per room
- Housing costs greater than 30% of household income

An analysis of these items was completed in the Needs Assessment, which showed that cost burden was the most common condition in the City of Tuscaloosa.

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

Definitions

Standard Condition: A dwelling unit in this category has no major defects or only slight defects, which are correctable through the course of regular maintenance. It must be in total compliance with applicable local housing and occupancy codes; be structurally sound; watertight and in good repair; be adequate in size with respect to the number of rooms and area of living space and contain the following:

- Safe electrical wiring system adequate for lighting and other normal electrical devices.
- Heating system capable of sustaining a healthful temperature (consistent with normal, year round climatic conditions).
- Separate, well-lighted and ventilated bathroom that provides user privacy and contains a sink, commode and bathtub or shower stall.
- Appropriate, sanitary and approved drainage system.
- Fully useable sink in the kitchen.
- Adequate space and service connections for a refrigerator.
- An unobstructed egress to a safe, open area at ground level.
- Be free of any barriers that would preclude ingress or egress if the occupant is handicapped.

Substandard Condition, but Suitable for Rehabilitation: A dwelling unit in this category does not comply with the standard criteria, or has minor defects that require a certain amount of correction but can still

provide a safe and adequate shelter or has major defects requiring a great deal of correction and will be safe and adequate once repairs are made.

To be suitable for rehabilitation, a trained housing specialist must carefully inspect the dwelling and prepare a work write-up of repairs necessary to bring it up to standard condition. A cost estimate of repairs will be prepared based on the needs identified in the work write-up. If these costs are equal to or less than 65% of the just value of the dwelling unit, then it will be considered suitable for rehabilitation.

The City of Tuscaloosa may authorize deviations based on unique aspects of each dwelling, owner, tenant, etc. on a case-by-case basis. Each deviation so approved must be thoroughly documented.

Sub-standard Condition but Not Suitable for Rehabilitation: A dwelling unit is in this category if a cost estimate of repairs, based on the needs identified in a work write-up, exceeds 65% of the just value as determined by the property appraisal or appraisal dated within 6 months of application. Such units are not eligible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,225	24%	9,375	49%
With two selected Conditions	55	0%	275	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,435	76%	9,390	49%
Total	17,715	100%	19,040	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,270	24%	5,490	29%
1980-1999	4,680	26%	5,635	30%
1950-1979	7,400	42%	6,295	33%
Before 1950	1,360	8%	1,615	8%
Total	17,710	100%	19,035	100%

Table 34 – 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	8,760	49%	7,910	42%
Housing Units build before 1980 with children present	2,715	15%	1,180	6%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

In 1978, a law was passed to restrict the use of lead in most commercially available paints helping to eliminate the problem in houses constructed after that year. The age of the housing unit is the only factor, which is significant in the incidence of lead-based paint. There are no significant differences in the incidence of lead-based paint by the income of the household, the value of the home or the rent. Prosperous households are as likely to be occupying homes with lead-based paint as low-income households. However, the higher income households can afford to remove or otherwise eliminate the hazards to their homes whereas low-income households usually cannot. Applying these percentages to the numbers of housing units built during these time periods in Tuscaloosa and subtracting units in which lead abatement activities have been completed and substandard units that have been repaired or demolished since 2015, it is estimated that as many as 13,437 housing units in Tuscaloosa still have lead-based paint unless the owners or occupants of these units have taken actions to remove or cover up the hazardous surfaces or debris. Approximately 5,437 housing units with lead-based paint hazards would be occupied by low to moderate Income Families. This is an alarmingly high number, which makes it even more important to educate the public about this potential hazard and to emphasize the abatement of lead-based paint in all rehabilitation projects in which the City is a participant.

Discussion

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

Introduction

Rental assistance is provided to low-income individuals or families under several different Federally funded programs. These programs may be “project based” or “tenant based.”

Project-based assistance is provided to households occupying units in specific apartment complexes. Programs under which project based assistance is provided include (1) the Public Housing Program, (2) the Section 202 Program for elderly persons, (3) the Section 811 Program for disabled persons, (4) the HOME Program and (5) the Section 8 Rental Subsidy Program, all of which are funded by the U. S. Department of Housing and Urban Development (HUD).

Tenant based assistance is approved for specific low-income households instead of being tied to housing units in specific apartment complexes. Each approved household is provided with a voucher of assistance under the Section 8 Rental Subsidy Program and can choose to live in any approved apartment or house located in any area of the City.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,145	1,586			362	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

THA directly manages three properties. In addition, there are six additional properties that were revitalized/constructed through collaborative public and private partnerships. These properties are mixed-finance developments that include public housing, section 8, and LIHTC units and managed by another party during the compliance period.

The Tuscaloosa Housing Authority (THA) operates and manages 1,145 public housing units. THA's current REAC physical inspection score is 78. THA utilizes annual Capital Improvement funds to address the needs of its public housing units. They utilize assessments of the properties and energy audits every five years to plan improvement projects. Throughout the years, THA has consistently had renovation projects with Crescent East (currently has a REAC score of 60) currently receiving renovations in phases.

Public Housing Condition

Public Housing Development	Average Inspection Score
Hay Court/Hay Court Annex	87
Crescent East	60
Branscomb	85
McKenzie Court I	76
McKenzie Court II	99
Rosedale Court Phase I	92
Rosedale II	88
Rosedale III	92
Jackson II	97

Table 38 - Public Housing Condition

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

The housing units leased under the Section 8 Rental Subsidy Program have to meet the NSPIRE standards and thus are in sound condition. Some of these units may need minor maintenance repairs or need to have their heating systems replaced but these repairs are the responsibility of the owners of the units. The Public Housing Units are owned and managed by the Tuscaloosa Housing Authority. Because the units are all at least 30 years old, rehabilitation work and modernization are needed on most units. For the past several years, Capital Improvement funds provided by HUD have been used to make repairs and modernize units in most of the complexes. THA's annual 5-year plan is located with other attachments in this document.

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

THA actively participates in multiple efforts to improve living conditions for public housing residents. This includes providing social service fairs and job fairs and encouraging a Resident council for tenants to operate. THA's Resident Services Department works closely with participants of self-sufficiency programs (ROSS & FSS) to help guide them towards achieving personal goals to include connecting clients with various resources. THA is also working with families and law enforcement to promote safety, crime prevention, and eradicate drugs from the developments. For the past several years, Comprehensive Grant Program funds provided by HUD have been used to make repairs and modernize units in most of the complexes. In 2025, THA plans to utilize \$2,700,000 in Public Housing Capital Funds to complete comprehensive interior renovations, new HVACs, and exterior improvements at Crescent East Apartments for Phase II to preserve 59 affordable housing units. THA intends to begin Phase III of Crescent East Apartments in 2026 which will address comprehensive interior renovations, new HVACs, and exterior improvements with an estimated total of \$3,052,000 impacting 59 units. THA

recently completed Crescent Est Phase I, which included comprehensive interior renovations, new HVACs, and exterior improvements totaling \$3,047,000 for a total of 61 units.

Discussion:

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

Introduction

The Community and Neighborhood Services (CNS) division serves as the lead entity for coordinating the **annual Housing Inventory Count (HIC)** in the City of Tuscaloosa, a critical data collection effort that captures the inventory of beds and units dedicated to homeless individuals and families. CNS ensures that all **facilities participating in the Homeless Management Information System (HMIS)** are accurately represented, providing reliable and timely data on emergency shelters, transitional housing, permanent supportive housing, rapid re-housing, and other critical housing types.

Beyond HMIS-participating providers, CNS maintains **longstanding partnerships** with a diverse network of organizations that serve homeless and at-risk populations but may operate outside of HMIS reporting requirements. These relationships—built on years of collaboration—enable CNS to obtain **qualitative and quantitative insights** into the full spectrum of homelessness in the community, including needs not fully captured through traditional data systems.

Through active engagement with faith-based organizations, grassroots service providers, healthcare institutions, domestic violence shelters, behavioral health programs, and HIV/AIDS service organizations, CNS can **map service gaps**, identify **hard-to-reach subpopulations**, and ensure that **special needs groups**—such as survivors of domestic violence, persons with serious mental illness, individuals with substance use disorders, unaccompanied youth, veterans, and people living with HIV/AIDS—are considered in local planning and funding decisions.

These collaborative efforts contribute to a **comprehensive understanding of homelessness in Tuscaloosa**, enhancing the City’s ability to target resources, improving service coordination, and informing strategic planning across HUD-funded and community-led initiatives. The insight gained through both HMIS and non-HMIS sources ensures that the City’s homelessness response system is **inclusive, data-informed, and responsive to evolving community needs**.

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)	46	0	0	15	0
Households with Only Adults	57	0	0	19	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	8	209	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

MA-30 Mainstream Services to homeless person continued

Tuscaloosa Veteran Administration provides 100-bed residential alcohol and drug abuse treatment, transitional shelter, and case management services to the veteran/homeless veteran population.

The Salvation Army provides emergency shelter, homeless prevention, rapid rehousing, street outreach programs, and veteran transitional housing opportunities.

Turning Point provides emergency shelter, homeless prevention, and rapid rehousing for families/individuals fleeing domestic violence.

Phoenix House is a state-certified and supported residential rehab facility for substance abuse treatment that serves 16 females and 24 males. Residents stay for a minimum of 90 days to a maximum of one year and may move into 1 of 5 transitional homes adjacent to the primary facility for up to 18 months.

Shelton State Community College provides GED and Workforce Development services to increase employment potential.

Tuscaloosa City and County Schools provide education, transportation, financial assistance, food, and referral services to children identified as homeless according to the McKinney-Vento Act.

West Alabama Works! The region’s workforce development board which connects job seekers to training, apprenticeships, and employment opportunities. Individuals experiencing homelessness can access services such as resume building, interview coaching, and vocational assessments.

Alabama Career Center System, which provides access to job listings, unemployment benefits, adult education, and workforce readiness training.

Nonprofit partners also assist with transportation access, clothing for interviews, and soft skills development, helping overcome barriers that disproportionately affect homeless populations.

Case managers funded through ESG and other federal sources serve as the link between homeless clients and mainstream services. Through a coordinated entry system, clients are assessed using a standardized tool and referred to appropriate resources, including healthcare, behavioral health, substance abuse treatment, and employment programs. Service integration ensures that housing placements are accompanied by wraparound supports tailored to the unique needs of each household. In addition, CNS supports housing counseling, benefit navigation, and application assistance to ensure that eligible households are enrolled in SNAP, SSI/SSDI, Medicaid, and other entitlements. These mainstream resources reduce the financial burden on housing providers and enhance household stability. By leveraging these mainstream systems in tandem with targeted homeless services, the City of Tuscaloosa advances a holistic approach to housing stability—one that prioritizes health, wellness, income, and long-term success for individuals and families transitioning out of homelessness.

MA-30 List and Description of Services and Facilities Meeting homeless needs

Youth and Family Services

- **Tuscaloosa City and County School Systems:** Implement the McKinney-Vento Homeless Assistance Act to provide:
- Transportation, Clothing and school supplies, Free meal programs, Case management and referrals for students experiencing homelessness.
- **Community Service Programs of West Alabama:**

- Operates Head Start/Early Head Start, providing free childcare and wraparound case management to low-income families. Administers LIHEAP and other energy assistance programs to prevent utility shut-offs and preserve housing stability.
- **Tuscaloosa County Department of Human Resources:** Administers:
- TANF, SNAP, and childcare subsidies that prevent housing displacement by increasing household income and supporting self-sufficiency.

Elderly and Special Needs Populations

- **Area Agency on Aging of West Alabama:** Provides nutrition, personal care, caregiver support, and home-delivered meals to help elderly and frail elderly residents remain housed and independent.
- **FOCUS on Senior Citizens:** Offers transportation to emergency shelter residents aged 60 and older for medical appointments and social services.
- **Alabama Department of Rehabilitation Services:** Assists individuals with developmental disabilities in securing supportive housing, vocational rehabilitation, and case management.

Supportive Employment and Educational Services

- **Tuscaloosa County Comprehensive Career Center:** A workforce access hub offering:
- Job placement services, Career counseling, Unemployment assistance, Access to workforce training programs.
- **Shelton State Community College:** Offers GED classes, adult basic education, and workforce development programming aimed at improving economic outcomes for people exiting homelessness.

Law Enforcement, Emergency Response, and City Services

- **Tuscaloosa Fire and Rescue:** Provides outreach and case management to individuals who frequently call 911 due to a lack of insurance, shelter, or healthcare, often identifying chronically homeless individuals for follow-up care and housing linkage.
- **Tuscaloosa Police Department:** Trains officers to identify and assist victims of human trafficking and sexual exploitation, providing an emergency response and connection to appropriate shelter and trauma services.
- **City of Tuscaloosa – Community and Neighborhood Services:** Directly funds affordable housing development, provides housing counseling, coordinates referrals for wraparound services, and manages HUD entitlement funds (ESG, HOME, and CDBG) in support of the entire homelessness response system.

These agencies and facilities form an interdependent and responsive network of care that meets the multifaceted needs of persons experiencing homelessness in Tuscaloosa. Services are both targeted and mainstream, coordinated through formal partnerships, data-sharing via HMIS, and frontline engagement. The system prioritizes permanent housing solutions, while also addressing immediate needs for food, safety, health, and employment.

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

The City of Tuscaloosa recognizes that addressing homelessness requires more than shelter and housing alone. To promote long-term stability and reduce recidivism, CNS coordinates efforts with a broad network of mainstream service providers to ensure that individuals experiencing homelessness have access to comprehensive support systems, including healthcare, behavioral health services, and employment assistance.

Indian Rivers Behavioral Health, the region's primary provider of mental health and substance use treatment, offers psychiatric care, therapy, crisis stabilization, and outreach programs tailored to individuals experiencing homelessness.

DCH Regional Medical Center (Druid City Hospital) and its affiliate, **North Harbor Pavilion**, coordinate with CNS and the local Continuum of Care (CoC) to support discharge planning for patients existing inpatient care, connecting them with shelter, medication access, and outpatient services.

Whatley Health Center provides primary health services to the medically underserved in West Alabama. Whatley also has outreach programs like Healthcare for the Homeless.

Five Horizons provides comprehensive medical and non-medical case management services for individuals living with HIV/AIDS. Services include, but are not limited to, housing assistance, medication payment assistance, transportation assistance, food/personal hygiene items, support groups, and referrals. This agency also provides free testing.

Tuscaloosa County Health Department offers immunizations, preventive screenings, and reproductive health services that are accessible to individuals residing in shelters or unsheltered locations.

Tuscaloosa County Comprehensive Career Center provides supportive services for job placement/training and filing unemployment claims.

Tuscaloosa Housing Authority provides housing placement for low-income residents. Operate public housing, Section-8, affordable housing development, VASH, and Shelter Plus Care programs.

The City of Tuscaloosa provides housing counseling, affordable housing development, social service referrals, and funding to social services agencies.

Tuscaloosa Fire and Rescue provides case management to residents who misuse 911 due to a lack of insurance.

The Tuscaloosa Police Department identifies/facilitates the escape of any individual suspected of being a victim of sex trafficking.

Area Agency on Aging of West Alabama assists seniors and their caregivers in coordinating resources/services that enable the older adult to maintain independence as long as possible.

The Alabama Department of Rehabilitation Services implements a holistic list of services to maximize the potential of the developmentally disabled.

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.

Basic Needs and Nutrition Services

- **Community Soup Bowl & East Tuscaloosa Soup Bowl:** Provide free hot meals Monday through Friday year-round, serving a substantial portion of the unsheltered and food-insecure population.
- **West Alabama Food Bank:** Distributes nearly 250,000 pounds of food monthly across nine counties, reaching 98,000 individuals annually. Offers:
- “Weekend food” for school-aged children, Home deliveries to senior citizens, Mobile pantries at Tuscaloosa Housing Authority sites.

Health and Behavioral Health Services

- **Indian Rivers Behavioral Health:** Offers outpatient mental health services, crisis intervention, case management, and assistance securing temporary and permanent housing for persons with serious mental illness, including those who are chronically homeless.
- **Whatley Health Services:** Provides primary and preventive care to medically underserved populations through Federally Qualified Health Centers (FQHCs), including the Healthcare for the Homeless outreach program.
- **Tuscaloosa County Health Department:** Offers clinical services such as immunizations, family planning, dental services, STD screening and treatment, TB testing, WIC, and Medicaid enrollment, which are critical to people experiencing homelessness or housing instability.
- **Five Horizons Health Services:** Delivers comprehensive support for individuals living with HIV/AIDS, including:
 - Medical case management, Housing assistance, Medication and transportation support, Hygiene supplies and food distribution, Free HIV testing and prevention education.

Shelter and Housing Services

- **Salvation Army of Tuscaloosa:** A cornerstone shelter provider offering:

- Emergency shelter, Street outreach, Rapid rehousing (RRH), Veteran-specific transitional housing, Homelessness prevention services.
- **Turning Point:** Provides emergency shelter and trauma-informed services for individuals and families fleeing domestic violence.
- **Temporary Emergency Services:** Offers emergency financial assistance for utility bills, rent, food, shower facilities, clothing, and access to a community thrift store.
- **Compassion Coalition & Catholic Social Services:** Fill service gaps by offering limited client payments for rent and utility arrears, with an emphasis on serving difficult-to-house populations.
- **Tuscaloosa Housing Authority:** Administers public housing, Housing Choice Vouchers (Section 8), Shelter Plus Care, and HUD-VASH in partnership with the VA, prioritizing chronically homeless individuals, veterans, and households with complex needs.

Veteran Services

- **Tuscaloosa VA Medical Center:** Offers an extensive continuum of care for veterans, including:
- A 100-bed residential treatment program for veterans with substance use disorders, Transitional housing, Mental health treatment and case management, Access to VASH vouchers and permanent housing placement through the VA and Housing Authority partnership.

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

Introduction

The City of Tuscaloosa’s Community and Neighborhood Services (CNS) division serves as the cornerstone of local efforts to support residents with special needs who are not homeless but face significant barriers to maintaining stable housing and independence. This network of services and facilities is critical to preventing housing crises, improving overall quality of life, and fostering lasting community integration.

CNS focuses on a broad range of populations, including elderly and frail elderly individuals, people with severe mental illness, individuals with intellectual or developmental disabilities, residents experiencing substance use disorders, people living with HIV/AIDS, and public housing residents who require wraparound supports. These groups encounter unique challenges—such as limited incomes, health complexities, or social isolation—that require targeted and coordinated interventions.

The City’s strategy is built upon extensive data analysis and collaboration with local partners. Input is gathered from service providers, public health agencies, housing authorities, and stakeholders to ensure initiatives are responsive to real needs and aligned with the priorities of the Consolidated Plan. This integrated approach ensures that investments are strategic and designed to create sustainable impacts for Tuscaloosa’s most vulnerable residents. Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

Supportive Housing Needs of Special Populations

Across all special-needs populations, core priorities include affordable and accessible housing, integrated behavioral and physical health services, case management, transportation, daily living support, and employment or skills training. Additional needs include social engagement programs for elderly residents, crisis services and medication management for individuals with mental illness, and wraparound supports for persons with HIV/AIDS and those in public housing. Addressing these needs is critical to maintaining housing stability and promoting full community participation.

Elderly and Frail Elderly

As Tuscaloosa’s population ages, demand for supportive housing tailored to elderly and frail elderly residents continues to grow. These individuals often face mobility challenges, fixed incomes, and greater reliance on daily living assistance. Key needs include affordable, accessible housing with in-home support services, transportation to medical and community appointments, nutrition programs, elder abuse prevention, social engagement opportunities, and coordination of medical and chronic disease care.

Persons with Severe and Persistent Mental Illness

Individuals with serious mental illness face barriers to stable housing due to stigma, limited income, and a lack of tailored services. Their primary needs include permanent supportive housing integrated with behavioral health care, case management, medication support, crisis response, and life skills training to promote stability and independence.

Persons with Substance Use Disorders

Residents struggling with substance use disorders often experience unstable housing, health issues, and barriers to employment. Supportive housing priorities include sober living environments, access to treatment and recovery services, relapse prevention, case management, and pathways to employment and community reintegration.

Persons Living with HIV/AIDS

Individuals living with HIV/AIDS require both affordable housing and specialized health and supportive services to maintain stability and prevent homelessness. Key needs include medical care coordination, transportation to treatment, nutritional support, counseling, and wraparound services addressing stigma, isolation, and income insecurity.

Public Housing Residents

Public housing residents often require comprehensive wraparound services to maintain housing stability and improve quality of life. Needs include supportive case management, access to health and social services, employment assistance, transportation, and programs that foster community engagement and self-sufficiency.

While the categories above represent the primary groups identified by HUD, the City of Tuscaloosa also acknowledges emerging or underserved populations in need of supportive services. To meet the needs of these vulnerable populations, the City continues to coordinate with local service providers, public health agencies, nonprofit partners, and housing authorities. Investment in both physical housing and supportive services is essential to ensure that all Tuscaloosa residents—regardless of their challenges—can access safe, stable, and appropriate housing options tailored to their unique needs.

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

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)

During the upcoming program years, the City of Tuscaloosa's Community and Neighborhood Services (CNS) will implement a variety of activities funded through the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs to support individuals and families who are not homeless but require special assistance to maintain stable housing and full community integration.

CNS will use CDBG and HOME funds to rehabilitate and upgrade public facilities serving special needs populations, including seniors and persons with disabilities. HOME funds will also support the development and preservation of affordable rental and owner-occupied housing incorporating Universal Design and ADA accessibility features, enabling seniors to age in place and individuals with physical or developmental disabilities to live independently.

Expanded public services funded by CDBG will address critical barriers to housing stability by providing health services for medically underserved individuals, including mental health and substance use support; transportation services for seniors, persons with disabilities, and public housing residents to access jobs, healthcare, and essential services; emergency food distribution for elderly, disabled, and homebound individuals; legal services such as eviction prevention and benefits counseling; childcare services to support low-income working parents and students; and housing counseling and rental assistance programs designed to prevent housing loss and improve housing stability among low-income renters and homeowners.

CNS will also continue to identify ways to inform the public about Fair Housing issues. Advertise housing counseling services. And identify and address structural barriers affecting vulnerable groups, particularly persons with disabilities and racial or ethnic minorities. Affirmative fair housing efforts will continue through community education and outreach, landlord and tenant training, distribution of fair housing materials, and referral of complaints to enforcement agencies.

To increase civic engagement among underrepresented populations, CNS will continue to promote voter registration, especially among low-income residents, public housing tenants, and persons with disabilities, and facilitate access to public decision-making through town halls, community forums, and direct engagement opportunities with elected officials.

Together, these activities support CNS's goals to increase and preserve affordable housing opportunities, enhance access to essential services for vulnerable households, and improve community

infrastructure and facility access for underserved groups. CNS will continuously monitor and evaluate these efforts to ensure alignment with Consolidated Plan priorities and maximize the impact of federal resources.

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

The City of Tuscaloosa's Community and Neighborhood Services (CNS) will implement targeted activities funded by CDBG, HOME, and ESG to address the housing and supportive service needs of non-homeless individuals and households with special needs. These efforts focus on elderly and frail elderly residents, people with physical, mental, or developmental disabilities, low-income families, people living with HIV/AIDS, public housing residents, and other vulnerable populations.

Aligned with the City's 2025 One-Year Goals, these activities aim to enhance housing stability, expand access to services, and improve quality of life. CDBG and HOME funds will rehabilitate public facilities serving special needs populations, including community centers, senior centers, and support the development and preservation of affordable housing, incorporating universal design and ADA accessibility features.

CDBG-funded public services will address complex barriers faced by special needs groups through health and supportive services, transportation, food assistance, legal aid, childcare, housing counseling, and rental assistance programs.

Fair housing awareness and compliance will be promoted through education campaigns, tenant and landlord workshops, and partnerships with civil rights organizations.

Through these coordinated strategies, Tuscaloosa seeks to increase access to housing and services and foster long-term stability for residents. The integration of infrastructure improvements, supportive services, and fair housing initiatives ensures a comprehensive and sustainable approach.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The Analysis of Impediments to Fair Housing Choice (AI) was adopted by the City Council on July 22, 2025. The AI identifies whether progress has been made since the 2020 AI and summarizes actions to help eliminate the impediments to fair housing. The following impediments/fair housing issues were identified.

- **Impediment: Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)**Current HUD AFFH data shows the Black-White Dissimilarity Index decreased slightly since the 2020 AI indicating slow integration. Current zoning amendments have contributed to progress in target areas. Moderate improvement has been realized since 2020 AI.
- **Impediment: Disparities in Access to Opportunity**School district lines remain largely unchanged. The education opportunity index remains uneven, though some targeted investments have been initiated in underperforming zones. Labor force participation rate for Black residents has risen modestly (about 1.5% increase) since the 2020 AI. Overall, there has been limited change/improvement since the 2020 AI.
- **Impediment: Insufficient Affordable Housing (All Unit Sizes)**Current ACS data confirms similar burdens: about 38.2% of households are cost burdened; 51% of which are renters. This signifies a lack of housing options that are affordable to a large proportion of the population. Production of affordable units remains limited with no substantial improvement since 2020 AI though LIHTC development is underway.
- **Impediment: Disability and Access**The number of accessible affordable units may not meet the need of the growing elderly and disabled population. The City has recognized minor improvements as the current period has seen an increased inclusion of ADA-compliant units in new subsidized developments.
- **Impediment: Fair Housing Enforcement and Outreach**Discriminatory pattern in lending amount black and Hispanic households demonstrated higher mortgage denial rates than white households. Current HMDA data shown denial rate gaps have narrowed slightly since the 2020 AI (e.g. Black denial rate dropped 2.8 percentage points and Hispanic dropped 1.5 percentage points). Lack of collaboration among agencies to promote fair housing and lack of knowledge about fair housing and a need for education. The City has developed fair housing workshops and fair housing events which have yielded moderate improvement in this area since 2020 AI. Insufficient understanding of credit needed to access mortgages. The increase in the offering of one-on-one housing counseling and housing counseling workshops as well as attendance has yielded moderate improvement since 2020 AI.

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

Introduction

The City of Tuscaloosa is the regional center for industry, workforce development, and economic opportunity. As the fifth-largest city in Alabama, Tuscaloosa is also home to several non-housing community development assets, which have contributed to its significance in West Alabama.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	279	252	1	1	0
Arts, Entertainment, Accommodations	5,087	8,849	20	22	2
Construction	1,231	2,131	5	5	0
Education and Health Care Services	3,841	5,280	15	13	-2
Finance, Insurance, and Real Estate	1,638	2,748	6	7	1
Information	479	1,203	2	3	1
Manufacturing	4,338	5,475	17	14	-3
Other Services	745	1,423	3	4	1
Professional, Scientific, Management Services	1,649	2,413	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	4,124	7,200	16	18	2
Transportation and Warehousing	1,167	1,362	5	3	-2
Wholesale Trade	813	1,176	3	3	0
Total	25,391	39,512	--	--	--

Table 40 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	49,154
Civilian Employed Population 16 years and over	45,685
Unemployment Rate	7.05
Unemployment Rate for Ages 16-24	12.12
Unemployment Rate for Ages 25-65	4.32

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	10,875
Farming, fisheries and forestry occupations	1,340
Service	4,900
Sales and office	9,690
Construction, extraction, maintenance and repair	2,059
Production, transportation and material moving	3,195

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	35,880	85%
30-59 Minutes	4,639	11%
60 or More Minutes	1,792	4%
Total	42,311	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,580	280	2,225

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,395	680	3,780
Some college or Associate's degree	8,590	780	2,685
Bachelor's degree or higher	14,490	235	2,650

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	35	260	275	540	465
9th to 12th grade, no diploma	710	750	735	1,535	785
High school graduate, GED, or alternative	5,760	3,830	2,970	5,050	3,615
Some college, no degree	14,974	3,590	1,660	3,940	2,165
Associate's degree	1,080	650	1,105	1,170	1,010
Bachelor's degree	1,485	3,830	1,970	4,385	2,585
Graduate or professional degree	125	2,105	1,900	3,190	2,450

Table 45 - 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	24,506
High school graduate (includes equivalency)	27,240
Some college or Associate's degree	31,106
Bachelor's degree	45,637
Graduate or professional degree	54,844

Table 46 – 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 included Business Activity table, the City of Tuscaloosa has four major employment sectors: Arts, Entertainment and Accommodations (AEA), Retail Trade, Manufacturing and Education

and Healthcare Services. AEA represents 20 percent of all workers within our jurisdiction. Secondly, Manufacturing garners 17 percent of total workers, while Retail Trade has 16 percent. Finally, Education and Healthcare Services have 15 percent, respectively. Combined these four sectors represent 68 percent of workers and 67 percent of jobs within Tuscaloosa City.

Specifically, these percentages represent the large population of Tuscaloosa residents employed by larger, regional, national, and international brands and companies. For instance, the only manufacturing plant for Mercedes-Benz U.S. International (MBUSI) in the United States is located in Tuscaloosa. In addition to MBUSI, BFGoodrich/Michelin, Warrior Met Coal, Hunt Oil, Nucor Steel, Phifer Incorporated, and Coral Industries operate manufacturing facilities within Tuscaloosa's city limits. As a result, a proliferation of smaller independent components and systems companies have developed to support these manufacturing operations. Within the educational sector, Tuscaloosa is home to two public school systems as well as a cluster of colleges: Stillman College, a Historically Black College/ University, Shelton State Community College, one of the largest two-year colleges within the Western Alabama region, and the University of Alabama, the largest public research university within the state of Alabama. For Healthcare Services, Druid City Regional Medical Center, which serves seven counties in Western Alabama and a Veterans Administration Medical Center, is located within our jurisdiction. As a regional hub for healthcare, the city is also home to several independent family medicine practices as well as a plethora of medical specialties such as neurology, rheumatology, radiology, hematology, cardiology, etc. The bulk of employment in AEA and Retail are also dominated by local operations of national/ international chains, such as Target, Walmart, Barnes and Noble, Home Depot, Lowe's, Embassy Suites, Hotel Indigo, Holiday Inn Express, and Best Western.

Describe the workforce and infrastructure needs of the business community:

During its engagements with the Chamber of Commerce of West Alabama, West Alabama Regional Planning Commission, the Tuscaloosa County Economic Development Authority, and the community, the CNS ascertained the unique workforce and infrastructure needs of local workers and employers.

According to the consultations, there are a total of seven (7) infrastructure and workforce development needs.

There were four infrastructure needs identified. The first is a perennial need: expanded public transportation. Currently, the City is home to seven bus routes that run only Monday through Friday from 5 am to 6 pm. One route has amended hours Monday through Thursday and ends at noon on Friday. For the four largest employment sectors, especially AEA, Retail Trade, and Manufacturing, the lack of 24-hour and weekend services is an impediment to employment access, especially for low to moderate-income persons and lower wage earners. The second need is to increase available affordable housing across all price points. The lack of affordable housing stock negatively impacts a business's ability to recruit and retain qualified workers. The third infrastructure deficiency is integrated health and social care. This provides critical support to workers throughout their life cycle as a need. The last vulnerability are national and global in nature: inflation, supply chain issues, and tariffs. These have led

to increased costs for operations and project implementation. The convergence of these infrastructure factors creates environmental barriers to employment, especially for low-to-moderate income persons, people fleeing domestic violence, facing homelessness, or disabilities.

Additionally, three workforce needs were identified. First, K-12 students have persistent deficits in core proficiency levels. Unfortunately, Tuscaloosa City students, especially those living in areas of higher poverty percentages are not reaching educational proficiency in Math and English, which are basic requirements for entry-level employment and advancement opportunities. Regrettably, large resignations and retirements in the fields of education have created learning and social development vulnerabilities within our K-12 populations, which can have long-term impacts to industry and quality of life for workers. Secondly, the business community identified the upskilling or reskilling of workers as a workforce need. The acquisition of these skills are consistent with educational and vocational attainment. Top employers in these industries typically require a college degree or certification for employment. Though Tuscaloosa is home to several colleges, only 15% of residents have some college or earned an associates and/or bachelor's degree or above. 3% of Tuscaloosa residents do not have a high-school diploma, suggesting the need for increased education and employment training. Third, increased labor force participation was acknowledged as a workforce need. COVID-19 has irreversibly changed the long-accepted work norms, leading to the "Great Resignation", the "Great Reshuffle," and the "Great Regret/Reality Check," which have redefined how, when, and why employees remain, re-enter, and/or retire from the workforce.

2028 Occupational Employment Projections identified Architecture and Engineering as the growth lead (13.58%) in West Alabama. The top 10 occupations are: Architecture and Engineering; Health Care Support; Life, Physical and Social Science; Personal Care and Service; Healthcare Practitioners and Technical; Community and Social Service; Installation, Maintenance, and Repair; Construction and Extraction; Building and Grounds Cleaning and Maintenance; and Business Operations. The bottom occupations are projected to have negative growth by 2028. These are Farming, Fishing, and Forestry; Office Administrative Support; and Sales and Related

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.

There are several major changes that are poised to have an economic impact during the 2025- 2029 Consolidated Plan period:

Infrastructure Development: The ongoing expansion of the I-20/59 corridor is a major project aimed at improving traffic flow and reducing congestion. Additionally, the planned development of a new public transit system, including bus rapid transit (BRT) lines, will enhance connectivity within the city.

Education and Healthcare Facilities: The University of Alabama is constructing a new research facility focused on biotechnology, which is expected to create numerous research and administrative jobs. DCH Regional Medical Center is also expanding its facilities to include a new wing dedicated to advanced medical treatments, increasing employment opportunities in the healthcare sector.

Industrial Growth: Mercedes-Benz U.S. International, Inc. is expanding its production plant in Vance, just outside Tuscaloosa, to include electric vehicle manufacturing. This expansion is projected to create hundreds of new jobs and stimulate local suppliers.

Technology and Innovation Hubs: The Tuscaloosa Innovation and Technology Park is being developed to attract tech startups and established companies. This park will provide state-of-the-art facilities and resources to foster innovation and entrepreneurship.

Tourism Development: The construction of a new convention center and hotel complex near the Tuscaloosa Amphitheater is expected to boost tourism. This development will create jobs in construction, hospitality, and event management, and attract more visitors to the city.

Skill Training Programs: The Tuscaloosa Career and Technology Academy (TCTA) is partnering with local industries to offer specialized training programs in advanced manufacturing, healthcare, and information technology. These programs aim to equip the local workforce with the skills needed for new job opportunities.

Continuous Education: The University of Alabama's Continuing Studies program is expanding its offerings to include courses in emerging fields such as data science, cybersecurity, and renewable energy, helping existing workers upskill and stay competitive.

Small Business Assistance: The Tuscaloosa Small Business Development Center (SBDC) is launching a new initiative to provide grants and low-interest loans to local entrepreneurs. This initiative also includes mentorship programs to help small businesses navigate challenges and grow.

Networking Opportunities: The Chamber of Commerce of West Alabama is organizing regular networking events and business expos to facilitate collaboration and resource sharing among local businesses. These events aim to create a supportive business community.

Transportation: The city is investing in the expansion of its public transportation system, including new bus routes and bike lanes, to improve accessibility and reduce traffic congestion. This will support the growing population and business activities.

Digital Infrastructure: Plans are underway to upgrade the city's broadband infrastructure, ensuring high-speed internet access for all residents and businesses. This is crucial for supporting tech companies and remote work opportunities.

Utilities and Services: The city is upgrading its water and sewage systems to accommodate the increasing demand from new developments and a growing population. This includes modernizing existing facilities and expanding capacity.

These major changes illustrate a few potential projects that may have a significant impact on economic growth and development, while also addressing the needs for workforce development, business support, and infrastructure improvements.

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

With Manufacturing and Education and Healthcare Services being in the employer types for the Tuscaloosa community, attaining a certain level of education is imperative to obtaining sustainable employment in this area. Top employers in these industries typically require a college degree or certification for employment. Though Tuscaloosa is home to several colleges, only 15% of residents have some college or earned an associates and/or bachelor's degree or above. 3% of Tuscaloosa residents do not have a high-school diploma, suggesting the need for increased education and employment training. Further, as Arts, Entertainment, and Accommodations is a leading industry in Tuscaloosa, hourly rates must be increased for affordable living. Generally, persons with higher educational levels utilize housing options and supportive services somewhat more effectively and efficiently than their counterparts with lower levels of educational attainment. In addition, research suggests that educational level has a bearing on acquiring or maintaining affordable permanent housing settings.

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.

Alabama Industrial Development Training Institute (AIDT), recognized as one of the nation's most effective training programs, is a post-secondary education program that encourages economic development through job-specific training. AIDT's Total Workforce Delivery System has provided thousands of skilled, motivated employees to Alabama industries since 1971.

Shelton State Community College-training/services to new/existing industries with a focus on workforce development. Programs include:

Commercial Carpentry- Classes will help students gain knowledge in safety, terminology, materials, and tools used daily in the field. Upon course completion, students will receive the NCCER national credential

Corporate Partnerships and Apprenticeships- Custom Designed training programs in partnership with manufacturing companies in Tuscaloosa city; MBUSI; Nucor Steel; Hunt Oil; and BF Goodrich.

Customized Training- Offers W. AL employers certified training in computer courses, Microsoft applications, industrial maintenance technology, customer service, leadership and supervision, and quality training. Training for Existing Business and Industry offers organizational development consultation, and development of customized training courses for specific business needs.

Ed2Go- Non-credit online courses are informative, convenient, and highly interactive. Can be utilized for professional development or to pursue a new career.

Forklift Operator Safety Training- Workforce Solutions offers short term, non-credit courses to meet the changing needs of the people in the West Alabama area.

Hospitality- Offers certifications as a Front Desk Representative, Guestroom Attendant and Restaurant Server.

Injection Molding- Offers injection molding courses designed to train qualified workers in the injection molding field and provide a training path to employment. Also available for mold setters.

Medical Technician Programs- Offers classroom instruction and laboratory work to meet the demands of the healthcare community.

MSSC Training- The Manufacturing Skill Standards Council (MSSC) offers both entry-level and incumbent workers the opportunity to demonstrate that they have acquired the skills increasingly needed in the technology-intensive jobs of the 21st century.

Ready to Work- The Ready to Work program provides a career pathway for individuals with limited education and employment experience. Training is provided at no cost to participants.

ServSafe Food Safety Training Program-Provides instruction on best practices in the food service industries.

Truck Driving- Upon successful completion of the program's course and passing the Department of Transportation (DOT) Road Test, the student will receive an operator's license from the Alabama Department of Public Safety and a certificate of completion from Shelton State.

WorkKeys - Through WorkKeys® profiling and assessments, employers are able to hire and retain the high-performance workforce

Alabama Technology Network (ATN) links Alabama manufacturers with technological resources from a network of universities, colleges, businesses, and government to deliver training that helps companies be more efficient, more productive, and more competitive.

Bill Taylor Institute offers training opportunities through its High School Apprenticeship and Community Apprenticeship programs.

AlabamaWorks -prepares ready workers to enter and/or transition into high demand occupations.

Each of these programs will support Tuscaloosa city's Consolidated Plan by offering the instructional expertise for connecting low-to-moderate income persons, persons with disabilities, survivors of domestic violence, and other job seekers to sustainable, living wage employment opportunities.

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.

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Discussion

MA-50 Needs and Market Analysis Discussion

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

Concentration is defined by a census tract where a minority group's population is ten percentage points higher in that census tract than its proportion in the City's population. Thus, Tuscaloosa has many neighborhoods in which residents are more affected by multiple housing problems than the general city population. Lower-income households, female-headed households, rent-burdened and overcrowded households, and those households living in older sectors of the city (with older housing stock) are more affected by multiple housing problems. Historically and to date, these populations are largely African American households which are concentrated in West Tuscaloosa and portions of Alberta, pre tornado of April 2011. Majority of the housing in Tuscaloosa was built prior to 1980, indicating the need for housing rehabilitation and community revitalization throughout the City. Low-income census tracts that are considered to experience multiple housing problems include census tracts 116, 117, 118, and 119. Research of West Tuscaloosa and Alberta data information revealed a number of currently vacant units as well as vacant lots that likely contained residential properties before demolition. It is clear that a high percentage of the residential properties in these areas are in sub-standard condition. This is most likely due to the age of the property and the amount of vacancies in the area.

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

Census tracts 116-119 have above average levels of minorities and/or low income residents and have been determined areas of concentrations. The aforementioned census tracts will be target areas that the City will focus on for the 2025-2029 Consolidated Plan includes West Tuscaloosa and portions of Alberta.

Maps attached to this Consolidated Plan demonstrate areas of low-income, racial, and ethnic concentrations.

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

Typically, distressed/underserved neighborhoods have an older housing stock, and areas of low and moderate-income concentration, as well as minority concentration. According to the Five Year Affordable Housing Study, property code and crime violations are clustered in core older neighborhoods.

Issues such as lack of public transit, access to jobs, housing problems, cost-burdened households exist in in these areas as well. Over the past years, there has also been some decline in commercial activity;

however, these areas have since received investments that enhanced its educational, economical, and recreational opportunities.

Are there any community assets in these areas/neighborhoods?

There are a number of community assets in these neighborhoods, including parks, community centers, recreational facilities, trails, community gardens, and libraries. In addition, several health and social service providers that directly serve and are located in these areas that provide shelter, food assistance, health evaluations, transportation, youth services, and senior services.

Are there other strategic opportunities in any of these areas?

To date, strategic opportunities in these areas has been continuously and growly enhanced. Some of those opportunities include economic development initiatives to encourage economic expansion in the area: attracting business enterprises and opportunities, increasing job training and employability of area residents. The City has also maintained and improved affordable housing opportunities in the target areas by: demolishing/stabilizing vacant buildings (eliminating blighting conditions); utilizing vacant/dilapidated lots for in-fill housing; implementing a vacant building registry; providing housing rehabilitation services to low-income households; and providing homeownership down-payment assistance. The City will continue to puruse other neighborhood initiatives to strengthen the liviability of these areas.

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.

The City of Tuscaloosa has five major providers of internet services who cover 96% of the city. There are two additional residential providers that provide coverage in 14% of the city, which is covered by the major four. The overall average speed of the internet provided in the city is over 100 Mbps while the average statewide speed is 60.7 Mbps. All of this data is sourced from broadbandnow.com and <https://broadband.alabama.gov/>.

The City offers a variety of options for citizens that may lack broadband internet access. The Gateway Technology & Innovation Center in the Alberta area offers a variety of resources to residents including, Free public Wi-Fi inside and outside the building, tablets and laptops to loan out, 3D printers and many other technology resources. The Tuscaloosa Public Library has computer stations with access and free Wi-Fi. Along the City Walk which follows the path of the April 27, 2011 tornado, in twelve recently built or upgraded neighbor parks and in West End Tuscaloosa, along Dr. Martin Luther King, Jr Drive; open Wi-Fi access for residents to access free of charge is available at 100Mbit per unit. The public Wi-Fi is provided by the City of Tuscaloosa by Uniti Fiber.

Most households have the amenities required to connect to the internet. The main impediment for those who do not have internet are pricing of plans, previous delinquent accounts, and proper wiring from the switchboxes to their homes. This is to be expected and is supported by data that discusses the proportion of the population that is either cost burdened or severely cost burdened as this additional expense on top of higher rents serves as a barrier.

In addition, consultation with Tuscaloosa City Schools (TCS) provided an additional evaluation of the City's need regarding internet. According data collected by TCS, they estimate that approximately 10% of their student population (over 1,100 students) does not have access to reliable internet for virtual learning. Connectivity for learning requires higher network throughput and higher speeds are not available in all neighborhoods. TCS has attempted to combat this by providing approximately 580 hotspots before the start of the 2020-2021 school year. TCS has expressed a need for partnerships with the City and Tuscaloosa Housing Authority (THA) to provide wired and/or wireless infrastructure on THA properties and public neighborhood facilities and parks. In addition, establishing dedicated funding to ensure maintenance and expansion/improvement of this network.

The internet over the past decade has become increasingly important to all persons. Students require internet access to complete schoolwork and adults require internet to work from home, pay bills, or search for jobs. In addition, with the advent of COVID-19, even medical care has become dependent on needing reliable internet access.

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

According to Broadbandnow.com, 6.7% or 7000 people have only one form of broadband internet available to them. More competition could result in reduced monthly costs and possibly faster services offered. AT&T and Xfinity (Comcast) are the two most prevalent providers in the area. AT& T does offer reduced cost plans for basic internet services. These services are sufficient for minimal usage; however, with more and more things such as healthcare, education, and employment going virtual, the need for higher speed and reliable and cost attainable internet will only grow.

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

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

Climate change is not listed as an identified hazard on the Regional Multi-Jurisdictional Hazard Mitigation Plan (2021). However, the following likely natural hazard risks to the City of Tuscaloosa would be associated with climate and weather patterns.

- Floods
- High Winds (tornados, hurricanes, severe storms)
- Winter/ Ice Storms
- Landslides
- Sink Holes and Land Subsidence
- Drought/Extreme Temperatures
- Lightning
- Dam/ Levee Failures
- Wildfire

Of these, high winds and extreme temperatures would be the most extensive. According to climatologist, the effect of climate change on tornadic activity is inconclusive. It is unclear how the intensity or frequency of tornados will increase, there may be more days featuring conditions that could be favorable for severe thunderstorm and tornado formation.

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

Data that identify vulnerability to these risks unique to low-and moderate-income households are not readily available. The risks are in general not localized within the City; rather the population faces a similar risk.

The impact of high winds on residential areas can be presumed to have a disproportionate impact on lower income households given that the loss of residential structures would further constrain the supply of already scarce housing units. Furthermore, the Affordable Housing Study referenced that a significant portion of Tuscaloosa's housing stock is over 40 years old and that these homes were typically more affordable than newer homes. In addition, it was identified that Tuscaloosa residents attempting to make repairs to their homes through home improvement loans were denied at an 88% rate. It should also be considered that older affordable housing units without a mortgage may not present the appropriate homeowner insurance coverage to make the necessary repairs due it no longer being a requirement. Also, understanding that homeowner insurance pricing takes into account things like credit score, house condition, and size of deductible to determine the premium, which, could drive the cost up for low-income households. In addition, with understanding that according to AI data,

homeowners with a mortgage had a 17.3% cost burden rate and 12.9% severe cost burden rate. In addition, of the severe cost burdened homeowners, the very low-to-low income households made up 66% of those households demonstrating a greater vulnerability.

The City can also reference the April 27, 2011 tornadoes that damages destroyed 4,289 homes in the City limits with a large percentage of these homes identified as rental homes in low-income areas. The HUD Alabama Housing Needs Assessment release in October 2011 identifying rental-housing units with unmet needs totaled 1,066 in the City. The City would ultimately develop various programs within CDBG-ARP and regular CPD funds to address the loss of affordable housing rental and homeownership units.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Tuscaloosa’s Strategic Plan will serve as a guide for addressing needs throughout the community for 2025-2029. Utilizing data gathered from the Housing and Homeless Needs Assessment, Housing Market Analysis, citizen participation process, and agency consultation, the City has identified its priorities for allocating funds for the next five years. The Strategic Plan outlines goals and objectives for addressing need and indicates proposed accomplishments expected during the Consolidated Plan period.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Tuscaloosa L/M areas - Housing
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Tuscaloosa city limits.
	Include specific housing and commercial characteristics of this target area.	There are several areas within the city that have affordable housing, infrastructure improvement, and public service needs.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Various consultations from stakeholders and community assessments completed identified affordable and safe housing as a top need in all areas of the City.
	Identify the needs in this target area.	Affordable Homeownership Housing Affordable rental housing Residential rehabilitation Homeownership assistance Fair Housing Services Homeless Prevention Services Rental/Homebuyer Education/Financial Literacy
	What are the opportunities for improvement in this target area?	A great deal of Tuscaloosa's housing stock is over 40 years old with many homes requiring significant updates. This area presents opportunities for neighborhood revitalization through rehabilitation of homeownership housing. There is also a lack of affordable rental units for LMI individuals and families. Furthermore, new construction of affordable housing is also needed.

	Are there barriers to improvement in this target area?	A significant barrier to improving the housing needs in the target area in funding. There is always a greater need than funding that is available.
2	Area Name:	COT Low-Moderate Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Non-Housing
	Identify the neighborhood boundaries for this target area.	The City of Tuscaloosa boundaries.
	Include specific housing and commercial characteristics of this target area.	There are several areas within the City that have public service and public facility needs.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Consultations to include engagement with stakeholders and the completion of the community assessments addressed needs for public services, community facilities, and economic development.
	Identify the needs in this target area.	Public Services Community Center/Public Facilities Economic Development Infrastructure
	What are the opportunities for improvement in this target area?	There are opportunities to revitalize areas with facilities and address poverty reduction and self sufficiency through public services (youth, seniors, anti crime programs, mental health, etc.), and workforce development.
Are there barriers to improvement in this target area?	The primary barrier is funding, but the City will seek opportunities to leverage funding through collaboration with community partners and public agencies.	

General Allocation Priorities

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

for HOPWA)

The City of Tuscaloosa does not have any designated target areas for the CDBG and HOME programs. These programs and their activities are available throughout Tuscaloosa within the jurisdiction for low to moderate income (LMI) individuals and families. While the City has not designated any target areas, projects that qualify based on area benefit criteria will be located in eligible LMI census tracts or block groups.

Input received during the development of the 2025-2029 Five-Year Consolidated Plan had an established top priority of affordable and safe housing. Furthermore, other priorities included community/neighborhood services (senior, youth, housing education, etc.) and community/neighborhood facilities (parks, recreation, community centers, etc.). Understanding that affordable and safe housing to include new construction, down payment assistance, tenant based rental assistance, and rehabilitation is not relegated to a specific area, the City will make these programs available citywide to low to moderate income individuals and families. Public service activities as well as community facilities are often located in areas that are most accessible to the clientele being served, which often overlap with LMI census tracts or block groups. There will be activities that might occur in certain census tracts or block groups which is a result of the location of the agency carrying out the services. In addition, the development of single-family units for homeownership often occurs in planned unit developments which would be in a certain census tracts or block groups.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Increase and/or Maintain Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Tuscaloosa L/M areas - Housing
	Associated Goals	Quality Affordable Housing Units
	Description	New construction and preservation of safe and decent affordable housing.

	Basis for Relative Priority	<p>The 2018 Affordable Housing Study identified that a significant portion of Tuscaloosa's households are cost burdened. Housing prices are increasing above the pre-session levels. The study also found that the large number of students has influenced the local rental market by distorting prices. In addition, developers have focused more on "student oriented" housing because of the higher return that is received. This has caused a need to add affordable housing units as low to moderate income individuals are paying more for housing than recommended affecting stability. It was also identified that a significant portion of Tuscaloosa's housing stock is over 40 years old with many requiring significant updates. Understanding that these homes are more than likely more affordable than new homes, it becomes necessary to address the need to preserve affordable units in addition increasing affordable units. Although this study is approximately seven years old, current census, CHAS, and Alabama Center for Real Estate (ACRE) data support this continuing trend.</p>
2	Priority Need Name	Increase/Maintain Access to Affordable Housing
	Priority Level	High
	Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>

	Geographic Areas Affected	City of Tuscaloosa L/M areas - Housing
	Associated Goals	Quality Affordable Housing Units Poverty Reduction and Self-Sufficiency
	Description	Provides services or programs to low to moderate-income households who are at risk of losing access to affordable housing or being able to maintain affordable housing. This will include tools like pre-purchase/post purchase counseling, rental counseling, financial management/budget counseling, homeless prevention to include legal services for eviction, down payment assistance, and all other tools available to keep open access to affordable housing.
	Basis for Relative Priority	Understanding that with a significant portion of Tuscaloosa's population being cost burdened, households are over extended and live within a delicate balance of being able to pay their bills. Any emergency, sickness, or crisis could cause a decrease in pay and therefore affect their ability to maintain housing. The purpose of this priority is to identify that these tools are needed to help protect families that live in this delicate balance and need help with accessing or maintaining affordable housing.
3	Priority Need Name	Development and Stabilization of Communities
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Tuscaloosa L/M areas - Housing COT Low-Moderate Income Areas
	Associated Goals	Neighborhood Revitalization and Livability Poverty Reduction and Self-Sufficiency Public Services for L/M Income Individuals
	Description	Addresses the various needs of individuals and families to include youth, seniors, and other vulnerable populations to provide stabilization services.
	Basis for Relative Priority	The community assessments completed by citizens as a part of the citizen participation process identified a great need for mental health services, anti-crime programs, youth services, services for abused and neglected children, homeless services, childcare services, healthcare services, services for survivors of domestic violence/sexual assault, services for persons with disabilities, legal services, transport services, and senior services.
4	Priority Need Name	Public Infrastructure & Facility Investment

	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	COT Low-Moderate Income Areas
	Associated Goals	Neighborhood Revitalization and Livability
	Description	Provides access for low to moderate income populations to roads, water/sewer, sidewalks, youth centers, senior centers, etc.
	Basis for Relative Priority	Citizens and stakeholders expressed their interest in infrastructure and facilities with community planning and development funds. While this was not identified as high of a priority as others, this has been one of the constant areas of need city wide to include low to moderate-income areas.
5	Priority Need Name	Employment Training & Educational Opportunities
	Priority Level	Low

Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Non-housing Community Development
Geographic Areas Affected	COT Low-Moderate Income Areas
Associated Goals	Poverty Reduction and Self-Sufficiency Economic Development/Workforce Development
Description	This priority focuses on providing workforce development to eligible low- to moderate-income persons to increase access to employment opportunities and/or small business development services for profit businesses or microenterprises.
Basis for Relative Priority	<p>During the City's citizen participation and consultation process, residents and business/ industry stakeholders routinely expressed the importance of workforce development, living wage job creation, and business mentoring. To this end, the City has created a priority need focused on strengthening resources for employment training and small business development. This priority need has also been reinforced through multiple strategic plans and initiatives, such as Project Unity and the West Alabama 2022-2026 Economic Development Playbook. The provision of employment training would primarily focus on increasing self-sufficiency, including literacy, independent living skills, resume writing, job coaching, "how to get and keep a job" training, or training students in a particular field or skill with no ties to a specific position or business. Small business development, on the other hand, would prioritize providing technical assistance (workshops, referrals, or general support services to for-profit businesses or microenterprises. As one of our National Objectives is to increase economic opportunities for low-to-moderate income persons, employment training and educational opportunities are a crucial component in assisting those who are underemployed or facing other barriers, in becoming stabilized.</p> <p>As Tuscaloosa has an active business community and is home to three institutions of higher education: The University of Alabama, Stillman College, and Shelton State Community College, there are a plethora of employment training and business development opportunities available to the general public and specific populations (i.e., students). The availability of such services reduces the priority level to a low-priority need for the 2025- 2029 Consolidated Plan.</p>

Narrative (Optional)

Community needs were determined through the Community Assessment completed by citizens and community stakeholders, housing providers, and service providers and through consultation with City staff and attendees at public hearings.

Key factors affecting the determination of the five-year priorities included: 1) the types of households with greatest need for assistance; 2) those activities that will best address their needs; and 3) the limited amount of funding available to meet those needs.

The Community Assessment and consultation with City staff and local service providers identified the following needs with medium-to-high priority levels, not in any priority order:

- Development of affordable and safe housing
- Rehabilitation of homes to include disabled senior citizens and alternate financing opportunities
- Homeownership assistance
- Housing Services to include homeless/homeless prevention, fair housing, rental education/homebuyer education/financial literacy
- Public services to include mental health services, youth services, childcare services, anti-crime programs, services for abused and neglected children, healthcare services, services for survivors of domestic violence/sexual assault, services for persons with disabilities, legal services, transport services, and senior services.
- Public Facilities to include youth centers, childcare centers, health care facilities, and facilities for persons with disabilities
- Jobs, employment training, and business mentoring.

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)	As demonstrated in the Needs Assessment and Market Assessment, the City is has a high level of cost-burdened renters with the most significant impact being amongst very low-to-low-income households. The 2025 AI and Affordable Housing Study supports these findings. With “student oriented” rental housing driving the market and limited availability of affordable housing rental units, the intervention of TBRA is deemed necessary.
TBRA for Non-Homeless Special Needs	According to the 2023 ACS estimate, approximately 13.4% of the City’s population has a disability. In addition, special needs populations, including those who have HIV/AIDS, experienced domestic violence, and the elderly may require TBRA due to the increased barriers faced in accessing adequate supportive services as well as maintaining stable income for housing costs. As such, these populations may require TBRA. Tuscaloosa will continue to consult with the CoC, stakeholders, and partners working with these populations throughout this Consolidated Plan cycle to understand their needs.
New Unit Production	The 2025 AI, Affordable Housing Study, and CHAS data support the need for additional affordable housing units with multiple bedroom type configurations. The City considers this priority and the Community Assessment supports this as well.
Rehabilitation	The Affordable housing study determined that a significant portion of the City’s housing stock is over 40 years old. Updated Census data continues to support this. In addition, according to FFIEC HMDA 2024 data on home improvement loans, there was 45% denial rate for home improvement loan applications. This data supports homeowner rehabilitation as a priority of the City.
Acquisition, including preservation	The Affordable Housing Study and 2025 AI support acquisition of land to support affordable housing. Rising cost of land often drives up housing costs, which leads to affordability issues. Land acquisition of identified property for affordable housing development, especially in areas that have not seen drastic land price increases could be a valuable tool for future development.

Table 49 – Influence of Market Conditions

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

Introduction

This section outlines CDBG and HOME funds the City of Tuscaloosa anticipates receiving on an annual basis for the 2025-2029 period covered by this Consolidated Plan.

The City of Tuscaloosa's anticipated annual allocations include:

- CDBG - \$877,797.00 with \$3,511,188.00 available for the remainder of the Consolidated Plan.
- HOME - \$478,814.12 with \$1,915,256.48 available for the remainder of the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	877,797	110,000	0	987,797	3,511,188	The Community Development Block Grant (CDBG) program is a program that provides communities with resources to address a wide range of community revitalization needs

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	478,814	183,224	0	662,038	1,915,256	HOME funds are designed to address affordable housing needs.

Table 50 - Anticipated Resources

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

Community Development Block Grant:

The Community Development Block Grant Program regulations do not require that local funds or resources be expended as a match for the program grant. However, on many Community Development Block Grant funded activities, local agency or government funds are also expended but these are not shown as matching funds.

HOME Investment Partnerships Program:

The City of Tuscaloosa's match liability for the HOME Program equals 12.5% of funds drawn down for project costs during the program year from September 1st through August 31st.

Future match to be provided for 2025-2029 HOME grant will come from any excess match carried over and from thousands of volunteer hours provided by volunteers working on houses constructed by Habitat for Humanity of Tuscaloosa, Inc. on projects funded under the City's HOME Program.

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

There currently no new identified publicly owned land or property that being considered in the implementation of this plan. It should be mentioned that in the 2015-2019 Consolidated Plan, the City donated the "Springer Property" located on 29th Street in West Tuscaloosa to the Tuscaloosa Housing Authority (THA) for the development of affordable housing. THA is still developing this project and it is included in this Consolidated Plan with phase VI identified for funding in the 2025 Action Plan.

Discussion

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
COMMUNITY SERVICE PROGRAMS OF WEST ALABAMA, INC	Non-profit organizations	Non-homeless special needs Ownership Rental public services	Region
Big Brothers Big Sisters of W Alabama	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
HABITAT FOR HUMANITY OF TUSCALOOSA	CHDO	Ownership	Jurisdiction
THE SALVATION ARMY	Community/Faith-based organization	Homelessness public services	Jurisdiction
Tuscaloosa Housing Authority	PHA	Homelessness Ownership Public Housing Rental	Jurisdiction
Legal Services of Alabama, Inc	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
TUSCALOOSA PARKING & TRANSIT AUTHORITY	Public institution	Non-homeless special needs public services	Jurisdiction
CITY OF TUSCALOOSA	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Family Counseling Service of Tuscaloosa County	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
West Alabama Coalition for the Homeless	Continuum of care	Homelessness Non-homeless special needs public services	Jurisdiction
Temporary Emergency Service, Inc	Non-profit organizations	Homelessness public services	Jurisdiction
WHATLEY HEALTH SERVICES, INC.	Other	Homelessness Non-homeless special needs public services	Jurisdiction
Turning Point	Non-profit organizations	Homelessness public services	Jurisdiction
Priority Veteran	Non-profit organizations	Homelessness	Region
Tuscaloosa's One Place	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Tuscaloosa’s institutional delivery system for housing and homelessness services has several strengths, including strong collaboration among local government agencies, the Tuscaloosa Housing Authority, non-profit service providers, and faith-based organizations, who are all a part of our local Continuum of Care. The City benefits from the established framework of our local Continuum of Care, coordinated entry system, and access to federal resources such as HUD’s CDBG, ESG, HOME and HOME-ARP programs. However, notable gaps remain that hinder the system’s ability to fully meet community needs. These include limited capacity for supportive housing development, inconsistent discharge planning from institutions such as hospitals and correctional facilities, and a shortage of case managers and behavioral health professionals. Additionally, data sharing among providers could be improved to ensure better coordination of services and resource allocation. Addressing these gaps will require increased funding, cross-sector collaboration, and investment in workforce development to strengthen service delivery across the continuum.

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

Table 52 - Homeless Prevention Services Summary

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

Tuscaloosa County Department of Human Resources administers food, family, and childcare assistance, which are essential to shortening a household length of time homeless and increasing their self-sufficiency. **Community Service Programs of West Alabama** provides LIHEAP services that often prevent residents from losing their housing due to an inability to keep utilities connected. They also operate Head Start/Early Head Start providing free childcare/case management to families. **Indian Rivers Mental Health Center** serve homeless and chronically homeless persons with mental illness and assists in identify temporary and permanent shelter, permanent supportive housing, and crisis services. **Whatley Health Center** provides primary health services to the medically underserved in West Alabama. Whatley also has outreach programs like Healthcare for the Homeless. **Five Horizons** provides comprehensive medical and non-medical case management services for individuals living with HIV/AIDS. Services include, but are not limited to, housing assistance, medication payment assistance, transportation assistance, food/personal hygiene items, support groups, and referrals. This agency also provides free

testing. **Tuscaloosa County Health Department** offers clinical and home health services to the public to include enrollment into health care, dental procedures, family planning, essential women’s health, STD treatments, WIC, vaccinations, Medicaid Assistance Programs, Tuberculosis Testing/Treatment, and clinical laboratory testing. **Tuscaloosa County Comprehensive Career Center** provides supportive services for job placement/training and filing unemployment claims. **Tuscaloosa Housing Authority** provides housing placement for low-income residents. They also operate public housing, Section-8, affordable housing development, VASH, and Shelter Plus Care programs. **City of Tuscaloosa** provides housing counseling, affordable housing development, social service referrals, and funding to social services agencies. **Tuscaloosa Fire and Rescue** provide case management to residents who misuse 911 due to a lack of insurance. **Tuscaloosa Police Department** identifies/facilitates the escape of any individual suspected of being a victim of sex trafficking. **The Salvation Army** provides emergency shelter, homeless prevention, rapid rehousing, street outreach programs, and veteran transitional housing opportunities. **Turning Point** provides emergency shelter, homeless prevention, and rapid rehousing for families/individuals fleeing domestic violence. **Phoenix House** is a state certified and supported residential rehab facility for substance abuse treatment that serves 16 females and 24 males. Residents stay for a minimum of 90 days to a maximum of one year and may move into 1 of 5 transitional homes adjacent to the primary facility for up to 18 months. **Shelton State Community College** provides GED and Workforce Development services to increase employment potential. **Tuscaloosa City and County Schools** provide education, transportation, financial assistance, food, and referral services to children identified as homeless according to the McKinney-Vento Act.

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

Because of the increased demand for assistance and decreasing grant and donor contributions, the cost burden placed on service providers to help with financial, rent, mortgage, and utility assistance has created a gap in available funds for assistance. Faith based organizations are also attempting to fill in the gap in services as local churches serve this at-risk population with food, clothing, prescription assistance, transportation, life skills classes, and counseling.

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

Through efforts to assure capable staffing, organization, and agency coordination, the City of Tuscaloosa and the Continuum of Care are working toward a fluid delivery system that functions in an efficient manner. Potential gaps in service through the institutional delivery system include:

- Lack of informational outreach to the public; and
- Lack of knowledge of available resources

The City and its partners are working to eliminate these gaps through the citizen participation process and by providing information and referrals to the public regarding its programs and services.

The Continuum of Care and the City continue to work with key stakeholders to ensure that CoC, ESG, private and other funds are most effectively utilized in order to prevent and end homelessness. Through efficiency, this coordination created additional financial assistance, legal assistance, and case management opportunities for those at risk of homelessness and those in need of rapid re-housing.

The CoC has also set the following goals to address priority needs:

- Develop and secure resources to address unique needs of chronic homeless persons; and
- Coordinate efforts within the community to address the needs of persons who are chronically homeless; and
- Create additional units of permanent housing for homeless individuals and families.

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	Quality Affordable Housing Units	2025	2029	Affordable Housing	City of Tuscaloosa L/M areas - Housing	Increase and/or Maintain Affordable Housing Increase/Maintain Access to Affordable Housing	CDBG: \$1,826,107 HOME: \$2,577,294	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 30 Households Assisted Homeowner Housing Added: 25 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Neighborhood Revitalization and Livability	2025	2029	Non-Housing Community Development	COT Low-Moderate Income Areas	Development and Stabilization of Communities Public Infrastructure & Facility Investment	CDBG: \$1,660,915	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
3	Poverty Reduction and Self-Sufficiency	2025	2029	Affordable Housing Homeless	City of Tuscaloosa L/M areas - Housing COT Low-Moderate Income Areas	Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities Employment Training & Educational Opportunities	CDBG: \$634,323	Public service activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted Homelessness Prevention: 200 Persons Assisted
4	Public Services for L/M Income Individuals	2025	2029	Non-Housing Community Development	COT Low-Moderate Income Areas	Development and Stabilization of Communities	CDBG: \$167,640	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development/Workforce Development	2025	2029	Non-Housing Community Development	COT Low-Moderate Income Areas	Employment Training & Educational Opportunities	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted Businesses assisted: 5 Businesses Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Quality Affordable Housing Units
	Goal Description	Support the national objective of providing decent and affordable housing through rehabilitation of substandard housing and construction of new units, purchase assistance, and tenant-based rental assistance.
2	Goal Name	Neighborhood Revitalization and Livability
	Goal Description	Support the national objective of providing a suitable living environment through a variety of activities to include public facilities (youth centers, parks, etc.), transportation infrastructure (streets, sidewalks, lighting, etc.), community cleanup programs/code enforcement, and neighborhood-based public service programs serving a targeted clientele, or related programs or activities. This project also includes repayment of Section 108 Loan related to renovations at the former Jemison Hardware Building now the Dinah Washington Cultural Arts Center.
3	Goal Name	Poverty Reduction and Self-Sufficiency
	Goal Description	Poverty-reduction programs that support self-sufficiency including homeless prevention activities, housing counseling activities that promote, and other programs that provide services to stabilize a family.

4	Goal Name	Public Services for L/M Income Individuals
	Goal Description	An extended network of public agencies in Tuscaloosa provides free or low cost services to low-income persons, including senior citizens, youth, adults with severe disabilities, persons with mental illness, etc. Because only 15% of the City's annual Community Development Block Grant (and the amount of prior year program income, factored together) can be allocated for public service activities, the CDBG Program cannot possibly address all public service needs in the City.
5	Goal Name	Economic Development/Workforce Development
	Goal Description	Activities facilitating the achievement of the National Outcome of Expanded Economic Opportunities by meeting the National Objective of benefiting low-to-moderate income persons. To this end, there will be multiple approaches to economic development. This can include workforce development through the economic development public services, such as job training, economic development utilizing special economic development assistance to for-profit businesses or microenterprise assistance.

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)

The City of Tuscaloosa will provide affordable housing opportunities utilizing HOME funds to approximately 40 households through new construction (25), purchase assistance (5), and TBRA activities (10). The City is providing this conservative estimate of 40, but anticipates an even greater number depending on the program income/recaptured funds. Of the 40 households, 6 will be extremely low-income (6-TBRA), 12 will be low-income (4-TBRA, and 8-new construction) and 22 will be moderate income (5-purchase assistance and 17-new construction).

The remainder of affordable housing activities will be further supported with the use of CDBG funds.

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)

Activities to Increase Resident Involvements

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

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

The Analysis of Impediments to Fair Housing Choice (AI) was adopted by the City Council on July 22, 2025. The AI identifies whether progress has been made since the 2020 AI and summarizes actions to help eliminate the impediments to fair housing. The following impediments/fair housing issues were identified.

- Impediment: Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)Current HUD AFFH data shows the Black-White Dissimilarity Index decreased slightly since the 2020 AI indicating slow integration. Current zoning amendments have contributed to progress in target areas. Moderate improvement has been realized since 2020 AI.
- Impediment: Disparities in Access to OpportunitySchool district lines remain largely unchanged. The education opportunity index remains uneven, though some targeted investments have been initiated in underperforming zones. Labor force participation rate for Black residents has risen modestly (about 1.5% increase) since the 2020 AI. Overall, there has been limited change/improvement since the 2020 AI.
- Impediment: Insufficient Affordable Housing (All Unit Sizes)Current ACS data confirms similar burdens: about 38.2% of households are cost burdened; 51% of which are renters. This signifies a lack of housing options that are affordable to a large proportion of the population. Production of affordable units remains limited with no substantial improvement since 2020 AI though LIHTC development is underway.
- Impediment: Disability and AccessThe number of accessible affordable units may not meet the need of the growing elderly and disabled population. The City has recognized minor improvements as the current period has seen an increased inclusion of ADA-compliant units in new subsidized developments.
- Impediment: Fair Housing Enforcement and OutreachDiscriminatory pattern in lending amount black and Hispanic households demonstrated higher mortgage denial rates that white households. Current HMDA data shown denial rate gaps have narrowed slightly since the 2020 AI (e.g. Black denial rate dropped 2.8 percentage points and Hispanic dropped 1.5 percentage points). Lack of collaboration among agencies to promote fair housing and lack of knowledge about fair housing and a need for education. The City has developed fair housing workshops and fair housing events which have yielded moderate improvement in this area since 2020 AI. Insufficient understanding of credit needed to access mortgages. The increase in the offering of one-on-one housing counseling and housing counseling workshops as well as attendance has yielded moderate improvement since 2020 AI.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Strategies for Impediments: Fair Housing Enforcement and Outreach, Insufficient Affordable Housing, Disability and Access, Racially or Ethnically Concentrated Areas of Poverty

The City of Tuscaloosa has used CDBG and HOME funds to address affordable housing and the need to increase and or maintain affordable units. The 2025-2029 Consolidated Plan will utilize CDBG funds to accomplish rehabilitation of affordable units. To address publicly supported housing, the City will look to implement tenant based rental assistance (TBRA) to stabilize families and their household budgets by providing housing subsidies to cover rent, utility costs, security deposits, and the utility deposits depending on the availability of funding. This program in the past had typically been administered by the Tuscaloosa Housing Authority (THA) and operated very similarly to the Section 8 Program.

Construction of affordable housing will also continue over the next five years. The City has identified two single-family affordable housing projects in the 2025 Action Plan to include Habitat for Humanity, a CHDO, and THA's 29th Street Development Phase VI. Since 2012, Habitat has developed 27 affordable homeownership units using HOME funds and will develop two additional affordable homes. THA has completed 25 of the 54 planned homes at the 29th street development and Phase VI will add an additional 5 affordable homeownership units using HOME funds. The 2025 CDBG allocation will support affordable housing at Westgrove Development by providing funds to finish out the infrastructure to support the development of 24 affordable homeownership homes. The City will also continue to utilize down payment assistance as a tool to provide low to moderate income individuals assistance with down payment and closing costs depending on the availability of funding. This program will be citywide thus promoting opportunities to choose other areas in the City to live.

The Tuscaloosa Housing Counseling Program (THCP) provided comprehensive housing counseling assistance to 67 low-income households in the 2023 program year with 94% of clients identifying as Black or African American. THCP is on track to serve over 100 people in the 2024 program year. THCP will be one of the central tools utilized in addressing impediments by assisting individuals with access to affordable housing to include pre/post purchase counseling, credit counseling, financial/credit counseling, fair housing counseling, renters counseling, etc.

In 2025, THA will have one capital improvement project underway to include Crescent East Renovations Phase 2 with an estimated cost of \$2,700,000. This phase will impact 59 units to provide comprehensive interior renovations, new HVACs, and exterior improvement. Furthermore, THA is planning an upcoming Phase 3 renovation to Crescent Ease which will impact 59 units. In addition, THA plans to serve 755 in public housing, 1129 in Section 8 Housing Choice Vouchers, 210 in HUD-VASH, and 14 in Permanent Supportive Housing Vouchers to provide rental assistance for over 2,100 low-income households.

Impediment Strategies Continued - 1

Strategies for Impediment: Disparities in Access to Opportunity

The City provides General Fund dollars to the Tuscaloosa County Parking & Transit Authority (TCPTA) for operating the public bus service. TCPTA completed a transit study in 2021 that provided an analysis and recommendations for public transit improvement. The Study's purpose is to explore the transit system's

operations and identify opportunity for improvement to include access to jobs, enhancing connections for more mobility choices, and connecting destinations within downtown. Budget neutral recommendations included more direct routes, bidirectional routing, and transfer opportunities outside of the transit hub. The plan also included recommendations requiring additional funding to include West Tuscaloosa Direct Route, later weekday service, more frequent weekday service, and West Tuscaloosa Microtransit (provide a more direct route to serve West Tuscaloosa). In addition, the study also looked at vanpools as a transit option for those commuting to employment. Further exploration concerning awareness and demand will continue to determine interest. This could serve as a tool for access to opportunity pending increased funding and multiple jurisdiction collaboration.

TCPTA also offers demand response services for persons with disabilities. Easter Seals of West Alabama provides transportation services for persons with disabilities who need help getting to/from their place of employment to include transporting the consumer's dependent to daycare/school. FOCUS 50+ provides transportation of seniors to medical appointments, social services offices, and grocery stores. United Way 2-1-1 serves as a support resource for seniors and persons with disabilities by connecting callers to transportation services.

Impediment Strategies Continued - 2

Strategies to Help Eliminate Impediment: Disparities in Access to Opportunity, Segregation, Racially or Ethnically Concentrated Areas of Poverty

The City is currently in the public process of completing Comprehensive Plan referred to as Framework. One of the features of this plan has been to specifically look at housing and various needs of Tuscaloosa. A Housing subcommittee was created to help develop the plan with the 2018 Affordable Housing Study being one of the tools to evaluate and plan for Tuscaloosa. One of the strategies identified to consider is the promotion of housing variety. In particular, looking at adjustments to Tuscaloosa zoning and development standards to address housing supply issue of limited inventory of owner-occupied starter homes. The strategy considers the potential of removing regulatory barriers to build smaller format housing products.

In 2019, the City developed a strategic community plan designed to enhance the City in economy, experience, and education known as Elevate Tuscaloosa (ET). In conjunction with ET, the City passed a one-cent sales tax increase earmarked specifically for projects under this plan. In the education feature, access to opportunity is addressed through education with the expansion of the Pre-K Initiative and Summer Learning Academies. ET also created Career and College Ready Dual Enrollment Scholarships, which allows City School Seniors to take up to six fully funded hours (includes books and fees) of college credit at either The University of Alabama, Shelton State Community College, or Stillman College.

SP-60 Homelessness Strategy – 91.215(d)

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

CNS continues to work in close partnership with the **AL-506 Continuum of Care**, specifically the West Alabama Coalition for the Homeless (WACH), to implement a regional, coordinated strategy aimed at reducing and ultimately ending homelessness. The CoC's 10-Year Strategy to End Homelessness remains the guiding framework for homelessness response and has been incorporated into the development of the 2025 Consolidated Plan.

CNS remains focused on expanding outreach to unsheltered individuals, particularly those who are least likely to seek assistance. In support of this goal, CNS allocates **Emergency Solutions Grant (ESG)** funds for Street Outreach activities. These funds help extend the reach of the community's homeless response system by increasing the visibility of entry points and services among people experiencing homelessness, local service providers, and the public.

WACH's **Coordinated Entry System**, with the **Salvation Army as the central access point**, ensures that individuals and families experiencing homelessness receive a uniform assessment of needs and are referred to the most appropriate housing and supportive services. All participants engaged through Street Outreach activities are assessed using this standardized tool to ensure needs-based referrals.

CNS actively coordinates with outreach programs, including **PATH (Projects for Assistance in Transition from Homelessness)**, **HOPWA (Housing Opportunities for Persons with AIDS)**, and **SSVF (Supportive Services for Veteran Families)** to avoid duplication and maximize impact. These collaborative efforts help to serve the community's most vulnerable and at-risk populations more effectively.

In addition to general outreach, CNS is prioritizing efforts to engage **hard-to-reach and underserved populations**, including a growing **Spanish-speaking community**. Through expanded partnerships with culturally competent service providers and the dissemination of multilingual materials, CNS seeks to reduce barriers to access and ensure that outreach efforts reflect the needs and diversity of the local population.

CNS also leads or participates in the annual **Point-in-Time (PIT) Count**, coordinated by WACH, which provides critical data on the size and characteristics of the unsheltered homeless population. This data is used to guide outreach strategies and inform funding and policy decisions. Sensitive location data on encampments and frequent gathering sites is stored securely within CNS to assist in targeted engagement efforts throughout the year.

As the **Homeless Management Information System (HMIS) lead agency**, CNS ensures accurate and consistent data collection and reporting, which supports performance measurement and system improvement across the local homelessness response network.

In 2025 - 2029, CNS will continue to:

- Fund and expand ESG Street Outreach activities targeting unsheltered individuals.
- Support and improve the Coordinated Entry System and standardized needs assessment tools.
- Coordinate with existing outreach programs to maximize resources and coverage.
- Use PIT and HMIS data to evaluate trends, assess service gaps, and target interventions.

These strategies are designed to promote a more **person-centered, coordinated, and data-driven** approach to reducing homelessness and increasing housing stability for all individuals and families in the jurisdiction.

Addressing the emergency and transitional housing needs of homeless persons

The City of Tuscaloosa, through its Community and Neighborhood Services (CNS) department, continues to prioritize the development and support of emergency and transitional housing options for individuals and families experiencing homelessness. A cornerstone of these efforts is the City's partnership with the Salvation Army (SA), the jurisdiction's primary provider of emergency shelter for the general homeless population and transitional housing for veterans.

Following the destruction of the original Salvation Army facility in the 2011 tornado, CNS played a critical role in supporting the reconstruction and expansion of the shelter. Since its reopening, the facility has become a vital component of the region's homelessness response system, offering 101 year-round emergency shelter beds and 8 transitional housing beds specifically dedicated to veterans. This dual-purpose facility plays a crucial role in addressing both the immediate and longer-term housing needs of vulnerable individuals.

CNS continues to allocate Emergency Solutions Grant (ESG) and other federal resources to support the Salvation Army in its operation of these programs. This includes support for the Coordinated Entry System, in alignment with the AL-506 Continuum of Care's (WACH) regional strategy. Through this system, individuals and families experiencing homelessness receive a standardized assessment that identifies their needs and connects them with appropriate supportive services and housing resources. Each agency works closely together to embrace a Housing First model, ensuring that services prioritize rapid placement into stable housing with voluntary, wraparound support.

In addition to emergency shelter and transitional housing, CNS provides ESG funding for the Salvation Army to implement a Rapid Rehousing program, which focuses on quickly moving individuals and families from shelter to permanent housing. This program specifically targets those already engaged in shelter services, ensuring continuity of care and reducing the likelihood of returns to homelessness. The program also provides case management, rental assistance, and housing search support—key components of a successful rehousing strategy.

Recognizing the unique and urgent needs of individuals and families fleeing domestic violence, CNS also dedicates ESG resources to programs that operate in parallel with the Salvation Army's services. These funds help support alternative emergency housing options and rapid rehousing solutions for survivors, ensuring that they can access safety, stability, and comprehensive services without delay.

Looking ahead to 2025 and beyond, CNS will continue to:

- Sustain and expand emergency and transitional housing capacity through ongoing collaboration with key providers like the Salvation Army.
- Ensure integration with the Coordinated Entry System to maximize efficiency, fairness, and service alignment.
- Support specialized housing programs for veterans, survivors of domestic violence, and other high-need populations.
- Promote Housing First principles that reduce barriers to entry and emphasize long-term housing stability.
- Monitor program outcomes and needs through the Homeless Management Information System (HMIS) and annual performance evaluations.

Through these efforts, CNS remains committed to building a responsive, inclusive, and performance-driven emergency housing system that addresses both the immediate safety needs of people experiencing homelessness and their long-term pathways to permanent housing and self-sufficiency.

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.

CNS is committed to reducing and ultimately ending homelessness through a comprehensive approach that prioritizes both immediate needs and long-term stability. Focus is placed on serving chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Over the 2025–2029 Consolidated Plan period, CNS will continue to support and strengthen the implementation of the **Coordinated Entry System**. A community-wide strategy is designed to assess, prioritize, and connect individuals experiencing homelessness with appropriate housing and services. With financial support from CNS, local subrecipient agency partners have established and maintained a **highly visible, centralized access point** for homeless services. These access points have measurably **reduced the time** it takes for individuals and families to locate and receive assistance, creating a more streamlined path from homelessness to housing stability.

The Coordinated Entry System ensures a **standardized intake process**, allowing for a more accurate assessment of client needs and better alignment with available resources. This approach has significantly improved the **efficiency and effectiveness of referrals** to permanent supportive housing, transitional programs, case management, and other supportive services aimed at fostering independent living.

In addition to coordinated entry efforts, CNS plays a strategic role in expanding housing opportunities by:

- **Promoting fair housing practices** and reducing barriers to access for vulnerable populations.
- Advocating **Housing First principles**, which prioritize rapid placement into permanent housing without preconditions.
- Encouraging **landlord participation** and engagement to increase the availability of affordable housing units.
- Providing **ongoing oversight and evaluation** to ensure the quality and effectiveness of homeless service programs, particularly those connected to CES.

To support successful transitions out of homelessness and prevent recidivism, CNS funds a range of programs, including **Emergency Solutions Grant (ESG) initiatives, housing counseling services, and other wraparound supports**. These services are designed not only to assist individuals in securing housing but also to promote long-term stability by addressing underlying challenges such as employment, mental health, substance use, and legal barriers.

Through a continued commitment to collaboration, strategic funding, and data-driven decision-making, CNS will work with community partners over the next five years, too:

- **Shorten the duration of homelessness** for individuals and families.
- **Facilitate access** to safe, stable, and affordable housing.
- **Prevent repeat episodes** of homelessness through sustained supportive services and housing retention strategies.

This comprehensive and client-centered approach positions CNS to advance its mission of ensuring that all residents, regardless of circumstance, can achieve housing stability and independence.

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

CNS is committed to advancing HUD’s strategic goal of preventing and ending homelessness by supporting interventions that promote housing stability, reduce barriers to housing access, and increase self-sufficiency among vulnerable populations. Special emphasis is placed on assisting individuals and families experiencing chronic homelessness, families with children, veterans and their families, and unaccompanied youth.

Over the 2025–2029 Consolidated Plan period, CNS will continue to fund and coordinate homeless service activities that support system-wide improvements through the implementation of the **Coordinated Entry System (CES)**. Supported by Emergency Solutions Grant (ESG), funding other local resources, the CES provides a **standardized, client-focused process** to assess the needs of people experiencing homelessness and connect them with appropriate housing interventions and supportive services. The CES has proven to reduce the length of time individuals and families experience homelessness by minimizing delays in resource access and facilitating rapid housing placements.

The Coordinated Entry System operates through a centralized and easily accessible entry point for individuals experiencing homelessness. This system enhances **comprehensive assessments**, improves the accuracy of referrals, and ensures prioritization of services for those with the greatest needs, under HUD guidelines and the local Continuum of Care (CoC) policies. The CES also promotes a **Housing First approach**, focusing on removing preconditions to housing access and addressing housing stability as a prerequisite to long-term recovery and independence.

CNS provides critical support to the CES and the broader homelessness response system by:

- Funding ESG activities, including street outreach, emergency shelter operations, rapid re-housing, homelessness prevention, and data collection through HMIS.
- Supporting **housing counseling and case management services** to assist individuals in maintaining housing stability post-exit from homelessness.
- Promoting **fair housing practices and landlord engagement** to expand the inventory of units accessible to persons with high barriers to entry.
- Participating in **system performance evaluation**, including monitoring re-entry rates, housing retention, and length of homelessness to inform continuous improvement.

In collaboration with the local CoC and other stakeholders, CNS will continue to prioritize efforts that:

- **Shorten the duration of homelessness** for individuals and families.
- **Improve access to and availability of permanent housing units**, particularly for those with high service needs.
- **Preventing returns to homelessness** through case management, supportive services, and follow-up care.
- **Coordinate housing and supportive services** to ensure long-term stability and promote self-sufficiency.

Through strategic ESG investments and strong partnerships with local service providers, CNS will continue to align its activities with HUD’s **System Performance Measures** and the federal plan to end homelessness. CNS remains committed to a **data-driven, population-informed, and housing-focused approach** to reduce homelessness and promote pathways to permanent housing and independent living for all residents.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income in

Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

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

On September 15, 1999, The U.S. Department of Housing and Urban Development (HUD) endorsed 64 FR 50140, (known as the Lead Safe Housing Regulation) which established uniform requirements for the notification, evaluation, and abatement of lead –based paint hazards in Federally owned or assisted residential property. The Lead Safe Housing Regulation, located at 25 CFR Part 35 took effect on September 15, 2000.

On April 22, 2008, the Environmental Protection Agency (EPA) issued a rule requiring the use of lead-safe practices and other actions aimed at preventing lead poisoning. Under the rule, beginning in April 2010, contractors performing renovation, repair and painting projects that disturb lead-based paint in homes, childcare facilities, and schools built before 1978 must be certified and must follow specific work practices to prevent lead contamination. While the City of Tuscaloosa does incorporate EPA guidelines into its Lead Based Paint Hazards Control Strategy, it strictly adheres to the more stringent requirements for Lead Hazard the LSHR, including clearance examinations, lower “de minimis” requirements, etc.

The City has utilized a grant under the Lead Based Paint Hazard Reduction Grant program (2020-2024). As a grantee, the City has a Lead Paint qualified and credentialed Community Development Program Manager dedicated to the removal of lead-based paint hazards within eligible households in our jurisdiction and provides guidance to the City on maintaining compliance with the LSHR. Under the Lead Based Paint Hazard Reduction program, the City Inspected and performed Risk Assessments for LBP hazards within 108 homes. The City abated or removed LBP hazards from 62 homes. Currently, the City is evaluating grant opportunities that would increase the capacity of qualified applicants for any future Lead Based Paint Hazard Reduction Grants.

The City of Tuscaloosa is not registered as a certified Lead Paint Abatement contractor under the Alabama Lead-Based Paint Activities Accreditation Program. As a result, the City of Tuscaloosa must utilize certified contractors to comply with Federal regulations. Therefore, the City of Tuscaloosa follows its established procurement policies to secure lead assessment and abatement services on homes being considered for rehabilitation assistance. To be eligible for consideration, the prospective consulting company must employ staff members that are State of Alabama or Environmental Protection Agency certified as Lead- Based Paint Inspectors and Risk Assessors. These companies complete lead inspections and reports on home being considered for rehabilitation assistance. In addition to the rehabilitation program meeting the notice, evaluation, and abatement requirements under LSHR, the Office of Community and Neighborhood requires that prospective homeowners include a certified lead inspection (on homes built prior to 1978) in their applications to the City of Tuscaloosa Down Payment Assistance Program.

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

In 1978, a law was passed to restrict the use of lead in most commercially available paints helping to eliminate the problem in houses constructed after that year. The age of the housing unit is the only factor, which is significant in the incidence of lead-based paint. There are no significant differences in the incidence of lead-based paint by the income of the household, the value of the home or the rent. Prosperous households are as likely to be occupying homes with lead-based paint as low-income households. However, the higher income households can afford to remove or otherwise eliminate the hazards to their homes whereas low-income households usually cannot. Applying these percentages to the numbers of housing units built during these time periods in Tuscaloosa and subtracting units in which lead abatement activities have been completed and substandard units that have been repaired or demolished since 2015, it is estimated that as many as 13,437 housing units in Tuscaloosa still have lead-based paint unless the owners or occupants of these units have taken actions to remove or cover up the hazardous surfaces or debris. This is an alarmingly high number, which makes it even more important to educate the public about this potential hazard and to emphasize the abatement of lead-based paint in all rehabilitation projects in which the City is a participant.

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

All housing related programs are required to adhere to the laws and statutes that govern Lead Based Paint Hazards. Each beneficiary receives an educational brochure that details the effects of lead-based paint exposure. Each beneficiary is required to, at minimum, certify his or her receipt of the EPA's most current copy of "RENOVATE RIGHT". Within our Housing Counseling's Pre-Purchase Counseling course, participants are taught a module about the dangers of lead-based paint, the required lead-based paint disclosures (during the home-buying process) and how to protect themselves and their families from exposure. In our Down Payment Assistance Program, each home either must be built after 1978 or is required to undergo a lead-based paint assessment. If lead is present, the lead in home must be abated prior to granting assistance. The same approach is reflected in all of our rehabilitation projects policies and procedures. In rehab, any project exceeding the LBP threshold is required to be assessed and, if needed, abated.

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

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

Based on various sources, some of the most mentioned reasons and/or causes of homelessness in America are complex and often interconnected. Some of the most common causes are the lack of affordable housing and the ability to afford it (poverty), mental illness and lack of mental health services, substance abuse and addictions, domestic violence, and underemployment and underemployment. Based on the 2019-2023 ACS, 19.2% of all Tuscaloosa City households had incomes below the poverty level. As such, there is certainly a need a strategy and/or strategies to assist persons who are trying to survive on incomes below poverty level.

A short-term strategy with lasting and enhanced effects to alleviate the problem is to utilize all of the federal, state and local government assistance programs and other assistance efforts provided by non-profit agencies/ organizations, churches and individuals to provide supplemental income, food, clothing, shelter and utility assistance to persons below the poverty level. These programs and assistance efforts can be used as temporary solutions to assist low-income persons. While receiving temporary assistance, physically able persons can focus on long-term stability provided through training, educational attainment and job acquisition. Improving access to and attainment of living wage employment is central to reducing the number of poverty level families. These persons are not removed from poverty unless they can find a permanent source of income such as that provided by employment.

Millions of other public and private dollars are expended each year by the City of Tuscaloosa, by other institutions such as the University of Alabama, Stillman College, the VA Medical Center, Bryce Hospital, and Shelton State College as well as by businesses and industries, in constructing new facilities, expanding existing ones and/or adding additional programs or services. All of these activities act to either create new jobs or to retain existing ones and thus can help alleviate poverty in Tuscaloosa. Assisting in the creation of new job opportunities is probably the most important activity the City can assist with to help persons below the poverty level to achieve a long-term, and hopefully permanent, solution out of poverty. Thus in the forthcoming years, the City continues to stand on its effort to combat poverty by providing job training opportunities as well as provide assistance in the creation and retainment of jobs in this thriving economy.

Knowing that city government plays a critical role in poverty reduction, the City's goals are as follows:

Ensure that 100% of poverty level families assisted through City funded and/or CPD funded programs receive a referral to a workforce development service. One of the main barriers to increasing wages and/or participating in training is a lack of awareness/knowledge of available services.

Promote an 85% completion and placement rate for all referred families. Essentially, families must complete the necessary coursework and secure employment in order to effectively reduce the number of poverty level families.

Increase access to affordable housing through reducing economic and institutional barriers. This goal is achieved through providing comprehensive housing counseling and legal assistance to low to moderate income persons. Maintaining and increasing LMI families' access to affordable housing is a critical component of Tuscaloosa's anti-poverty strategy. Housing, on average, is the largest expenditure for most persons. When persons spend 50 percent or more of their net income towards housing, they are considered cost-burdened. For poverty level families, being cost burdened is major factor in being destabilized and continuing within the poverty cycle. It is imperative to reduce housing costs to a manageable level to permanently stabilize our poverty level families.

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

It was estimated that 50 percent of the jobs created in new or existing businesses and industries would be available for unemployed persons with limited skills. Thus, the goal for the number of poverty level households receiving these jobs includes only 50 percent of the total jobs projected to be created.

Being a HUD designated Housing Counseling Agency, the City provides services annually assisting a large varying number of low-moderate income persons. Some of those housing stabilization services are credit counseling, housing maintenance counseling, finding employment and obtaining financial assistance, food, shelter or other necessities and in preventing foreclosure or the loss of rental housing. The following additional agencies provide assistance to unemployed persons in obtaining training or employment but information was not available concerning the number of poverty level persons who might obtain employment through their programs or referrals during 2025: The Salvation Army, West Alabama Works, Vocational Rehabilitation Services, and the State Personnel Department of Alabama.

City of Tuscaloosa Policies for Reducing the Number of Households with Incomes below Poverty Level

1. It shall be the City's policy to encourage the creation of new jobs and training programs to promote better job opportunities for very low income persons by encouraging the expansion of existing businesses, industries and institutions and the establishment of new businesses, industries and institutions and thus, to reduce the number of persons with incomes below the poverty level.
2. It shall be the City's policy to provide counseling and referrals to training and available job opportunities to unemployed or underemployed persons through the Tuscaloosa Housing Counseling Program to enable these persons to obtain employment and thus, to reduce the number of persons with incomes below the poverty level.

SP-80 Monitoring – 91.230

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

The Office of Community and Neighborhood Services (CNS) serves as the City's CPD grant administrator ensuring implementation, reporting, and compliance with all rules and regulations set forth. CNS will be responsible for ensuring that the programs and the activities are carried out in a timely manner and in accordance with the goals and objectives prescribed by HUD. Since the staff of the CNS has a close working relationship with the general public, the staff will continue to communicate with the public, whether it is a citizen, agency, and/or entity involving grant fund applications and program activities' execution and completion. In addition, the staff will evaluate the activities on a monthly basis for progress of activities under the CDBG Program and HOME Program. The City conducts desk and on-site monitoring. The City conducts all monitoring in accordance with HUD regulations for the CDBG and HOME program.

During the staff's evaluation, if a funded activity has not started within three months of funding, the feasibility of the activity will be evaluated. Reasons for delay will be documented. If the activity is deemed to be infeasible; meaning that the project cannot be completed in a timely manner, organization capacity has drastically changed, or the project unexpected gaps in financing, funds will be evaluated to be reprogrammed. The CNS staff will advise the City Council of the same and recommend that funds be reprogrammed by amendments to the Consolidated Plan or the Action Plan. Overall, the City will evaluate each funded activity to assure that it addresses a need or needs and one or more objectives outlined in the applicable Consolidated Plan. In addition, the City will monthly evaluate its drawdown rates for CDBG funds to assure that funds are being spent in a timely manner and that no more than 1.5 of its most recent letter of credit is unexpended 60 days before the end of its Program Year.

Expected Resources

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

Introduction

This section outlines CDBG and HOME funds the City of Tuscaloosa anticipates receiving on an annual basis for the 2025-2029 period covered by this Consolidated Plan.

The City of Tuscaloosa's anticipated annual allocations include:

- CDBG - \$877,797.00 with \$3,511,188.00 available for the remainder of the Consolidated Plan.
- HOME - \$478,814.12 with \$1,915,256.48 available for the remainder of the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	877,797.00	110,000.00	0.00	987,797.00	3,511,188.00	The Community Development Block Grant (CDBG) program is a program that provides communities with resources to address a wide range of community revitalization needs

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	478,814.12	183,223.84	0.00	662,037.96	1,915,256.48	HOME funds are designed to address affordable housing needs.

Table 54 - Expected Resources – Priority Table

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

Community Development Block Grant:

The Community Development Block Grant Program regulations do not require that local funds or resources be expended as a match for the program grant. However, on many Community Development Block Grant funded activities, local agency or government funds are also expended but these are not shown as matching funds.

HOME Investment Partnerships Program:

The City of Tuscaloosa's match liability for the HOME Program equals 12.5% of funds drawn down for project costs during the program year from September 1st through August 31st.

Future match to be provided for 2025-2029 HOME grant will come from any excess match carried over and from thousands of volunteer hours provided by volunteers working on houses constructed by Habitat for Humanity of Tuscaloosa, Inc. on projects funded under the City's HOME Program.

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

There currently no new identified publicly owned land or property that being considered in the implementation of this plan. It should be mentioned that in the 2015-2019 Consolidated Plan, the City donated the "Springer Property" located on 29th Street in West Tuscaloosa to the Tuscaloosa Housing Authority (THA) for the development of affordable housing. THA is still developing this project and it is included in this Consolidated Plan with phase VI identified for funding in the 2025 Action Plan.

Discussion

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	Quality Affordable Housing Units	2025	2029	Affordable Housing	City of Tuscaloosa L/M areas - Housing	Increase and/or Maintain Affordable Housing	CDBG: \$626,106.88 HOME: \$662,037.96	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 24 Households Assisted Homeowner Housing Added: 7 Household Housing Unit Homeowner Housing Rehabilitated: 18 Household Housing Unit
2	Poverty Reduction and Self-Sufficiency	2025	2029	Affordable Housing Homeless	City of Tuscaloosa L/M areas - Housing	Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities	CDBG: \$126,864.65	Public service activities for Low/Moderate Income Housing Benefit: 225 Households Assisted Homelessness Prevention: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Services for L/M Income Individuals	2025	2029	Non-Housing Community Development	COT Low-Moderate Income Areas	Development and Stabilization of Communities	CDBG: \$33,527.97	Public service activities other than Low/Moderate Income Housing Benefit: 33 Persons Assisted
4	Neighborhood Revitalization and Livability	2025	2029	Non-Housing Community Development	COT Low-Moderate Income Areas	Public Infrastructure & Facility Investment	CDBG: \$91,297.50	Other: 0 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Quality Affordable Housing Units
	Goal Description	
2	Goal Name	Poverty Reduction and Self-Sufficiency
	Goal Description	
3	Goal Name	Public Services for L/M Income Individuals
	Goal Description	
4	Goal Name	Neighborhood Revitalization and Livability
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The following details projects to be undertaken by the City of Tuscaloosa in Program Year 2025. These projects will serve areas, persons and families of low-moderate income. Activities and actions that do not violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964. The City of Tuscaloosa agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The City of Tuscaloosa will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Projects

#	Project Name
1	CDBG Program Administration
2	Comprehensive Planning
3	Section 108 Repayment P&I - Renovation to Allen Jemison Building
4	Tuscaloosa Homeless Prevention Program - Legal Services of Alabama
5	Street Outreach (Temporary Emergency Services)
6	Comprehensive Housing Counseling - City of Tuscaloosa
7	Community Based Mentoring - Big Brothers Big Sisters
8	Let's Paint Let's Renovate City of Tuscaloosa Office of Community and Neighborhood Services
9	Critical Home Repair - Habitat for Humanity
10	Westgrove Design and Infrastructure Installation (Habitat for Humanity-Tuscaloosa)
11	City HOME Program Administration Costs
12	CHDO Operating expenses for Habitat for Humanity
13	Habitat for Humanity of Tuscaloosa, Inc. Affordable Housing CHDO Set Aside and Entitlement Funding
14	Tuscaloosa Housing Authority - Affordable Housing

Table 56 – Project Information

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

The reasons for the City's allocation priorities are based on citizen input through the Community Assessment; broad goals established by the Community Development Committee and City Council, stakeholders’ comments, Analysis of Impediments to Fair Housing Choice, 2018 Affordable Housing Study, and demonstrated need for activities such as affordable housing, neighborhood revitalization and

public services.

The results aforementioned information contributed to the development of priorities and goals to include identifying the most critical needs of Tuscaloosa. Based on this review our goals and priorities are listed in order of rank.

Priority Needs:

1. Increase and/or Maintain Affordable Housing
2. Increase /Maintain Access to Affordable Housing
3. Development & Stabilization of Communities
4. Public Infrastructure & Facility Investment
5. Employment Training & Educational Opportunities

Goals:

1. Quality Affordable Housing
2. Neighborhood Revitalization and Livability
3. Poverty Reduction and Self-Sufficiency
4. Public Services for L/M Income Individuals

Submitting applications for the 2025 Action Plan for CDBG and HOME funding was a two-part process. Phase I involved submitting a pre-application to determine if the proposed activity met local and federal standards and priorities. CNS reviewed pre-applications and those meeting the minimum qualifications were invited to submit a full application in Phase II. The full applications were evaluated and scored by staff and funding recommendations, based on the aforementioned priority needs and goals, were presented to the Community Development Committee and the entire City Council for final review and approval. Notice of the availability of the pre-application was advertised in the Tuscaloosa News as well as in public council committee meetings. The pre-application was made available in the Office of CNS and on the City's website www.tuscaloosa.com. Pre-applications receiving an invitation for Phase II final application received the information via e-mail.

The primary obstacle to meeting underserved needs is limited availability of local, state, and federal funding, particularly for affordable housing, social services and neighborhood revitalization. The key obstacles for meeting underserved needs for affordable housing, in addition to lack of resources, are rising housing costs, land costs, and private market prioritization of student-oriented housing.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Program Administration
	Target Area	City of Tuscaloosa L/M areas - Housing COT Low-Moderate Income Areas
	Goals Supported	Quality Affordable Housing Units Neighborhood Revitalization and Livability Poverty Reduction and Self-Sufficiency Public Services for L/M Income Individuals
	Needs Addressed	Increase and/or Maintain Affordable Housing Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities Public Infrastructure & Facility Investment
	Funding	CDBG: \$130,559.40
	Description	Funds will be used for the general administration and implementation of the program.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The number of families will vary and all services rendered will benefit L/M income persons and/or families and areas where necessary.
	Location Description	2201 University Blvd. Tuscaloosa, AL 35401
	Planned Activities	Administration cost for the operation of the CDBG PY 2025.
2	Project Name	Comprehensive Planning
	Target Area	City of Tuscaloosa L/M areas - Housing COT Low-Moderate Income Areas
	Goals Supported	Quality Affordable Housing Units Neighborhood Revitalization and Livability Poverty Reduction and Self-Sufficiency Public Services for L/M Income Individuals
	Needs Addressed	Increase and/or Maintain Affordable Housing Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities Public Infrastructure & Facility Investment
	Funding	CDBG: \$45,000.00
	Description	Funds will be utilized to conduct studies of comprehensive planning to include affordable housing studies and/or environmental study reviews.

	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The number of families and persons and the area will vary.
	Location Description	2201 University Blvd. Tuscaloosa, AL 35401
	Planned Activities	Environmental Reviews Comprehensive Planning Neighborhood Studies Technical Assistance on CDBG Program
3	Project Name	Section 108 Repayment P&I - Renovation to Allen Jemison Building
	Target Area	COT Low-Moderate Income Areas
	Goals Supported	Public Services for L/M Income Individuals
	Needs Addressed	Public Infrastructure & Facility Investment
	Funding	CDBG: \$91,297.50
	Description	Funds will be utilized to repay a Section 108 loan (principal and interest) for the Renovation of the Allen Jemison Building located on the northwest corner of Greensboro Avenue and 7th Street in the Downtown Historic District.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable
	Location Description	2201 University Blvd. Tuscaloosa, AL 35401
	Planned Activities	Payment of the principal & interest of the Section 108 Loan.
4	Project Name	Tuscaloosa Homeless Prevention Program - Legal Services of Alabama
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Poverty Reduction and Self-Sufficiency
	Needs Addressed	Increase/Maintain Access to Affordable Housing
	Funding	CDBG: \$27,000.00

	Description	Program will assist those facing homelessness due to evictions, fleeing domestic violence, elderly, mentally disabled and other economic reasons. Assistance will involve representation in evictions, ejections, foreclosures or looking for additional income to remain housed.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Legal assistance and education will be provided to an estimated 100 L/M persons and/or households in order to avoid eviction and homelessness.
	Location Description	Citywide 2315 9th Street Suite 3A Tuscaloosa, AL 35401
	Planned Activities	Provide legal assistance and community education to low to moderate income individuals and families who are facing barriers to housing.
5	Project Name	Street Outreach (Temporary Emergency Services)
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Poverty Reduction and Self-Sufficiency
	Needs Addressed	Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities
	Funding	CDBG: \$27,000.00
	Description	This project is an essential service designed to reach individuals and families that are unsheltered homeless to connect with emergency shelter, housing, food, and other essential needs.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Funds will be utilized to support activities to meet the immediate needs of an estimated 100 unsheltered individuals and families.
	Location Description	Citywide 1705 15th Street Tuscaloosa, AL 35401
	Planned Activities	Support for activities to meet the immediate needs of unsheltered individuals and families including connecting them with emergency shelter, housing and/or critical health services
	Project Name	Comprehensive Housing Counseling - City of Tuscaloosa

6	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Poverty Reduction and Self-Sufficiency
	Needs Addressed	Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities
	Funding	CDBG: \$50,669.55
	Description	This program will assist city residents experiencing housing issues such as eviction, credit issues, or other impediments to housing. The program will also promote fair housing.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	This program will assist an estimated 125 city residents experiencing housing issues such as eviction, credit issues, or other impediments to housing.
	Location Description	Citywide 2201 University Blvd. Tuscaloosa, AL 35401
Planned Activities	Activities will include assisting city residents with housing related issues to pre-purchase/post-purchase counseling, eviction, credit counseling, and other impediments. Activities will also include fair housing outreach and education.	
7	Project Name	Community Based Mentoring - Big Brothers Big Sisters
	Target Area	COT Low-Moderate Income Areas
	Goals Supported	Public Services for L/M Income Individuals
	Needs Addressed	Development and Stabilization of Communities
	Funding	CDBG: \$27,000.00
	Description	This program will increase the Agency's capacity to provide mentoring services to lower income children to increase the child's confidence, relationships, avoidance of risky behavior and educational achievement.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The program will assist an estimated 33 city residents in L/M households to achieve measurable outcomes.

	Location Description	Citywide Office Address: 2721 6th Street, Tuscaloosa, AL 35401
	Planned Activities	Will provide mentorship to L/M households children for a minimum of one (1) hour a week.
8	Project Name	Let's Paint Let's Renovate City of Tuscaloosa Office of Community and Neighborhood Services
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Quality Affordable Housing Units
	Needs Addressed	Increase and/or Maintain Affordable Housing Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities
	Funding	CDBG: \$100,000.00
	Description	The program is a minor to moderate rehab program
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The proposed activity will provide eligible repairs or replacements for an estimated 6 houses.
	Location Description	Citywide
	Planned Activities	Will only provide eligible repairs or replacements: Structural (Roofs, steps, windows, doors, porches), Electrical, Heating/Cooling, Plumbing, Extermination for 4 houses
9	Project Name	Critical Home Repair - Habitat for Humanity
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Quality Affordable Housing Units
	Needs Addressed	Increase and/or Maintain Affordable Housing Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities
	Funding	CDBG: \$100,000.00

	Description	Habitat for Humanity of Tuscaloosa performs critical home repairs at no cost for qualified homeowners in the City of Tuscaloosa whose income falls at or below the 80th percentile of AMI for Tuscaloosa County. Most of the people served through this program are elderly, disabled, single mothers, veterans, and surviving spouses of veterans, although services are not limited to these groups.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The program will make housing repairs and rehabilitation to an estimated 12 eligible houses owned and occupied by low-to-moderate income homeowners
	Location Description	Citywide
	Planned Activities	The program will make housing repairs and rehabilitation to several eligible houses owned and occupied by low-to-moderate income homeowners
10	Project Name	Westgrove Design and Infrastructure Installation (Habitat for Humanity-Tuscaloosa)
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Quality Affordable Housing Units
	Needs Addressed	Increase and/or Maintain Affordable Housing Increase/Maintain Access to Affordable Housing Development and Stabilization of Communities
	Funding	CDBG: \$279,270.55
	Description	This project will include professional services for project design, construction management and for the infrastructure in support of affordable housing.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	The proposed activity will serve 24 single-family homes for well qualified L/M income households to be developed.
	Location Description	West Tuscaloosa (Westgrove Property)

	Planned Activities	The Westgrove Project design and infrastructure activity will implement an infrastructure project that will include professional services for design, construction management and for the infrastructure in support of affordable housing to include, but not limited to: mobilization, demobilization, demolition, clearing, grubbing, and earthwork, base pave, curb and gutter installations/improvements; storm system installations/improvements; sanitary sewer system installation/improvements; water distribution and fire protections system installation/improvement.
11	Project Name	City HOME Program Administration Costs
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Quality Affordable Housing Units
	Needs Addressed	Increase and/or Maintain Affordable Housing
	Funding	HOME: \$47,881.41
	Description	Administration cost for the operation of HOME Program.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	2201 University Blvd. Tuscaloosa, AL 35401
Planned Activities	Administration cost for the operation of HOME.	
12	Project Name	CHDO Operating expenses for Habitat for Humanity
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Quality Affordable Housing Units
	Needs Addressed	Increase and/or Maintain Affordable Housing
	Funding	HOME: \$23,940.71
	Description	Funds will be utilized for the administration expenses associated with constructing affordable housing.
	Target Date	8/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	2 families will benefit from the construction of 2 homes.
	Location Description	2222 9th Street Tuscaloosa, AL 35401
	Planned Activities	CHDO operation costs associated with the construction of 2 homes.
13	Project Name	Habitat for Humanity of Tuscaloosa, Inc. Affordable Housing CHDO Set Aside and Entitlement Funding
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Quality Affordable Housing Units
	Needs Addressed	Increase and/or Maintain Affordable Housing
	Funding	CDBG: \$190,215.84
	Description	Two families will benefit from the construction of two homes. This project will contain \$71,822.12 in CHDO Set Aside funds and \$118,393.72 in entitlement funds.
	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Development and construction of two (2) affordable home for low-to-moderate income families.
	Location Description	Milestone Circle Tuscaloosa, AL 35401
	Planned Activities	Development and construction of affordable home for low-to-moderate income families.
14	Project Name	Tuscaloosa Housing Authority - Affordable Housing
	Target Area	City of Tuscaloosa L/M areas - Housing
	Goals Supported	Quality Affordable Housing Units
	Needs Addressed	Increase and/or Maintain Affordable Housing Increase/Maintain Access to Affordable Housing
	Funding	HOME: \$400,000.00
	Description	Tuscaloosa Housing Authority will complete the construction of a number of single-family homes. The homes constructed in the project will be new homes for qualifying first-time homebuyers for eligible households in accordance with HUD regulations.

	Target Date	8/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Development and construction of 5 affordable homes for low-to-moderate income families.
	Location Description	Springer Estates Tuscaloosa, AL 35401
	Planned Activities	Development and construction of 5 affordable home for low-to-moderate income families.

AP-50 Geographic Distribution – 91.220(f)

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

The projects proposed in the City's 2025 Action Plan are denoted by either the street address where the project will be located or the area that it will benefit. Other projects will benefit low-income persons who may reside in any area of the City and thus the project location will be said to be "community wide." Several projects are targeted to specific areas (census tracts or block groups) where the residents are primarily of low-income status. Other projects will be undertaken at a specific street location or the street address of the agency carrying out the project will be shown to be the project location. The locations of 2025 projects that have specific street addresses are shown on Map No. 1

An area of low-income concentration is a census tract (or block group within a tract) in which 51 percent or more of the persons were low-income in 2020. Because the emphasis of the Community Development Block Grant and HOME programs is to assist low-income persons, there are direct correlations between the project locations and low-income areas. Because many of the City's minority residents are also low-income, the project locations also strongly correlate with areas of minority concentration. In 2025, six projects are considered "community wide" where entitlement assistance is based upon L/M income status and other programmatic eligibility. Three of the projects are site specific (area benefit) and all meet the national objective of benefiting low to moderate-income persons. Of the site specific (area benefit) sites, most projects are within Census Tracts 117.03 and 117.01. This census tract has low-income and minority concentration as demonstrated in Map. No. 2,3,4,5,6 and 7.

Geographic Distribution

Target Area	Percentage of Funds
City of Tuscaloosa L/M areas - Housing	100
COT Low-Moderate Income Areas	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Tuscaloosa primarily funded activities benefitting census tracks 116-120 which have above average levels of minorities and/or low-income residents.

The rationale for the priorities for allocating investments geographically is grounded in the National Objective of providing a benefit to low to moderate-income persons. The investments are based on the demographics. Only those areas that have a significant population of LMI persons will receive

investments from the CDBG and HOME programs.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In program year 2025, the City of Tuscaloosa will continue to support affordable housing using its CDBG and HOME funds by providing housing rehabilitation, new construction, and homeless prevention to attain sustainability for very low and low-income persons.

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

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	7
Rehab of Existing Units	18
Acquisition of Existing Units	0
Total	25

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

Discussion

Affordable Housing is a priority of the City in program year 2025. The following discusses allocations to increase affordable units and/or maintain access to affordable units.

- Habitat for Humanity - \$190,215.84 (HOME) for the construction of 2 single-family units.
- Critical Home Repair - \$100,000.00 (CDBG) for the repairs and rehabilitation of 12 houses.
- Let’s Paint Let’s Renovate - \$100,000 (CDBG) for repair and rehabilitation of 6 houses.
- Westgrove Design and Infrastructure Installation- \$279,270.55 for the design and infrastructure installation to support construction of affordable homes
- Comprehensive Housing Counseling- \$50,669.55 to support the comprehensive housing stabilization needs of residents
- Legal Service of Alabama - \$27,000.00 (CDBG) for homeless prevention by providing legal assistance for foreclosures, evictions, etc.
- Tuscaloosa Housing Authority - \$400,000 (HOME) for the development of 5 single-family affordable units.

AP-60 Public Housing – 91.220(h)

Introduction

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

In 2025, THA will have one capital improvement project underway to include Crescent East Renovations Phase 2 with an estimated cost of \$2,700,000. This phase will impact 59 units to provide comprehensive interior renovations, new HVACs, and exterior improvement. Furthermore, THA is planning an upcoming Phase 3 renovation to Crescent Ease which will impact 59 units. In addition, THA plans to serve 755 in public housing, 1129 in Section 8 Housing Choice Vouchers, 210 in HUD-VASH, and 14 in Permanent Supportive Housing Vouchers to provide rental assistance for over 2,100 low-income households.

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

Fortunately, THA has had several public housing residents become first-time homebuyers through their Homeownership Program. First, THA will identify residents with higher incomes who may be good candidates for the program. Second, THA will have an initial consultation with identified residents to determine whether they are interested and, if so, work with them to chart a path. Many times, low to moderate-income families have credit issues or other impediments which prevent or discourage their participation. In these likely instances, THA will refer them to our various community partners to work through the issues until they obtain the necessary approval. THA regularly will use former public housing residents, who've successfully dealt with similar issues, as examples to encourage new applicants that they too can achieve the same result. Public housing residents are also encouraged to enroll in THA's Family Self-Sufficiency Plan (FSS).

At least annually prior to submitting the Agency Plan, THA meets with tenants at each property, as well as with the Resident Advisory Board, to discuss THA's plans for the upcoming fiscal year. Residents are encouraged to provide written comments regarding proposed policy changes, proposed capital improvements, and many other topics. These meetings provide the vehicle for public housing residents to become more involved in management; however, the challenge is getting residents to participate. First, THA tries to build and maintain active Resident Councils in each community. Residents Council members serve as community leaders and advocate on behalf of the entire community. Second, THA communicates with residents on a regular basis through mailings, events, office visits, etc., to keep them informed and to encourage their participation.

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

provided or other assistance

The Tuscaloosa Housing Authority is not designated as a troubled organization.

Discussion

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

Introduction

In 2023 and 2025, WACH conducted community engagement events to determine the gaps in services within our community, which presents as barriers to helping our community combat homelessness. Both events involved the input of not only our community members, but it also involved the input of local healthcare providers, non-profit organizations, churches, landlords/property management companies, and persons with lived experiences. Both events were facilitated by members of WACH, with the support of our HUD TA providers ICF, who collected valuable data from those who participated, to help identify new and existing gaps in services.

The information collected will be used to help develop WACH's 3-year strategic plan to end homelessness. The development of this plan will help to continue to govern the strategies for the 2025-2029 Consolidated Plan. The City will continue to maintain efforts in helping our community combat homelessness.

The City will continue to play a prominent role in the coordination of services to the homeless populations, designating knowledgeable staff to participate in Continuum of Care leadership. This also means that the City will ensure that designated staff participating in the Continuum of Care receives the necessary training and support to help coordinate efforts with all participating agencies; ensuring that processes are in place to identify coordinated entry access points, shelter and housing, supportive services, as well as ways to prevent people from returning homeless.

In order to ensure that this task is done effectively and efficiently, the City will be responsible for allocating funding to effectively prevent homelessness, and when homelessness is unavoidable to end it as quickly as possible. The City will also continue to provide comprehensive housing counseling services that include homeless counseling and referral services to mainstream resources for individuals experiencing housing instability. Prioritization will be based on the results of the Coordinated Entry Assessment tool used upon people entering the homeless system.

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

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

The City is committed to a one-year goal of attempting to significantly reduce and ultimately end homelessness by strengthening its coordinated response system and increasing access to essential housing and support services. This goal ensures that individuals experiencing homelessness can quickly transition into permanent housing without preconditions. The City aims to help support local service providers, through the allocation of federal funding, reducing unsheltered population by 25% and chronic homelessness by 15%. In support of this the City will also continue to allocate ESG funds to

facilitate Street Outreach services to increase the visibility of the central access point to the unsheltered homeless population, agencies providing social services, and community members who might encounter homeless individuals.

Furthermore, the City, along with local service providers, will implement a series of actions focused on outreach, assessments, and resource allocation. This action type will continue to help build trust amongst various other stakeholders and community members, while providing immediate assistance in facilitating connections to shelters, medical care, substance use treatment, and other services as needed.

Assessing the unique needs of persons experiencing homelessness is a key component in the City's strategy. The City will continue to adopt enhanced assessment tools that incorporate trauma-informed practices and cultural sensitivity to better understand the circumstances of homeless individuals and family. This data driven approach will inform case management strategies and ensure tailored support services are delivered effectively and efficiently. By aligning resources and strengthening partnerships, the City, along with WACH, will continue to work to create a sustainable and compassionate pathway to help individuals and families out of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City recognizes that addressing the immediate shelter needs of homeless individuals is a critical step in reducing the overall homeless population. The City collaborates with the Salvation Army to ensure that structured support for individuals and families is being provided, especially for those that are needing additional time and services to secure housing stability. Transitional housing initiatives within the Salvation Army incorporate case management, life skills training, and employment assistance, helping participants address underlying barriers such as mental health challenges, substance use disorders, and financial instability. The goal is to prepare residents for self-sufficiency, while keeping them housed during the transitional phase.

To ensure that these services are both effective and efficient, the City collaborates with WACH agency representatives to streamline referrals and improve service delivery. By increasing coordination amongst service providers and integrating transitional housing with other support systems, our community aims to create a more responsive and person-focused approach to homelessness. These combined efforts reflect the City's commitment to not only offering temporary relief, but also creating long-term pathways to permanent, stable housing for its most vulnerable residents.

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

recently homeless from becoming homeless again

The City prioritizes efforts to help homeless individuals, especially chronically homeless persons, families, and unaccompanied youth—transition into permanent housing and independent living. A core strategy involves ensuring that each participating agency within WACH CoC contributes to reducing the length of time individuals and families remain homeless by strengthening the coordinated entry system. This system ensures that those experiencing homelessness are quickly identified, assessed, and matched to the most appropriate housing resources based on their needs and level of vulnerability. By streamlining these processes and enhancing real-time data sharing among service providers, Tuscaloosa is working to decrease waiting times and improve the overall efficiency of housing placements.

To facilitate long-term stability, the city is also expanding access to affordable housing units through partnerships with local housing authorities, developers, and non-profit organizations. These efforts include increasing the number of units available for housing vouchers through Tuscaloosa Housing Authority, leveraging federal and state housing funds to increase the affordable housing stock through THA and Habitat for Humanity, as well as implementing effective and efficient services through the State funded homeless prevention program, which helps to prevent those facing eviction from being homeless. Wraparound services, such as job training, mental health care, and substance use treatment, are integrated into housing programs to support residents on their path to independence.

Preventing a return to homelessness is a critical component of the City's approach. Through the State funded ESG Rapid Rehousing program, the City ensures that its subrecipients are implementing targeted aftercare services for individuals and families who have recently exited homelessness, offering continued case management, rent assistance, and connection to community resources for up to 12 months after housing placement. Through comprehensive, client-centered strategies, the City is working to create lasting solutions that break the cycle of homelessness and promote long-term stability.

The City continues to positively influence property owners and other housing opportunities by promoting fair housing, housing-first placement policies, providing oversight and evaluation of the implementation of the Coordinated Entry plan.

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 is focused on preventing homelessness among low-income and extremely low-income individuals and families by strengthening early intervention strategies and discharge planning from publicly funded institutions and systems of care. The City and WACH works closely with hospitals, mental health facilities, foster care agencies, youth shelters, and correctional programs to ensure that

individuals exiting these systems have access to stable housing options and coordinated support services. Prevention efforts include providing short-term rental and utility assistance, legal aid for prevention of eviction, and connecting at-risk individuals with case management and benefits navigation. Additionally, the City, along with WACH partners with public and private agencies that provide health care, employment training, education, and social services to address the root causes of housing instability and ensure individuals receive the resources needed to remain housed. These proactive measures aim to close the gaps between institutional discharge and housing placement, reducing the risk of individuals falling into homelessness.

The City administers housing counseling to help improve rental tenancy, avoid evictions, and foreclosures for low-income families with permanent housing by providing intermediary services with landlords and mortgage companies. The City also provides referral assistance for agencies looking for discharge plans for patients in our area. Tuscaloosa Mental Health Alliance, Indian Rivers Mental Health Center, Druid City Hospitals, and North Harbor Pavilion all work diligently to coordinate plans to discharge mental and physical health patients to the level of care the patient requires. The Salvation Army accepts patients from these institutions and linkage to permanent housing opportunities and supportive services.

Discussion

The City of Tuscaloosa completed its initial plans to address homeless and other special needs by updating our five-year Consolidated Plan and partnering with our local Continuum of Care to ensure the effectiveness of the coordinated entry system. Now we are in a position to continue to reach individuals and families that are homeless, as well as persons with lived experience, while also identifying unmet community needs, and institute data-driven policies that effectively end homelessness in this community. The City will continue to strive to identify and secure available resources that will help to enhance services to our most vulnerable population.

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

Introduction:

Various elements can create barriers to affordable housing including negative effects of public policy as well as national, regional, and local housing market conditions. The City of Tuscaloosa has established a sufficient approach regarding affordable housing; however, the City will continue to re-evaluate policies to ensure they do not interfere with affordable housing efforts. The City has updated the Analysis of Impediments to Fair Housing Choice which will include a complete evaluation and analysis of administrative policies and zoning codes.

Strategies for Impediments: Fair Housing Enforcement and Outreach, Insufficient Affordable Housing, Disability and Access, Racially or Ethnically Concentrated Areas of Poverty

The City of Tuscaloosa has used CDBG and HOME funds to address affordable housing and the need to increase and or maintain affordable units. The 2025-2029 Consolidated Plan will utilize CDBG funds to accomplish rehabilitation of affordable units. To address publicly supported housing, the City will look to implement tenant based rental assistance (TBRA) to stabilize families and their household budgets by providing housing subsidies to cover rent, utility costs, security deposits, and the utility deposits depending on the availability of funding. This program in the past had typically been administered by the Tuscaloosa Housing Authority (THA) and operated very similarly to the Section 8 Program.

Construction of affordable housing will also continue over the next five years. The City has identified two single-family affordable housing projects in the 2025 Action Plan to include Habitat for Humanity, a CHDO, and THA's 29th Street Development Phase VI. Since 2012, Habitat has developed 27 affordable homeownership units using HOME funds and will develop two additional affordable homes. THA has completed 25 of the 54 planned homes at the 29th street development and Phase VI will add an additional 5 affordable homeownership units using HOME funds. The 2025 CDBG allocation will support affordable housing at Westgrove Development by providing funds to finish out the infrastructure to support the development of 24 affordable homeownership homes. The City will also continue to utilize down payment assistance as a tool to provide low to moderate income individuals assistance with down payment and closing costs depending on the availability of funding. This program will be citywide thus promoting opportunities to choose other areas in the City to live.

The Tuscaloosa Housing Counseling Program (THCP) provided comprehensive housing counseling assistance to 67 low-income households in the 2023 program year with 94% of clients identifying as Black or African American. THCP is on track to serve over 100 people in the 2024 program year. THCP will be one of the central tools utilized in addressing impediments by assisting individuals with access to affordable housing to include pre/post purchase counseling, credit counseling, financial/credit counseling, fair housing counseling, renters counseling, etc.

In 2025, THA will have one capital improvement project underway to include Crescent East Renovations Phase 2 with an estimated cost of \$2,700,000. This phase will impact 59 units to provide comprehensive

interior renovations, new HVACs, and exterior improvement. Furthermore, THA is planning an upcoming Phase 3 renovation to Crescent Ease which will impact 59 units. In addition, THA plans to serve 755 in public housing, 1129 in Section 8 Housing Choice Vouchers, 210 in HUD-VASH, and 14 in Permanent Supportive Housing Vouchers to provide rental assistance for over 2,100 low-income households.

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

Strategies for Impediment: Disparities in Access to Opportunity

The City provides General Fund dollars to the Tuscaloosa County Parking & Transit Authority (TCPTA) for operating the public bus service. TCPTA completed a transit study in 2021 that provided an analysis and recommendations for public transit improvement. The Study's purpose is to explore the transit system's operations and identify opportunity for improvement to include access to jobs, enhancing connections for more mobility choices, and connecting destinations within downtown. Budget neutral recommendations included more direct routes, bidirectional routing, and transfer opportunities outside of the transit hub. The plan also included recommendations requiring additional funding to include West Tuscaloosa Direct Route, later weekday service, more frequent weekday service, and West Tuscaloosa Microtransit (provide a more direct route to serve West Tuscaloosa). In addition, the study also looked at vanpools as a transit option for those commuting to employment. Further exploration concerning awareness and demand will continue to determine interest. This could serve as a tool for access to opportunity pending increased funding and multiple jurisdiction collaboration.

TCPTA also offers demand response services for persons with disabilities. Easter Seals of West Alabama provides transportation services for persons with disabilities who need help getting to/from their place of employment to include transporting the consumer's dependent to daycare/school. FOCUS 50+ provides transportation of seniors to medical appointments, social services offices, and grocery stores. United Way 2-1-1 serves as a support resource for seniors and persons with disabilities by connecting callers to transportation services.

Strategies for Impediment: Fair Housing Infrastructure and Education

THCP will engage the Fair Housing Center to survey the offices of local mortgage lenders to verify the display and use of posters and other information concerning fair housing on loan applications. Annually, a fair housing proclamation will be issued in April in honor of Fair Housing Month to bring awareness as well as maintain the current AI on the City's website. THCP will provide fair housing education/outreach

in housing counseling classes and planned community initiatives.

Discussion:

Strategies to Help Eliminate Impediment: Disparities in Access to Opportunity, Segregation, Racially or Ethnically Concentrated Areas of Poverty

The City is currently in the public process of completing Comprehensive Plan referred to as Framework. One of the features of this plan has been to specifically look at housing and various needs of Tuscaloosa. A Housing subcommittee was created to help develop the plan with the 2018 Affordable Housing Study being one of the tools to evaluate and plan for Tuscaloosa. One of the strategies identified to consider is the promotion of housing variety. In particular, looking at adjustments to Tuscaloosa zoning and development standards to address housing supply issue of limited inventory of owner-occupied starter homes. The strategy considers the potential of removing regulatory barriers to build smaller format housing products.

In 2019, the City developed a strategic community plan designed to enhance the City in economy, experience, and education known as Elevate Tuscaloosa (ET). In conjunction with ET, the City passed a one-cent sales tax increase earmarked specifically for projects under this plan. In the education feature, access to opportunity is addressed through education with the expansion of the Pre-K Initiative and Summer Learning Academies. ET also created Career and College Ready Dual Enrollment Scholarships, which allows City School Seniors to take up to six fully funded hours (includes books and fees) of college credit at either The University of Alabama, Shelton State Community College, or Stillman College.

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AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City of Tuscaloosa is committed to addressing the unavoidable obstacles to meeting the underserved needs of the community. To this end, the City consistently seeks public and private financial and in kind resources to amplify the reach of its entitlement funds. In addition, the City utilizes citizen participation and the prioritization methodology and matrix established in this document to align its funding and implementation priorities. Whenever possible, the City provides capacity building and technical assistance to the non-profit, service provider and business communities to increase their funding success rates, reduce operational and programmatic redundancies and facilitate sector collaboration.

Actions planned to foster and maintain affordable housing

The City of Tuscaloosa will use CDBG and HOME funds to assist low-income persons with the construction of affordable housing, infrastructure to support the development of affordable housing, homeowner rehabilitation, housing counseling, and homeless prevention. In the City's 2025 program year, the City will allocate \$400,000.00 in HOME funds to the Tuscaloosa Housing Authority (THA) and \$190,215.84 in HOME funds to Habitat for Humanity of Tuscaloosa to provide for the construction of new houses for low-income homebuyers. In addition, the City will operate a Let's Paint program with \$100,000.00 in 2025 CDBG funds address critical repairs to homes and overall neighborhood revitalization. Habitat for Humanity will also operate a critical home repair program with \$100,000 in 2025 CDBG funds. Furthermore, the City will also create additional affordable housing through \$279,270.55 in CDBG funding to Habitat for the Westgrove Design and Infrastructure Installation to support 24 homes. The City of Tuscaloosa Housing Counseling Program, with \$50,669.55 in CDBG funds, will provide comprehensive housing counseling assistance to low to moderate income households. The City will also utilize \$27,000.00 in CDBG to fund Legal Services Alabama to provide representation to residents facing emergency housing issues to prevent homelessness. In 2025, THA will have one capital improvement project underway to include Crescent East Renovations Phase 2 with an estimated cost of \$2,700,000. This phase will impact 59 units to provide comprehensive interior renovations, new HVACs, and exterior improvement. Furthermore, THA is planning an upcoming Phase 3 renovation to Crescent Ease which will impact 59 units. In addition, THA plans to serve 755 in public housing, 1129 in Section 8 Housing Choice Vouchers, 210 in HUD-VASH, and 14 in Permanent Supportive Housing Vouchers to provide rental assistance for over 2,100 low-income households.

Actions planned to reduce lead-based paint hazards

The City has utilized a grant under the Lead Based Paint Hazard Reduction Grant program (2020-2024).

As a grantee, the City has a Lead Paint qualified and credentialed Community Development Program Manager dedicated to the removal of lead-based paint hazards within eligible households in our jurisdiction and provides guidance to the City on maintaining compliance with the LSHR. Under the Lead Based Paint Hazard Reduction program, the City Inspected and performed Risk Assessments for LBP hazards within 108 homes. The City abated or removed LBP hazards from 62 homes. Currently, the City is evaluating grant opportunities that would increase the capacity of qualified applicants for any future Lead Based Paint Hazard Reduction Grants.

Actions planned to reduce the number of poverty-level families

According to the 2024 American Community Survey, the 23.8% of all people in Tuscaloosa city had incomes below the poverty level. There is certainly a need for a strategy to assist persons who are trying to survive on incomes below the poverty level. One strategy to alleviate the problem is simply to utilize all of the federal, state and local government assistance programs and other assistance efforts provided by non-profit organizations, churches and individuals to provide supplemental income, food, clothing, shelter and utility assistance to persons below the poverty level. One problem with using this strategy as the sole solution is that there are never enough dollars of assistance under any of the programs and not enough individuals trying to help others to begin to eliminate all of the financial problems of those with incomes below the poverty level. These programs and assistance efforts can be used as temporary solutions and to temporarily assist low-income persons but a better long-term solution is to provide training and jobs so that persons who are physically able can work to improve their financial situation and thus can then afford to support themselves and to provide their own necessities of life. These persons are not really removed from poverty unless they can find a permanent source of income such as that provided by employment.

City of Tuscaloosa Policies for Reducing the Number of Households With Incomes Below the Poverty Level

1. It shall be the City's policy to encourage the creation of new jobs and training programs to promote better job opportunities for very low income persons by encouraging the expansion of existing businesses, industries and institutions and the establishment of new businesses, industries and institutions and thus, to reduce the number of persons with incomes below the poverty level.
2. It shall be the City's policy to provide counseling and referrals to training and available job opportunities to unemployed or underemployed persons through the Tuscaloosa Housing Counseling Program to enable these persons to obtain employment and thus, to reduce the number of persons with incomes below the poverty level.

Actions planned to develop institutional structure

The City of Tuscaloosa has sufficient institutional structure to successfully administer, implement, and evaluate its housing, community development, and economic development activities within its grant portfolio. The City is committed to continuing to develop its internal and communal institutional

structure to meet the ever-expanding needs of our growing community.

The City will develop its internal institutional structure as follows:

- Strengthening the Office of Community and Neighborhood Services (CNS) through professional development and training opportunities and broadening its staff. CNS's continued ability to successfully navigate intergovernmental priorities is critical to the functionality of Tuscaloosa's community development ecosystem. CNS functions as an oversight of the City's portfolio of community development and housing grants, human and social services, fair housing, and non-profit capacity development activities.
- Continued education for city councilors and departments that frequently collaborate with CNS for project implementation such as Office of City Attorney, Urban Development, Operations, Accounting and Finance, Tuscaloosa Police Department, and Tuscaloosa Fire and Rescue to increase efficiency in program delivery

The City's community institutional structure investments include:

- The Public Housing Authority and Nonprofit and for-profit developers play a role in the implementation of the Consolidated Plan and Action Plan through the creation and/or preservation of affordable housing units. These developers access funding from CNS, HUD, private financial institutions, donations, organizations general funds, and other sources.
- Continued investment into Fair Housing, including strengthening relationships with the Fair Housing Center of North Alabama for education and investigation services.
- Investing in the local Continuum of Care, West Alabama Coalition for the Homeless to develop cross sector relationships to address emerging and persistence obstacles to housing for local residents.
- Participating in trade and industry organizations to build networks and relationships to reduce silos and increase cross pollination of ideas and sharing of resources
- The private sector is also an important collaborator in the services and programs associated with CHD's programs and initiatives. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as healthcare, small business assistance, home loan programs, and assisted housing.

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

The City and CNS will continue to coordinate with public and private housing organizations and social service agencies by utilizing organizations like THA, Habitat for Humanity, and West Alabama Coalition for the Homeless to facilitate intra-organizational collaboration to address homeless and housing needs. For non-housing community needs, the City will continue to foster coordination through citizen

participation, including annual proposal submissions and community assessments, West Alabama Chamber of Commerce Non-Profit Council membership, and United Way of West Alabama. Additionally, CNS will continue to enhance coordination by offering technical assistance (programmatic and financial) to all public, private and social service agencies that receive federal funding.

Discussion:

Program Specific Requirements

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

Introduction:

Submitting applications for the PY 2025 Action Plan for CDBG and HOME funding was a two-part process. Phase I involved submitting a pre-application to determine if the proposed activity met local and federal standards and priorities. The Office of Community and Neighborhood Services (CNS) reviewed pre-applications, and those meeting the minimum qualifications were invited to submit a full application in Phase II. The full applications were evaluated and scored by staff, and funding recommendations, based on the aforementioned priority needs and goals, were presented to the Community Development Committee and the entire City Council for final review and approval. Notice of the availability of the pre-application was advertised in the Tuscaloosa News as well as in public council committee meetings. The pre-application was made available in the Office of CNS and on the City's website at www.tuscaloosa.com. Pre-applications receiving an invitation for Phase II final application received the information via e-mail, as participation in this phase was by invitation only.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	110,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	110,000

Other CDBG Requirements

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

87.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

The City of Tuscaloosa does not provide any investment that is not identified in 92.205. Our current investment includes acquisition and construction of houses.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Provision - City homebuyers that receive HOME assistance in the form of direct down payment, closing cost, and/or principal buydown will meet the affordability period if they remain in their home for the time specified based on the amount of assistance received (five to fifteen years).

The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the homebuyer agreement and closing documents. Assistance is provided in the form of 0.00% interest loan that may be repaid or deferred forgivable which is secured by a Real Estate Lien, Note and Deed Restriction or Land Covenant recorded in Tuscaloosa County. The period of affordability will be based on the total amount of the direct HOME assistance provided.

Upon resale, the seller may sell to any willing buyer at any price. The written agreement and promissory note will disclose the net proceeds percentage, if any, that will be allotted to the homebuyer and what proceeds will return to the City. Once the HOME funds are repaid to the City, the property is no longer subject to any HOME restrictions. The funds returned to the City may then

be used for other HOME-eligible activities.

If there are insufficient funds remaining from the sale of the property and the City recaptures less than or none of the recapture amount due, the City must maintain data in each individual file that provides the amount of the sale and the distribution of the funds. This will document that:

- There were no net sales proceeds; or,
- The amount of the net sales proceeds were insufficient to cover the full amount due; and that
- No proceeds were distributed to the homebuyer.

Additional information can be found in the attached policy.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Tuscaloosa will ensure affordability by placing a lien on the home. If there is no direct benefit to the homebuyer, the affordability will be enforced by deed restriction. The Restrictive Covenant will specify:

- The length of the affordability period (based on the dollar amount of HOME funds invested in the unit; either 5, 10, or 15 years)
 - That the home remains the Buyer's principal residence throughout the affordability period; and period; and
 - The conditions and obligations of the Owner should the Owner wish to sell before the end of the affordability period include: The Owner must contact the City of Tuscaloosa Office of Community and Neighborhood Services in writing if intending to sell the home prior to the end of the affordability period. City of Tuscaloosa will calculate the recapture amount based on the written agreement and closing documents and add this to the existing payoff balance of the loan. The entire payoff balance must be paid to the City before the homebuyer receives a return. The recapture amount is limited to the net proceeds available from the sale.
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

5. 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)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Not Applicable. The City of Tuscaloosa's HOME program does not plan refinance existing debt on multi-family housing projects.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City of Tuscaloosa does not have a planned TBRA activity in the 2025 Action Plan.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The City of Tuscaloosa does not have a planned rental housing project in the 2025 Action Plan.

Appendix - Alternate/Local Data Sources

1	Data Source Name Structural Condition Survey
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.