

CITY OF BRUNSWICK, GEORGIA

2015 - 2019 CONSOLIDATED PLAN 2015 - 2016 ANNUAL PLAN

2015 - 2019 Consolidated Plan

2015 - 2016 Annual Plan

30 Day Comment Period April 14 - May 15, 2015

Contact:

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Executive Summary

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

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of CDBG, HOME, HOPWA, and ESG funding based on applications to the U.S. Department of HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in Brunswick as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2005-2009 and the 2008-2012 American Community Surveys and 2005 CHAS data provided by HUD. Other data sources include the 2010 U.S. Census and other information gathered locally, including the Georgia Balance of State Continuum of Care and a survey of citizens that was used to assist in prioritizing needs. The survey was available on the City's website and was distributed at community meetings. Public housing information was provided by the Brunswick Housing Authority.

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

This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

- Continue to Plan, Monitor and Administer Entitlement Grant Programs and insure compliance with Federal Regulations. Improve the condition of housing for low-income homeowners. Support improvement of infrastructure, parks and recreation facilities, community facilities and public facilities in CDBG eligible census tracts.
- Address community needs through community-based public service programs.

These objectives are supported by a collection of associated strategies and performance goals. These strategies seek to work toward meeting the objectives stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and public services. Specifics can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

Brunswick has a history of successful programs funded through the Community Development Block Grant Program. Of particular importance to the health of the city have been programs that address the condition of the housing stock. The City has successfully funded housing rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City has worked actively with local homeless services providers to expand both the stock of units/beds available to homeless persons and services aimed at helping those persons find employment, housing, health care services, and educational opportunities. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of citizen participation process and consultation process

Based on Community Participation Plan outreach included public forums and focus group meetings, on-line survey accessed on the City of Brunswick Web Site, and consultation with public and private agencies and organizations to capture public input as to the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, Brunswick Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, public and social service agencies, colleges and universities, elected and appointed officials, including the Community Development Advisory Commission.

Three Public Forums and Stakeholder Focus Group sessions were held on November 18th and November 19th, 2014 at the Brunswick City Hall, 601 Gloucester Street and Brunswick Police Department. Supplemental interviews were conducted with and information and input received from various City Departments and Divisions, Chamber of Commerce and Board of Realtors representatives, social and public service organization, community, professional and industry representatives to obtain information from those unable to attend the sessions. Participants in the sessions and supplemental

interviews included Brunswick City staff and other government representatives; administrators from local colleges, universities, and school districts; non-profit organizations, home builders, housing and social service agencies representatives; real estate and financial industry representatives; and the general public and other community representatives.

5. Summary of public comments

Comments still being gathered, will be added at the completion of the public review process.

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

No comments were rejected.

7. Summary

This plan provides a framework through which Brunswick manages its federal entitlement programs related to community development and homeless assistance. Data were provided through HUD's eCon software system, utilizing American Community Survey data and other sources, to construct the needs assessment and market analysis. The City worked with local service providers and other concerned citizens to develop the strategic plan and annual action plan, both designed to address needs within the city as identified through the public participation process and needs assessment.

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		Department of Community and Economic Development

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Consolidated Plan is the Community and Economic Development Department of Brunswick. CEDD has contracted with the consulting firm of J-QUAD Planning Group. The City and J-QUAD consulted with a number of other agencies including the agencies involved in the Balance of State Continuum of Care to address homelessness.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

Brunswick works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process. Listed below are a number of agencies that participated in the Con Plan forums and were found in the HUD database. Other organizations that attended, but were not in the database include, Goodwill, the United Way, Grace House, Bright Star, Unity Community Center South, the Georgia Department of Juvenile Justice, the Brunswick Department of Health, Divine Connection Ministries, FaithWorks, Communities in Schools, Pound 4 Pound 4 Kids, The Brunswick Department of Public Works, C.J. Spids Alliance, Keep Brunswick Beautiful, the Brunswick Police Department, and the Downtown Development Authority.

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

The City has ongoing relationships with several housing providers working on housing development activities. The City works to utilize Section 8 vouchers from the federal government to address the housing needs of the City's lowest income households. Through the Continuum of Care process, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The City also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

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

City staff works actively with the Georgia Balance of State Continuum of Care, the umbrella for the development of the Continuum of Care for the smaller cities in the state. Staff participate in regularly scheduled meetings and point-in-time surveys. In the past, the City has provided administrative support to supplement Continuum of Care initiatives and funding to the various agencies that make up the local membership of the Georgia Balance of State Continuum of Care.

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

Staff from Brunswick participates in the development of the Continuum of Care, working with area service providers to include City resources, to the extent possible, in the provision of services to homeless individuals and families in Brunswick.

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	Goodwill of Northeast Georgia, Inc
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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?	Participated in the Consolidated Plan community forums.
2	Agency/Group/Organization	Safe Harbor Children's Shelter, Inc.
	Agency/Group/Organization Type	Services-Children Services-homeless
	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?	Participated in the Consolidated Plan community forums.
3	Agency/Group/Organization	SALVATION ARMY (BRUNSWICK)
	Agency/Group/Organization Type	Services-homeless
	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?	Participated in the Consolidated Plan community forums.
4	Agency/Group/Organization	BOYS AND GIRLS CLUBS OF BRUNSWICK
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs 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?	Participated in the Consolidated Plan community forums.
5	Agency/Group/Organization	GATEWAY BEHAVIORAL HEALTH SERVICES
	Agency/Group/Organization Type	Services-Health
	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?	Participated in the Consolidated Plan community forums.
6	Agency/Group/Organization	THE MANNA HOUSE
	Agency/Group/Organization Type	Services-homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Consolidated Plan community forums.
7	Agency/Group/Organization	AMITY HOUSE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	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?	Participated in the Consolidated Plan community forums.
8	Agency/Group/Organization	COASTAL MEDICAL ACCESS PROJECT
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the Consolidated Plan community forums.
9	Agency/Group/Organization	AMERICA'S SECOND HARVEST FOOD BANK
	Agency/Group/Organization Type	Services-homeless Food bank
	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?	Participated in the Consolidated Plan community forums.
10	Agency/Group/Organization	YOUTH ENRICHMENT & DELIVERANCE CENTER
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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?	Participated in the Consolidated Plan community forums.
11	Agency/Group/Organization	BRUNSWICK HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	Participated in the Consolidated Plan community forums.
12	Agency/Group/Organization	COASTAL GEORGIA AREA COMMUNITY ACTION AUTHORITY
	Agency/Group/Organization Type	Community Action Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy 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?	Participated in the Consolidated Plan community forums.

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

No specific organizations were intentionally left out of the public participation process.

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	Georgia Balance of State Continuum of Care	The Strategic Plan provides a set of priorities for addressing homelessness, with are supported by the Georgia Balance of State Continuum of Care and its participating agencies.
PHA 5-Year Plan	Brunswick Housing Authority	The Strategic Plan provides a set of priorities from which specific needs identified by the PHA could be addressed if funding is available.

Table 3 – Other local / regional / federal planning efforts

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

Brunswick works closely with other local communities active in the Continuum of Care process, State agencies, local non-profit organizations, and other departments of the City of Brunswick in the development of programs to address housing, homeless, and community development needs and other local issues covered by the Consolidated Plan.

Narrative (optional):

The development of the Consolidated Plan and the component Strategic Plan and Annual Action Plan require the help of the local non-profit community and other organizations. Specific priorities are identified and ranked through that participation utilizing focus group sessions, forums, and surveys. The City relies on its ongoing relationships to ensure that these opinions and observations are incorporated into the Plan.

PR-15 Citizen Participation

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

Based on Community Participation Plan outreach included public forums and focus group meetings, on-line survey accessed on the City of Brunswick Web Site, and consultation with public and private agencies and organizations to capture public input as to the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, Brunswick Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, public and social service agencies, colleges and universities, elected and appointed officials, including the Community Development Advisory Commission.

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Attendees for the Focus Groups and Public Forums were gathered through invitations sent to select resident and community leaders, organizations, industry professionals and public officials and a public meeting notice published in the local newspaper. The format also included discussions of the communities' priority needs for the next five years and their priorities for funding for the next program year.

Participants in the focus groups and public forums and the general public were given an opportunity to complete a Priority Needs Survey as part of the Consolidated Plan process. The survey was presented at each of the aforementioned sessions and also made available on the City's web site for completion and submission on line.

The Brunswick City Council held a briefing and public hearing for the 2015 – 2019 Consolidated Plan and 2015 Annual Plan at Brunswick City Hall Council Chambers and Action to approve the 2015 – 2019 Consolidated Plan and 2015 Annual Plan on May 6, 2015.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Three Consolidated Plan Forums and Stakeholder Focus Group meetings were held in November, 2014. A wide variety of individuals and social service agencies were invited to participate in the events.	The focus group sessions identified a wide range of issues of concern to the attendees with regard to social and economic conditions, housing, public policy and awareness of fair housing, banking and mortgage lending issues, special needs housing, and public transportation.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	A total of 440 surveys were received from attendees to the forums and focus group meetings and through the online survey linked to the City's website. These responses provided City staff with direction in the prioritization of service needs for the allocation of CDBG funding.	No comments were included in the survey instrument. Questions were posed as ranking opportunities in the identification of local programmatic needs. City staff reviewed the results provided by the survey and developed a list of priorities to be included in the Consolidated Plan.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. These data quantify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Brunswick, particularly lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) doesn't provide a very reliable measure of condition, though it represents the best, easily accessible data on the topic. Other needs are represented through the Section 8 wait list and various census and state data sources.

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

Summary of Housing Needs

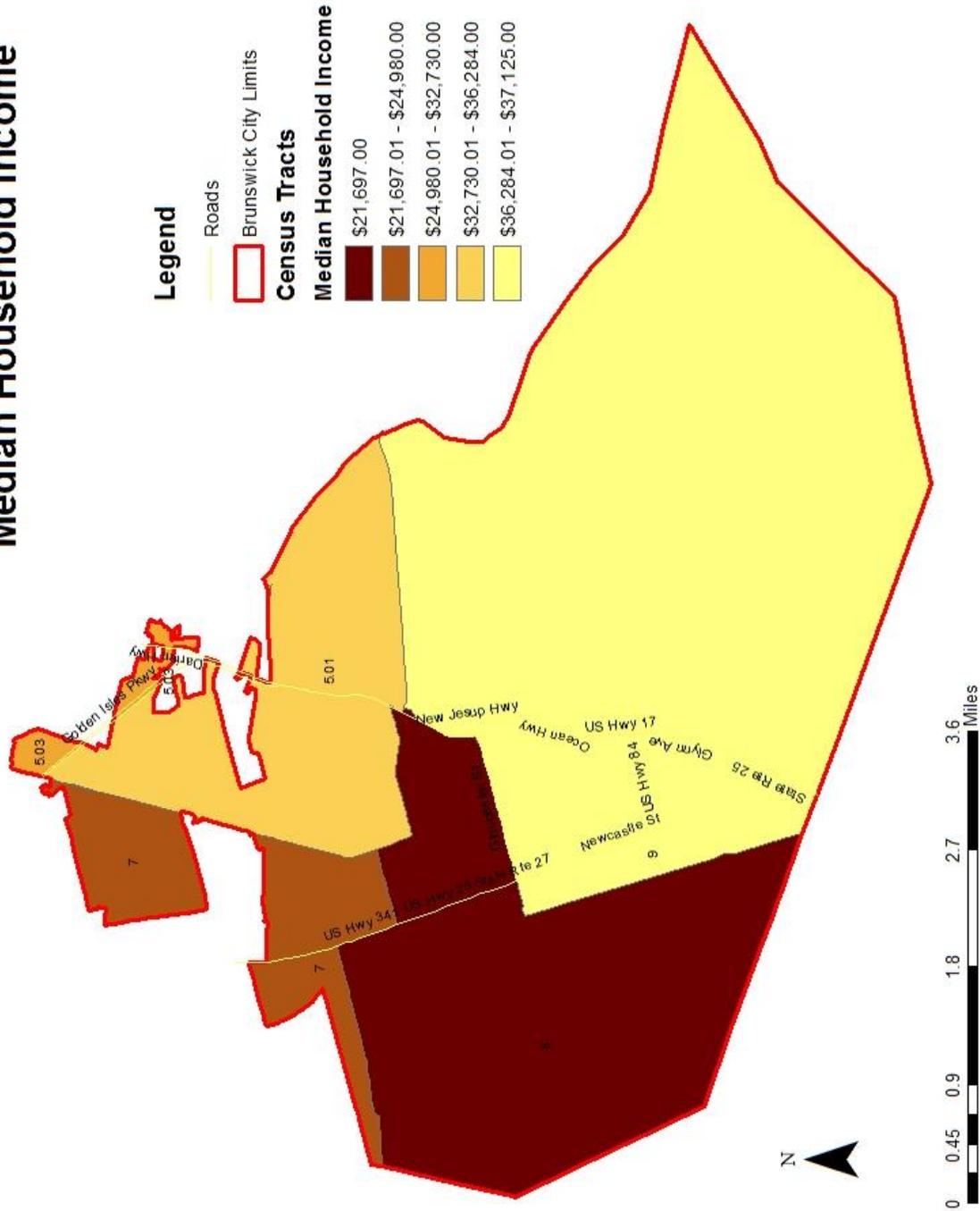
The following data provide an analysis of housing problems in Brunswick, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burden, hitting lower income households particularly hard, with over 51 percent of renter households and 55 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with almost 25 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses. Likewise, severe cost burden is the most common for owner households where 29 percent of all owner households earning below 100% of the AMI paying more than 50% of their income on housing expenses, with cost burden not far behind with 23 percent paying more than 30% of their income on housing expenses. The next most pressing housing problem in Brunswick is overcrowded housing in rental housing, with over seven percent living in units with incomplete plumbing or kitchen facilities. When comparing overcrowded housing with cost burden, the needs observed are not nearly as pressing.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	15,600	15,482	-1%
Households	6,012	5,649	-6%
Median Income	\$22,272.00	\$28,196.00	27%

Table 5 - Housing Needs Assessment Demographics

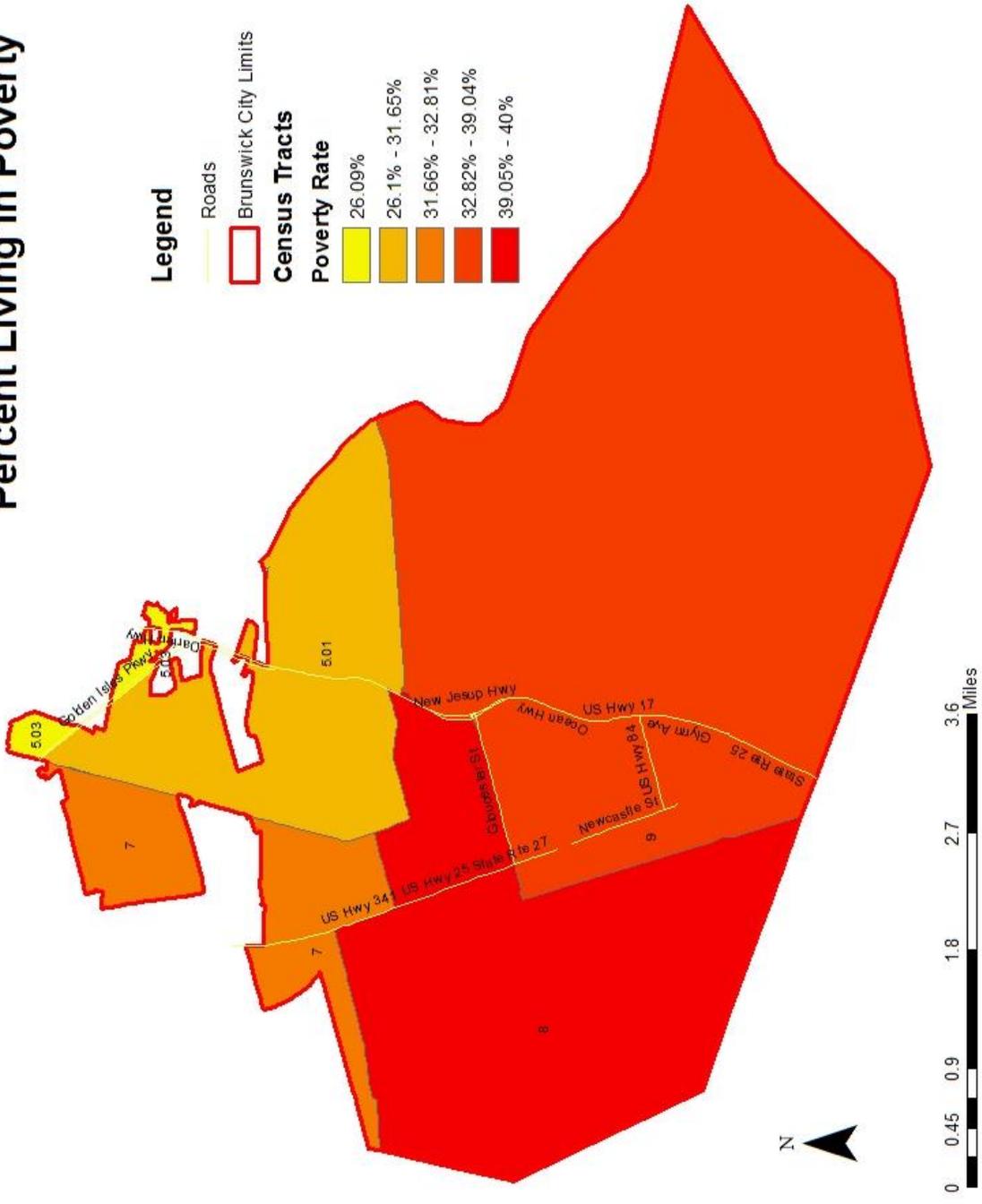
Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Median Household Income



Median Household Income

Percent Living in Poverty



Percent Living in Poverty

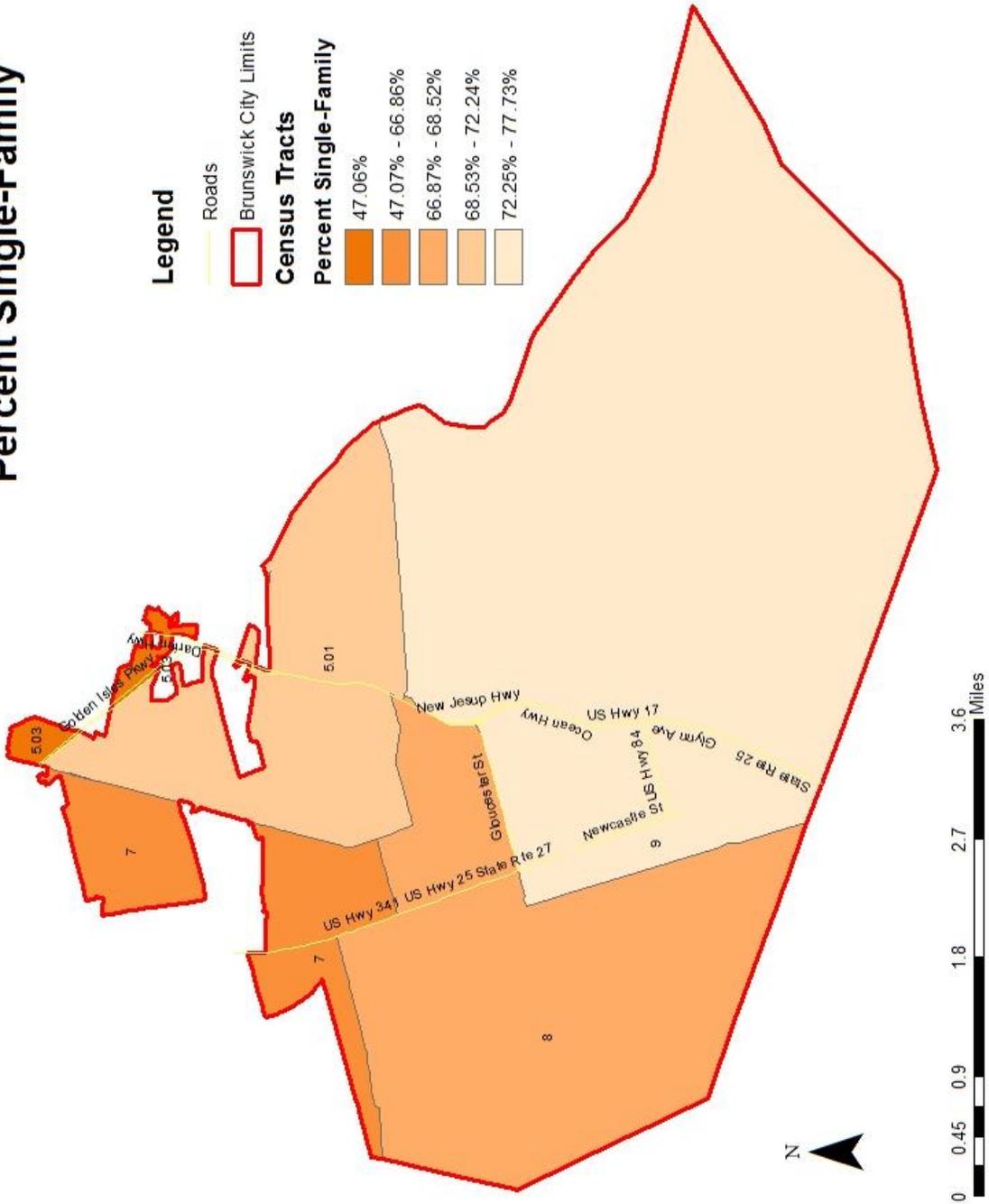
Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,325	955	890	575	1,905
Small Family Households *	450	275	405	160	910
Large Family Households *	130	100	25	60	110
Household contains at least one person 62-74 years of age	235	270	105	130	330
Household contains at least one person age 75 or older	205	165	105	75	175
Households with one or more children 6 years old or younger *	165	195	74	29	230
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

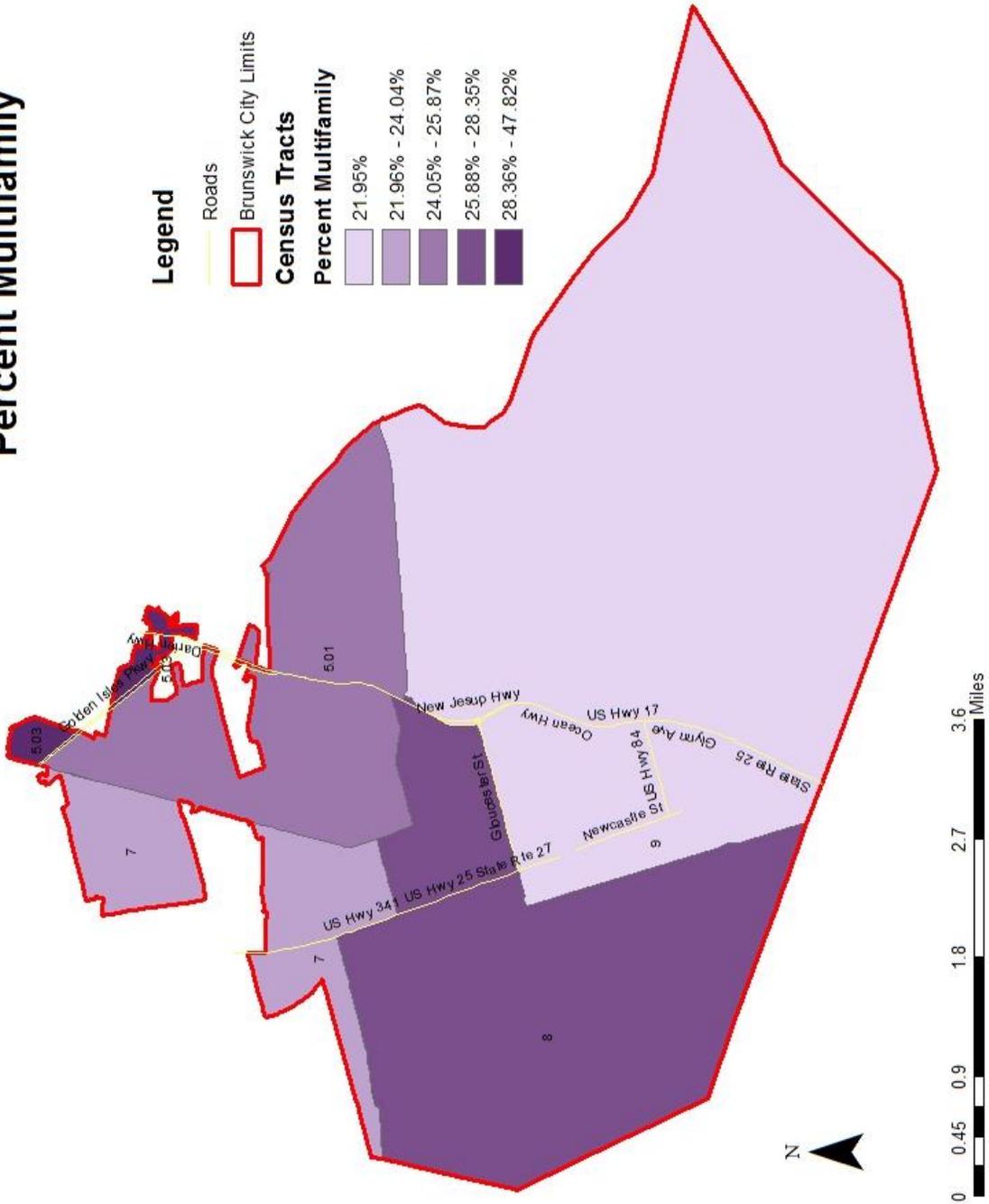
Data Source: 2007-2011 CHAS

Percent Single-Family



Percent Single-Family

Percent Multifamily



Percent Multifamily

Housing Needs Summary Tables

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

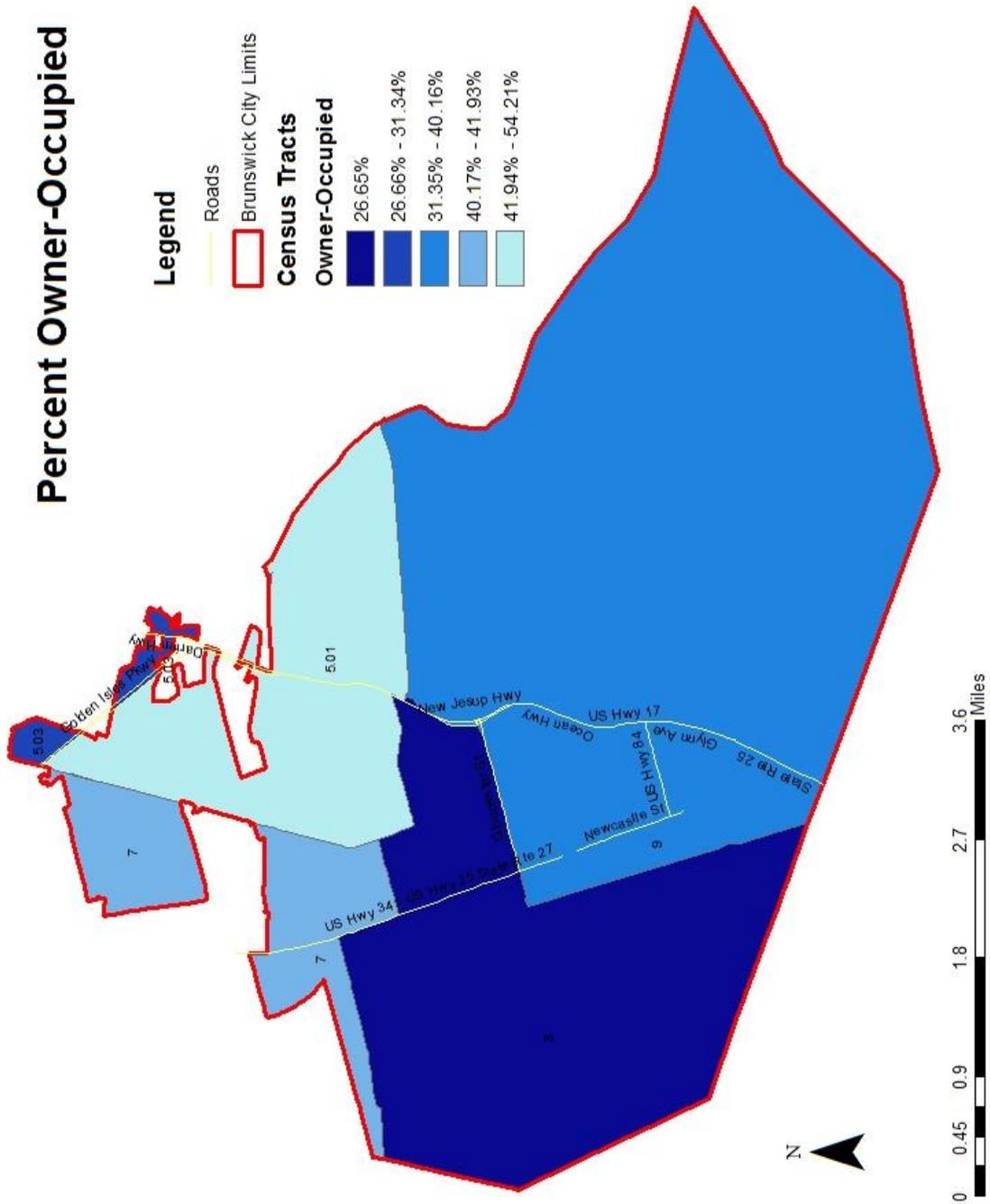
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	95	40	0	0	135	40	0	0	0	40
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	40	10	0	50	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	35	50	35	195	0	0	0	35	35
Housing cost burden greater than 50% of income (and none of the above problems)	505	105	30	0	640	190	110	45	0	345
Housing cost burden greater than 30% of income (and none of the above problems)	115	300	135	55	605	60	45	125	45	275

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	70	0	0	0	70	20	0	0	0	20

Table 7 – Housing Problems Table

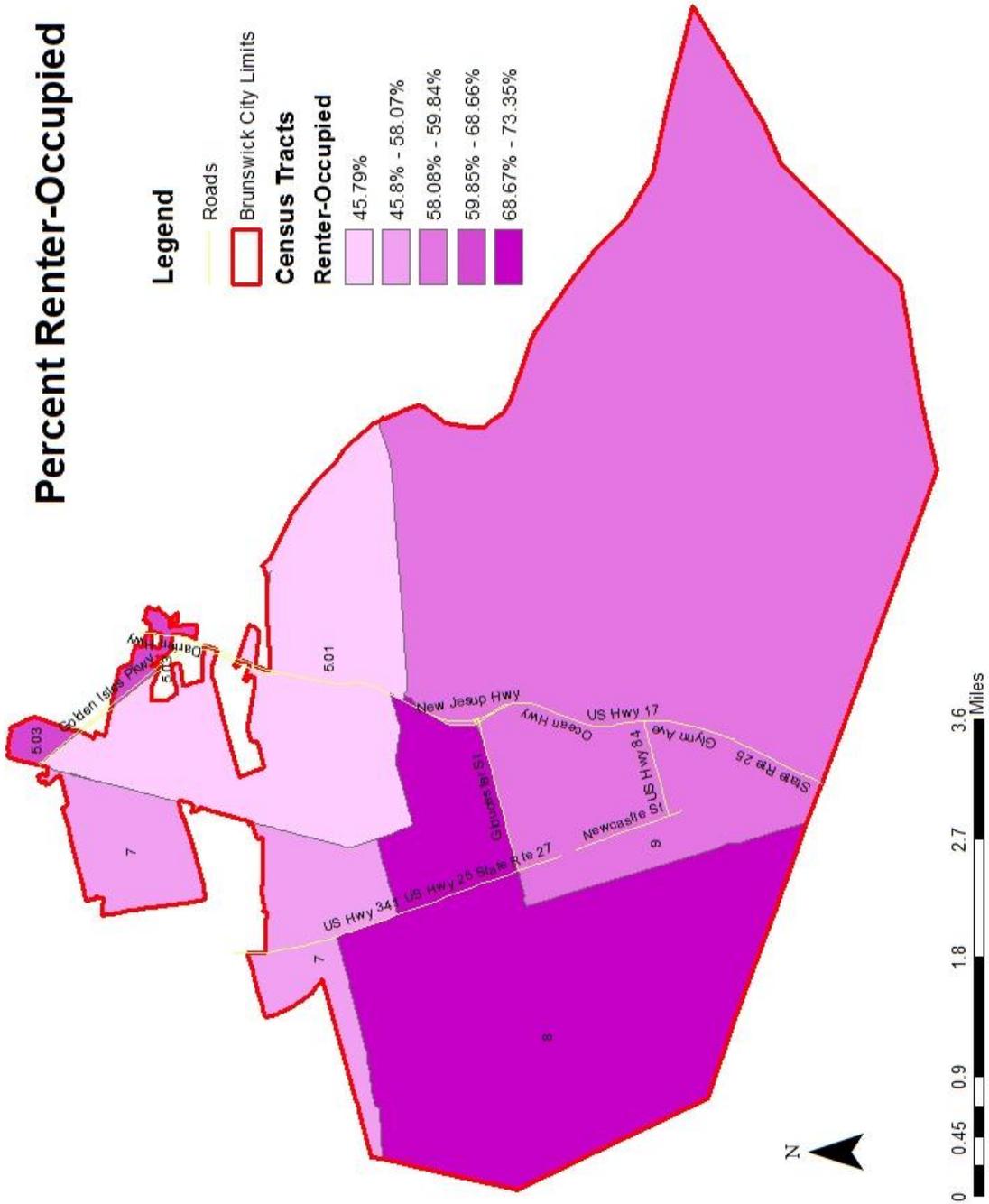
Data 2007-2011 CHAS
Source:

Percent Owner-Occupied



Percent Owner-Occupied

Percent Renter-Occupied



Percent Renter-Occupied

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	675	220	95	35	1,025	230	110	45	35	420
Having none of four housing problems	230	470	485	300	1,485	95	160	265	210	730
Household has negative income, but none of the other housing problems	70	0	0	0	70	20	0	0	0	20

Table 8 – Housing Problems 2

Data 2007-2011 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	375	210	85	670	20	60	115	195
Large Related	70	80	0	150	35	0	0	35
Elderly	130	85	10	225	175	80	20	275
Other	185	125	70	380	25	15	35	75
Total need by income	760	500	165	1,425	255	155	170	580

Table 9 – Cost Burden > 30%

Data 2007-2011 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	295	120	0	415	10	50	10	70
Large Related	55	20	0	75	35	0	0	35
Elderly	105	10	0	115	125	60	20	205
Other	185	0	30	215	25	0	15	40
Total need by income	640	150	30	820	195	110	45	350

Table 10 – Cost Burden > 50%

Data 2007-2011 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	75	50	14	35	174	0	0	0	0	0
Multiple, unrelated family households	0	20	45	0	65	0	0	0	35	35
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	75	70	59	35	239	0	0	0	35	35

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	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 2008-2012 American Community Survey, there were 1,992 single person households in Brunswick (36.8% of all Brunswick households), almost 37 percent of which were elderly (age 65+). Thirty-three percent of single person households were homeowners, with 67 percent renters. Forty percent of single person renter households lived in single-family housing units, compared to 94 percent of owner households. The median household income of single person households was \$22,592, approximately 79 percent of the median income for all households in Brunswick. As shown in Table 4 above, severe cost burden was a major factor for the "Other" category, with 26 percent of the rental cases and 11 percent of the owner cases. Most of the "Other" category will be made up of single person households.

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.

Data from the 2008-2012 American Community Survey show that 14.7 percent of the population of Brunswick reports some form of disability. Disabilities reported increase with age. Those below the age of 5 are reporting 1.6 percent with a disability. In the 5 to 17 year age group, 4.2 percent are reported to have disabilities. In the 18 to 64 year age group, 15.1 percent report disabilities, with 9.3 percent reporting ambulatory difficulties, 2.4 percent with self-care difficulties, and 5.5 percent with independent living difficulties. The 65 year and older age group reported 40.7 percent with disabilities, including 29.2 percent with ambulatory difficulties, 9.6 percent with self-care difficulties, and 19.1 percent with independent living difficulties. The ACS data also show that six percent of the population of Brunswick reports a disability and living in poverty. Domestic violence statistics were not readily available.

What are the most common housing problems?

By far, the most common housing problem in Brunswick is cost burden. According to the CHAS data in the tables above, over 65 percent of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30%, with over 52 percent having a cost burden of over 50%. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Over 58 percent of households in the 30-50% AMI income category had a 30% cost burden, with 22 percent having a 50% cost burden. The numbers fall off somewhat for the next highest income category where 37 percent of households in the 50-80% AMI category had a 30% cost burden, with only eight percent having a 50% cost burden. Looking at cost burden and severe cost burden by tenure, 52 percent of renter households and 55 percent of owner households earning less than 30% of the area median income (AMI) were paying more than 50% of their income on housing

expenses. For rental households, severe cost burden is the most common housing problem with over 25 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses. Severe cost burden is also the most common for owner households where 29 percent of all owner households earning below 100% of the AMI paying more than 50% of their income on housing expenses, with cost burden not far behind with 23 percent paying more than 30% of their income on housing expenses. By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were low, with seven percent of the lowest income category living in overcrowded conditions and 10 percent living without complete kitchen or plumbing facilities.

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

Cost burden and severe cost burden affect all household types in the lower income categories. In simple numerical terms, it would appear that "Small Related" households bear much of the brunt of severe cost burden among renters, with over 50 percent of the total number of renter households experiencing severe cost burden. For ownership households, "Elderly" households made up 58 percent of the total experiencing severe cost burden. Large related households comprised the smallest portion of those experiencing severe cost burden for all but one income category, presumably because they are the smallest of the household types.

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 who are currently housed but are at risk of either residing in shelters or becoming unsheltered are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing. Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and

rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with job prospects. Other social services are needed on occasion as circumstances demand.

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 balance of state point-in-time count provides the estimates of the various categories of homeless individuals and families. These include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

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

Severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes. These demands might include illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Brunswick, both renter and owner. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a common problem in many lower income households, though the numbers are much lower than those of cost burden. There is some concern with lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing condition, lack of complete kitchen or plumbing facilities does not tell the entire story. Many units with complete kitchen and plumbing facilities may not be habitable.

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 2007-2011 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	175	70
White	195	70	0
Black / African American	1,000	110	70
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	645	345	0
White	235	145	0
Black / African American	385	170	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	30	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	350	565	0
White	145	170	0
Black / African American	180	330	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	20	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	350	0
White	35	160	0
Black / African American	50	145	0
Asian	25	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	30	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

The population of Brunswick was 31.4 percent White and 59.2 percent African-American, according to the 2010 U.S. Census. The next largest population group was Hispanic, at 11.3 percent. The remaining racial groups are relatively small, with about 0.6 percent for Asian and much less for all others. In the 0-30% income category, the Hispanic population shows disproportionately greater need and in the 80-50% income category the Asian population shows disproportionately greater need, though in very small numbers.

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

The 2007-2011 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

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	990	460	70
White	170	95	0
Black / African American	755	360	70
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	290	695	0
White	70	310	0
Black / African American	210	340	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	30	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	110	805	0
White	25	295	0
Black / African American	55	450	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	20	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4	460	0
White	0	195	0
Black / African American	0	195	0
Asian	0	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	30	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

Disproportionately greater need is seen in the 0-30%, the 50-80%, and the 80-100% income categories for the Hispanic population. Again, the size of this population is quite small.

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:

The 2007-2011 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,345	1,150	1,280	70
White	1,435	425	275	0
Black / African American	1,600	665	915	70
Asian	70	25	0	0
American Indian, Alaska Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	200	15	55	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

No disproportionately greater need is shown in the table above.

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?

From the CHAS data presented in the previous sections, there is little identifiable disproportionately greater need indicated between racial/ethnic groups in Brunswick other than for a relatively small Asian and Hispanic populations. The total Asian population makes up less than one percent of the total population of Brunswick, however, and the impact of the disproportionately greater need is small. Between the two major racial/ethnic groups, White and African-American, which comprise more than 90 percent of the population of Brunswick, the CHAS data show no disparities.

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

None identified.

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

Maps included in the market analysis show some census tracts in the western parts of Brunswick are home to a relatively high portion of the city's African-American population, with the total African-American population in those tracts ranging from 62 to 76 percent of the total population of those tracts, in a city where the total African-American population is 59 percent of the total population of the city. Likewise, there are tracts eastern parts of the city that are home to relatively high portion of the city's Hispanic population, ranging from 10 to 27 percent of the total population of the tracts, compared to a total Hispanic population in the city of about 11 percent.

NA-35 Public Housing – 91.205(b)

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	578	734	0	717	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	8,096	10,381	0	10,169	0	0	
Average length of stay	0	0	4	5	0	5	0	0	
Average Household size	0	0	2	2	0	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	36	80	0	79	0	0
# of Disabled Families	0	0	92	148	0	146	0	0
# of Families requesting accessibility features	0	0	578	734	0	717	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	45	117	0	114	0	0	0
Black/African American	0	0	526	610	0	596	0	0	0
Asian	0	0	1	2	0	2	0	0	0
American Indian/Alaska Native	0	0	1	4	0	4	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Pacific Islander	0	0	5	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	11	15	0	15	0	0	0
Not Hispanic	0	0	567	719	0	702	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

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

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

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

Introduction:

Describe the characteristics of special needs populations in your community:

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

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

Discussion:

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

Describe the jurisdiction’s need for Public Facilities:

A variety of needs were identified for public facilities, including work on playgrounds, parks, community centers, and the Liberty Ship Trail.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction’s need for Public Improvements:

Public improvement needs include infrastructure repairs and improvements, work on the Liberty Ship Trail, and improvements to play equipment in low-income neighborhood playgrounds.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction’s need for Public Services:

A wide variety of services are needed in Brunswick, including services for seniors, services for youth (after-school, summer camp, educational), and services for homeless persons, including youth.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Brunswick, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased somewhat, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the census, the Brunswick Housing Authority, and homeless service providers to provide a picture of the local market.

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

Introduction

The housing stock in Brunswick is weighted heavily toward single-family housing, with 71 percent of households residing in single-family detached structures, while 27 percent reside in structures with two or more units. Approximately 39 percent of households are home owners, with 86 percent of owner households living in housing units with three or more bedrooms. With over 1,900 multifamily units serving over 3,400 renter households, the data suggest that over 1,500 renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing does address some of the need for larger housing units for renter households, but the vast disparity of larger units between renter (40%) and owner (86%) households suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

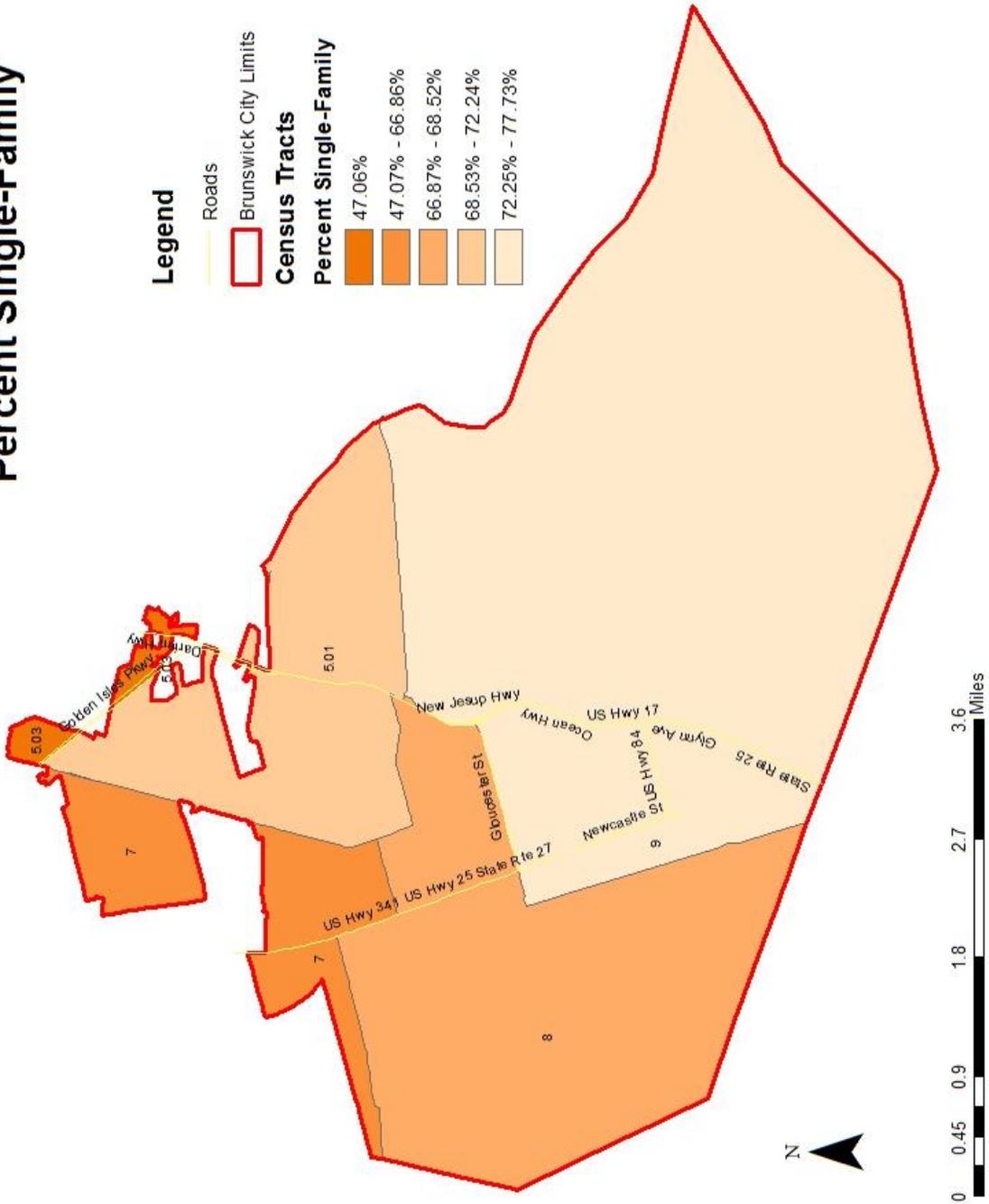
All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,107	71%
1-unit, attached structure	61	1%
2-4 units	814	11%
5-19 units	768	11%
20 or more units	341	5%
Mobile Home, boat, RV, van, etc	91	1%
Total	7,182	100%

Table 26 – Residential Properties by Unit Number

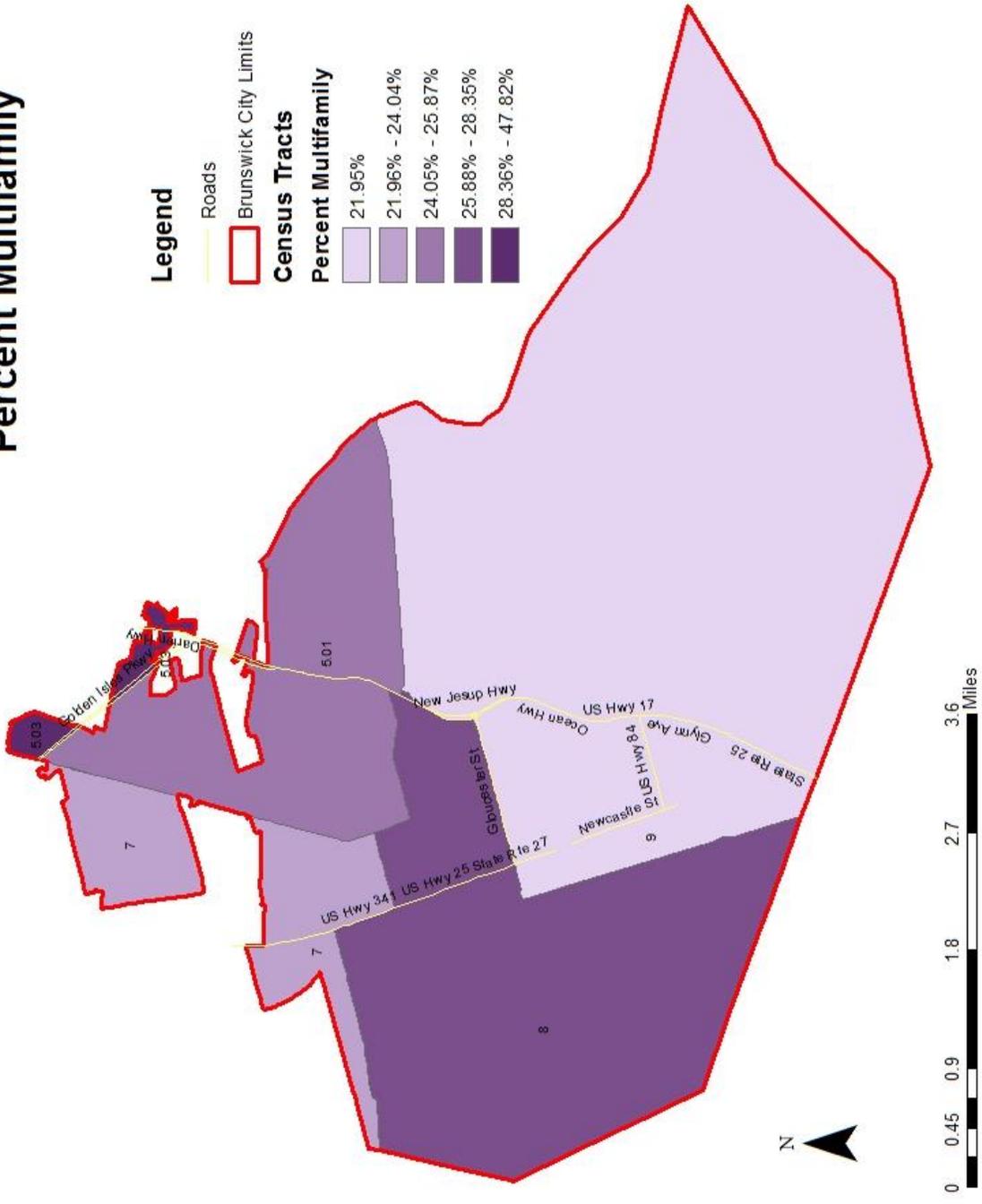
Data Source: 2007-2011 ACS

Percent Single-Family



Percent Single-Family

Percent Multifamily



Percent Multifamily

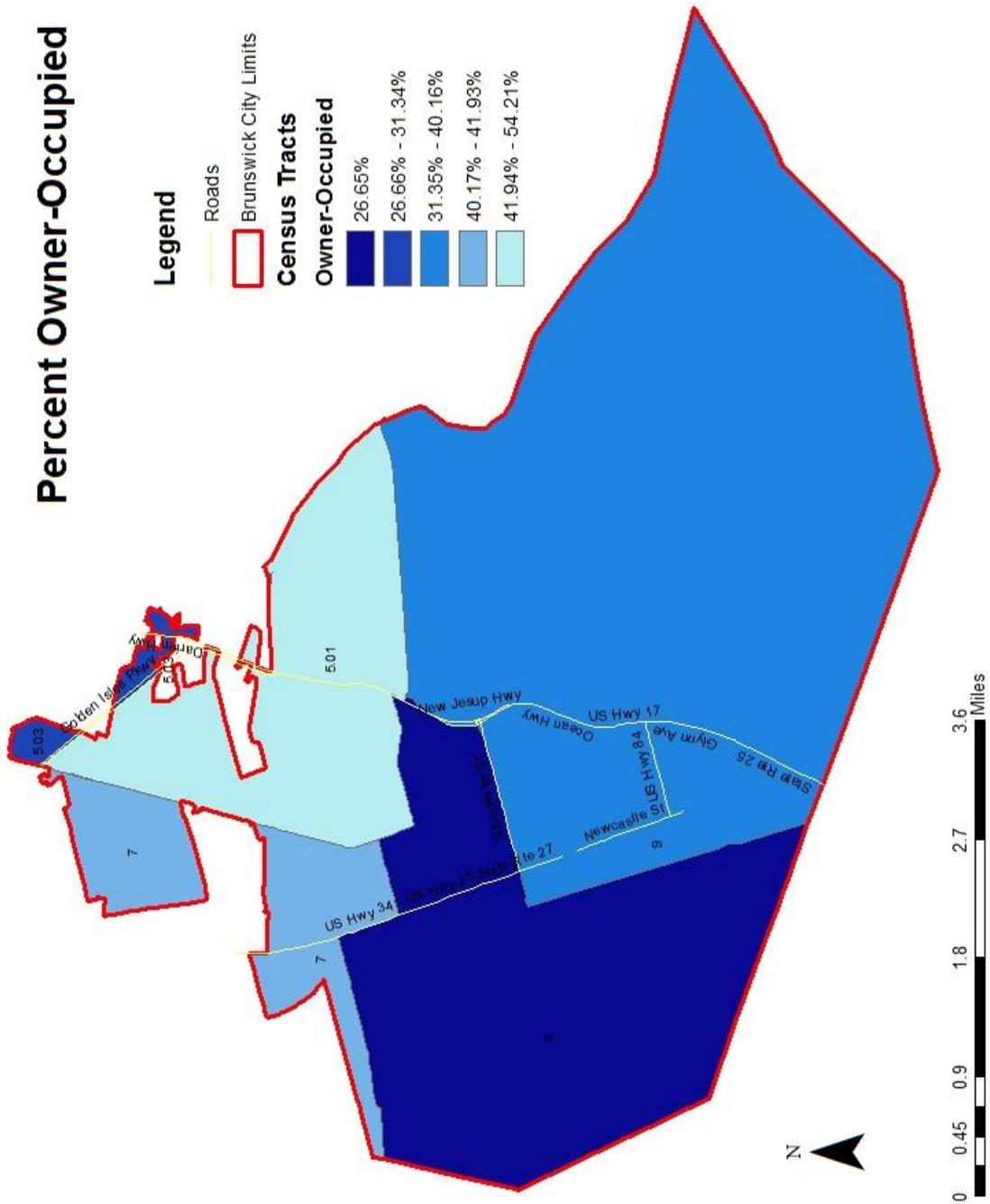
Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	95	3%
1 bedroom	31	1%	690	20%
2 bedrooms	289	13%	1,279	37%
3 or more bedrooms	1,897	86%	1,368	40%
Total	2,217	100%	3,432	100%

Table 27 – Unit Size by Tenure

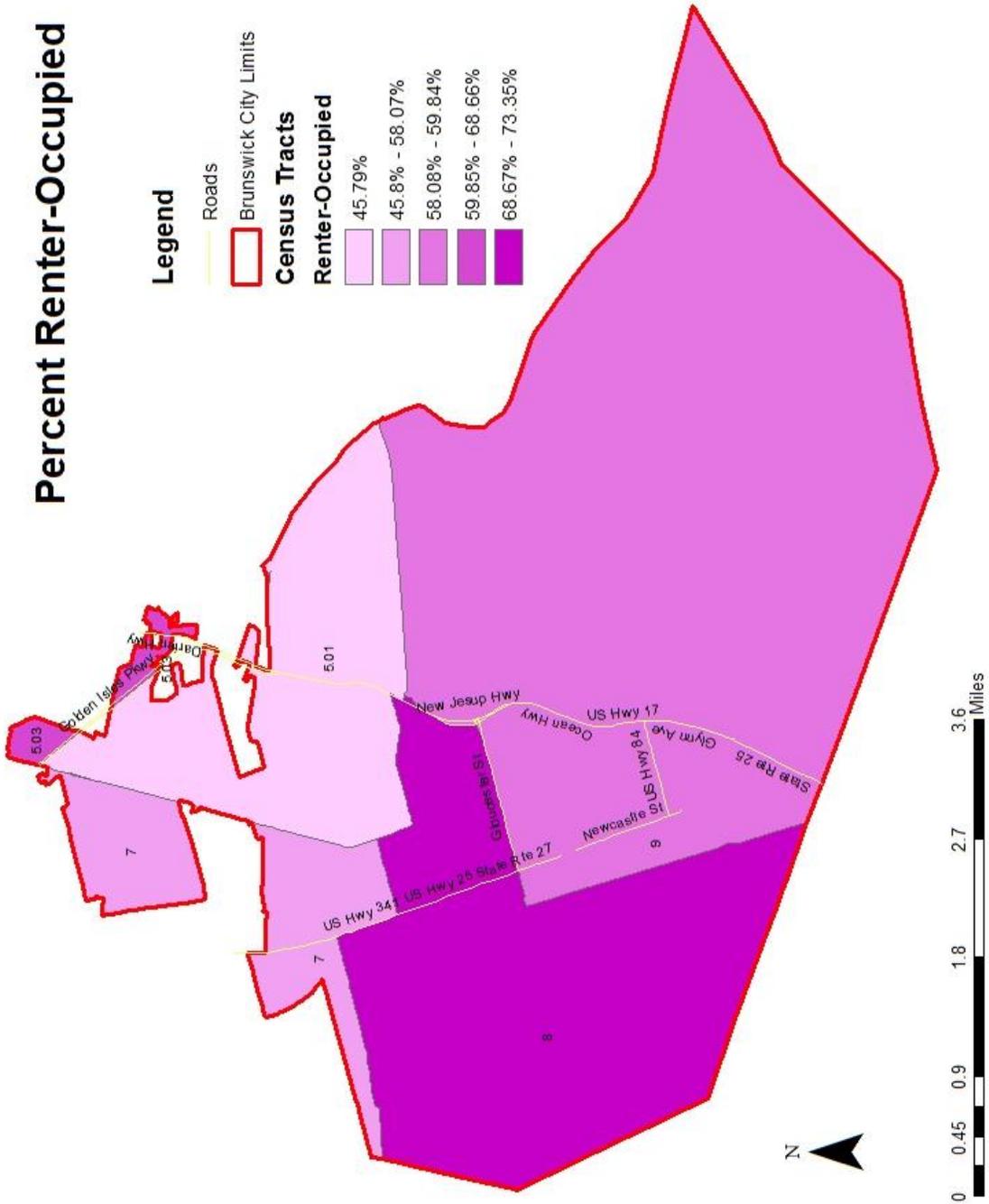
Data Source: 2007-2011 ACS

Percent Owner-Occupied



Percent Owner-Occupied

Percent Renter-Occupied



Percent Renter-Occupied

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

Research shows there are 10 properties in Brunswick that are subsidized through federal programs. There are four properties with project based Section 8 with 223 units. There are also four Low Income Housing Tax Credit properties with 280 units. Brunswick has three Section 202 and one Section 911 projects with a total of 133 units. The Brunswick Housing Authority has 578 public housing units and 717 tenant-based vouchers.

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

HUD's multifamily database shows three multifamily projects in Brunswick that are insured by HUD. These three complexes include 381 housing units. Maturity dates range from 2033 to 2049, suggesting little risk of being lost to the affordable housing stock.

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

Seventy-one percent of all households in Brunswick reside in single-family homes. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in homes with three or more bedrooms (71%). By comparison, only 40 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a potential need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

The largest sector of housing units in Brunswick are in single-family structures (71%). Of renter households, most (60%) live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units. The rental stock is 40 percent larger units (three or more bedrooms) compared to 86 percent for owner occupied units. There is a modest inventory of HUD insured rental units in Brunswick (381 units) with maturity dates in 2033 and 2049, suggesting little risk of loss of affordable housing units in the near future.

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

Introduction

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in Brunswick was \$61,500. By 2011, the median value had increased by 49 percent to \$91,600. Rental costs had similar, though somewhat lower, increases rising 35 percent from \$323 in 2000 to \$435 in 2011. In Brunswick, 62 percent of renter households paid less than \$500 per month in rent. Just under 11 percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	61,500	91,600	49%
Median Contract Rent	323	435	35%

Table 28 – Cost of Housing

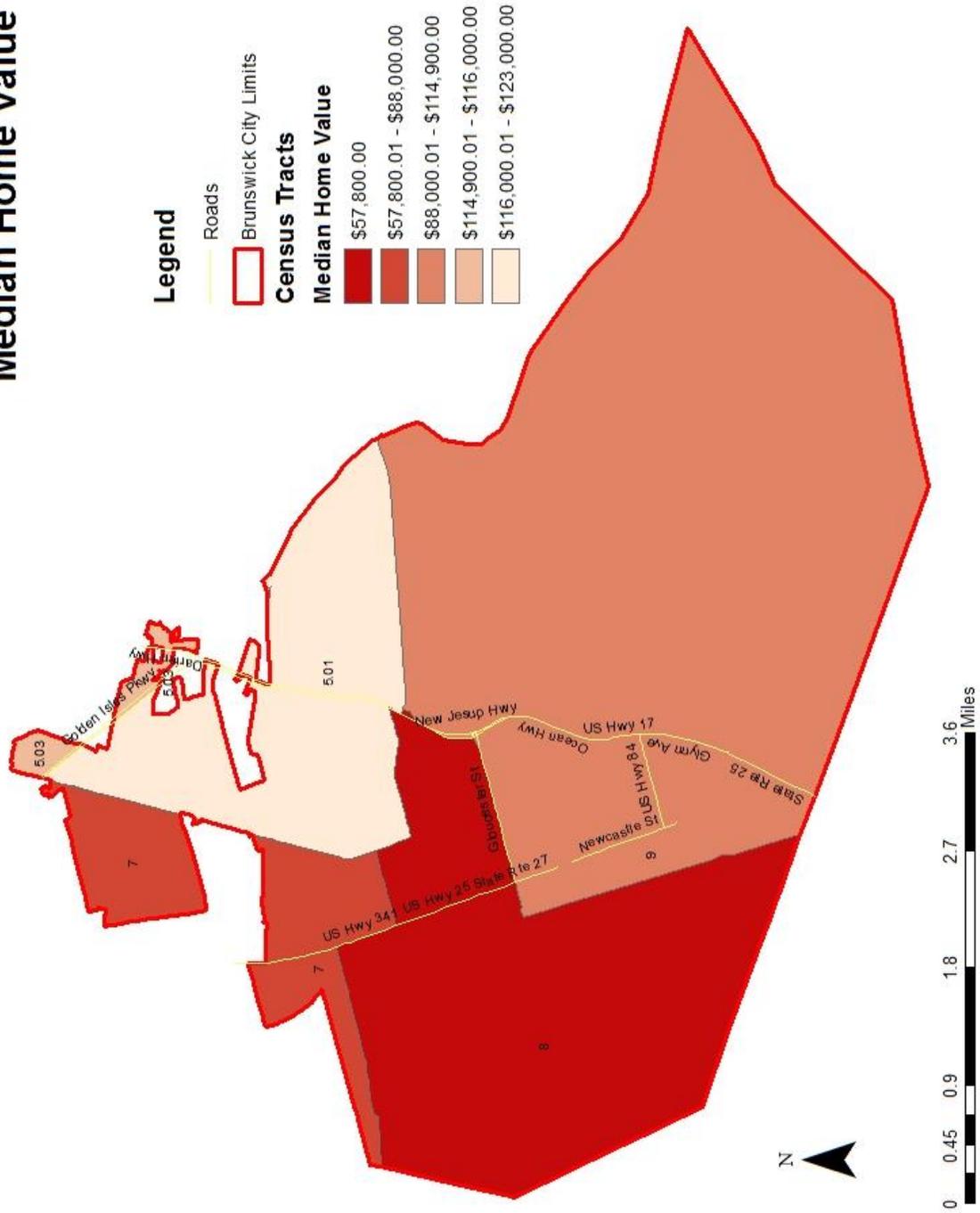
Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,116	61.7%
\$500-999	1,214	35.4%
\$1,000-1,499	102	3.0%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
Total	3,432	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Median Home Value



Median Home Value

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	360	No Data
50% HAMFI	960	415
80% HAMFI	1,995	865
100% HAMFI	No Data	1,140
Total	3,315	2,420

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	492	495	670	834	938
High HOME Rent	492	495	670	834	938
Low HOME Rent	492	495	670	783	873

Table 31 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that 11 percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates a severe cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

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

With a 49 percent increase in median home value, homeownership is becoming less affordable. With an improving economy, that pressure on homeownership is likely to increase as the housing market

recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a slower pace, 35 percent between 2000 and 2011. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

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

High HOME rents are relatively the same as Fair Market Rents and all HOME rents, with the exception of efficiencies, are higher than the area median rents as shown for 2011. These data suggest that the development of new rental housing units may increase the area median rent, while possibly remaining within the fair market rents for the area.

Discussion

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market, however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 35 percent since 2000, putting pressure on lower income households looking for rental opportunities.

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

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Brunswick, 62 percent of owner-occupied housing units and 50 percent of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 36 percent of owner households and 43 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or substandard housing, with the later more likely for renter housing than for owner housing. Ninety-one percent of owner-occupied housing and 69 percent of renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Almost 160 units in Brunswick were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition not suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	804	36%	1,463	43%
With two selected Conditions	41	2%	120	4%
With three selected Conditions	0	0%	138	4%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,372	62%	1,711	50%
Total	2,217	100%	3,432	101%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	87	4%	443	13%
1980-1999	118	5%	621	18%
1950-1979	1,465	66%	1,571	46%
Before 1950	547	25%	797	23%
Total	2,217	100%	3,432	100%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

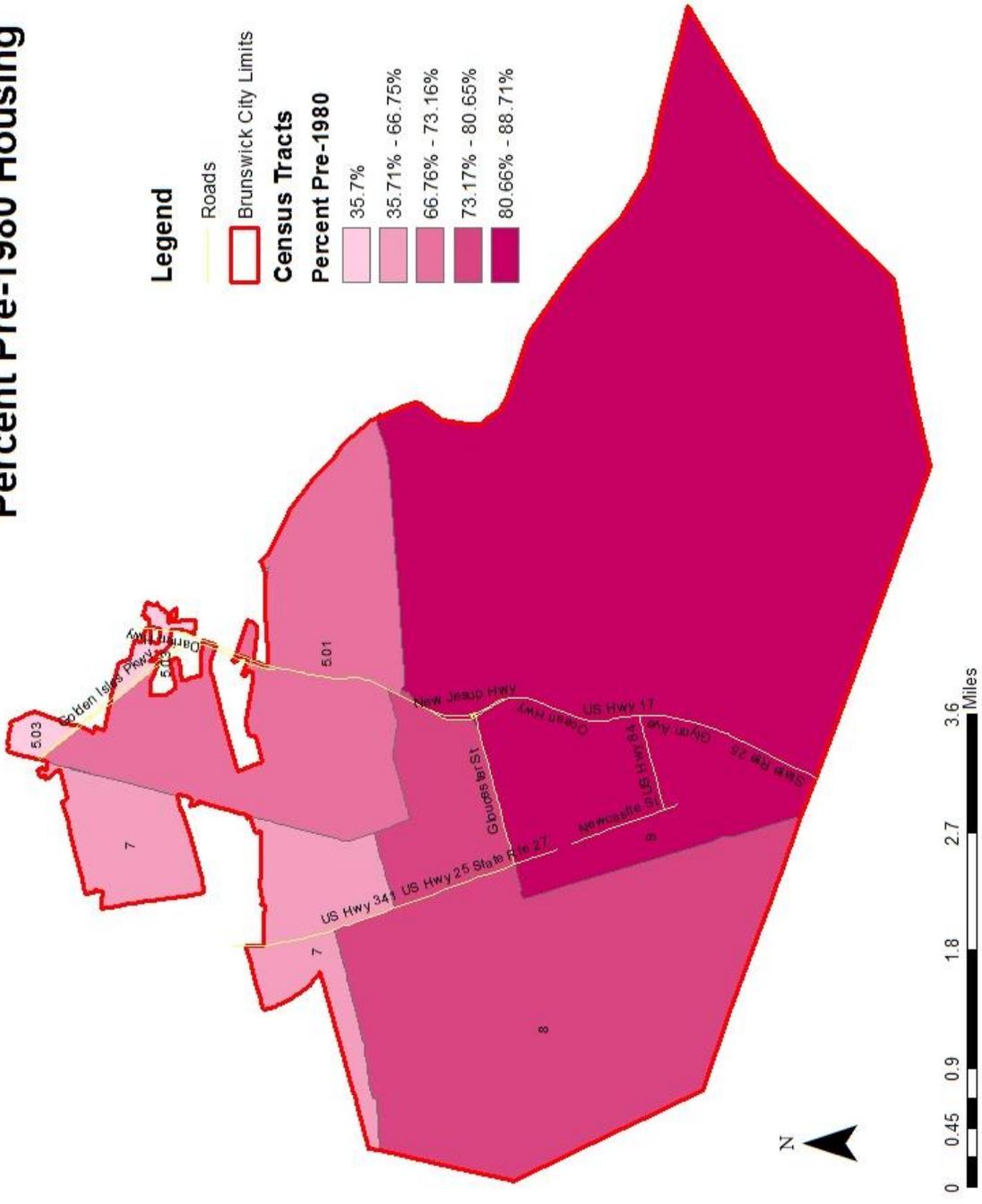
Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,012	91%	2,368	69%
Housing Units build before 1980 with children present	40	2%	114	3%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Percent Pre-1980 Housing



Percent Pre-1980 Housing

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 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Ninety-one percent of the owner-occupied housing stock and 69 percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents don't or can't provide needed maintenance. In some areas of Brunswick, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor.

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

The data show that the number of housing units in Brunswick built prior to 1980, and potentially where lead-based paint hazards might be found, include 91 percent of all owner housing and 69 percent of rental housing. Two percent of owner housing units and three percent of rental housing units built prior to 1980 are occupied by families with children present, a total of almost 160 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 160 units in Brunswick built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

There is an extensive need for rehabilitation programs in Brunswick targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing through the City of Brunswick with the City's CDBG funding, provide owners of owner-occupied, single-family housing with loans and/or grants to facilitate needed repairs which have not been effected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units.

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

Introduction

Totals Number of Units

	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 available			589	750			0	0	0
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Public Housing Condition

Public Housing Development	Average Inspection Score
Brooklyn Homes	96
Glynnvilla Apartments	96
McIntyre Court	98

Table 37 - Public Housing Condition

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

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

Discussion:

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

Introduction

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)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

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

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.

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

Introduction

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

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)

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))

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

There are no known barriers to affordable housing resulting from public policies of the City of Brunswick.

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

Introduction

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	23	9	0	0	0
Arts, Entertainment, Accommodations	1,186	1,088	25	17	-8
Construction	156	152	3	2	-1
Education and Health Care Services	683	1,271	14	19	5
Finance, Insurance, and Real Estate	237	386	5	6	1
Information	68	223	1	3	2
Manufacturing	387	668	8	10	2
Other Services	193	247	4	4	0
Professional, Scientific, Management Services	286	493	6	8	2
Public Administration	0	0	0	0	0
Retail Trade	959	1,562	20	24	4
Transportation and Warehousing	403	234	8	4	-4
Wholesale Trade	184	225	4	3	-1
Total	4,765	6,558	--	--	--

Table 39 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

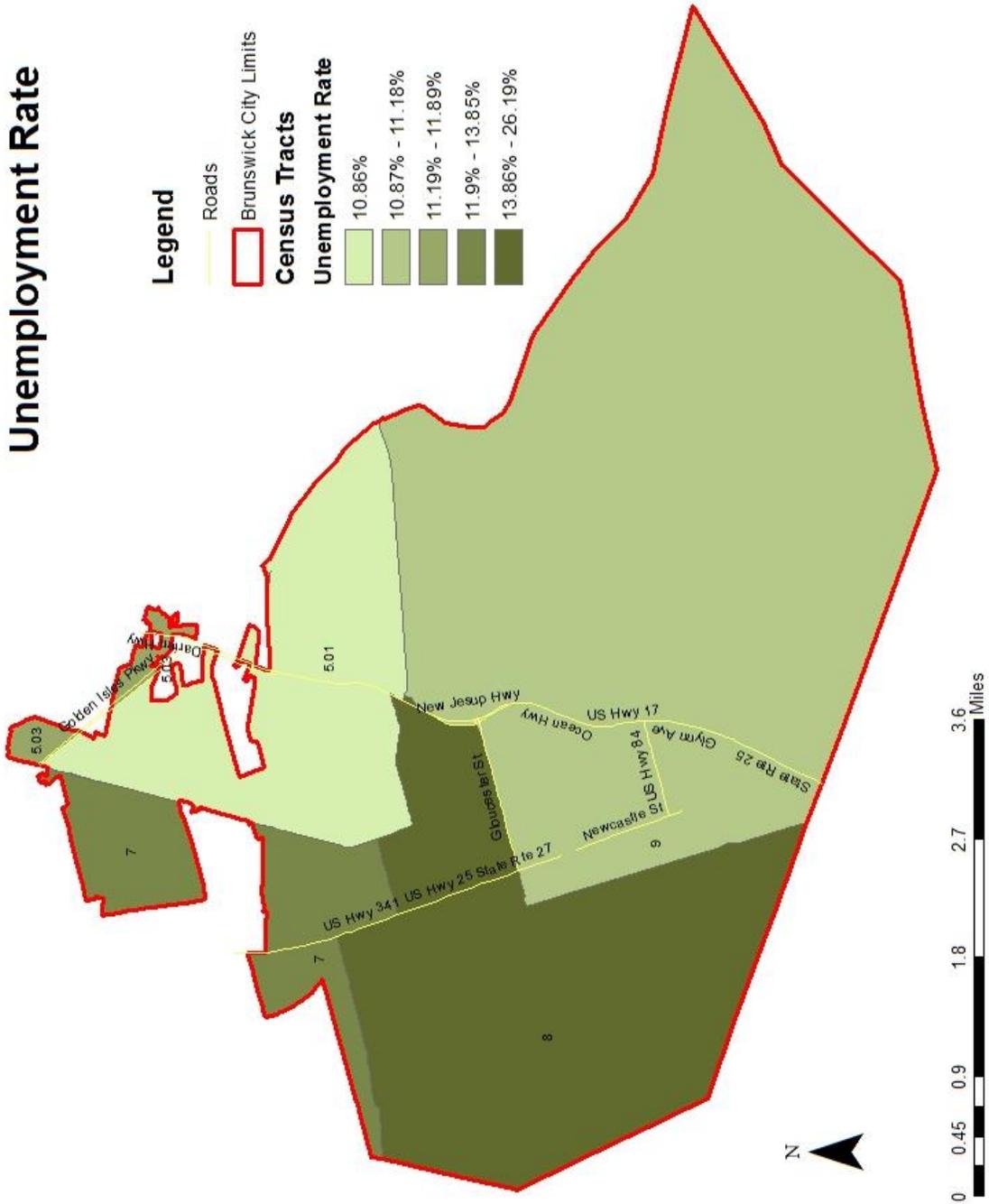
Labor Force

Total Population in the Civilian Labor Force	7,111
Civilian Employed Population 16 years and over	6,230
Unemployment Rate	12.39
Unemployment Rate for Ages 16-24	33.42
Unemployment Rate for Ages 25-65	6.01

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Unemployment Rate



Percent Unemployed

Occupations by Sector	Number of People
Management, business and financial	715
Farming, fisheries and forestry occupations	221
Service	1,146
Sales and office	1,498
Construction, extraction, maintenance and repair	448
Production, transportation and material moving	286

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	4,981	84%
30-59 Minutes	732	12%
60 or More Minutes	204	3%
Total	5,917	100%

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

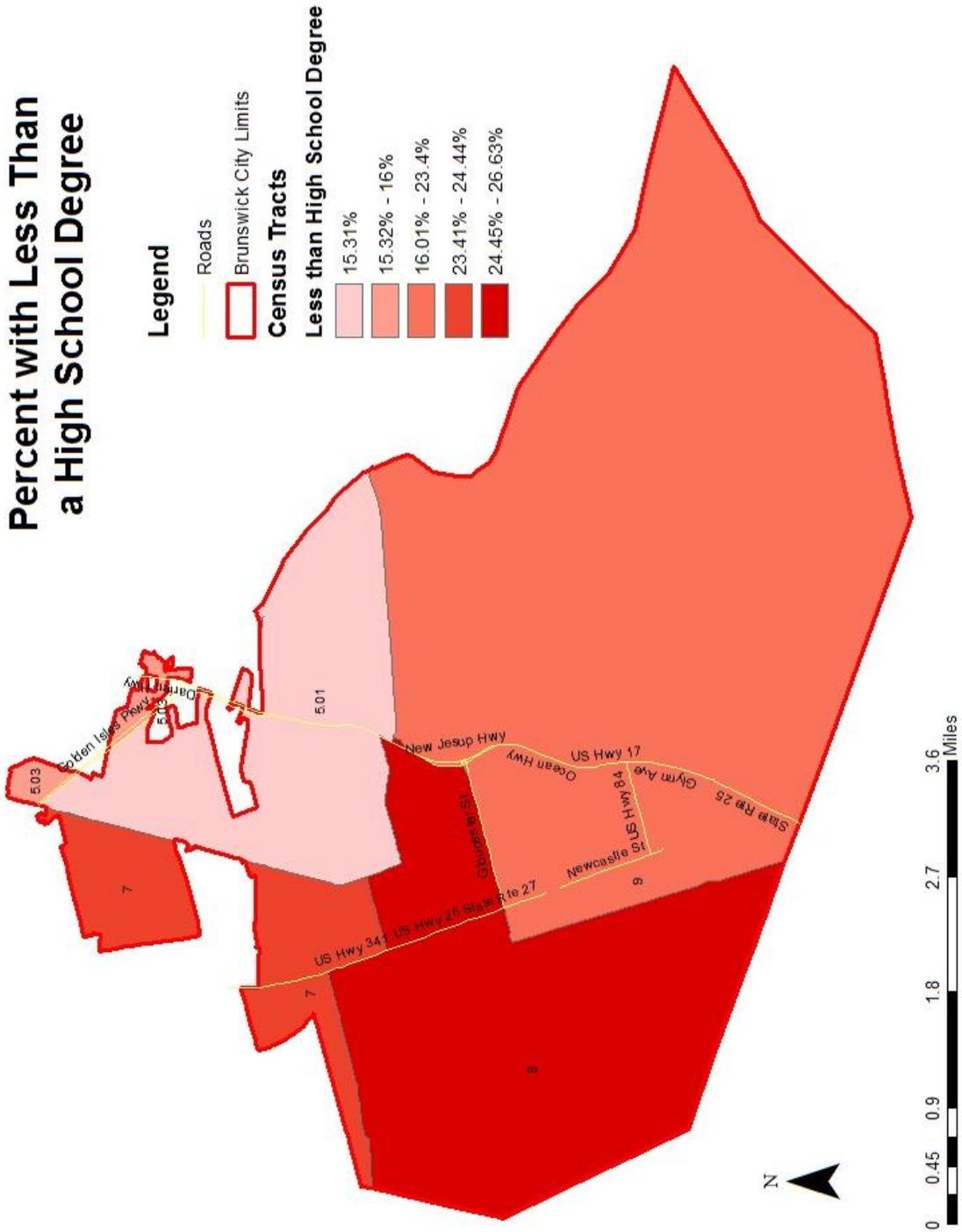
Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	816	91	623
High school graduate (includes equivalency)	1,967	138	745
Some college or Associate's degree	1,511	185	305
Bachelor's degree or higher	995	42	175

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Percent with Less Than a High School Degree



Percent with Less than a High School Degree

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	152	188	44	112	374
9th to 12th grade, no diploma	573	297	302	587	394
High school graduate, GED, or alternative	715	584	733	1,533	723
Some college, no degree	357	449	524	553	248
Associate's degree	30	171	190	114	52
Bachelor's degree	11	217	282	362	113
Graduate or professional degree	15	43	74	234	83

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	14,425
High school graduate (includes equivalency)	22,810
Some college or Associate's degree	24,312
Bachelor's degree	31,013
Graduate or professional degree	54,821

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Describe the workforce and infrastructure needs of the business community:

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.

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

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

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

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.

Discussion

MA-50 Needs and Market Analysis Discussion

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

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition, and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a large portion of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

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

As of the 2010 Census, African-Americans comprise about 59 percent of the population of Brunswick. There is some concentration of the African-American population in census tracts in the western parts of the city, with the percentage of the total population being as much as 79 percent. Most of the tracts are within the CDBG area benefit tracts (where median incomes of the tracts are below 80 percent of the area median income). These areas also show high rates of poverty, with poverty rates above 40 percent of the population of the tracts. Maps of poverty rates and concentrations of African-Americans are included below.

Likewise, the Hispanic population, which makes up about 11 percent of the total population of Brunswick, is concentrated in census tracts in the eastern parts of the city. In some of these tracts, the percentage Hispanic exceeds 27 percent of the total population of the tract. Some of these tracts also show high rates of poverty. A map of the Hispanic population concentrations is provided below as well.

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

These neighborhoods, as mentioned above, contain much of the poorest housing stock in the city. As a result, the housing market contains much of the lowest cost housing as well. Code enforcement officials worked extensively in these areas in an attempt to maintain the integrity of the community in past years. Some neighborhoods have a number of vacant lots where homes have been removed.

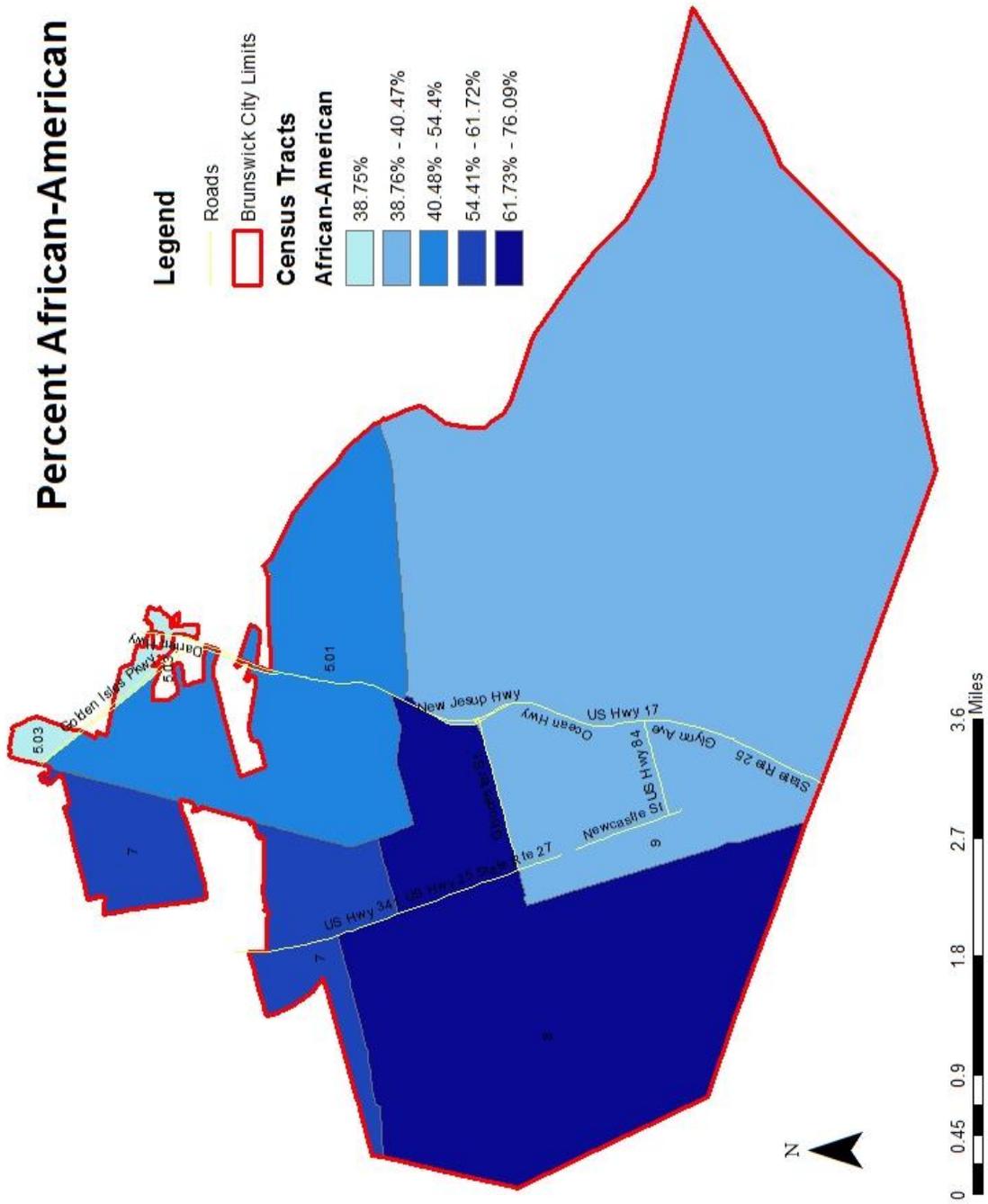
Are there any community assets in these areas/neighborhoods?

These areas do have community assets, including community and senior centers, parks, and other public facilities. Much of the public housing operated by the Brunswick Housing Authority is also located within these neighborhoods.

Are there other strategic opportunities in any of these areas?

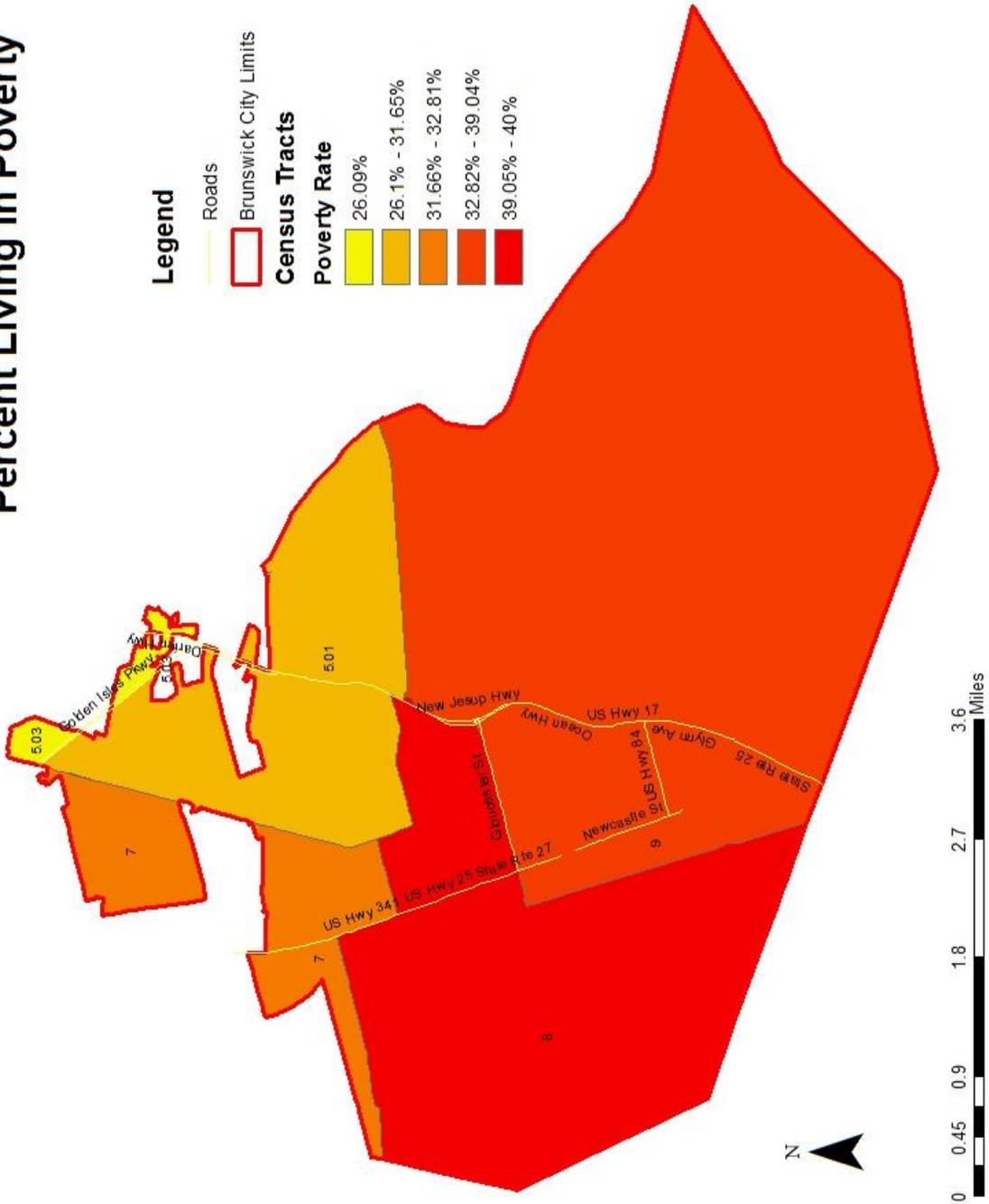
In neighborhoods where many homes have been removed, there may be opportunities for development of new housing units. In areas where brownfield issues are not a concern, private and non-profit developers can find appropriate redevelopment sites to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.

Percent African-American



Percent African-American

Percent Living in Poverty



Percent Living in Poverty

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the City intends to take is the distribution of the Community Development Block Grant funding for the next five years. The priorities listed were determined through consultation with service providers and consideration of a community survey that was conducted in the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward particular areas within Brunswick where the median incomes of the census tracts involved are below 80 percent of the area median income (area benefit). The City's goals and objectives are summarized in Section SP-45.

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

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	CDBG Eligible Areas
	Area Type:	For area benefit programs.
	Other Target Area Description:	For area benefit programs.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	Citywide
	Area Type:	All areas for use of individual benefit and administration.
	Other Target Area Description:	All areas for use of individual benefit and administration.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Investments will be allocated according to responses to programmatic opportunities and client response to funding availability. Rehab programs may be targeted to the CDBG Eligible Areas or as individual benefit to low-income households. Public services, likewise, may be offered in low-income areas or generally to all qualified residents.

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	Administration Objective 1
	Description	Program administration activities for the CDBG program funds.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
2	Priority Need Name	Housing Rehabilitation and Reconstruction
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	Affordable Housing Objective
	Description	Programs that offer rehabilitation or reconstruction opportunities to low-income homeowners.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
3	Priority Need Name	Emergency Home Repair
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	Affordable Housing Objective
	Description	Repairs to owner-occupied housing units for emergency situations.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
4	Priority Need Name	Housing Assistance - Homeownership
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Downpayment and closing costs assistance for low-income homebuyers.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
5	Priority Need Name	Housing Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	All areas for use of individual benefit and administration.

	Associated Goals	
	Description	Funding to support the development of new single-family or multifamily housing units.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
6	Priority Need Name	Demolition/Removal of Slum and Blight
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	For area benefit programs.
	Associated Goals	
	Description	Removal of substandard structures and clearance of refuse from vacant lots.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
7	Priority Need Name	Emergency Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Financial assistance to households to prevent homelessness.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
8	Priority Need Name	Fair Housing Education and Outreach
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	Administration Objective 2 - Fair Housing
	Description	Funding to support fair housing education and outreach efforts.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
9	Priority Need Name	Technical Assistance to Small Businesses
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for small businesses to help them address business operations related issues.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
10	Priority Need Name	Small Business Loans
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Financial assistance to small businesses through direct loans.

	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
11	Priority Need Name	Job Training/Workforce Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that offer job training and workforce development services.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
12	Priority Need Name	Employment Training
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that provide training to lower income job seekers on how to perform in the workplace.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
13	Priority Need Name	Job Development/Creation
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development

	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for economic development programs that seek to expand job opportunities.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
14	Priority Need Name	Public and Community Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	For area benefit programs.
	Associated Goals	
	Description	Improvements and repairs to public and community facilities.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
15	Priority Need Name	Homeless Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Individuals Families with Children
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Development, improvements, and repairs to facilities that serve homeless persons.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
16	Priority Need Name	Public Improvements

	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	For area benefit programs.
	Associated Goals	
	Description	Improvements to publicly-owned equipment or structures.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
17	Priority Need Name	Other Public Facility Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	For area benefit programs.
	Associated Goals	
	Description	Addressing other public facility needs, such as ADA compliance.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
18	Priority Need Name	Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	For area benefit programs.
	Associated Goals	
	Description	Improvements to public infrastructure, such as streets, roads, sidewalks, curbs and gutters, and water systems.

	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
19	Priority Need Name	Parks and Recreation Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	For area benefit programs.
	Associated Goals	Parks and Recreation Facilities Objective Parks and Recreation Facilities - Trails
	Description	Repairs and improvements to parks and recreation facilities.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
20	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	Public Service Objective 2 - Youth Services Public Service Objective 3 - Youth Services 2 Public Service Objective 5 - Homeless Youth
	Description	Support for programs that provide services to youth.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
21	Priority Need Name	Child Care Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that provide child care services, including daycare and after-school care.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
22	Priority Need Name	Disability Services
	Priority Level	High
	Population	Extremely Low Low Moderate 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
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that provide services to persons with disabilities.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
23	Priority Need Name	Senior Services
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly

	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	Public Services Objective 1 - Senior Services
	Description	Support for programs that provide services to seniors.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
24	Priority Need Name	Health Services/Substance Abuse
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children Chronic Substance Abuse Persons with Alcohol or Other Addictions
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that provide health services and substance abuse treatment.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
	25	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children Victims of Domestic Violence
Geographic Areas Affected		All areas for use of individual benefit and administration.
Associated Goals		

	Description	Support for programs that provide services to victims of domestic violence and/or child abuse.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
26	Priority Need Name	Meals/Food
	Priority Level	High
	Population	Extremely Low Low Moderate Individuals Families with Children Frail Elderly
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	Public Service Objective 4 - Food Vouchers
	Description	Support for programs that provide feeding programs or food to lower income households.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
27	Priority Need Name	Transportation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that provide transportation services to lower income individuals and households.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.

28	Priority Need Name	Legal Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support to programs that provide legal services to lower income households.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
29	Priority Need Name	Homeless Prevention and Emergency Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Financial assistance to households at risk of homelessness.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
	30	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Individuals Families with Children Mentally Ill
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that provide homeless individuals with mental health and supportive services.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
31	Priority Need Name	Domestic Violence Shelters
	Priority Level	High
	Population	Extremely Low Low Victims of Domestic Violence
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	
	Description	Support for programs that provide temporary housing for victims of domestic violence.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
32	Priority Need Name	Transitional Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Individuals Families with Children
	Geographic Areas Affected	All areas for use of individual benefit and administration.
	Associated Goals	

	Description	Support for programs that provide housing units that help homeless persons transition to permanent housing.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.

Narrative (Optional)

The City conducted a survey of residents through a survey instrument posted on the City's website and hard copy surveys distributed at all Consolidated Plan forums. The results of these surveys were used by City staff to allocate priorities among the various facility, infrastructure, service, housing, and economic development needs listed above.

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

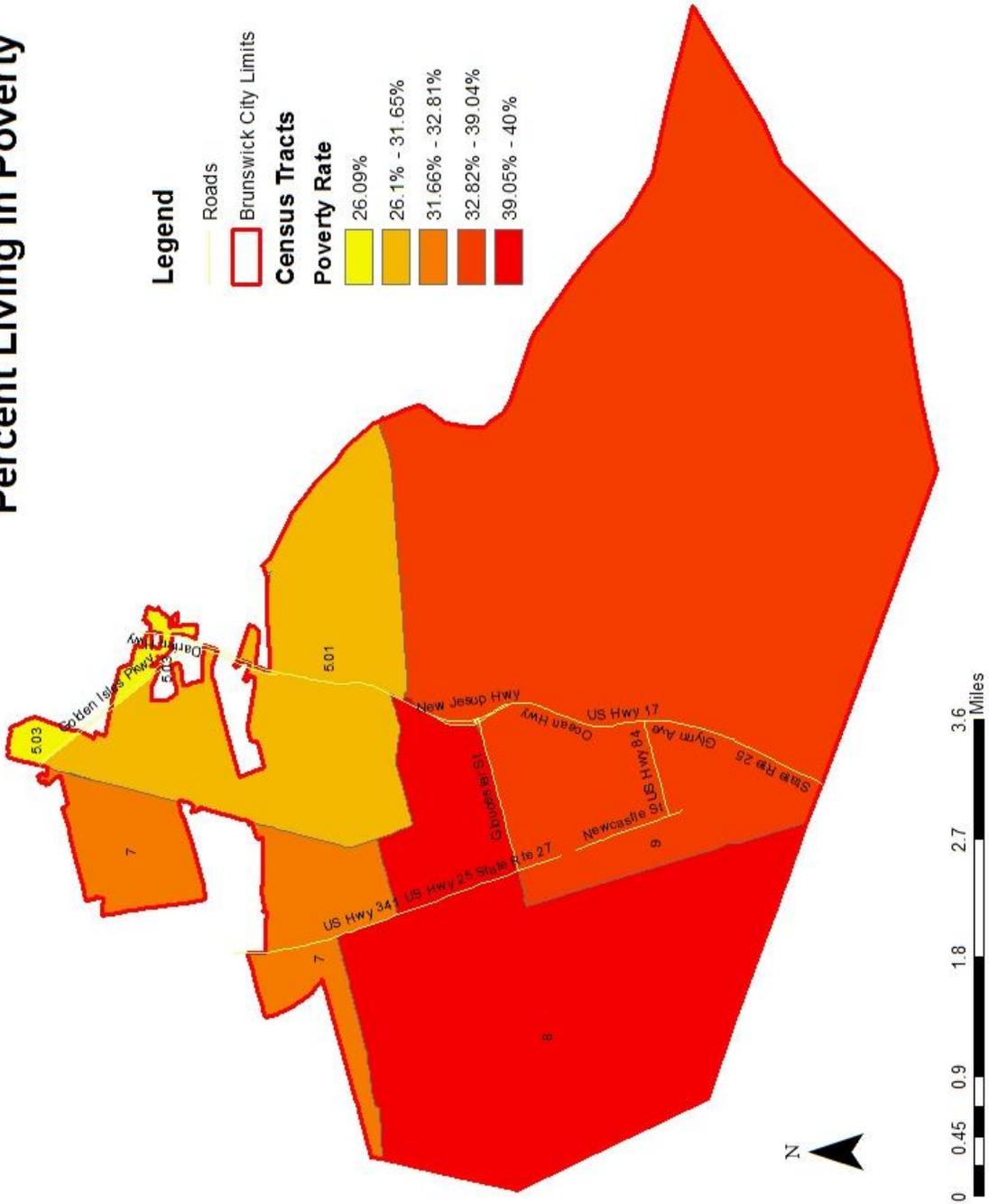
Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of tenant-based rental assistance is dependent on rental property owner's willingness to rent their units to TBRA clients. In many communities, landlords are reluctant to rent to these clients due to the reputation they have that the clients do not take care of the property as well as other renters do. Other market conditions that could influence the use of TBRA have to do with rents being asked for rental property. If rents are too high, the rental assistance might not be enough to allow clients to lease the units, even if the landlord was willing.
TBRA for Non-Homeless Special Needs	Added to the description of TBRA market characteristics above, non-homeless special needs clients may also encounter housing units that do not meet their accessibility needs. Most housing in any community has not had accessibility improvements that allow persons with mobility issues ease of access. While landlords are obligated to make reasonable accommodations for such renters, many need more accommodations than typical landlords would consider reasonable.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. While rates are currently at historic lows, the mortgage markets are still recovering from the recent mortgage foreclosure crisis and restrictions placed on lending institutions that resulted. In many areas lenders are not making new loans as freely as before and some well qualified buyers are finding it difficult to navigate the new mortgage processes that have been instituted. The resulting delays in securing loans can burden housing developers and restrict their activities.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. In Brunswick, these costs are relative low in comparison to other areas of the country. The efficiency of rehabilitation is dependent on the after rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, it's not worth the effort to repair the home.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historic low interest rates off-set increases in the market value of the housing stock. Monthly housing costs of higher priced homes at lower interest rates approximate the monthly housing costs of lower priced homes at higher interest rates. In the case of a City agency or non-profit organization buying housing stock for rehabilitation and resale or for preservation, the costs of purchasing a home outright at higher prices can reduce the number of homes that can be purchased or reduce the funds available for rehabilitation activities.

Table 48 – Influence of Market Conditions

Percent Living in Poverty



Percent Living in Poverty

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

Introduction

Brunswick receives funding from the Community Development Block Grant Program. This grant program will bring \$335,319 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	335,319	0	0	335,319	1,341,276	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 49 - Anticipated Resources

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

The City of Brunswick has access to a variety of federal, state and local resources to achieve its housing and community development priorities. The Department of Community Development continues to leverage Community Development Block Grant funds with federal recaptured funds from UDAG. Recaptured funding is used for down payment assistance to first time homebuyers, small business loans for job creation and expansion, emergency elderly/disabled homeowner assistance grants, and public park improvements. Federal, State and local resources are utilized based on the opportunities and constraints of the specific funding sources.

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

None currently identified. The City will continue to evaluate opportunities to use public lands for future development.

Discussion

The City has programmed approximately \$335,000 from the CDBG program for the FY 2015 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

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
BRUNSWICK	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
THE BRUNSWICK HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Brunswick is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

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	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	

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

Table 51 - Homeless Prevention Services Summary

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

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute Georgia Balance of State Continuum of Care. These organizations partner with each other, the City, and mainstream service providers to provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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

The service providers in Brunswick work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the providers. Providers in Brunswick are particularly strong in the areas of mental health services, employment training, and life skills training. Gaps exist in emergency shelter capacity. There are not enough beds on a typical night.

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

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

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	Administration Objective 1	2015	2019	Administration	Citywide	Administration	CDBG: \$300,000	Other: 5 Other
2	Administration Objective 2 - Fair Housing	2015	2019	Administration		Fair Housing Education and Outreach	CDBG: \$35,063	Other: 5 Other
3	Affordable Housing Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction Emergency Home Repair	CDBG: \$600,000	Homeowner Housing Rehabilitated: 135 Household Housing Unit
4	Parks and Recreation Facilities Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Parks and Recreation Facilities	CDBG: \$250,000	Other: 5 Other
5	Parks and Recreation Facilities - Trails	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Parks and Recreation Facilities	CDBG: \$240,256	Other: 5 Other
6	Public Services Objective 1 - Senior Services	2015	2019	Non-Housing Community Development	Citywide	Senior Services	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
7	Public Service Objective 2 - Youth Services	2015	2019	Non-Housing Community Development	Citywide	Youth Services	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public Service Objective 3 - Youth Services 2	2015	2019	Non-Housing Community Development	Citywide	Youth Services	CDBG: \$48,100	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
9	Public Service Objective 4 - Food Vouchers	2015	2019	Non-Housing Community Development	Citywide	Meals/Food		Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
10	Public Service Objective 5 - Homeless Youth	2015	2019	Homeless Non-Housing Community Development	Citywide	Youth Services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 125 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Administration Objective 1
	Goal Description	<p>Goal: Plan, Monitor and Administer Entitlement Grant Programs. Evaluate upcoming needs related to affordable housing, non-housing community development needs including community, public and park facilities; public services and the non-homeless special needs populations.</p> <p>Objective 1: Continue to Plan, Monitor and Administer Entitlement Grant Programs and insure compliance with Federal Regulations.</p> <p>Strategy 1.1: Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.</p> <p>Performance Goal: \$60,000 CDBG Funding allocated 1st Year; A maximum of 20% of the CDBG Entitlement will be allocated each of the additional 4 annual plan years.</p>

2	Goal Name	Administration Objective 2 - Fair Housing
	Goal Description	<p>Goal: Plan, Monitor and Administer Entitlement Grant Programs. Evaluate upcoming needs related to affordable housing, non-housing community development needs including community, public and park facilities; public services and the non-homeless special needs populations.</p> <p>Objective 1: Continue to Plan, Monitor and Administer Entitlement Grant Programs and insure compliance with Federal Regulations.</p> <p>Strategy 1.2: Provide Fair Housing Education and Outreach to improve the public’s awareness and protection of their rights under the Federal Fair Housing Act. Eligible participants are low and moderate-income persons at 80% or below the median income and persons residing in CDBG Eligible Census Tracts and Designated Revitalization Areas. Decent Housing / Sustainability</p> <p>Performance Goal: \$ 7,063 in CDBG funds allocated 1st Year for outreach, education and implementation of the 2015 Analysis of Impediments. \$7,000 in CDBG funds allocated each of the additional 4 annual plan periods (\$28,000 for the remaining Annual Plan Year).</p>
3	Goal Name	Affordable Housing Objective
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing over a five-year period.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.1: Provide Emergency Housing Repairs and Moderate-Minor and Major Rehabilitation, to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.</p> <p>Performance Goal: \$ 120,000 in CDBG funds allocated 1st Year to assist 27 units - \$50,000 for Volunteer Home Repair Program assisting 20 units; \$20,000 for Moderate-Minor and Major Home Repair Program assisting 2 units; \$20,000 for Emergency Repair Program assisting 5 units; and \$30,000 for program cost including inspections. Approximately \$120,000 in CDBG funds allocated to assist 25 units each of the additional 4 annual plan periods (\$480,000 over the 4 years to assist 100 units).</p>

4	Goal Name	Parks and Recreation Facilities Objective
	Goal Description	<p>Goal: Improve living conditions in Brunswick by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, parks and recreation facilities, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.1: Support the improvement to Parks and Recreation Facilities in low and moderate income census tracts.</p> <p>Performance Goal: \$50,000 in CDBG Funding allocated 1st Year for park and recreation improvements to purchase playground equipment in public parks with unsafe equipment in an effort to increase recreational opportunities through the creation of new passive and active open space on vacant or under-utilized sites. \$50,000 in CDBG funds allocated each of the additional 4 annual plan periods (\$200,000).</p>
5	Goal Name	Parks and Recreation Facilities - Trails
	Goal Description	<p>Goal: Improve living conditions in Brunswick by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, parks and recreation facilities, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.2: Support the improvement to Parks and Recreation Trails and open space in low and moderate income census tracts.</p> <p>Performance Goal: \$48,256 in CDBG Funding allocated 1st Year for Liberty Ship Trail improvements and multi-use bike and pedestrian paths, connecting Fourth Avenue with Sidney Lanier Park. \$48,000 in CDBG funds allocated each of the additional 4 annual plan periods (\$192,000).</p>

6	Goal Name	Public Services Objective 1 - Senior Services
	Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.1: Senior Services – Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide socialization and recreation activities to senior citizens in a supervised, safe, nurturing environment.</p> <p>Performance Goal: \$5,000 in CDBG Funding allocated 1st Year to assist 20 people and - funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>
7	Goal Name	Public Service Objective 2 - Youth Services
	Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.2: Youth Services – Funds will be used to provide youth services to low to moderate income children at 80% or below the median income within the City of Brunswick. The strategic goal is to provide the youth a structured educational after school and summer camp program.</p> <p>Performance Goal: \$20,000 in CDBG Funding allocated 1st Year to assist 100 people and - funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>

8	Goal Name	Public Service Objective 3 - Youth Services 2
	Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.3: Youth Services – Funds will be used to provide youth services to low to moderate income youth at 80% or below the median income within the City of Brunswick. The strategic goal is to create an environment where girls are involved in physical fitness, cultural enrichment, and empowerment activities.</p> <p>Performance Goal: \$9,620 in CDBG Funding allocated 1st Year to assist 50 people and - funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>
9	Goal Name	Public Service Objective 4 - Food Vouchers
	Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.4: Food Voucher Program – Funds will be used to provide hunger relief program and nutrition services to low-to moderate-income people at 80% or below the median income within the City of Brunswick.</p> <p>Performance Goal: \$5,380 in CDBG Funding allocated 1st Year to assist 10 people by providing food vouchers - funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>

10	Goal Name	Public Service Objective 5 - Homeless Youth
	Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.5: Homeless Youth Services – Funds will be used to provide outreach services to meet immediate needs of runaway homeless youth, or youth at risk of running away. Benefits low to moderate income people at 80% or below the median income within the City of Brunswick.</p> <p>Performance Goal: \$10,000 in CDBG Funding allocated 1st Year to assist 25 people and - funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>

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)

A total of 135 units of owner-occupied housing will be assisted through the Volunteer Home Repair Program (100 units), Moderate-Minor and Major Home Repair Program (10 units), and Emergency Repair Program (25 units) over the five years of this Consolidated Plan.

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)

Brunswick Housing Authority projects meet accessible unit requirements.

Activities to Increase Resident Involvements

Residents are involved with management and operations of the public housing developments through participation on resident councils. The PHA looks for opportunities to hire residents for contract work through its Section 3 obligations.

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

No

Plan to remove the ‘troubled’ designation

NA

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

Barriers to Affordable Housing

There are no known barriers to affordable housing resulting from public policies of the City of Brunswick.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

NA

SP-60 Homelessness Strategy – 91.215(d)

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

The first homelessness objective provides that City staff continue its work with the Georgia Balance of State Continuum of Care, the coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. City staff participates in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assess individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

Addressing the emergency and transitional housing needs of homeless persons

The City does not provide federal funding for shelter activities. Local organizations are working to find ways to finance the development of more shelter space, but funding is limited.

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.

No funding is proposed in the Strategic Plan to address issues relating to transitional housing for the homeless. The City supports the efforts of the Continuum of Care to address homelessness issues through their funding venues.

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

No funding is proposed in the Strategic Plan to address issues relating to homelessness. The City supports the efforts of the Continuum of Care to address homelessness issues through their funding venues.

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

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

Goal: Increase the inventory of lead safe housing units.

Strategies:

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Expand the stock of lead safe housing units through housing initiatives.
- Obtain training for program staff on lead hazard evaluation and reduction
- Establish working relationships with lead professionals and key partners, such as risk assessors and clearance technicians, public health departments, and HUD lead grantees.
- Create procedures for determining when it is more cost effective to presume that lead hazard are present, and when it makes sense to evaluate a property.

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

The Health Department will continue screening for lead in children who are at risk. The City will continue its lead-based paint hazard education and testing elements of its homeowner rehabilitation program.

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

Brunswick currently performs visual inspections of housing units included in their housing programs. Where defective paint is observed, surfaces are prepped and repainted, following abatement guidelines provided by HUD. All rehabilitation and down-payment assistance programs include provisions requiring that all painted surfaces be in good condition.

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

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

Several of the City's Consolidated Plan goals and objectives address issues related to poverty and assisting those who fall below the poverty level. Examples include:

- Address non-housing community development for special needs populations through public service programs;
- Programs targeting youth, providing education enrichment and job preparedness activities,
- Food and nutrition programs offered to seniors; and
- Continue to collaborate with homeless providers to support Georgia Balance of State Continuum of Care services.

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

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment assistance, financial management and credit counseling, parenting programs, after-school and day care assistance programs, and interim cash assistance programs with respect to paying for food, shelter and utility bills.

The City will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

Given the City's limited financial resources and that the majority of factors affecting a family's poverty-level status are typically beyond the control of City policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number of poverty-level families is difficult to gauge. In the coming future, the Community and Economic Development Department will work with the community to address deficiencies and attempt to measure the impact of the CDBG program in reducing and/or preventing poverty.

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 purpose of monitoring and coordination is to ensure the community input and participation throughout the development of the Consolidated Plan, build public/private partnerships to implement the Plan, while monitoring and evaluating the goals, strategies and program outcomes.

The coordination of various resources, including funding sources, departments, agencies, people and organizations, facilities and programs, to achieve the stated objectives is addressed in detail in the adopted Citizen Participation Plan. Starting with the identification of needs and ending with specific funding allocations for priority strategies, the process involves citizen participation and agencies representing housing, community development, and human services interests, both public and private, throughout Brunswick.

The City of Brunswick Department of Community Development is responsible for monitoring activities relates to the Community Development Block Grant. The programs and activities proposed for the 2012-2014 Consolidated Plan will be monitored quarterly basis in each given program year. The City will monitor its performance in meeting the strategic goals outlined in the Consolidated Plan by referring back to the Annual Action Plan at least quarterly.

Timeless of expenditures is of utmost importance. A comprehensive implementation schedule has been developed to ensure that CDBG funding on the specific projects and activities is spent in a timely fashion. Sub- recipients will be monitored at least on a bi-annual basis. Sub-recipients who fail to report to the Department of Community office as required in their grant agreements may be monitored more often. If an organization has been monitored and found to be out of compliance, the Department of Community Development will provide additional assistance to that organization to address any deficiencies identified. Progress notes and findings will be noted in the CDBG files maintained by the Department of Community Development to document monitoring activities.

Expected Resources

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

Introduction

Brunswick receives funding from the Community Development Block Grant Program. This grant program will bring \$335,319 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	335,319	0	0	335,319	1,341,276	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 53 - Expected Resources – Priority Table

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

matching requirements will be satisfied

The City of Brunswick has access to a variety of federal, state and local resources to achieve its housing and community development priorities. The Department of Community Development continues to leverage Community Development Block Grant funds with federal recaptured funds from UDAG. Recaptured funding is used for down payment assistance to first time homebuyers, small business loans for job creation and expansion, emergency elderly/disabled homeowner assistance grants, and public park improvements. Federal, State and local resources are utilized based on the opportunities and constraints of the specific funding sources.

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

None currently identified. The City will continue to evaluate opportunities to use public lands for future development.

Discussion

The City has programmed approximately \$335,000 from the CDBG program for the FY 2015 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

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	Administration Objective 1	2015	2019	Administration	Citywide	Administration	CDBG: \$60,000	Other: 1 Other
2	Administration Objective 2 - Fair Housing	2015	2019	Administration	Citywide	Fair Housing Education and Outreach	CDBG: \$7,063	Other: 1 Other
3	Affordable Housing Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction Emergency Home Repair	CDBG: \$120,000	Homeowner Housing Rehabilitated: 27 Household Housing Unit
4	Parks and Recreation Facilities Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Parks and Recreation Facilities	CDBG: \$50,000	Other: 1 Other
5	Parks and Recreation Facilities - Trails	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Other Public Facility Needs Parks and Recreation Facilities	CDBG: \$48,256	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services Objective 1 - Senior Services	2015	2019	Non-Housing Community Development	Citywide	Senior Services	CDBG: \$5,000	Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted
7	Public Service Objective 2 - Youth Services	2015	2019	Non-Housing Community Development	Citywide	Youth Services	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
8	Public Service Objective 3 - Youth Services 2	2015	2019	Non-Housing Community Development	Citywide	Youth Services	CDBG: \$9,620	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
9	Public Service Objective 4 - Food Vouchers	2015	2019	Non-Housing Community Development	Citywide	Meals/Food	CDBG: \$5,380	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted
10	Public Service Objective 5 - Homeless Youth	2015	2019	Homeless Non-Housing Community Development	Citywide	Youth Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Administration Objective 1
	Goal Description	Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.
2	Goal Name	Administration Objective 2 - Fair Housing
	Goal Description	Provide Fair Housing Education and Outreach to improve the public's awareness and protection of their rights under the Federal Fair Housing Act. Eligible participants are low and moderate-income persons at 80% or below the median income and persons residing in CDBG Eligible Census Tracts and Designated Revitalization Areas.
3	Goal Name	Affordable Housing Objective
	Goal Description	Provide Emergency Housing Repairs and Moderate-Minor and Major Rehabilitation, to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.
4	Goal Name	Parks and Recreation Facilities Objective
	Goal Description	Support the improvement to Parks and Recreation Facilities in low and moderate income census tracts.
5	Goal Name	Parks and Recreation Facilities - Trails
	Goal Description	Support the improvement to Parks and Recreation Trails and open space in low and moderate income census tracts.
6	Goal Name	Public Services Objective 1 - Senior Services
	Goal Description	Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide socialization and recreation activities to senior citizens in a supervised, safe, nurturing environment.

7	Goal Name	Public Service Objective 2 - Youth Services
	Goal Description	Funds will be used to provide youth services to low to moderate income children at 80% or below the median income within the City of Brunswick. The strategic goal is to provide the youth a structured educational after school and summer camp program.
8	Goal Name	Public Service Objective 3 - Youth Services 2
	Goal Description	Funds will be used to provide youth services to low to moderate income youth at 80% or below the median income within the City of Brunswick. The strategic goal is to create an environment where girls are involved in physical fitness, cultural enrichment, and empowerment activities.
9	Goal Name	Public Service Objective 4 - Food Vouchers
	Goal Description	Funds will be used to provide hunger relief program and nutrition services to low- to moderate-income people at 80% or below the median income within the City of Brunswick.
10	Goal Name	Public Service Objective 5 - Homeless Youth
	Goal Description	Funds will be used to provide outreach services to meet immediate needs of runaway homeless youth, or youth at risk of running away. Benefits low to moderate income people at 80% or below the median income within the City of Brunswick.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey.

Projects

#	Project Name
1	Program Administration
2	Fair Housing Education and Outreach
3	Volunteer Home Repair Program
4	Monerate-Minor and Major Home Repair Program
5	Emergency Repair Program
6	Rehab Project Delivery Costs
7	Parks and Recreation Facilities
8	Liberty Ship Trail
9	Senior Services
10	Youth Services - After-School/Summer Camp
11	Youth Services - SYDA
12	Food Voucher Program
13	Homeless Youth Services

Table 55 – Project Information

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

The projects listed above were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting one project over another, leaning toward those organizations with long-standing histories of successful project management.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	Administration Objective 1
	Needs Addressed	Administration
	Funding	CDBG: \$60,000
	Description	General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Program Administration, no direct benefit.
	Location Description	601 Gloucester Street Brunswick, Georgia 31521
Planned Activities	General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.	
2	Project Name	Fair Housing Education and Outreach
	Target Area	
	Goals Supported	Administration Objective 2 - Fair Housing
	Needs Addressed	Fair Housing Education and Outreach
	Funding	CDBG: \$7,063

	Description	Provide Fair Housing Education and Outreach to improve the public's awareness and protection of their rights under the Federal Fair Housing Act. Eligible participants are low and moderate-income persons at 80% or below the median income and persons residing in CDBG Eligible Census Tracts and Designated Revitalization Areas.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Program administration, no direct benefit.
	Location Description	601 Gloucester Street Brunswick, Georgia 31521
	Planned Activities	Provide Fair Housing Education and Outreach to improve the public's awareness and protection of their rights under the Federal Fair Housing Act. Eligible participants are low and moderate-income persons at 80% or below the median income and persons residing in CDBG Eligible Census Tracts and Designated Revitalization Areas.
3	Project Name	Volunteer Home Repair Program
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction
	Funding	CDBG: \$50,000
	Description	Provide Emergency Housing Repairs and Moderate-Minor and Major Rehabilitation, to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 low-income homeowners will benefit from these activities.
	Location Description	To be determined

	Planned Activities	Provide Emergency Housing Repairs and Moderate-Minor and Major Rehabilitation, to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.
4	Project Name	Moderate-Minor and Major Home Repair Program
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction
	Funding	CDBG: \$20,000
	Description	Provide Moderate-Minor and Major Rehabilitation, to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2 low-income homeowners will benefit from these activities.
	Location Description	601 Gloucester Street Brunswick, Georgia 31521
Planned Activities	Provide Moderate-Minor and Major Rehabilitation, to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.	
5	Project Name	Emergency Repair Program
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective
	Needs Addressed	Emergency Home Repair
	Funding	CDBG: \$20,000
	Description	Provide Emergency Housing Repairs to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 5 low-income homeowners will benefit from these activities.
	Location Description	601 Gloucester Street Brunswick, Georgia 31521
	Planned Activities	Provide Emergency Housing Repairs to improve the habitability of owner occupied housing. Eligible applicants are low and moderate-income at 80% or below the median income citywide.
6	Project Name	Rehab Project Delivery Costs
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction Emergency Home Repair
	Funding	CDBG: \$30,000
	Description	Expenses associated with operation of the three home rehabilitation programs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	No direct benefit.
	Location Description	601 Gloucester Street Brunswick, Georgia 31521
	Planned Activities	Expenses associated with operation of the three home rehabilitation programs.
7	Project Name	Parks and Recreation Facilities
	Target Area	CDBG Eligible Areas
	Goals Supported	Parks and Recreation Facilities Objective
	Needs Addressed	Parks and Recreation Facilities
	Funding	CDBG: \$50,000

	Description	CDBG Funding allocated 1st Year for park and recreation improvements to purchase playground equipment in public parks with unsafe equipment in an effort to increase recreational opportunities through the creation of new passive and active open space on vacant or under-utilized sites.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated XXXX low-income individuals will benefit from these activities.
	Location Description	To be determined
	Planned Activities	CDBG Funding allocated 1st Year for park and recreation improvements to purchase playground equipment in public parks with unsafe equipment in an effort to increase recreational opportunities through the creation of new passive and active open space on vacant or under-utilized sites.
8	Project Name	Liberty Ship Trail
	Target Area	CDBG Eligible Areas
	Goals Supported	Parks and Recreation Facilities - Trails
	Needs Addressed	Parks and Recreation Facilities
	Funding	CDBG: \$48,256
	Description	CDBG Funding allocated 1st Year for Liberty Ship Trail improvements and multi-use bike and pedestrian paths, connecting Fourth Avenue with Sidney Lanier Park.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated XXXX low-income individuals will benefit from these activities.
	Location Description	Liberty Ship Trail
	Planned Activities	CDBG Funding allocated 1st Year for Liberty Ship Trail improvements and multi-use bike and pedestrian paths, connecting Fourth Avenue with Sidney Lanier Park.
9	Project Name	Senior Services
	Target Area	Citywide

	Goals Supported	Public Services Objective 1 - Senior Services
	Needs Addressed	Senior Services
	Funding	CDBG: \$5,000
	Description	Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide socialization and recreation activities to senior citizens in a supervised, safe, nurturing environment.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 low-income individuals will benefit from these activities.
	Location Description	Roosevelt Harris, Jr. Senior Center 2007 I Street Brunswick, GA
	Planned Activities	Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide socialization and recreation activities to senior citizens in a supervised, safe, nurturing environment.
10	Project Name	Youth Services - After-School/Summer Camp
	Target Area	Citywide
	Goals Supported	Public Service Objective 2 - Youth Services
	Needs Addressed	Youth Services
	Funding	CDBG: \$20,000
	Description	Funds will be used to provide youth services to low to moderate income children at 80% or below the median income within the City of Brunswick. The strategic goal is to provide the youth a structured educational after school and summer camp program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low-income children will benefit from these activities.

	Location Description	Roosevelt Lawrence Community Center 1109 H Street Brunswick, GA
	Planned Activities	Funds will be used to provide youth services to low to moderate income children at 80% or below the median income within the City of Brunswick. The strategic goal is to provide the youth a structured educational after school and summer camp program.
11	Project Name	Youth Services - SYDA
	Target Area	Citywide
	Goals Supported	Public Service Objective 3 - Youth Services 2
	Needs Addressed	Youth Services
	Funding	CDBG: \$9,620
	Description	Funds will be used to provide youth services to low to moderate income youth at 80% or below the median income within the City of Brunswick. The strategic goal is to create an environment where girls are involved in physical fitness, cultural enrichment, and empowerment activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 50 low-income children will benefit from these activities.
	Location Description	Southeast Youth Development Academics Boys and Girls Club 3836 Johnston Street Brunswick, GA
Planned Activities	Funds will be used to provide youth services to low to moderate income youth at 80% or below the median income within the City of Brunswick. The strategic goal is to create an environment where girls are involved in physical fitness, cultural enrichment, and empowerment activities.	
12	Project Name	Food Voucher Program
	Target Area	Citywide
	Goals Supported	Public Service Objective 4 - Food Vouchers
	Needs Addressed	Meals/Food
	Funding	CDBG: \$5,380

	Description	Funds will be used to provide hunger relief program and nutrition services to low- to moderate-income people at 80% or below the median income within the City of Brunswick.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low-income individuals will benefit from these activities.
	Location Description	Coastal Georgia Area Community Action Authority 1 Community Action Drive Brunswick, GA
	Planned Activities	Funds will be used to provide hunger relief program and nutrition services to low- to moderate-income people at 80% or below the median income within the City of Brunswick.
13	Project Name	Homeless Youth Services
	Target Area	Citywide
	Goals Supported	Public Service Objective 5 - Homeless Youth
	Needs Addressed	Homeless Facilities Youth Services
	Funding	CDBG: \$10,000
	Description	Funds will be used to provide outreach services to meet immediate needs of runaway homeless youth, or youth at risk of running away. Benefits low to moderate income people at 80% or below the median income within the City of Brunswick.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 25 homeless youth will benefit from these activities.
	Location Description	Safe Harbor Children's Center 2215 Gloucester St Brunswick, GA

	Planned Activities	Funds will be used to provide outreach services to meet immediate needs of runaway homeless youth, or youth at risk of running away. Benefits low to moderate income people at 80% or below the median income within the City of Brunswick.
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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

Much of the funding from the CDBG program is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on experience.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	71
CDBG Eligible Areas	29

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant. Areas of low to moderate-income concentration and certain areas of high minority concentration are targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds by target area is projected to be primarily citywide due to use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through smaller CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	27
Special-Needs	0
Total	27

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	27
Acquisition of Existing Units	0
Total	27

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

Discussion

These figures relate to production targets specified in the annual goals for 2015.

AP-60 Public Housing – 91.220(h)

Introduction

There are no plans to utilize CDBG funding for Brunswick Housing Authority activities in the next program year.

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

There are no plans to utilize CDBG funding for Brunswick Housing Authority activities in the next program year.

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

The Brunswick Housing Authority will continue to have resident councils at each housing development.

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

NA

Discussion

There are no plans to utilize CDBG funding for Brunswick Housing Authority activities in the next program year.

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

Introduction

The City of Brunswick is active in the Georgia Balance of State Continuum of Care, addressing issues related to homeless in the region. Funding for homeless projects and services are sources primarily through that process.

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 Georgia Balance of State Continuum of Care, the coalition of homeless service agencies, conducts annual surveys of homeless individuals, including unsheltered persons. These surveys serve to help focus agency activities for the coming year, as well as provide documentation in response to HUD program requirements.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Brunswick has no plans that would effect the emergency shelter or transitional housing needs of homeless persons in the coming year.

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 of Brunswick has no plans that would help homeless persons transition to permanent housing and independent living in the coming year.

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

Homeless prevention is a major focus of the participants in the Continuum of Care. Agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services.

Discussion

The participants in the Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership.

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

Introduction:

There are no public policy barriers to affordable housing identified in Brunswick.

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

NA

Discussion:

There are no public policy barriers to affordable housing identified in Brunswick.

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Brunswick, some funded by CDBG allocations, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The City will consider providing financial assistance for Tax Credit Projects for affordable housing development to expand multi-family rental development projects and homeownership opportunities when those projects are present for review. Additionally, acquisition, soft costs and site development funds will be used for affordable housing development.

Actions planned to reduce lead-based paint hazards

The Health Department will continue screening for lead in children who are at risk. The City will continue its lead-based paint hazard education and testing elements of its homeowner rehabilitation program.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Continuum of Care to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city.

Actions planned to develop institutional structure

- Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- Work with private industry to address important issues that hamper housing and community development efforts.
- Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

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

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the Georgia Balance of State Continuum of Care meetings, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

Discussion:

These actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

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

Introduction:

The following provides details on program specific requirements for the Community Development Block Grant.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	335,319
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion:

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff work with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.

Appendix - Alternate/Local Data Sources