CITY OF MOBILE
CONSOLIDATED PLAN/ACTION PLAN
COMMUNITY DEVELOPMENT PROGRAM
PY 2027 (MAY 1, 2027 - APRIL 30, 2028)
ACTION PLAN-ONE YEAR USE OF FUNDS SUMMARY
TWO WEEK NOTICE PERIOD AND
30 DAY COMMENT PERIOD

In accordance with 24 CFR Part 91, the City of Mobile's ("the City's) Community & Housing Development Department hereby publishes a summary of its Proposed Program Year (PY) 2027 (May 1, 2027-April 30, 2028) Action Plan One Year Use Of Funds Submission for citizen comment for a period of at least thirty (30) calendar days from the date of publication. The summary was published in order to afford affected citizens an opportunity to examine contents and to submit comments relating thereto.

The Final PY 2027 Action Plan will be developed after giving consideration to citizen comments and alternative proposals received at a Public Hearing conducted by the City's Community & Housing Development Department on November 5, 2026 at 10:30 a.m. and from the timely receipt of written comments and alternative proposals received in the Community & Housing Development Department on or before December 8, 2026 at 4:00 p.m. following the publishing of the Proposed PY 2027 Action Plan-One Year Use of Funds Summary in the Lagniappe Mobile on October 21, 2026. Please note, any comments received during the two week notice period prior to the beginning of the at least thirty (30) calendar day comment period will not be considered.

Copies of the City's Proposed PY 2027 Action Plan-One Year Use of Funds are available for inspection in the City's Community & Housing Development Department, 205 Government Street, South Tower, 5th Floor, Suite 517 from 8:00 a.m. to 5:00 p.m., Monday through Friday, except legal holidays.

The City's Community & Housing Development Department encourages citizens to participate in the development of its Final PY 2027 Action Plan One Year Use of Funds Submission and is thereby making the Plan available for public inspection and comment for a period of at least thirty (30) calendar days.

I. BACKGROUND:

In 1995 the U.S. Department of Housing & Urban Development (HUD) introduced a consolidated application process involving four HUD Community Planning and Development (CPD) formula programs: Community Development Block Grants (CDBG), HOME Investment Partnerships (HOME), and Emergency Shelter Grants (ESG). This process replaced at that time all current HUD-CPD planning and application requirements with a single submission, and satisfied the minimum statutory requirements for the four referenced HUD-CPD formula programs. The Emergency Shelter Grants were later renamed Emergency Solutions Grant.

In summary, the Consolidated Plan actually serves four separate, but integrated, functions. The Consolidated Plan is 1) A planning document for the City, which builds on a participatory process; 2) An application for federal funds under HUD's formula grant programs referenced above; 3) A strategy to be followed in carrying out HUD programs, and lastly; 4) An action plan that provides a basis for assessing performance. The City's Five Year Consolidated Plan covers the period May 1, 2023 thru April 30, 2027 and contains six basic components: (1) housing and homeless needs assessment, (2) housing market analysis, (3) strategies and priority needs and objectives, (4) action plan, (5) certifications, (6) monitoring. The action plan and certification portions of the document must be submitted annually to HUD for approval.

Copies of the City's PY 2023-2027 Consolidated Plan are available for inspection in the City's Community & Housing Development Department, 205 Government Street, South Tower, 5th Floor, Suite 517 from 8:00 a.m. to 5:00 p.m., Monday through Friday, except legal holidays.

II. PROPOSED PROGRAM YEAR 2027 ACTION PLAN SUMMARY:

The City's Action Plan-One Year Use of Funds is an annual description of the City's Federal and other resources that are expected to be available to address its priority needs and how the Federal funds will leverage other resources. The description includes activities for Plan Year (PY) 2027 (May 1, 2027 thru April 30, 2028) for the City to address its priority needs. The Action Plan explains where the assistance will be directed by geographic area during PY 2027.

The Proposed Action Plan also includes narrative, maps and tables which identify the geographic areas in which it will direct assistance, a description of homeless and other special needs activities, as well as a description of other actions to foster affordable housing, public housing improvements and resident initiatives, evaluation and reduction of lead-based hazards, reducing the number of persons below the poverty line, development of the City's institutional structure, efforts to enhancing coordination between housing and service agencies, and assistance to public housing.

Additionally, the Proposed Action Plan includes program specific requirements such as: a) the total amount of CDBG, HOME, and ESG funds allocated including anticipated program income; b) For the HOME Program, a description of; i) Other forms of investment, if any, to be used; ii) for use of HOME funds for homebuyers, a description of guidelines for resale or recapture of HOME funds required under 24 CFR 92.254; iii) for use of HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds a description of the City's refinancing guidelines required under 24 CFR 92.206(b).

The Proposed Action Plan contains a narrative description of the standards and procedures that the City will use to monitor activities that it will carry out in advancing its plan. Also included are definitions, required certifications and other statutory and program requirements.

III. PY 2027 CONSOLIDATED FORMULA ALLOCATION:

The following is a description of the Federal resources that the City's Community & Housing Development Department estimates to be available during PY 2027 and the activities to address the priority needs identified in the City's PY 2023 thru PY 2027 Consolidated Plan.

The City's Consolidated Formula Allocation for PY 2027 has yet to be released by HUD. Should the actual allocation differ from the estimated allocation in an amount that causes the need of a substantial amendment, the following projects will be adjusted accordingly: CDBG-Housing Programs, HOME-Rental Activities, ESG-Administration.

The eligibility and beneficiary outcome for the CDBG Float Loan Program described in the proposed budget will be determined by the applications received for qualified activities. Any float funded activity will be required to have an irrevocable letter of credit from a banking institution to secure the funding should the activity fail to produce an eligible activity or should the funding be needed for the original activity the float amount was derived from. The requirement for an irrevocable letter of credit may be waived, at the City's discretion, for proposals that include funding toward Public Housing and/or Rental Assistance Demonstration. In the unlikely event that this requirement is waived and the loan becomes defaulted upon, the City would balance any shortfall by defunding Administration up to $300,000, Blight Removal up to $175,000, Volunteer Paint Program up to $85,000, Residential Rehabilitation Loans up to $200,000, and Housing Rehabilitation up to $240,000. Even if defaulted upon, the float funded activity must still meet a National Objective and Eligible Activity. Float Activities are required by HUD to be shown as an activity and program income for budgeting purposes. The actual term of a float loan will be 6-30 months depending on the need of the individual activity.

Funding within the Public Services Project will be determined based on applications received in response to this Request for Proposals and comments. Under the HOME Program, should an entity be designated a CHDO and fit one of the other funding categories, the City may include them in either location during activity setup in IDIS.

Included with the PY 2027 Formula Allocation are estimations to be utilized for planning purposes which includes an estimate of the annual allocation, anticipated program income receipts, surplus income from urban renewal settlements, grant funds returned to the City's line of credit for which the planned use has not been included in a prior statement or plan, and income from float-funded activities as follows:

1. Community Development Block Grant Program:	
PY 2027 Anticipated Grant	$2,150,595.00
PY 2027 Anticipated Program Income:	539,591.00
PY 2027 Float Loan Program Income:	1,000,000.00
Prior Year Funds:	0.00
	3,690,186.00
2. PY 2027 HOME Grant:	$818,110.60
PY 2027 Anticipated HOME Program Income	175,396.40
	$993,507.00
3. PY 2027 Emergency Solutions Grant (ESG):	$205,331.00
TOTAL	**$4,889,024.00**

IV. PY 2027 PROPOSED ACTION PLAN-ONE YEAR USE OF FUNDS ACTIVITY SUMMARY BY PROGRAM:

CONSOLIDATED FORMULA ALLOCATION BUDGET AND PROGRAM DESCRIPTION: PY 2027: May 1, 2027-April 30, 2028

A. COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG):

PY 2027 CDBG Grant	**$ 2,150,595.00**
Anticipated Program Income:	**539,591.00**
Float Loan Program Income:	**1,000,000.00**
TOTAL CDBG:	**$3,690,186.00**

Planning and Administration-$593,400
City of Mobile Administration of the Grant; Administration; $593,400.

Public Facilities/Infrastructure-$250,000
Acquisition of a building for a public facility; Low/Mod Area benefit Activity; Improve quality/increase quantity of public improvements for low income; $250,000

Microenterprise Loan Program- $86,186
Micro-Economic Loans to assist local Small Disadvantaged Business Owners- $86,186

Float Loan Program-$1,000,000
Float funded activities-City Program; Removal of Slum and Blight, Special Economic Development, and/or Low/Mod Housing Benefit; Suitable Living/Sustainability, Economic Opportunity/Availability, Decent Housing/Availability, Decent Housing/Sustainability; $1,000,000

Housing Programs-$995,360.00
Housing Rehabilitation-City Program; Proposed Accomplishments: 35 Housing Units to be rehabilitated; Decent Housing/Sustainability; $660,360.
Fortified Roofing Program-City Program; Proposed Accomplishments: 5 Housing Units to be rehabilitated; Decent Housing/Sustainability; $50,000
Volunteer Paint Program; Community Partners Selected Based Upon Proposals; Proposed Accomplishments: 20 Housing Units to be rehabilitated; Decent Housing/Sustainability; $85,000.
Residential Rehabilitation Loans; Developers Selected Based on Proposals; Decent Housing/Sustainability; $200,000.

Blight Removal-$450,000
Rehabilitation, Demolition, and/or Code Enforcement of Blight-City Program; Low/Mod Area benefit Activity; Proposed Accomplishments: 15 blighted units to be rehabilitated and/or demolished; Suitable Living Environments/Sustainability; $450,000.

Public Services -$315,240
Various Public Services Activities based on responses; Examples include the following: Economic Opportunity/Availability, Suitable Living/Availability, Suitable Living/Sustainability, any other eligible combination per HUD regulations; $315,240.
CDBG PROGRAM TOTAL: $3,690,186.00

B. PROJECT: HOME INVESTMENT PARTNERSHIP PROGRAM (HOME):

PY 2027 HOME Grant:	**$818,110.60**
Anticipated Program Income:	**$175,396.40**
TOTAL	**$993,507.00**

City of Mobile and Developers

Administration
City of Mobile Administration of the Grant; Administration; $99,300.

CHDO Affordable Housing
Homebuyer Activities (TBD); Decent Housing/Availability; $149,000.

Affordable Housing Activities
Down Payment Assistance Activities (TBD); Decent Housing/Availability; $200,000.
Homebuyer/Rental Activities (TBD); Decent Housing/Availability; $545,207.

HOME PROGRAM TOTAL: $993,507.00

C. PROJECT: EMERGENCY SOLUTIONS GRANT PROGRAM (ESG): $205,331.00

Administration
City of Mobile Administration of the Grant; Administration; $15,300.

Emergency Shelter-Community Partner Provided
TBD; Suitable Living/Availability; $107,500.

Street Outreach-Community Partner Provided
TBD; Suitable Living/Availability; $15,000.

Homeless Prevention-Community Partner Provided
TBD; Decent Housing/Affordability; $67,531.

ESG PROGRAM TOTAL: $205,331

GRAND TOTAL FOR ALL ACTION PLAN PROGRAMS: $4,889,024.00

V. ANTICIPATED BENEFIT TO LOW AND MODERATE INCOME PERSONS:

The City anticipates that approximately 75% of available funds described herein to be used for activities that will benefit low and moderate income persons. Should displacement occur as a result of any of the activities described herein, the City will provide assistance pursuant to its Anti-Displacement and Relocation Assistance Plan, copies of which are available in the City's Community & Housing Development Department at the referenced address. The City does not discriminate on the basis of race, color, national origin, sex, religion, age, and handicapped status in employment or provision of services.

VI. THIRTY DAY CITIZEN COMMENT PERIOD:

The City's Community & Housing Development Department encourages citizens to participate in the development of its Final PY 2027 Action Plan One Year Use of Funds Submission and is thereby making the Plan available for public inspection and comment for a period of at least thirty (30) calendar days.

Copies of the Proposed PY 2027 Action Plan One Year Use Of Funds Submission are available for inspection in the City's Community & Housing Development Department, 205 Government Plaza, South Tower, 5th Floor, Suite 517, Mobile, Alabama from 8:00 a.m. to 5:00 p.m., Monday through Friday, except legal holidays.

The City's Community & Housing Development Department will conduct a public hearing on November 5, 2026 at 10:30 a.m. at the Levon C. Manzie Neighborhood Resource Center, located at 110 North Lafayette Street, Mobile, AL 36603. The

purpose of the hearing will be to obtain comments regarding the proposed use of the City's PY 2027 consolidated formula allocation including the views of citizens, public agencies, and other interested parties on the housing and community development needs of the City, and to receive proposals for the possible use of funds. Also, citizens will be afforded an opportunity to 1) identify housing and community development needs and priorities; 2) review proposed uses of funds; and 3) comment on and review the City's program performance. All comments and proposals received will be considered in the development of the City's Final PY 2027 Action Plan-One Year Use of Funds.

All interested parties who are unable to attend the public hearing but desire to submit written views, comments, or proposals regarding the City's development of its Final PY 2027 Action Plan-One Year Use of Funds submission may do so by addressing them to Mr. James Roberts, Senior Director; Neighborhood Development Department; P.O. Box 1827, Mobile, Alabama 36633 or by email to Shakeena.Cox@CityofMobile.org.

For all interested parties that plan to respond to this request for proposals, the City will hold an application workshop after the public hearing on November 5, 2026 at 11:00 a.m. at the Levon C. Manzie Neighborhood Resource Center, located at 110 North Lafayette Street, Mobile, AL 36603. ***While the workshop is not mandatory, it is encouraged.***

The hearing location is accessible to persons with disabilities; however, anyone who requires further information or has a disability which might require special materials, services, or assistance should notify the Community & Housing Development Department at the previously referenced address no later than 48 hours prior to the scheduled hearing dates. This assistance includes any request for translators, or related services for non-English speaking persons. The City does not discriminate on the basis of disability in admissions to, access to, or operations of its programs, services, or activities. The City does not discriminate on the basis of disability in its hiring or employment practices as mandated by Title 11 of the Americans with Disabilities Act of 1990.

ALL WRITTEN COMMENTS OR PROPOSALS MUST BE RECEIVED IN THE CITY'S COMMUNITY & HOUSING DEVELOPMENT DEPARTMENT AT THE REFERENCED ADDRESS NO LATER THAN DECEMBER 8, 2026 BY 4:00 P.M. TO BE CONSIDERED IN THE DEVELOPMENT OF THE CITY'S FINAL PY 2027 ACTION PLAN-ONE YEAR USE OF FUNDS SUBMISSION. NO FAX TRANSMISSION SUBMISSIONS WILL BE ACCEPTED OR CONSIDERED.

Written Proposals should address the criteria as outlined in the application guidelines that can be found on the City of Mobile's website at www.cityofmobile.org. The scoring criteria are as follows:

For CDBG and ESG sub-recipient proposals, the City reserves the right to reject any proposal that is outside industry norms for administrative costs, as determined by the City.

Scoring Criteria (CDBG)	Maximum Score
Prior experience with federal funding-	15 points
Proposed Leveraged Funding	10 points
Proposal Reduces Blighted Housing Stock within the City-	20 points
New Program (less than 5 years old)-	15 points
Proposal Addresses Goals of CHD Plan-	15 points
Ability to complete the proposed accomplishments within 12 months-	15 points
Proposal increases existing program capacity or provides new service-	10 points
Total Score Possible	100 points

Scoring Criteria (ESG)	Maximum Score
Prior experience with federal funding-	15 points
Proposed Leveraged Funding	10 points
Proposal Reduces Blighted Housing Stock within the City-	20 points
New Program (less than 5 years old)-	15 points
Proposal Addresses Goals of CHD Plan-	15 points
Ability to complete the proposed accomplishments within 12 months-	15 points
Proposal increases existing program capacity or provides new service-	10 points
Total Score Possible	100 points

For HOME and CDBG Developer proposals, please contact Ken Knox at Ken.Knox@CityofMobile.org or call 251-208-6294. Developer programs accept applications on a rolling basis and projects are funded based on items such as availability of funds, City need, developer experience, project impact, construction costs, developer subsidy request, developer fee request, project leverage, and location.

The City reserves the right to reject any and all proposals received in response to this request for proposals and comments. Funding requests to this publication may be used by the City for awarding other eligible funds as allowed and as they become available.