

U.S. Department of Housing and Urban Development
Community Planning and Development

Pathways to Removing Obstacles to Housing

Funding Opportunity Number FR-6700-N-98

Narrative Exhibits A - G



SUBMITTED TO:

Jessie H. Kome, Director
Office of Block Grant Assistance
U.S. Department of Housing and Urban Development
Community Planning and Development
451 7th Street, SW, Room 7282, Washington, DC 20410

Office: 202-402-5539 **Email:** CDBG-PROHousing@hud.gov **Website:** <https://www.agency/org.com>

SUBMITTED BY:

Danielle Wooten, Director
Planning and Development Department
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UEI: K412JN3GMMA8 **CAGE Code:** 45TJ6

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Monday, October 30, 2023
11:59 PM

This proposal includes data that shall not be disclosed outside of the U.S. Department of Housing and Urban Development, Community Planning and Development, Office of Block Grant Assistance and shall not be duplicated, used, or disclosed in whole or in part for any purpose except for use in the grant application review process.



Transmittal Letter

October 30, 2023

Jessie H. Kome, Director
Office of Block Grant Assistance
U.S. Department of Housing and Urban Development
Community Planning and Development
451 7th Street, SW
Room 7282
Washington, DC 20410

RE: Selma Alabama Pathways to Removing Obstacles to Housing (PRO Housing) Housing Resiliency Initiative

Dear Ms. Kome,

The City of Selma (“Selma”) is pleased to submit its application to the U.S. Department of Housing and Urban Development (“HUD”), Community Planning and Development (“CPD”), Office of Block Grant Assistance (“OBGA”) in response to the Pathways to Removing Obstacles to Housing (“PRO Housing”) Notice of Funding Opportunity (“NOFO”). **Selma Alabama Housing Resiliency Initiative (“Selma Housing Resiliency”)** is a Selma-led effort to address the need for increased housing inventory made critical by the devastating January 2023 EF2 tornado and overcome barriers and impediments to available and affordable housing for the residents of Selma.

What was a challenging housing need in Selma that has persisted for decades became a full-on crisis when more than 1,300 homes were lost in a single day. Prior to the tornado, housing challenges were exacerbated by a crumbling infrastructure that included deteriorated streets and antiquated sewer and drainage systems that caused significant flood damage. These structural issues, depressed new construction and dilapidated, vacant, and uninhabitable properties left low-income residents at a loss for affordable housing. Despite the housing choice vouchers that were made available for single family, townhouse, and apartment rental through the Selma Housing Authority (“SHA”), the impact of the low housing inventory left residents of Selma unable to utilize the resources and with even fewer options for home ownership. Following the storm on January 12, 2023, residents of Selma were forced to move to neighboring cities in Alabama, relocate to other states, or live with relatives to meet their basic needs for shelter. Selma Housing Resiliency brings together stakeholders committed to implementing a multi-year housing plan to meet the existing need for housing and provide a path forward to overcome barriers and impediments to bringing the residents of Selma home and meet future housing needs.

Whether building new homes on empty lots, restoring vacant and uninhabitable homes throughout the disaster area, utilizing the downtown infrastructure to create housing through economically advantageous mixed-use development, making policy changes or providing training and education, Selma’s housing initiative will enable stakeholders to work collaboratively towards its mission. Funding through this HUD PRO Housing Program combined with efforts to improve the city’s infrastructure and transportation, spur economic growth and workforce development,



remove prohibitive regulatory policies, and reduce crime are mission critical to the revitalization necessary to increase housing inventory, including affordable housing, in Selma.

Selma Housing Resiliency is committed to providing the personnel, management, oversight, fiscal and administrative support in alignment with the goals of the HUD Strategic Plan for Fiscal Years (FY) 2022 – 2026 to implement its plan to address barriers to affordable housing. By fully developing a housing plan that expands the planning, organization, and mobilization already underway in Selma for a 9-month base and additional five (5) years, Selma will be able to invest in its revitalization and lay a firm foundation for economic growth and sustainability.

We respectfully submit this application to request funding support to meet the affordable housing program objectives of this HUD PRO Housing grant opportunity. Our application meets the specifications of the requirements of this NOFO and accepts all the terms, conditions, and provisions of this opportunity; takes no exception to the requirements and acknowledges receipt of all supporting information issued for the grant. Selma further:

- Attests to its compliance with the U.S. Department of Housing and Urban Development standards, federal exclusions, and federal equal employment opportunity law;
- Attests that all activities will meet a Community Development Block Grant national objective pursuant to Section 101(c) of the Housing and Community Development Act of 1974 and 24 Code of Federal Regulations part 570 as applied and modified by this NOFO;
- Affirms its compliance with Executive Order 13985 on Advancing Racial Equity and Support for Underserved Communities Through the Federal Government; and
- Affirms its compliance with the Americans with Disabilities Act of 1990 (“ADA”) and Section 504 of the Rehabilitation Act of 1973 (as amended).

Thank you for providing this opportunity to improve the quality of life for residents of Selma through meeting their critical need for housing! Please do not hesitate to call or email me directly if you have questions or need any additional information at 334.874.2111 or dwooten@selma-al.gov.

Sincerely,

ELECTRONIC

Danielle Wooten, Director
City of Selma Planning and Development Department



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Exhibit A Executive Summary

Prior to the January 2023 EF2 tornado bringing widespread damage and leaving a debris-covered City of Selma (“Selma”) unrecognizable to many of its 17,000-plus residents, the city was in the throes of a housing shortage for homeowners and renters. Years of economic neglect contributed to low median household incomes and high unemployment resulting in nearly impoverished conditions in Selma, especially among its predominantly Black/African American low-income residents.

While Selma and its residents have experienced marginalization, divestiture, and other civil rights challenges in the past, the city is determined and focused more than ever on efforts to revitalize itself in the areas of economic resurgence, housing creation, and employment enhancements. To address issues and challenges to affordable housing, the city created a collaborative network with input from residents, public, private, non-profit, and local government partners, created the Selma Alabama Housing Resiliency Initiative.

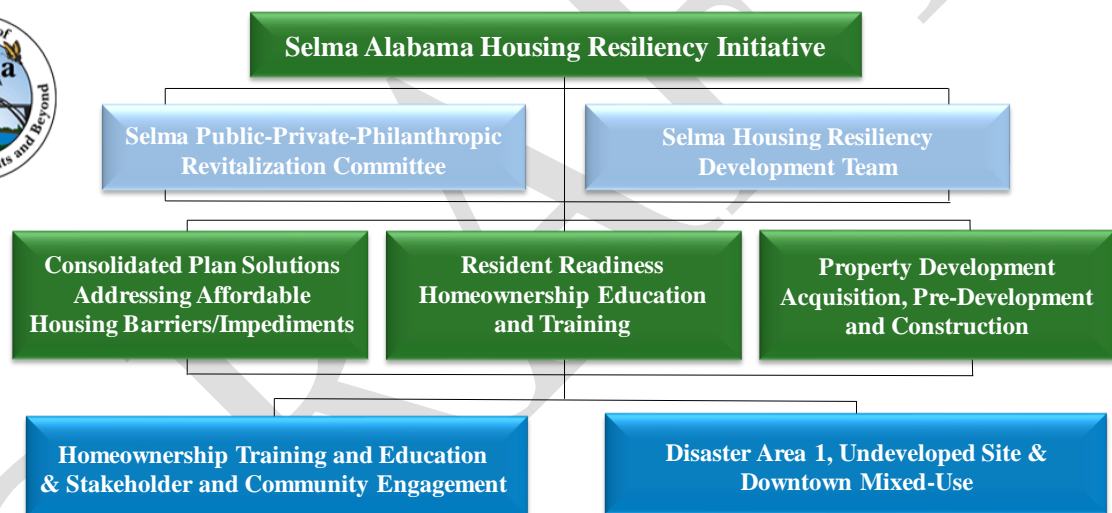


Figure 1. Selma Alabama Housing Resiliency Initiative

This collaborative table is working together to create consolidated plans and solutions to housing impediments and challenges; engaging and providing training and education of residents in pathways to housing ownership, housing and mortgage literacy, and property maintenance; and is coordinating with the Selma Housing Authority and prospective builders on acquiring properties for new builds and designing new housing construction.

Selma Housing Resiliency intends to provide 152 new construction builds in Selma by the end of the period of performance of this project in 2029. Our plan is to increase the housing inventory in Selma and have residents, especially low-moderate income persons to qualify a new homeowner. Greater is the anticipation is that new commercial properties in the downtown area will spur



economic growth that translates into an expansion of investment, new retail, hospitality, and hope for the residents of Selma.

Selma Alabama Housing Resiliency Initiative Proposed Projects			
No.	Selma Project	Description	PRO Housing Eligible Activities
1.	Disaster Area 1 Housing	98 Vacant Lots New Construction and Renovation of Uninhabitable Homes	ii. Development Activities iv. Preservation Activities
2.	Undeveloped Site	50 Single Family Homes available to low-to-moderate income residents who have undergone training	ii. Development Activities
3.	Downtown Mixed-Use Revitalization	Integrate Affordable Housing Units above four (4) commercial retail properties	ii. Development Activities iv. Preservation Activities
4.	Homeownership Training and Education	Provide high-renter population residents of Selma knowledge of homeownership, fair housing, credit, bank/mortgage financing, etc.	i. Planning and Policy Activities
5.	Stakeholder Planning and Community Engagement	Housing Initiative and Work Group designed to bring stakeholders together and engage the community to address barriers/impediments to affordability and access needs.	i. Planning and Policy Activities ii. Infrastructure Activities

Exhibit B Threshold Requirements and Other Submission Requirements

The City of Selma (“Selma”) has a long, storied, and well-documented history of racial discrimination, political marginalization and economic divestiture that has prevented economic growth for the city and has impacted many of its residents. When evaluating the critical issues that must be addressed to move Selma forward, through public forums and community outreach residents affirmed housing, infrastructure and economic development as their top priorities and solutions to reduce unemployment and underemployment were considered mission critical.

Access to affordable housing resulting from regulatory and other barriers, high costs of construction, and the realities of cost-burdened households is well documented. In a low-wealth community where 74.9 percent (74.9%) of its population is Black, 13.0 percent (13.0%) White and the remaining 12.1 percent (12.1%) other cultures, structural barriers and impediments to affordable housing are compounded by poverty. A poverty rate in Selma of 36.3 percent (36.3%) as reported by DATA USA is three times above the national poverty rate of 11.4 percent (11.4%) and twice as high as the rest of the state poverty rate that hovers at 16.2 percent (16.2%). Accompanying this high poverty rate in Selma is a median household income gap of \$29, 141.00 between White and Black households with median incomes for White households at \$52,995.00 and Black households \$23,854.00. Before the January storm, depressed economic conditions



where over fifty percent (50%) of the households in the city are renters and inadequate housing inventory made the demand for affordable housing and homeownership in Selma challenging.

Despite these alarming statistics that show the burden in Selma rests on the shoulders of its Black population and is accompanied by high violent crime, chronic health conditions, underemployment, and high unemployment, solutions to address barriers and impediments to affordable housing are not related to historical discriminatory practices. Solutions that increase housing inventory and production, incentivize construction, renovation, and rehabilitation of housing, improve employment and readiness for home ownership, and stimulate the local economy are needed to meet the housing demand and ensure housing affordability.

While Selma and its residents have experienced marginalization, divestiture, and other civil rights challenges in the past, as an applicant Selma and its partners meet the threshold requirements, have no unresolved civil rights matters and takes no exception to the requirements of this NOFO. The U.S. Department of Housing and Urban Development (“HUD”), Community Planning and Development (“CPD”), Office of Block Grant Assistance (“OBGA”) can be assured:

- (1) The City of Selma has not been charged by HUD with any systematic violation of the Fair Housing Act or any substantial equivalent of state or local fair housing law nor discrimination on the basis of race, color, religion, sex, national origin, disability, or familial status;
- (2) is not a defendant in a Fair Housing Act lawsuit alleging a pattern or practice of discrimination;
- (3) is not a defendant in any other lawsuit filed or joined by the U.S. Department of Justice (DOJ) alleging a pattern or practice of systematic violations of Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974, the Americans with Disabilities Act, Violence Against Women Act, or a claim under the False Claims Act related to fair housing, non-discrimination, or civil rights generally including an alleged failure to affirmatively further fair housing;
- (4) has not received a letter of findings identifying any systematic non-compliance with Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, Section 109 of the Housing and Community Development Act of 1974; Violence Against Women Act; or the Americans with Disabilities Act; and
- (5) has not received a cause determination from a substantial equivalent of state or local fair housing agency systemic violation of provisions of a state or local law prohibiting discrimination in housing based on sexual orientation, gender identity, or lawful source of income.

Selma further affirms that it is a registered entity as described below in the System for Award Management and in accordance with the HUD Eligibility Requirements for Applicants of Grants attest to:

- not having any outstanding or delinquent federal debts;
- has no debarments or suspensions;
- is in compliance with all mandatory disclosure requirements;
- will comply with a pre-selection review of performance;



- has a financial management system that meets Federal standards as described at 2 CFR 200.302
- has not knowingly or willfully made any false statements in its application; and
- does not have any reportable lobbying activities.

Local Government Profile

Name: City of Selma (“Selma”)

Address: 222 Broad Street
Selma, AL 36701-4540

Phone number: 334.874.2101

Corporate Qualifications

UEI: K412JN3GMMA8

CAGE Code: 45TJ6

Premier Point of Contact

Authorized Representative

Name: James Perkins, Jr., Mayor

Phone: 334.874.2101

Email: mayoroffice@selma-al.gov

Primary Point of Contact (POC):

Name: Danielle Wooten, Director Planning and Development

Phone: 334.874.2111

Email: dwooten@selma-al.gov

Exhibit C Need

Long before the January 2023 EF2 tornado caused significant, widespread damage leaving a debris-covered City of Selma (“Selma”) unrecognizable to many of its 17,000-plus residents, the residents of Selma suffered from a housing shortage for homeowners and renters. Low median household incomes and high unemployment resulting from years of economic neglect contributed to nearly impoverished conditions in Selma, especially among its predominantly Black/African American low-income residents. Post-COVID, Selma was reeling from decades of stunted economic growth and divestiture leaving the city with major challenges including a severely compromised infrastructure, stagnated economic growth, blighted properties, and insufficient housing inventory capable of meeting the rental and homeownership needs of its residents. A community plagued by socioeconomic challenges, increasing numbers of violent crimes, and elevated chronic disease statistics needed help from the harsh realities that overshadowed the rich history, legacy of determination, and pride. When the Selma Housing Authority (“SHA”) sought help to address the wait list of residents unable to use housing choice vouchers and other resources available to them because of insufficient housing shortages, Selma turned its focus to meeting this critical need for its residents. The following summaries highlight the public-private-philanthropic efforts that are underway to improve housing conditions and increase the inventory of available and affordable housing in Selma.



Selma Alabama Housing Resiliency Initiative (“Selma Housing Resiliency”) requests funding through this U.S. Department of Housing and Urban Development (“HUD”) Pathways to Removing Obstacles to Housing (“HUD PRO Housing”) Notice of Funding Opportunity (“NOFO”) to incentivize building new single-family homes and multifamily housing units, construct or restore a minimum of 150 homes in the tornado disaster area, and leveraging affordable housing dollars to restore mixed use properties in the downtown areas. Selma Housing Resiliency will also continue its planning, organization, mobilization, and stakeholder engagement and invest in the expansion of the current training and education necessary to prepare the long-standing community of renters for home ownership.

A review of the five-year Alabama Consolidated Plan FY2020-FY2024 (“Alabama Consolidated Plan”) that reports on housing topics ranging from cost burdens, health, and homelessness to environmental challenges such as flooding, lead paint hazards, and institutional delivery structures within state government highlighted the state’s approach to determining barriers and impediments to affordable housing. The five-year plan revealed that Community Development Block Grant funding needs for non-entitlement areas including Dallas County and the 14.4 square miles of the Selma, are determined at the local level. Similarly, Alabama’s assessment of the barriers to affordable housing that align with identified national barriers relies on local counties and cities to identify and report its barriers to affordable housing. Additionally, Alabama adds a list of impediments to affordable housing based on its research, data analysis, surveys, and public engagement. As shown in the matrix below, Selma has identified its barriers and impediments to affordable housing and corresponding housing needs based on an evaluation of its housing inventory and feedback from its residents.

Barriers to Affordable Housing (U.S., Alabama, Selma):

HUD PRO Housing Barriers to Available and Affordable Housing		
HUD National Barriers	Alabama Barriers/Impediments	Selma (Local) Barriers/Impediments
<ul style="list-style-type: none">• Zoning – Zoning decisions.• Land Use – Land use policies/regulations.• Procedure – Inefficient procedures or antiquated• Resources – Gaps in available resources for development and challenges to production, constrained supply chains• Infrastructure – Deteriorating or inadequate infrastructure.• Amenities – Lack of neighborhood amenities.• Preservation – Challenges to preserving stock (threat from natural hazards, redevelopment that reduces affordable units or expiration of affordability requirements).	<p>Consolidated Plan FY2020 – FY2023 Public Policy: Land Use Restrictions, Building Codes, Insufficient Land Use Regulations, Lending Credit Environment, Fair Housing Issues/Discrimination, NIMBY Syndrome (fears/concerns for new residents’ negative impact on a neighborhood), Land Ownership Patterns, Costs - Accessibility Compliance, Fire Protection, and Transportation, Banks/Mortgage Lenders, Predatory Lending</p> <p>Strategic Plan AI Impediments – discrimination, affordability</p>	<ul style="list-style-type: none">• Inadequate Housing Inventory – Lack of new development, tornado destruction, and near blighted housing not up to code.• Infrastructure – Fragile infrastructure because of unrepaired, damaged streets and flooding from antiquated drainage and sewer systems.• Mortgage/Credit – Low-income wage-earning residents are renters who are unable to qualify for bank/mortgage financing.• Policy/Regulatory – Available rental houses unable to meet inspection criteria.• Alabama Consolidated Plan FY2020 – FY 2023 Barriers/Impediments



As highlighted in the Alabama Consolidated Plan, factors like income-related cost burdens for homeowners and renters and poverty are responsible for housing instability and revealed that racial and ethnic groups, Black, Native American and Latino, have less access to low poverty areas, schools, and jobs. With an owner-occupied housing rate of forty-nine percent (49%) in Selma that is over twenty percentage points lower than the Alabama's owner-occupied housing rate of 69.4% and the 65.5% rate in the U.S., bridging the housing gap in Selma will require investments and support far beyond the city's current capacity. Additionally, a poverty rate in Selma of 36.3 percent (36.3%) as reported by DATA USA, is three times above the national poverty rate of 11.4 percent (11.4%) and twice as high as the rest of the state poverty rate that hovers at 16.2 percent (16.2%). Accompanying this high poverty rate in Selma is a median household income gap of \$29, 141.00 between White and Black households with median incomes for White households at \$52,995.00 and Black households \$23,854.00. These data show that households in Selma are disproportionately challenged to have affordable housing. The January 2023 tornadoes further exposed this decades long problem and turned a challenging circumstance into a humanitarian-like crisis. Selma Housing Resiliency will leverage funding from this HUD PRO Housing grant to advance housing plans, incentivize partnerships, and invest in construction projects capable of increasing the housing inventory for its residents while providing training and education to ready residents for home ownership, economic and workforce development resources to increase the available and affordable for its residents, especially low-moderate-income households.

1. Efforts to Address Barriers to Housing Production and Prevention

Selma has witnessed a continuous decline in the construction of new homes and increases in the number of uninhabitable properties since 1980. Even with a slight upsurge in new construction between 1990 and 1999, the number of new homes was less than one-quarter of the homes built in the 1970's. Starting in 2000, the building of new properties continued to decline with none being built since 2019. Following the height of the COVID-19 pandemic, Selma began bringing together private industry, nonprofit and community-based organizations, public institutions, and residents to develop a strategic plan to address the needs of the city and its residents.

Understanding that overcoming decades long challenges is a marathon and not a sprint, Selma continues the quest to increase its housing inventory in the city and address key barriers to affordable housing for its residents. Through city and community-led public-private-philanthropic partnerships and working groups, City of Selma Safe Livable Neighborhoods Housing Recovery Initiative and Partnership for Equitable & Resilient Communities (PERC) Selma Collaborative Table Housing Work Group, the city will leverage the commitment, expertise, and resources presently galvanized in the city to improve conditions for its residents. The following timeline highlights efforts to work collaboratively and plan strategically to reimagine Selma:

January 2022: Calls to action bringing together stakeholders and community to develop a strategic master plan to revitalize and reimagine Selma.

October 2022: Selma became a member of the inaugural cohort of cities in the Partnership for Equitable & Resilient Communities (PERC), a public-private-philanthropic venture that brings together government, community, and philanthropy to transform public funding and investment practices toward equitable development. Selma received technical assistance and project management support to develop a vision, plan, and strategies that



target federal resources from the Bipartisan Infrastructure Law, the Inflation Reduction Act, and CHIPS to help advance the community's vision. Selma convened a Community Collaborative Table comprised of a broadly diverse set of community residents and stakeholders, developed a Rebuild and Reimagine vision and plan, and identified community priorities in the areas of housing, economic development, and infrastructure.

January 2023: A devastating storm brought EF2 tornadoes that created a path of destruction that divided the city. Emergency preparedness operations became the focus of all activities to meet the critical needs for food and shelter brought on by the storm.

February 2023: The framework for community engagement was shifted when a pathway to recovery from a natural disaster became necessary. Present plans for revitalization include rebuilding from traditional deficiencies in Selma and those deficiencies brought on by the storm as described below:

Housing: The housing, infrastructure and economic development that will be addressed in the recompute plan includes housing for the homes that were damaged during the storm, redevelopment of homes that were in poor condition or uninhabited before the storm, and new, affordable multi-family and single-family homes to address the pre-existing affordable housing crisis.

Economic Development: Projects that are planned towards being shovel ready include a multiplex/convention center and adjacent retail and business district, downtown revitalization of streetscapes, a mixed-use affordable housing development (Good Samaritan), and public safety complex.

Infrastructure: The storm exposed the longstanding neglect of our roads, sidewalks, and sewer system, and need for broadband infrastructure and improved public transportation.

March 2023: Federal partners were brought in to expand existing recovery efforts and to support Selma in navigating funding resources. Planning efforts began to work with industry to (a) access existing development solutions to increase the inventory of available and affordable housing for potential homeowners and renters, (b) renewed efforts to revitalize the downtown area of the city for economic growth and housing, and (d) collaborative efforts have ensued to address the housing needs of Selma.

May 2023: City of Selma Safe Livable Neighborhoods Housing Recovery Initiative and Partnership for Equitable & Resilient Communities (PERC) Selma Collaborative Table Housing Work Group were formed through city and community-led public-private-philanthropic engagements to leverage the commitment, expertise, and resources presently available to improve conditions for its residents in the areas of housing, infrastructure, and economic development.

August 2023: Collaborative efforts between public-private-philanthropic stakeholders began to identify, prepare, and submit responses to federal grant applications. Additionally, the City of Selma Safe Livable Neighborhoods Housing Recovery Initiative



formed a partnership with the Neighborhood Assistance Corporation of America (“NACA”) to begin preparing residents of Selma for homeownership as they provide lending support for the planned new and renovated construction. NACA has committed to providing expertise/training content for homebuying/homeownership and financial literacy support related to home ownership and/or purchase. To date, in coordination with the city of Selma, NACA has conducted 6 training sessions to educate about home ownership responsibilities and to qualify individuals for homeownership mortgages. Sessions are now conducted monthly; to date, 100 people have attended. Additionally, in collaboration with the Selma Housing Authority, NACA conducted educational sessions for those in possession of Housing Choice vouchers. The purpose of the sessions was to teach voucher holders how to use the vouchers toward home ownership qualification. More than 120 people who had vouchers attended these educational sessions as of October 12, 2023. Further, NACA has committed to building 27 homes and anticipates having a model home ready for view within the city by the end of 2023. The Selma Housing Authority has acquired 106 vacant properties for future home building.

The collective efforts of all stakeholders, including the community, has enabled Selma to work to remove barriers to affordable housing by identifying projects capable of increasing the available and affordable housing inventory and training residents for homeownership. As grant funding and private resources are sought, Selma is detailing the uses of funding to support the essential strategic planning, acquisition, and pre-development necessary to construct single family housing, mixed-used development with integrated affordable housing, as well as address the city’s property development processes, policies and regulations, crumbling infrastructure, and need for economic growth and workforce development.

2. Acute Demand for Affordable Housing

Selma, Alabama, a city originally built along the Alabama River that occupies approximately 14.4 square miles, sits in central Alabama. In the aftermath of the EF2 tornados in January 2023, years of housing challenges escalated to a housing crisis, especially for low-to-middle income families. As shown in the map below, the vast absence of housing due to tornado impact, blight, and other factors is highlighted in **turquoise**. The turquoise throughout the map clearly shows the impact and number of vacant and uninhabitable properties within the city. The **green color indicates vacant parcels**, and the **blue color indicates parcels with structures that are deemed uninhabitable**, in other words, candidates for demolition. The two purple lines indicate the path of the January 12th tornadoes right through the middle of the city. Prior to the January 12, 2023, tornadoes, the American Community Survey, the Selma had 8,949 housing units of which 15.4% were vacant. Ten years prior – 2010 – the city had 9,421 housing units, meaning the city lost an average of 47 homes each year for ten years. With the January tornadoes, the housing loss was dramatic. Within a single day, the city lost more than 1,300 houses.

An assessment conducted in August 2023 puts the loss of 1,300 homes in a single day in perspective by revealing that of 2,658 parcels 1485 were either vacant (746 parcels) or had uninhabitable structures (739 parcels). Due to the January 12th tornados approximately 39 % of Selma’s existing housing stock was destroyed. This devastation coupled with the already vacant lots, has created neighborhoods with gaping holes.

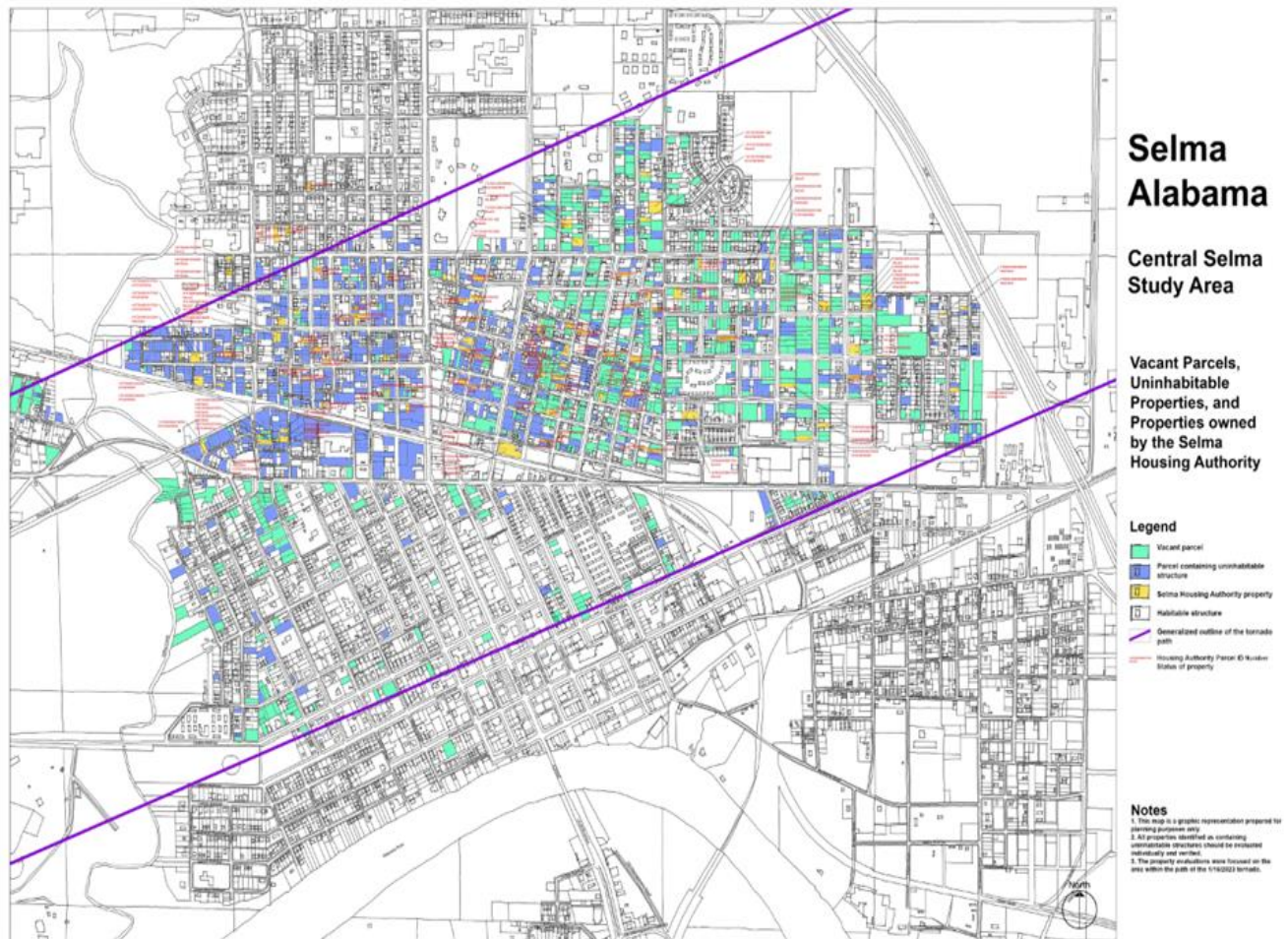


Figure 2. City of Selma Tornado Vacant and Uninhabitable Properties

Since the tornadoes residents have been forced to move to neighboring cities in Alabama, relocate to other states, or live with relatives. Whether building new homes on empty lots and restoring vacant and uninhabitable homes throughout the disaster area or utilizing the downtown infrastructure to create housing through economically advantageous mixed-use development, Selma stakeholders are committed to implementing a multi-year housing plan to provide housing to meet the demand and critical needs of the city and bring the residents of Selma home.

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The HUD PRO Housing Priority Geography Mapping tool below shows that Selma has a geography status of 0.00 affirming that the city is not a priority geography. While the calculation for this score shows that Selma does not fall within the threshold for a high affordable housing need nationally, Selma is eligible for Alabama CBDG allocations that make investments in non-entitlement cities and counties. This designation in Alabama for cities with a population of 3,001 or more per the U.S. Census authorizes activities including revitalization that aligns with national objectives to (1) benefit low-income and moderate-income persons, (2) aids in the prevention of blight or (3) meets urgent community needs. These designations also enable activities that provides decent affordable housing, creates economic opportunities, creates suitable living environments, and improves availability and accessibility, affordability, and sustainability of housing or other services and promotes viable communities.

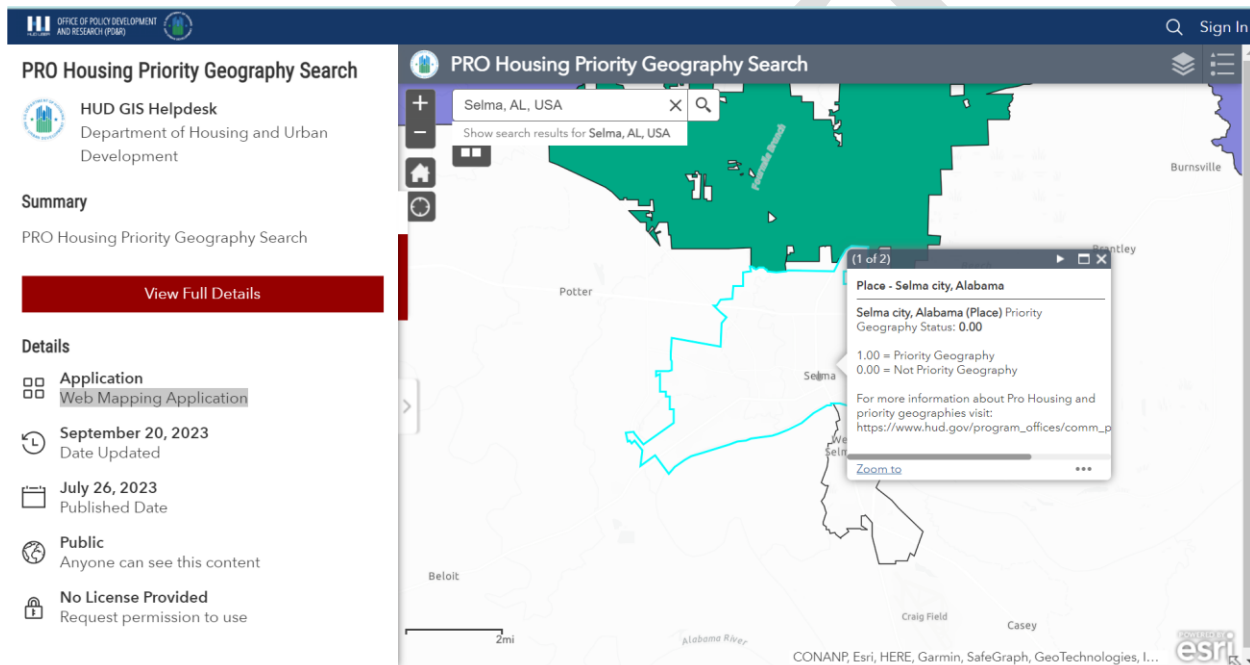


Figure 3. HUD PRO Housing Geography Mapping Tool

For Selma the recovery from its longstanding and tornado induced housing crisis has greatly impacted and made critical the need for affordable housing and justifies the acute demand for affordable housing to bring displaced residents of Selma home.

3. Barriers to Address Produce and Preserve More Affordable Housing

In addition to the critical need for housing in Selma presented heretofore, the list of additional challenges shown below highlights the need for funding to bridge the gap in resources such as soft costs to clearing title on vacant properties, property acquisition and enabling community focused collaborative work. Presently, community-based, and nonprofit organizations have initiated working with the city to meet strategic planning needs and address barriers and impediments to affordable housing by providing resources like grant writing support to target federal dollars, community organizers and workshop facilitator to work with stakeholders to develop a vision and



master plan and create a collaborative community network. Selma Housing Resiliency is committed to continue this work making policy changes, improving the city's infrastructure and transportation, spurring economic growth and workforce development, and removing prohibitive regulatory policies all of which are needed for marked revitalization in the historic city of Selma.

Challenges to creating affordable housing in Selma include:

1. Clearing titles of some vacant properties is problematic due to their being heirs' property.
2. Neighborhoods most affected by the January tornadoes have deteriorating infrastructure evidenced by streets with potholes, major cracks, and lack of proper drainage which causes streets and homes to flood when it rains, resulting in property and street infrastructure damage.
3. Gaps in available resources for development are directly tied to the real estate values placed on communities wherein they are assessed at low rates, making it difficult to bring in housing development that will be profitable for builders, and build out livable communities.
4. Many communities are not walkable due to either a lack of sidewalks, or sidewalks and streets being in great disrepair: i.e., uneven due to shifting of slabs; cracks, holes, and water seepage (related to the lack of drainage).
5. The city has plans to build housing and to bring in prefab homes as these will be more affordable than building from the ground up. However, clearing of lots with substantial vegetative overgrowth is a major impediment as the city lacks sufficient staff and funding to clear such properties.

Exhibit D Soundness of Approach

Selma Housing Resiliency is designed to increase the housing inventory in Selma, prepare residents for home ownership, and spark economic investment, growth, and opportunities in Selma.

1. What is your vision?

Our vision is a reimagined Selma full of opportunities where residents desire to live, work and play in an aesthetically beautiful, safe, economically prosperous city. The goal of this initiative is to plant the seeds for the reimagined Selma by building new homes in presently undeveloped sites or homes on empty lots, restoring vacant and uninhabitable homes throughout the disaster area, utilizing the downtown infrastructure to create housing through economically advantageous mixed-use development, making policy changes or providing training and education to turn low-moderate income persons and the more than fifty percent (50%) of renters in the city into homeowners.

As shown in the chart below, Selma Housing Resiliency will run on two tracks, community engagement and property development. By addressing barriers and impediments to affordable housing, preparing residents for home ownership, and building the new homes that are needed, we anticipate the ability to realize our goal of 150-plus new households of which the majority are homeowners who want to live in a beautiful, reimagined Selma.

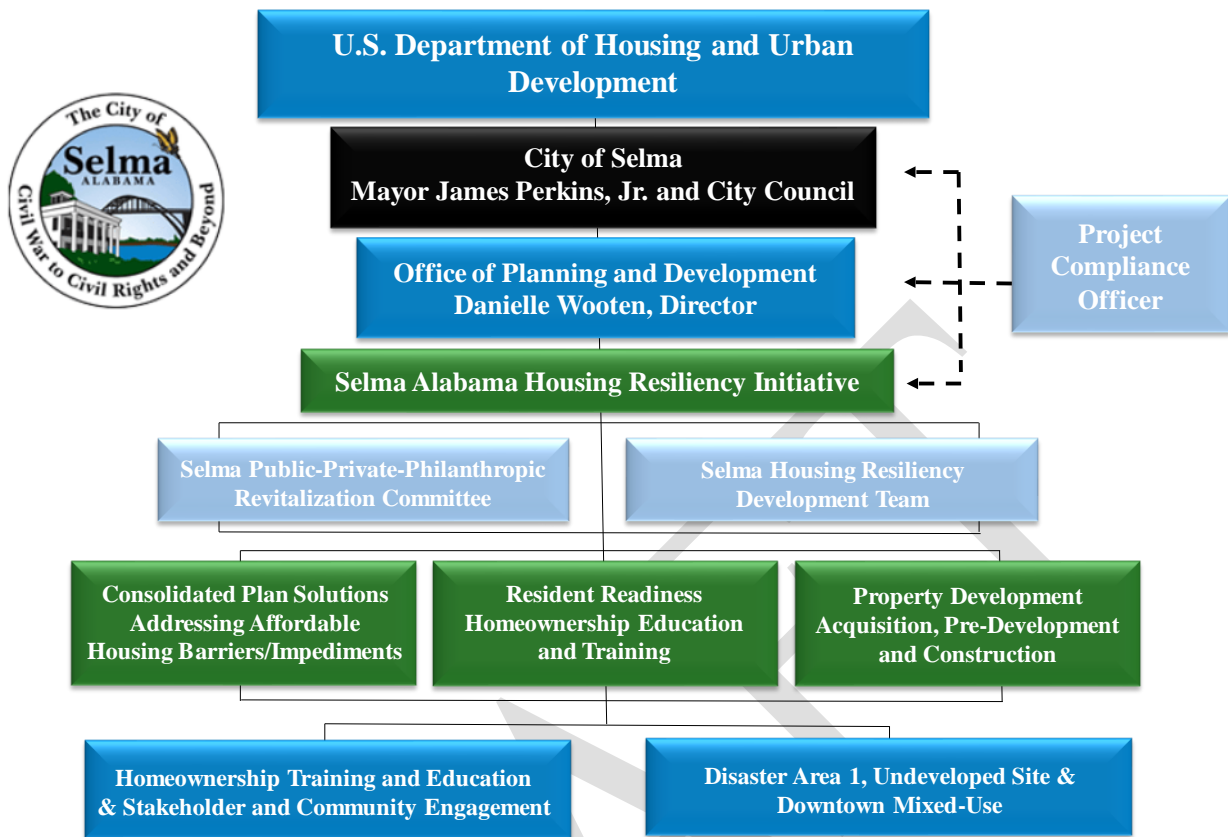


Figure 4. HUD PRO Housing Selma Alabama Housing Resiliency Initiative

2. What is your geographic scope?

Our plan for construction in the city is to build new homes in the Disaster Area.

Who are your key stakeholders? How are you engaging them?

Selma Housing Resiliency key stakeholders are from includes private industry, non-profit organizations, community participants, residents and public institutions (see letters of support).

How does your proposal align with requirements to affirmatively further fair housing?

This City of Selma proposal increases the housing inventory available for the residents of Selma.

Selma Housing Resiliency Proposed Projects				
No.	Selma Project	Description	PRO Housing Eligible Activities	Impact on Barriers to Affordable Housing
1.	Disaster Area 1	98 Vacant Lots New Construction and Renovation of Uninhabitable Homes	ii. Development Activities iv. Preservation Activities	Selma Oversight Acquisition Site Prep



2.	Undeveloped Site	50 Single Family Homes available to low-to-moderate income residents who have undergone training	ii. Development Activities	Selma Oversight Site Prep Infrastructure Home Buyer Incentive (? lending) Acquisition
3.	Downtown Mixed-Use Revitalization	Integrate Affordable Housing Units above four (4) commercial retail properties	ii. Development Activities iv. Preservation Activities	Selma Oversight Acquisition Site Prep
4.	Homeownership Training and Education	Provide high-renter population residents of Selma knowledge of homeownership, fair housing, credit, bank/mortgage financing, etc.	i. Planning and Policy Activities	Selma Coordination Training and Facilitation (Consultant)
5.	Stakeholder Planning and Community Engagement	Housing Initiative and Work Group designed to bring stakeholders together and engage the community to address barriers/impediments to affordability and access needs.	i. Planning and Policy Activities ii. Infrastructure Activities	Selma Convening and Coordination Selma and Consultants Research and Surveying Selma Community Outreach and Public Forums Training and Facilitation (Consultant)

What are your budget and timeline proposals?

Base Year 2024 – Continue the collaborative table and training of residents for home ownerships along with property acquisition and pre-development work.

2025 – Break ground on one new construction project in either the disaster area and the renovation of one building in the downtown area and begin site work, grading and footing at the undeveloped location.

2026 – 2029 Begin construction in the undeveloped area and continue the building and renovation in the disaster and downtown areas.



Selma Alabama Housing Resiliency Initiative Budget

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Exhibit E Capacity

The City of Selma is the lead applicant for this U.S. Department of Housing and Urban Development (“HUD”) Pathways to Removing Obstacles to Housing (“PRO Housing”) opportunity. Upon the Notice of Award, the **Selma Alabama Housing Resiliency Initiative (“Selma Housing Resiliency”)** grant will be administered by the City of Selma Planning and Development Department with oversight from the Mayor and City Council of Selma. Once the Mayor and City Council formally accept the HUD grant award, the Director of the Planning and Development Department will become the grants management designee. Throughout the 9-month base year and five (5) consecutive years, the Director of the Planning and Development Department will be responsible for the fiscal and administrative management of the grant and authorize grant expenditures as are the current duties of the Department Director.

1. Grants Management Capacity

The City of Selma recently approved its fiscal year 2024 annual budget of \$22.3 MIL dollars, and currently has a \$1.8 MIL dollar surplus from 2023. In addition to its capability to manage city government departments, personnel, facilities, and fleets through the multi-million-dollar delivery of services and resources on behalf of the residents of Selma, the City of Selma has had direct experience managing and closing out federal and state funded grants. This includes using accounting systems and processes that are consistent with generally accepted accounting principles. The following list provides a snapshot of grants awarded to the City of Selma:

- **National Park Service (“NPS”)** – Selma Imperative Center Grant (Federal, \$1,266,733.00 – Closed 2017)
- **Alabama Department of Transportation (“ALDOT”)** – ATRIP (State, \$1,200,000.00 – Closed 2023)
- **Alabama Department of Economic and Community Development (“ADECA”)** – Community Development Block Grant (“CDBG”) – Street Drainage (State, \$450,000.00)
- **U.S. Department of Agriculture (“USDA”)** Rural Business Development Grants (RBDG) – St. James Hotel Restoration (Federal, \$125,000.00 – Closed 2019) and Woolworth Lofts Renovations (Federal, \$125,000.00 – Closed 2019)
- **Alabama Department of Transportation (“ALDOT”)** – Transportation Alternative Program (“TAP”) – Marie Foster Sidewalk Project (State, \$1,200,000.00 – Closed 2023)

2. Grant Implementation

Selma Housing Resiliency Proposed Projects matrix shown below lists the project activities that the city and its initiative partners will implement to increase the housing inventory in Selma. Selma Housing Resiliency will leverage the work of two key housing-focused working groups, City of Selma Safe Livable Neighborhoods Housing Recovery Initiative and Partnership for Equitable & Resilient Communities (PERC) Selma Collaborative Table Housing Work Group to advance the mission of providing available and affordable housing for the low-moderate-income residents of Selma. Collectively, this initiative will provide the strategic planning, community engagement, training and education and project development support and resources necessary to ignite the revitalization of the city after decades of racial discrimination, political marginalization, and economic divestiture as it continues its recovery from the January 2023 storm.



Selma Alabama Housing Resiliency Initiative Proposed Projects			
No.	Selma Project	Description	PRO Housing Eligible Activities
1.	Disaster Area 1 Housing	98 Vacant Lots New Construction and Renovation of Uninhabitable Homes	ii. Development Activities iv. Preservation Activities
2.	Undeveloped Site	50 Single Family Homes available to low-to-moderate income residents who have undergone training	ii. Development Activities
3.	Downtown Mixed-Use Revitalization	Integrate Affordable Housing Units above four (4) commercial retail properties	ii. Development Activities iv. Preservation Activities
4.	Homeownership Training and Education	Provide high-renter population residents of Selma knowledge of homeownership, fair housing, credit, bank/mortgage financing, etc.	i. Planning and Policy Activities
5.	Stakeholder Planning and Community Engagement	Housing Initiative and Work Group designed to bring stakeholders together and engage the community to address barriers/impediments to affordability and access needs.	i. Planning and Policy Activities ii. Infrastructure Activities

Selma understands how important it is to have its residents engaging other stakeholders from the public and private sector as well as community-based and nonprofit organizations to ensure the most comprehensive, strategic approach to solving problems. In the case of the housing challenges turned crisis after the January 2023 tornadoes, bridging the gap in funding for low-income and moderate-income residents who hope to become homeowners and providing them the training and education that they need to be successful is a necessary benefit. Similarly, supporting the acquisition and pre-development costs of housing projects and offering other incentives to attract developers/investors has been the missing piece to building and new construction in Selma. By seeding the projects and preparing residents to qualify for affordable housing, a climate for growth can begin in Selma that benefits and makes affordable housing for low-income and middle-income households.

3. Organizational Structure

As shown in the chart below, The City of Selma will provide the oversight, management, coordination, and implementation of all Selma Housing Resiliency activities. Our proposed projects and activities fit into three major categories – Consolidated Plan Solutions, Resident Readiness and Property Development. The list of collaborative partners below provides strategic planning, subject matter expertise and advisory support to ensure the fulfillment of goals, objectives, and activities for the initiative.

Selma Housing Resiliency Partners:

Selma Housing Authority

NACA

Hope Credit Union

Foot Soldiers Park

Monumental Contracting Services

A.T.A.P. Community Development Corporation

Partnership for Equitable and Resilient Communities

Center on Rural Innovation

Alabama Power

Hollyhand Development

Urban Strategies

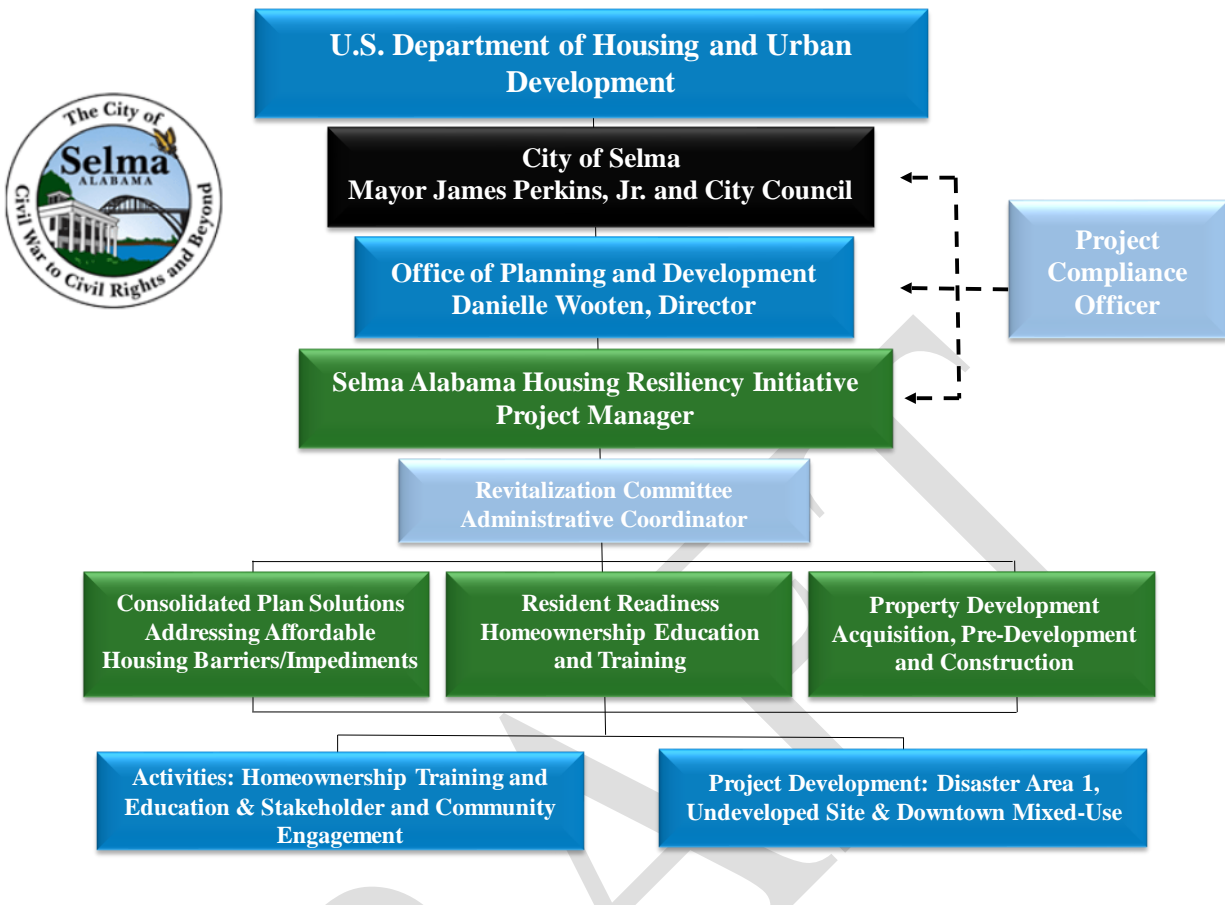


Figure 5. Selma Alabama Housing Resiliency Initiative Organizational and Operations Framework

4. Staffing Plan

Selma Housing Resiliency is a collaborative public-private-philanthropic partnership committed to the revitalization of Selma. The following personnel are key to ensuring a level of community outreach and engagement to prepare residents for homeownership through education and training. Additionally, augmenting the existing City of Selma employees with pre-development and project support ensures the management, oversight, and cost-control necessary for project completion. The collective effort of all stakeholders in this City of Selma-led initiative will increase the housing inventory in Selma and eliminate some resulting barriers and impediments to affordable housing.

Selma Housing Resiliency Staffing Plan:

- **Project Manager** – Management and oversight of all aspects of the project, reports to the Director of Planning and Development, City Council and Mayor who is responsible for the entire project operation, budget, and progress schedules. (6240 hours/\$24.03 hourly)
- **Administrative Coordinator** – Responsible for communication, coordination, record keeping, scheduling, events management and management of budget expenditures including supplies, materials, equipment purchases and misc. (3744 hours/\$13.29 hourly)
- **Project Compliance Officer** – Monitors all operational processes and procedures to ensure the project complies with all legal regulations and ethical standards.



- **Building Inspector** – Oversight to ensure the structural soundness of all buildings and construction projects. (780 hours/\$19.24 hourly)
- **Demolition Foreman** – Responsible for the safety and timely execution in the management of the crew, job, equipment, and schedule. (4800 hours/\$17.10 hourly)

5. Grant Development

Grant services are being provided by PERC and Foot Soldiers Park to support the City of Selma in targeting federal funding opportunities to secure needed resources for its residents. Over the last 90 days, the Selma Grants Funding and Sustainability Committee has convened weekly to collaborate on grant funding pursuits. Through this collaboration, 15 federal grant opportunities have been identified and reviewed for consideration for resources for infrastructure, workforce development, flood mitigation, disaster recover, housing, transportation, technical assistance, and development. Under the leadership of the Mayor and Director of the Planning and Development Department, City of Selma staff have worked collaboratively to support all grant writing efforts and has played a key role in the delivery of mission critical information, data, historical information, budget support and coordination of communication with federal partners, subject matter experts, private industry, community leaders and organizations, government personal to enable the submission of compliant, well-thought grant applications.

Company Name: KyJour International, Incorporated

Services: Capture Management, Grant Development, Technical Writing and Strategy Consulting

Authorized Representative: Dr. Jennifer Jones, President & CEO and Chief Strategy Consultant
jennifer@kyjour.onmicrosoft.com 202.384.2985

6. Civil Rights and Fair Housing Experience

As demonstrated by our Letters of Support, Selma Housing Resiliency has nonprofit and community-based collaborative partners who have demonstrated expertise addressing civil rights and fair housing issues to ensure an equitable and just solution for all Americans, especially those from underserved, disenfranchised and marginalized communities.



Foot Soldiers Park. The City of Selma (“Selma”) has a long, storied, and well-documented history of racial discrimination, political marginalization and economic divestiture that has prevented economic growth for the city and has impacted many of its residents. Selma Housing Resiliency Partner Foot Soldiers Park was founded by Ms. JoAnne Bland, Founder and Chief Operating Officer who is a native of Selma and lifelong warrior in the fight for civil rights and racial justice. Incorporated in 2021, Foot

Soldiers Park, a beacon of hope for Selma, and has been actively involved in standing up for the residents of Selma and fighting against civil rights injustices in a myriad of areas including fair housing, workforce development and youth empowerment for decades. Kimberly Smitherman, Founding Partner, and Executive Director has supported the mission of Foot Soldiers Park and oversees the administration, programs, and strategic plan of the organization.



Ms. JoAnn Bland. Ms. Bland began her activism when she joined the Southern Nonviolent Coordinating Committee at the age of eight; by the time she was 11, she had been arrested 13 documented times for her involvement in the Civil Rights Movement. She was a child foot soldier in the historic events of 1965 in Selma—Bloody Sunday, Turnaround Tuesday, and the final march from Selma to Montgomery. Ms. Bland has continued her activism throughout her life, dedicating herself to teaching others about the significance of the Civil Rights Movement and championing the city of Selma.

Foot Soldiers Park Mission. Our mission is to preserve and memorialize the civil rights history of Selma, bring economic and cultural revitalization to the city and its residents, and prepare the next generation of activists to continue the fight against racial injustice and voter suppression.



Partnership for
Equitable & Resilient
Communities

Partnership for Equitable & Resilient Communities.

(PERC) is a new justice venture that aims to build cross-sector collaborative partnerships nationwide, prepared to

secure and implement public grants/funds specifically focused on advancing economic development, housing, and civic infrastructure. Our goal is to disrupt ineffective traditional modes of investment and build conditions for enduring systems that redefine how public funding is procured, distributed, and implemented in order to build economic mobility in Black, Indigenous and Latino/a/x communities. Throughout history and today, Black, Indigenous, and Latino/a/x communities repeatedly experience higher exposures to air pollution, underfunded water systems, and persistent barriers to homeownership, quality education and upward economic mobility. PERC offers a new approach to address past inequities and advance an ecosystem for long-term impact.

PERC Selma. PERC Selma is a member of the inaugural cohort of cities in the Partnership for Equitable & Resilient Communities (PERC), a public/private philanthropic venture that brings together government, community, and philanthropy to transform public funding and investment practices toward equitable development. Each city receives technical assistance and project management support to develop a vision, plan, and strategies that target federal resources from the Bipartisan Infrastructure Law, the Inflation Reduction Act, and CHIPS to help advance the community's vision. As part of the PERC cohort, Selma has already convened a Community Collaborative Table comprised of a broadly diverse set of community residents and stakeholders, developed a Rebuild and Reimagine vision and plan, and identified community priorities in the areas of housing, economic development, and infrastructure. The framework for community engagement to was shifted when a pathway to recovery from a natural disaster became necessary.



Selma Alabama Housing Resiliency Initiative Letters of Support

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Exhibit F Leverage

The commitment to the successful increase in housing inventory and readiness for residents to become homeowners is event in the commitment to funding from the City of Selma and PERC Selma. The matching funds from the City of Selma in the amount of \$x.x million dollars. Additionally, PERC Selma approved the use of \$x.xx million dollars of its \$x.x million dollars to support the project. With a total budget of \$xx,xxx,xxx.xx and a matching funds contribution of \$x,xxx,xxx.xx, _____ percent (xx%) of our project will be from leveraged funding.

City of Selma. The City Council passed a resolution in the wake of the January 12, 2023, tornado to make available xxxxxxxx million dollars (\$X.X MIL) to provide for the demolition essential to safety to enable the residents who could and developers/investors who would have a clean canvas on which to rebuild Selma.

PERC Selma. PERC Selma is a member of the inaugural cohort of cities in the Partnership for Equitable & Resilient Communities (PERC), a public/private philanthropic venture that brings together government, community, and philanthropy to transform public funding and investment practices toward equitable development. Attached is the fully executed Notice of Award confirming the \$5 million grant award for Selma (from local funding matched by national philanthropy) for capacity building, including hiring staff, paying community participants for their time, creating small pilots, etc. Along with grant funding, participating communities will receive:

- technical assistance and coaching to help communities collaboratively identify their priorities, develop clear implementation plans and better understand how to blend federal funding with local, state, and private support;
- access to capital and credit enhancements for property acquisition, rehabilitation, or development, along with credit and underwriting flexibilities;
- program evaluation to learn who and how people have benefited, serving as a model for future work;
- access to a learning community to share ideas and receive training across sites;
- communications support to ensure the stories of equity-focused community development are accurately represented across media and told by the people most impacted.

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Exhibit G Long-term Effect

Selma Housing Resiliency intends to provide 152 new construction builds in Selma by the end of the period of performance of this project in 2029. Our plan is to increase the housing inventory in Selma and have residents, especially low-moderate income persons to qualify a new homeowner. Greater is the anticipation is that new commercial properties in the downtown area will spur economic growth that translates into an expansion of investment, new retail, hospitality, and hope for the residents of Selma.

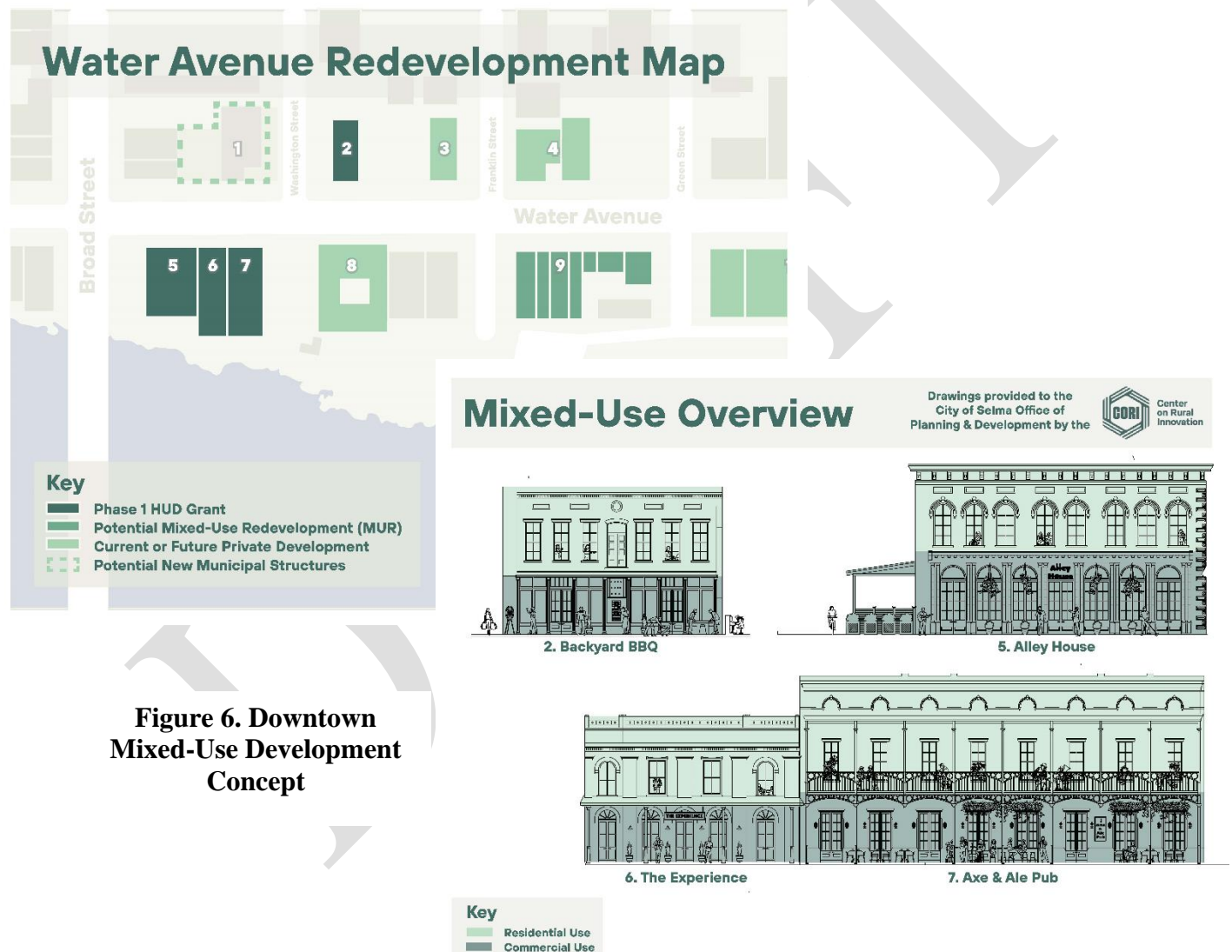


Figure 6. Downtown Mixed-Use Development Concept



Whitney Lake

The Whitney Lake floor plan provides 1,274 square feet of heated/cooled space, with a total of 1,478 square feet of optional under roof space.



WHITNEY LAKE
56' - 10" x 26'
3 Bedroom / 2 Bathroom
1,274 Sq. Ft. Heated/Cooled
1,478 Sq. Ft. Under Roof
Optional Covered Porch

The square footage and other dimensions on our floor plans are approximate. Renderings are not intended to be an accurate representation of the home and are often shown with optional features and/or third-party additions that can be added at additional cost if available in your region or situation.

NACA VANTEM

naca.com - vantem.com

The Coral Cottage provides 967 square feet of heated/cooled living space, with a total of 1,201 Square Feet of optional covered area.



CORAL COTTAGE
44' x 28'
2 Bedroom / 2 Bathroom
967 Sq. Ft. Heated/Cooled
1,201 Sq. Ft. Under Roof
Optional Covered Porch

The square footage and other dimensions on our floor plans are approximate. Renderings are not intended to be an accurate representation of the home and are often shown with optional features and/or third-party additions that can be added at additional cost if available in your region or situation.

NACA VANTEM

naca.com - vantem.com

Cherokee Rose

Figure 7.0 Selma Housing Resiliency Model Homes