
Five-Year Consolidated Plan FY 2020-2024

and

FY 2020 Annual Action Plan

DRAFT FOR PUBLIC DISPLAY



City of Brunswick, Georgia

601 Gloucester Street

Brunswick, GA 31520

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Executive Summary

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

1. Introduction

The Brunswick, GA Five-Year Consolidated Plan (CP) is mandated by federal law and regulations promulgated by the U.S. Department of Housing and Urban Development (HUD) for the City to receive federal funding for affordable housing and community development initiatives benefitting primarily low- and moderate-income persons. This CP consolidates into a single document the planning and application requirements for the federal Community Development Block Grant (CDBG) program.

CPs must be prepared and submitted to HUD every three to five years. Brunswick uses a five-year CP cycle and has a program year beginning July 1. This plan covers fiscal years 2020-2024.

The purpose of the Brunswick CP is to:

- Assess the City's affordable housing and community development needs
- Analyze the City's housing markets
- Articulate the City's priorities, goals, and strategies to address identified needs, and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The City's CP for FY 2020-2024 provides data on trends and conditions related to Brunswick's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Action Plan in which it will describe the planned investment of federal resources to implement specific activities.

The City of Brunswick anticipates receiving the following grant amounts in fiscal year 2020 and over the timeframe of the Five Year Plan.

- Annual allocation (estimated) CDBG: \$384,830
- Estimated five year period - \$1,924,150 (this projected amount is expected to change based on federal allocations made annually.)

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

Housing needs among residents of Brunswick were determined by analyzing housing problems by income level, tenure, and households with special needs. Sources include the Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2011-2015 American Community Survey (ACS) Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), and households experiencing cost burden (paying more than 30% of household income for housing costs) and severe cost burden (paying more than 50% of household income for housing costs).

The most significant housing issues identified are cost burden and severe cost burden. According to CHAS data, 42.42% of households in the City are cost burdened while 23.96% of households are severely cost burdened.

In general, elderly family households have less difficulty in affording housing costs than other household types. Elderly non-family households have the greatest difficulty finding affordable housing. With regard to other housing problems, overcrowding is the second most common problem but only among renters; no owners are overcrowded as reported in the data.

To address the identified housing needs, the City has established the following goals and outcomes to be achieved through the investment of its HUD resources over the next five years:

Goal Name	Funding Source	Goal Outcome Indicator
Housing rehabilitation	CDBG	Number of Low/Moderate Income Households to benefit: 30 (6 annually)
Provide services and housing to the homeless/those at risk of becoming homeless	CDBG	Number of Persons to benefit: 250 persons (50 persons annually)
Improve public facilities/infrastructure	CDBG	Number of households to benefit: 5,000 persons (1,000 persons annually)
Provide public services	CDBG	Number of Persons to benefit: 655 persons (131 persons annually)
Spot demolition	CDBG	Number of buildings demolished: 15 (3 annually)
Provide effective and efficient planning and administration of the CDBG program and education and outreach regarding fair housing laws	CDBG	Other: 10 (2 annually – 1 for admin and 1 for fair housing)

3. Evaluation of past performance

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for fiscal year 2018 and submitted to HUD.

Goals/Objectives	Unit of Measure	Expected Five year	Four-year accomplishments : 2015-2018
Homeowner Housing Rehabilitated	Household Housing Unit	135	30
Facade treatment/business building rehabilitation	Business	0	11
Jobs created/retained	Jobs	0	21
Businesses assisted	Businesses Assisted	30	68
Parks and Recreation Facilities - Trails	Rehabilitation of parks	5	1
Public Services Objective 1 - Senior Services	Elderly Assisted	100	40
Public Service Objective 2 - Youth Services (after school and camp)	Youth Assisted	100	413
Public Service Objective 3 - Youth Services (recreation)	Youth Assisted	250	155
Public Service Objective 4 - Food Vouchers	Persons Assisted	50	29
Public Service Objective 5 - Homeless Youth	Youth Assisted	125	226

4. Summary of citizen participation process and consultation process

Stakeholder Interviews - A series of stakeholder meetings and interviews were conducted from September 10-13, 2018 and December 10-12, 2019 to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard.

Participants included: Downtown Development Authority, Brunswick Housing Authority, Rebuilding Together of Glynn County Georgia, Safe Harbor Children's Shelter, Inc., Glynn County Health Department, Gateway Behavioral Health, Coastal Community Health Services, Amity House, Clement & Company, Coastal Georgia Area Community Action Authority, Family Connection Partnership, Faithful Love, LIFE (LIVING INDEPENDENCE FOR EVERYONE) and Georgia Vocational Rehabilitation Agency as well as City staff from multiple divisions. Stakeholders were sometimes contacted via phone or email to request additional information.

Public Needs Hearing – Two public needs hearings were held on December 11, 2019 at 6:00 p.m. at the Roosevelt Lawrence Jr. Senior Center and December 12, 2019 at 9:45 a.m. at Old City Hall located at 1229 Newcastle St., to educate residents and organizations about the CDBG program and obtain input on housing and community development needs.

Consolidated Plan Public Comment Period – A draft of the Consolidated Plan for FY 2020-2024 and the Annual Plan for FY 2020 was placed on public display for 30 days beginning March 23, 2020.

Public Hearing - The City will hold a public meeting virtually via Zoom software on April 15, 2020 at 10am, to obtain final comments on the proposed Consolidated Plan for FY 2020-2024, the proposed use of funds for FY 2020.

5. Summary of public comments

The stakeholder meetings held the week of September 10, 2018 and December 11 and 12, 2019 in Brunswick revealed four themes including the need for: 1) access to quality, affordable housing; 2) a public transit system; 3) increased access to capital for consumers/ability for government and businesses to leverage capital; and 4) increased access to education, health and human services.

Quality, affordable housing

The need for preservation and creation of quality, affordable housing was echoed by nearly every interviewed stakeholder and among those who attended the public hearings. There are several contributing factors that drive the need for improved housing stock including:

- The housing stock is generally older and a high percentage of the population rents their home. Stakeholders commented on generational renting in which housing units get passed down to the next generation in the same way an owner-occupied home would get passed on.

- It is difficult for Code Enforcement personnel to gain access to rental properties because tenants are frequently unwilling to allow access to the unit despite the fact that they had called to report a problem.
- Some stakeholders are interested in a Landlord Registry program that would require rental units be inspected by Code Enforcement and Health Department for violations between tenants.
- The already deteriorating housing stock was further damaged after the last two hurricanes and to date, not all of the repairs have been made. A stakeholder reported that after FEMA assistance and private insurance payments were made there was still funding gap of \$1.8M.
- There is a high vacancy rate of homes and blighted properties remain a concern to stakeholders. Many persons referenced the newly formed Glynn County Land Bank as part of Brunswick's efforts to reduce the number of blighted properties.
- Stakeholders expressed that many households are cost burdened and that overcrowding is an issue. For example, it was reported that it was not uncommon for households to include extended family or large numbers of unrelated persons.
- Many older homeowners are not able to fully maintain their homes. Building new housing units for seniors would relieve this burden and allow their homes to be returned to the housing pool before the houses fall too far into disrepair.

Stakeholders also commented that there are landlords that have been unwilling or unable to make necessary building investments to maintain their properties which further deteriorates the structures and potentially poses health threats to inhabitants.

- Disinvestment reduces the value of the surrounding homes making it difficult to find appropriate real estate comparables when a potential homeowner is seeking a mortgage. As such, there has been an effort to create comparables.
- According to the Brunswick Housing Authority, each month, there are approximately one dozen Housing Choice Voucher holders who return their vouchers because they were unable to secure affordable housing that meets HUD's basic housing quality standards (HQS) despite that each voucher is valued at 110% of the payment standard.
- Given the low cost of acquisition and proximity to beaches and amenities, investors are increasingly coming from outside of Brunswick. Gentrification is not a current issue but outside investment could contribute to exacerbating the issue of a lack of quality, affordable housing for low- and moderate-income households as well as contribute to the lack of housing options for those in the middle class.

Stakeholders are interested in examining existing ordinances and zoning regulations to increase the types of housing units that are permitted and in which districts.

- For example, there is a growing interest in Tiny Homes and accessory dwelling units such as in-law apartments for homeless and veterans in Brunswick.
- There is an interest in reexamining the definitions of "family" and the regulation of "group homes" to be inclusive and ensure compliance with the Fair Housing Act.

Public Transit

Independent of the role a stakeholder played in the community (i.e. government official/employee, non-profit leader, developer, etc.) the need for public transit was apparent. Not having a public transit system affects residents' abilities to gain access to health care, education and employment opportunities.

- There are jobs outside of Brunswick in Glynn County but Brunswick residents without a private vehicle or the financial means to take a taxi/Uber/Lyft/etc. are not able to access these employment opportunities, some of which pay \$13-\$15 per hour or up to \$20 per hour for third-shift work.
- Some employers are finding ways to work around the lack of public transit. For example, a few hotels on Jekyll and Saint Simons Islands are so in need of workers that they are willing to pick up workers at a designated drop point and transport staff from Brunswick to the hotels and back home.
- Groups within Brunswick are looking into a piece-meal, alternative transportation system that would rely on some combination of Uber/Lyft, existing taxi services, bike sharing, bike rental programs and constructing bike paths/walking trails. These discussions point to the need for a transit system that can move residents efficiently and affordably to places of employment, healthcare, education, worship, grocery stores, and more.
- A recent study on transportation identified the possibility of three fixed routes to downtown. Additional study is needed to determine feasibility.

Capital Needs

Broadly speaking, there are two categories related to capital that emerged – access to capital for individual consumers and the ability of investors/government entities to leverage capital. Individuals need capital to purchase homes and to make improvements to their investments and access to capital/a variety of funding options is important to draw businesses to Brunswick. This will become increasingly important once the federal government releases the guidelines for federally-identified Opportunity Zones, a designation given to some census tracts in Brunswick.

- A potential homeowner can purchase a home for a low-cost, but these homes typically need rehabilitation, the combination of which is more difficult to finance. A mortgage product that would allow a homebuyer to roll the purchase and the rehabilitation costs into one mortgage would be beneficial to improving the housing stock (i.e.: FHA 203K)
- Stakeholders are interested in the CDBG funds and being able, where appropriate, to gain access to HOME funds, Low Income Housing Tax Credits, New Market Tax Credits and partnering with local banks that must need their CRA requirements.
- Several stakeholders commented that it would be beneficial for Brunswick to apply for CDBG-DR funds. Glynn County in the 31520 zip codes has since received CDBG DR funds as one of three targeted counties slated to receive 80% of the state's \$37 million allocation. Housing rehabilitation is one of several activities planned for these funds.
- There is the potential to leverage relationships with a local credit union/Community Development Financial Institution(CFDI).

- There is a need for homeownership initiatives. Ideally, these initiatives would be located in neighborhoods that are nearest to the largest employers – the hospital, the public high school and College of Coastal Georgia. A revolving loan fund – capitalized by the hospital and college – was suggested as a way to fund a homeownership initiative and encourage hospital and college workers to live within walking distance of their places of employment.

Education, Health and Human Services

There were several concerns expressed by stakeholders that point to broader concerns, many of which are intertwined with the need for quality, affordable housing and a public transit system to allow access to services and opportunities.

- There is no entity that is dedicated to providing fair housing education to residents including instruction on and support in filing a complaint in the case of alleged housing discrimination.
- In part due to overcrowding, a high number of residents have latent tuberculosis. (This is a condition in which the person came in contact with a TB-infected person but did not contract an active case of TB. These persons are not contagious but could develop active TB at a later time.)
- In part due to overcrowding and lack of education, Brunswick has very high rates of sexually transmitted infections and teen pregnancy.
- There is a need for financial literacy education particularly among female-headed households with children.
- The most vulnerable populations need education on health literacy to assist them in better understanding their medical conditions and how to care for themselves.
- There is a lack of affordable childcare options across the income spectrum and given a lack of public transit it is difficult to get children to childcare or even to register for pre-kindergarten.
- Stakeholders mentioned that persons living with a disability need accessibility modifications made to their homes to be able to continue to live in place.
- Stakeholders pointed to the need for supportive housing and rehabilitation services for persons who had previously been sex-trafficked and persons who were formerly incarcerated.
- Homeless youth and families need permanent housing and supportive services.

During the public display period and 2nd public hearing, comments received: [placeholder until after the CP is on display for 30 days.]

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

[placeholder until after the CP is on display for 30 days.]

7. Summary

The Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

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	City of Brunswick	Department of Neighborhood and Community Services

Table 1 – Responsible Agencies

Narrative

The lead agency for the Consolidated Plan is the City of Brunswick Department of Neighborhood and Community Services which administers the CDBG program and Georgia’s SHP Housing program. Several City departments are active stakeholders in community development projects and improvements, including Engineering and Inspections and Code Enforcement.

Consolidated Plan Public Contact Information

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

1. Introduction

The City developed an outreach effort to maximize input from a large cross-section of stakeholders. This outreach effort included public meetings, stakeholder meetings and published meeting notices.

Several housing, social service agencies, and other organizations serving the City of Brunswick were consulted during the development of this Consolidated Plan. Coinciding with the public needs hearings on September 11 and 12, 2018 and December 11 and 12, 2019, the City held stakeholder meetings. Participants included affordable housing providers, neighborhood organizations, homeless and social service providers, economic development organizations, Brunswick Housing Authority and several City departments.

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(l)).

The City engaged the services of Mullin & Lonergan Associates, Inc. to serve as consultant to the project.

The City made the decision to encourage a high level of public communication and agency consultation in an effort to demonstrate its commitment to identifying priority needs and engaging the participation of citizens, public agencies, and nonprofit organizations in a positive and collaborative manner. A list of stakeholders and affordable housing providers was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to low- and moderate-income households and persons. These stakeholders were invited to participate in group interviews held for the purpose of developing the CP. The list of stakeholders is included in the Citizen Participation Comments section.

Based on the public meetings and stakeholder interviews, a set of priorities was established by the City for the next five years.

Two public needs hearings were held on December 11, 2019 at 6:00 p.m. at the Roosevelt Harris Jr. Senior Center and December 12, 2019 at 9:45 a.m. at Old City Hall located at 1229 Newcastle St., to educate residents and organizations about the CDBG program and obtain input on housing and community development needs.

A draft of the Consolidated Plan for FY 2020-2024 and the Annual Plan for FY 2020 was placed on public display for 30 days beginning March 23, 2020.

The City held a public hearing on April 15, 2020 at 5:30 pm in Roosevelt Harris Jr. Senior Center at 2007 I Street, Brunswick, GA, to obtain final comments on the proposed Consolidated Plan for FY 2020-2024, the proposed use of funds for FY 2020.

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 of Brunswick staff actively participate in the Point in Time Count by assisting homelessness providers in surveying persons experiencing homelessness. The City of Brunswick has also allocated \$10,000 of CDBG funding for FY20 to support a local homeless provider whose primary constituents are minors and unaccompanied youth and an additional \$5,000 toward assisting homeless veterans. The City expects to continue to support this organization each year.

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

Stakeholders working with those experiencing homelessness provided input during stakeholder interviews and in the project selection process. The City does not receive ESG funds.

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

1	Agency/Group/Organization	BRUNSWICK HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
2	Agency/Group/Organization	Rebuilding Together of Glynn County Georgia
	Agency/Group/Organization Type	Affordable housing non-profit
	What section of the Plan was addressed by Consultation?	Affordable housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
3	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?	Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings

4	Agency/Group/Organization	GLYNN COUNTY HEALTH DEPARTMENT
	Agency/Group/Organization Type	Government agency
	What section of the Plan was addressed by Consultation?	Services-homeless Lead-based paint Mental health and health services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
6	Agency/Group/Organization	COASTAL COMMUNITY HEALTH SERVICES
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Mental health services Health services Maternal health Health of homeless persons Health of persons with HIV/AIDS
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings

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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in a phone interview
8	Agency/Group/Organization	HIS Ministries
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public meetings
9	Agency/Group/Organization	Clement & Company, LLC.
	Agency/Group/Organization Type	Private sector construction/development company
	What section of the Plan was addressed by Consultation?	Affordable housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public meetings
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public meetings
10	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?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
11	Agency/Group/Organization	FAMILY CONNECTION PARTNERSHIP
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Affordable housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public meetings
12	Agency/Group/Organization	Faithful Love, Inc.
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Non-homeless special needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings
13	Agency/Group/Organization	LIFE (LIVING INDEPENDENCE FOR EVERYONE)
	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Persons with disabilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public meetings
14	Agency/Group/Organization	GEORGIA VOCATIONAL REHABILITATION AGENCY

	Agency/Group/Organization Type	Non-profit
	What section of the Plan was addressed by Consultation?	Persons with disabilities
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in phone interview
15	Agency/Group/Organization	Downtown Development Authority
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Other (Transportation)
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended stakeholder meetings

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Table 2 – Agencies, groups, organizations who participated

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

There were no groups or agency types purposefully not consulted.

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?
Five-Year Agency Plan	Brunswick PHA	Improving quality of life and living environments for public housing residents.
BATS 5303 Planning Technical Memo	GA Department of Transportation; Federal Transit Administration; and US Department of Transportation	Improving quality of life and increasing access to employment centers for residents

Table 3 – Other local / regional / federal planning efforts

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

Glynn County was notified that the Consolidated Plan was being prepared and on display.

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

The City engaged the public and stakeholders through stakeholder sessions, follow-up phone calls and emails and public meetings.

Citizen Participation Outreach

	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 Notice	Non-targeted/ broad audience	Not applicable	none	Not applicable	
2	Public Hearings	Non-targeted/ broad audience	29 People attended the hearings.	Discussion focused on funding applications and eligibility	none	
3	Public notice	Non-targeted/ broad audience	Not applicable			
4	Public display of documents	Non-targeted/ broad audience	(TDB)			
5	Public hearings	Non-targeted/ broad audience	(April 15)			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is based on an analysis of housing problems across the City of Brunswick by income level among renters, owners, and households with special needs. Additionally, needs were identified through a public outreach process that included stakeholder consultations/interviews and public meetings.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2009-2013 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

Supplemental data were drawn from the 2012-2016 ACS 5-Year Estimates and other sources to provide additional context when needed.

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

Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Brunswick. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options. Between 2000 and 2013, the median income for City residents *declined* by 40.3% after adjusting for inflation, while median rent *increased* by 11.8% and median home values *increased* by 12.9%. This means that housing costs take up a relatively larger share of income for households in the City. The combination of falling inflation-adjusted income and rising housing costs translates to diminished buying power for households. Given a lack of decent, affordable housing options, the area's lower-income households often face a choice between deficient housing and cost burden.

As the data below show, the most significant housing issues identified are cost burden and severe cost burden. Cost burden is defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 42.42% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Brunswick, 23.96% of households are severely cost burdened.

In general, elderly family households have less difficulty in affording housing costs than other household types. Elderly non-family households have the greatest difficulty finding affordable housing. With regard to other housing problems, overcrowding is the second most common problem but only among renters; no owners are overcrowded as reported in the data.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	15,383	15,795	3%
Households	5,852	6,125	5%
Median Income	\$26,972.00 (\$36,795.69 in 2013 dollars)	\$26,222.00	-3% (-40.3% adjusted for inflation)

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Housing Costs Table (Supplemental)

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	61500 (\$83,899 in 2013)	94,700	54% (+12.9% adjusted)
Median Contract Rent	323 (\$440 in 2013)	492	52.3% (+11.8% adjusted)

Source: 2009-2013 5-Year ACS (B25077, B25058), Census 2000 (H085, H056)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,420	1,050	1,105	660	1,890
Small Family Households	575	315	450	335	840
Large Family Households	25	130	55	105	105
Household contains at least one person 62-74 years of age	225	225	235	90	430
Household contains at least one person age 75 or older	75	175	115	69	230
Households with one or more children 6 years old or younger	249	215	175	175	79

Table 6 - Total Households Table
Data Source: 2009-2013 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	4	0	10	0	14	25	0	0	4	29
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	35	10	0	55	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	40	30	55	135	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	760	245	15	0	1,020	150	155	45	0	350
Housing cost burden greater than 30% of income (and none of the above problems)	45	275	325	55	700	25	15	205	75	320
Zero/negative Income (and none of the above problems)	95	0	0	0	95	4	0	0	0	4

Table 7 – Housing Problems Table

Data Source: 2009-2013 CHAS

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	785	320	65	55	1,225	175	155	45	4	379
Having none of four housing problems	300	465	615	350	1,730	55	110	380	245	790
Household has negative income, but none of the other housing problems	95	0	0	0	95	4	0	0	0	4

Table 8 – Housing Problems 2
Data Source: 2009-2013 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	420	265	169	854	10	35	165	210
Large Related	14	75	0	89	0	0	0	0
Elderly	80	115	65	260	75	55	75	205
Other	305	140	105	550	90	80	15	185
Total need by income	819	595	339	1,753	175	170	255	600

Table 9 – Cost Burden > 30%
Data Source: 2009-2013 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	400	125	4	529	10	35	25	70
Large Related	4	40	0	44	0	0	0	0
Elderly	65	30	10	105	65	40	10	115
Other	305	60	0	365	75	80	15	170
Total need by income	774	255	14	1,043	150	155	50	355

Table 10 – Cost Burden > 50%

Data Source: 2009-2013 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	25	65	10	25	125	0	0	0	0	0
Multiple, unrelated family households	0	10	30	30	70	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	25	75	40	55	195	0	0	0	0	0

Table 11 – Crowding Information – 1/2

Data Source: 2009-2013 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2
Data Source: 2009-2013 CHAS

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

According to CHAS data, there are 765 and 1,655 single person households who are homeowners and renters, respectively. Cost burden is common among these individuals – 49% and 32% of renters and owners, respectively are cost burdened. Severe cost burden is also common - 43% and 45% of homeowners and renters, respectively, are severely cost burdened.

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.

There are 2,403 individuals – or 15.7% of the population - who identify as having one or more disability. Among these persons, 1,199 reported an ambulatory disability, 832 with a cognitive disability and 736 with an independent living disability. Among those with a disability aged 20 to 64, traditional working ages, 48.3% live below the poverty line as compared with 29.9% of those without a disability. Of the 1,336 persons in this age group, 43.1% of persons participate in the labor force; 28.1% of these individuals live below the poverty line.

There is one shelter – Amity House, part of Glynn Community Crisis Center - for victims of domestic violence; it serves Glynn and McIntosh Counties. Stakeholders estimate that 90% of individuals and families utilizing the shelter need housing; the remaining 10% tend to relocate elsewhere. There has been an increase in the number of people reaching out to Amity House for assistance and in the number of children accompanying the clients. In 2017 there were 118 adults and 91 children who stayed in the shelter; 2018 saw 126 adults and 111 children. In 2019, Amity House served 210 clients though, including children, there were 322 persons assisted. Most of the domestic violence victims are women though Amity House housed two men in 2018; men are housed in a separate location than women. In 2019, Amity House answered 866 crisis calls.

What are the most common housing problems?

Stakeholders consistently reported a lack of decent, affordable housing units particularly in the rental market but also within the ownership market. Brunswick Housing Authority pays 110% of the Housing Choice Voucher (HCV) payment standard yet sees approximately 12 vouchers returned monthly because the voucher holder was unable to secure affordable housing that would meet HUD's Housing Quality Standards (HQS).

For those looking to buy a house, the cost of acquisition is low, but many houses need substantial rehabilitation. Without a lending product on the market that would allow a potential homeowner to roll the mortgage and rehabilitation costs into one loan, homeownership of decent, affordable housing remains a challenge. Households are forced to choose between living in a unit that might not meet safety standards or potentially be cost burdened to live in a decent dwelling.

Another challenge with an aging housing stock that contributes to housing problems is that many houses are not constructed to withstand hurricane force winds and rain; Hurricanes Michael and Irma and two tropical storms have further damaged houses. Homeowners who are unable to afford repairs are not able to make proactive upgrades to their houses which could prevent future damage.

There is a need for accessible housing units for individuals and families. Much of the existing housing stock was built before the ADA was passed; older buildings tend to not meet current standards for accessibility. There is also a shortage of single family homes with no-step entries, first-floor bathrooms and other amenities that make it possible to live independently.

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

Cost burden and severe cost burden affects households across the income spectrum though the need for affordable housing is felt most acutely by the lowest income households. The rate of cost burden declines as household income increases. Renters are also more likely to be cost burdened and severely cost burdened than homeowners. Across the income spectrum, small related families are most likely to experience cost burden and severe cost burden. Many small related families are likely single-parent households, most of which are female-headed.

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. 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.

As is the case with other populations in the City, the lack of a public transit system remains a barrier for persons who are experiencing or are at risk of experiencing homelessness. Stakeholders reported that there are very few employment opportunities other than low-paying service jobs within City limits and there is no transit system to transport persons without access to a private vehicle to the broader Glynn County where there are not only more opportunities but also better paying opportunities.

Another need for this population is permanent supportive housing as only Gateway provides permanent supportive housing.

Persons who are at risk of becoming homeless or who are in housing, but recently experienced homelessness need decent, affordable housing as well as education regarding how to repair low or bad credit. Additionally, services related to mental health and substance abuse is needed to prevent individuals from losing housing.

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

There remains a strong need for decent, affordable housing. Stakeholders report that households must frequently choose between substandard housing that is affordable and decent housing that is unaffordable. Characteristics that lead to an increased risk of homelessness include households that are very low income and without a financial safety net to safeguard against losing their home in the event of unforeseen life circumstances such as needing a car repair, critical home repair (i.e. a new refrigerator, etc.), loss of wages due to illness or injury, etc. Another characteristic that can lead to housing instability is untreated mental illness including substance abuse.

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

Introduction

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

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

According to the 2019 Analysis of Impediments to Fair Housing Choice, Native Americans and Asians/Pacific Islanders constitute 0.10% and 0.55% of the population, respectively. Given the low population and relatively large margins of error, the analysis will focus on racial and ethnic groups for which there are larger populations.

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.

In general, the percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, the racial/ethnic groups in Brunswick experience one or more housing problems at a disproportionate level:

- Hispanic households at 0-30% AMI
- Black/African American households at 30-50% AMI
- Asian households at 30-50% AMI
- Hispanic households at 80-100% AMI

SUPPLEMENTAL TABLE: Summary of housing problems by race/ethnicity

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	% with one or more housing problems			
White	79.7%	61.1%	64.5%	17.5%
Black/ African American	77.2%	80.0%	59.2%	28.2%
Asian	-	100.0%	-	-
Hispanic	100.0%	33.3%	30.4%	73.3%
Jurisdiction as a Whole	78.3%	72.9%	57.9%	30.1%

Source: CHAS 2009-2013

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	1,030	285	99
White	295	75	49
Black / African American	710	210	45
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	15	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Source: CHAS 2009-2013

*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	765	285	0
White	165	105	0
Black / African American	540	135	0
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	40	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Source: CHAS 2009-2013

*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	640	465	0
White	200	110	0
Black / African American	420	290	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	24	55	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Source: CHAS 2009-2013

*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	200	465	0
White	35	165	0
Black / African American	110	280	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	20	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Source: CHAS 2009-2013

*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%

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NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

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

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

According to the 2019 Analysis of Impediments to Fair Housing Choice, Native Americans and Asians/Pacific Islanders constitute 0.10% and 0.55% of the population, respectively. Given the low population and relatively large margins of error, the analysis will focus on racial and ethnic groups for which there are larger populations.

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.

In general, the percentage of households with a severe housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, two racial/ethnic groups in Brunswick experience one or more severe housing problems at a disproportionate level:

- Hispanic households at 0-30% AMI
- Asian households at 30-50% AMI
- Hispanic households at 80-100% AMI

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
Racial/ Ethnic Group	% with one or more severe housing problems			
White	75.7%	32.7%	14.5%	2.1%
Black/ African American	71.2%	51.1%	9.9%	0.0%
Asian	-	100.0%	-	-
American Indian, Alaska Native	100.0%	0.0%	-	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	100.0%	25.0%	0.0%	73.3%
Jurisdiction as a Whole	73.0%	45.2%	10.0%	9.0%

Source: 2009-2013 CHAS

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	960	355	99
White	280	90	49
Black / African American	655	265	45
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	15	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Source: 2009-2013 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	475	575	0
White	90	185	0
Black / African American	345	330	0
Asian	25	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	15	45	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Source: 2009-2013 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	995	0
White	45	265	0
Black / African American	70	635	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	79	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Source: 2009-2013 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	59	595	0
White	4	190	0
Black / African American	0	390	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	20	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Source: 2009-2013 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%

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NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying more than 30% of household income on housing, and severely cost burdened is defined as paying greater than 50% of household income on housing.

According to the 2019 Analysis of Impediments to Fair Housing Choice, Native Americans and Asians/Pacific Islanders constitute 0.10% and 0.55% of the population, respectively. Given the low population and relatively large margins of error, the analysis will focus on racial and ethnic groups for which there are larger populations.

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.

The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, the following racial/ethnic groups have disproportionate housing need:

- Asian households are disproportionately severely cost burdened. (Note that all Asian households constitute 0.55% of the total population as discussed in the AI)

	Percentage of Income Spent on Housing			
	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group	% with housing cost burden			
White	64.6%	15.2%	20.1%	2.4%
Black/ African American	50.0%	23.3%	26.7%	1.3%
Asian	0.0%	0.0%	100.0%	0.0%
Hispanic	81.5%	13.8%	4.7%	0.0%
Jurisdiction as a Whole	56.6%	20.0%	23.4%	1.7%

Source: 2009-2013 CHAS

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	3,405	1,205	1,405	100
White	1,315	310	410	49
Black / African American	1,770	825	945	45
Asian	0	0	25	0
American Indian, Alaska Native	0	10	10	0
Pacific Islander	0	0	0	0
Hispanic	260	44	15	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Source: 2009-2013 CHAS

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

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

The impact of housing problems in Brunswick varies primarily by income level. However, the following racial/ethnic groups within the following income tiers experienced problems at a rate at least 10 percentage points higher than the City as a whole:

Housing Problems

- Hispanic households at 0-30% AMI
- Black/African American households at 30-50% AMI
- Asian households at 30-50% AMI
- Hispanic households at 80-100% AMI

Severe Housing Problems

- Hispanic households at 0-30% AMI
- Asian households at 30-50% AMI
- Hispanic households at 80-100% AMI

Cost Burden

- Hispanic households are disproportionately severely cost burdened

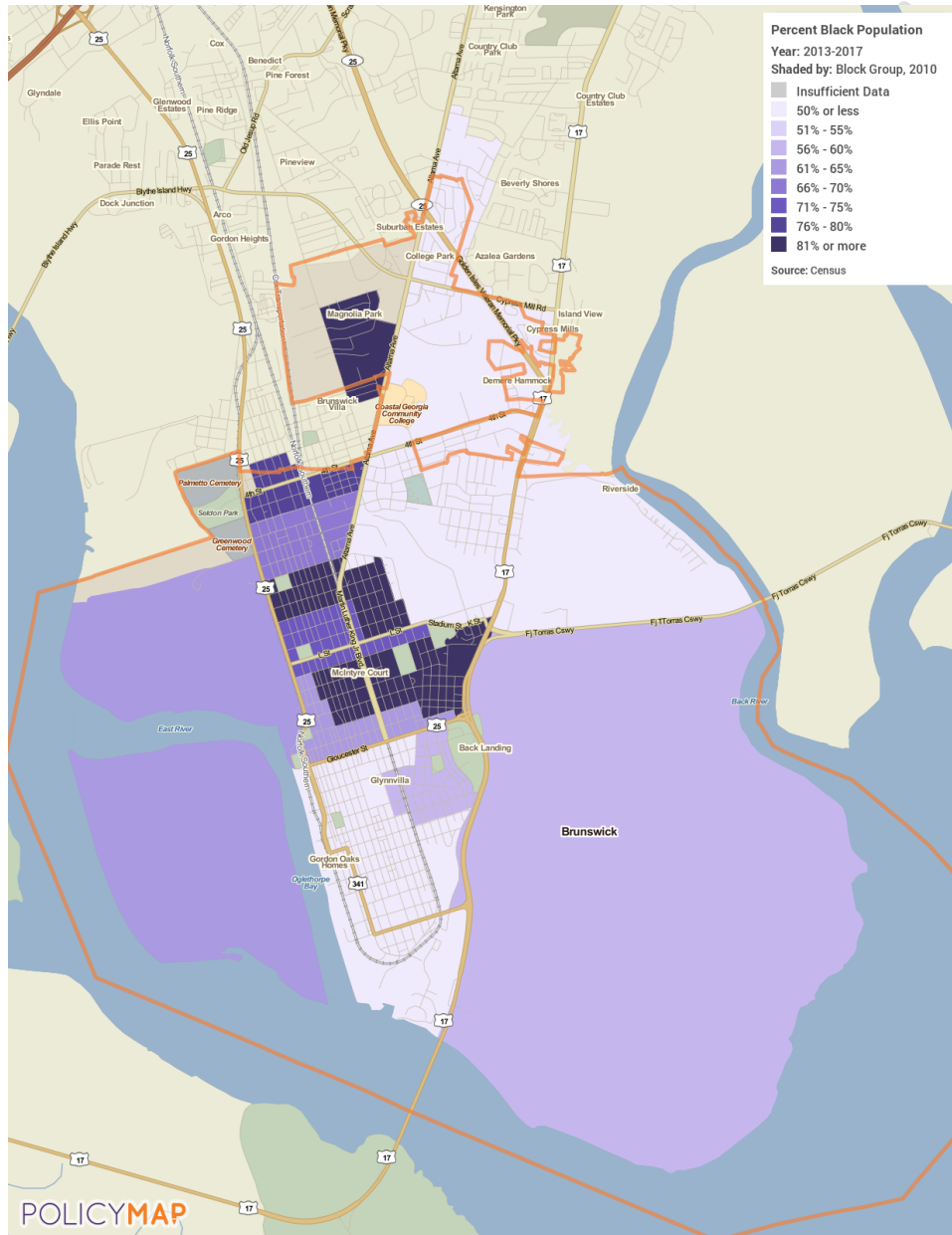
If they have needs not identified above, what are those needs?

The needs among race/ethnicities are indicated above. Income categories have more general needs as described in NA-10 and the Housing Market Analysis.

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

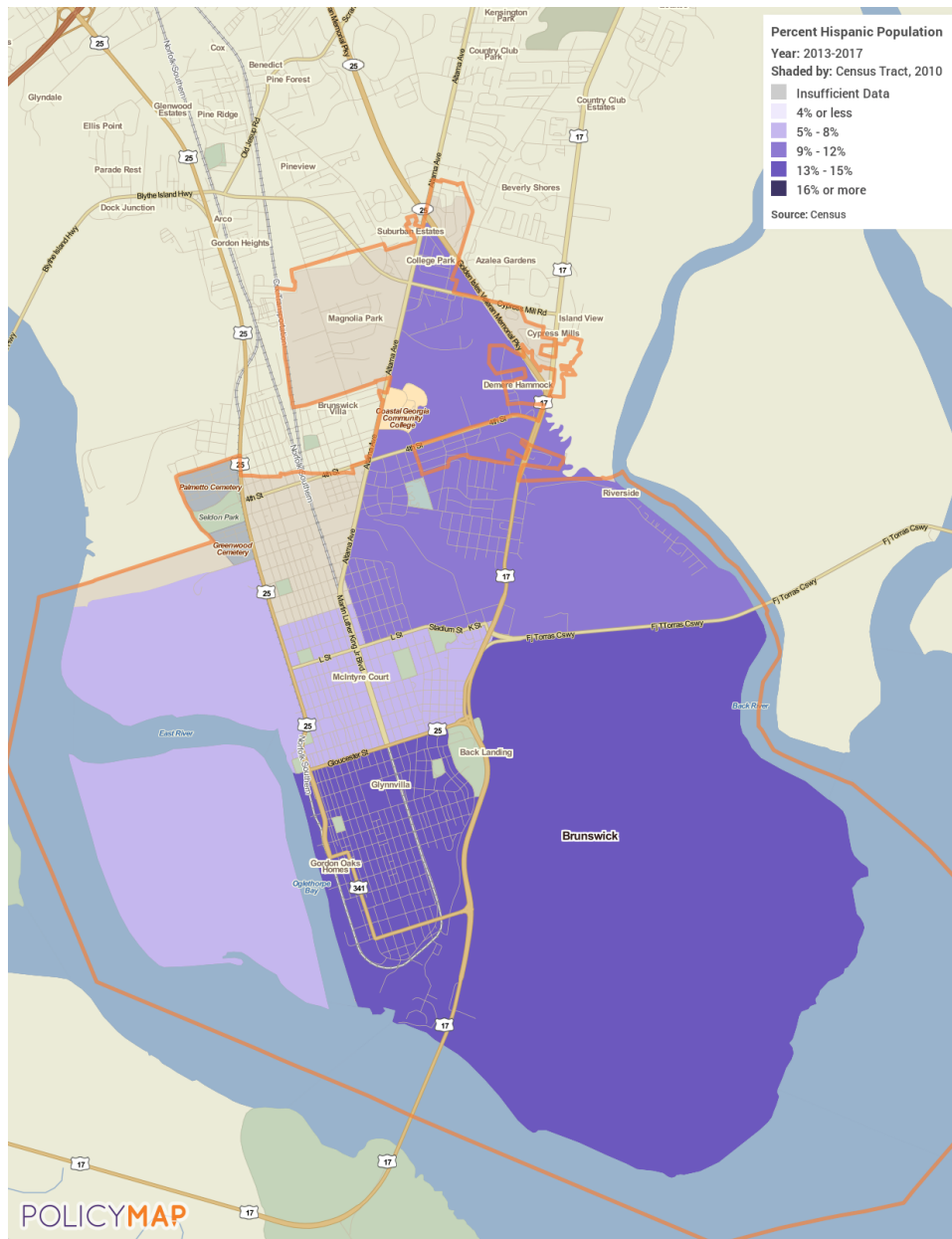
The following two maps illustrate the locations in which Black and Hispanic persons reside. These maps were generated using Policy Map which uses 2013-2017 ACS data. Black persons tend to reside in the central part of Brunswick whereas Hispanic persons tend to reside in the southern portion of the peninsula.

Map of Residence Patterns of Black Population, 2017 (SUPPLEMENTAL)



Source: PolicyMap (2017 ACS)

Map of Residence Patterns of Hispanic Population, 2017 (SUPPLEMENTAL)



Source: PolicyMap (2017 ACS)

NA-35 Public Housing – 91.205(b)

Introduction

Brunswick Housing Authority managed both Public Housing and the Housing Choice Voucher program. There is no Project-Based Section 8 under the jurisdiction of Brunswick Housing Authority. Because Brunswick Housing Authority confirmed that the data available through the Econ Planning Tool was not accurate, corrected information is provided in the supplemental tables that follow.

Totals in Use

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

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 *

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

Table 24 – Race of Public Housing Residents by Program Type

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

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

Totals in Use (Supplemental)

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	578	750	0	735	0	0	0

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

Data Source: Brunswick Housing Authority

DRAFT

Characteristics of Residents (Supplemental)

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					Purpose
				Total	Project-based	Tenant-based	Special Voucher	Family Unification Program	
							Veterans Affairs Supportive Housing		
Average Annual Income	0	0	\$10,225	\$8054	0	\$8054	0	0	
Average length of stay	0	0	4	5	0	5	0	0	
Average Household size	0	0	1.5	1.08	0	1.08	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	49	100	0	100	0	0	
# of Disabled Families	0	0	180	333	0	333	0	0	
# of Families requesting accessibility features*	0	0	0	0	0	0	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	

* BHA does not track Accessibility Requests

Data Source: Brunswick Housing Authority

Race of Residents (Supplemental)

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	167	236	0	236	0	0	0
Black/African American	0	0	1334	2529	0	2529	0	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	53	16	0	16	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

Data Source: Brunswick Housing Authority

Ethnicity of Residents (Supplemental)

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	35	56	0	56	0	0	0
Not Hispanic	0	0	1516	2729	0	2729	0	0	0

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

Data Source: Brunswick Housing Authority

Section 504 Needs Assessment

Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

The Housing Authority meets the Section 504 requirements and makes reasonable accommodations when necessary. The most common request for accommodation is for a ramp to be installed at the entrance to Public Housing units; there is typically one step into the units from an exterior breezeway that is not navigable for a person utilizing a wheelchair and sometimes a walker. A high demand for more accessible units among public housing tenants and applicants on the waiting list was not mentioned as a major need during stakeholder interviews.

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

The greatest needs of households currently living in public housing continue to be stable, decent living conditions and access to opportunity, in the form of employment, education, or transportation connections to neighborhood amenities. Brunswick Housing Authority continues to address the most immediate needs of its public housing residents by keeping the maximum number of public housing units possible available and in good condition.

For households utilizing the Housing Choice Voucher (HCV) program, the immediate need is an increased supply of decent, affordable housing. Stakeholders reported that the quantity of affordable housing units that also meets Housing Quality Standard (HQS) is low. Brunswick Housing Authority issues 110% of the payment standard for HCV holders and still approximately one dozen vouchers are returned each month because the voucher holder was unable to find decent, affordable housing.

Additional needs of those households accessing various forms of publicly-supported housing include access to employment supportive public transportation, employment opportunities, and barrier removal for the elderly and disabled.

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

The population at large includes households that share the needs of public housing residents and voucher holders, because the resources available to Brunswick Housing Authority are insufficient to meet local need. Until a unit or voucher becomes available, households on the Public Housing waiting list and HCV waiting list continue to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate, or both.

DRAFT

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).

The 2020 Point in Time (PIT) count was conducted the week of January 28, 2020 but the detailed analysis is not available as of the time of writing. It is known that there were 257 persons to complete the survey using the app.

From June 24-28, 2019, the City participated in the Youth Count program, which is part of an initiative of the U.S. Department of Housing and Urban Development that aims to develop strategies so that communities can better assist the homeless population aged 18-25.¹ The questions in the survey focused on whether the youth had experienced homeless before, whether they'd been in foster care and what barriers they faced to finding housing and employment.

Nearly 25 volunteers took part in the count, and many of the individuals experiencing homelessness spoken to reported that they lived with friends or other family members but did not have housing of their own. Many had aged out of foster care and continued to need support. Most did not have identification, which can be a barrier to finding employment. Others did not graduate from high school and had never received any job training skills. Youth experiencing homelessness also often lacked family support.

The effort to reach unsheltered homeless in the City of Brunswick and surrounding areas was much more intensive than in prior years.

The analysis that follows is based on the 2019 PIT count. The data was released by the State of Georgia in December 2019. There are some notable differences in the PIT count for 2019. This was the first time that an app was used to conduct the survey; the internal logic of the app would end the survey if a person was sheltered on the day in question even if the person had been and will otherwise continue to

¹ Note: HUD issued a Final Rule regarding the definition of "chronic homelessness" on December 15, 2015. According to the definition, a "chronically homeless" individual refers to an individual with a disability who is homeless (lives either in a place not meant for human habitation, a safe haven, or in an emergency shelter), or in an institutional care facility if the individual has been living in the facility for fewer than 90 days and had been homeless immediately before entering the institutional care facility. In order to meet this definition, the individual also must have been living as described above continuously for at least 12 months, or on at least four separate occasions in the last 3 years, where the combined occasions total a length of time of at least 12 months. Each period separating the occasions must include at least 7 nights of homelessness. Chronically homeless families are families with heads of household who meet the definition of a chronically homeless individual.

experience homelessness. Additionally, the 2019 PIT count does not consider as homeless persons who are doubled up and/or couch surfing. Because of these changes in the methodology of conducting the PIT count, the 2019 survey results are expected to undercount the homeless population.

Nature and Extent of Homelessness: (Optional)

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

The following information is based on the 2019 PIT count as the 2020 results are not yet available. Very limited data at the county level was released by the state. What we do know is that of the 324 persons who were homeless on the night of the count, 283 were unsheltered. Among the unsheltered:

- 12% were Veterans (36)
- 9% were Chronic Homeless individuals (26)

From HMIS data, we can also state that in all of 2019, 88 female-headed households (75%) and 27 male-headed households (25%) were sheltered. Of the female headed households, the two-thirds were households with children and one-third were single person households. Only two male-headed households had children. There were also two dual households with children. One household was under age 18.

Although run-away youth is a problem identified by the COC, they were not counted in the PIT since they were likely couch-surfing (i.e. not literally homeless). Safe Harbor has funds from Family and Youth services for homeless prevention for Runaway Youth. Overall the COC has placed an emphasis on youth ages 18-24 for job skills and training, and GED training. From July 1, 2017 to June 30, 2018, Safe Harbor reported that there were 59 children who stayed in the shelter, approximately half of whom were under the age of 12 and whose parent(s)/guardian(s) were housed in emergency shelters elsewhere.

In addition to the information provided by the 2019 PIT count and HMIS, stakeholders reported that there is a significant need for emergency shelters for families. There is a shelter for unaccompanied youth up to and including the age of 17 as well as a shelter for victims of domestic violence along with several beds for other populations but there are currently no emergency shelters to keep families together while the family experiences a housing crisis. New hotel vouchers were awarded in late 2019 to house 24 intact families to reduce family separation.

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

Placeholder: This information was not available at the time of writing and will be updated if information becomes available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Placeholder: This information was not available at the time of writing and will be updated if information becomes available.

DRAFT

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

Introduction

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Many persons with special needs also have very low incomes.

Describe the characteristics of special needs populations in your community

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to CHAS data, 11.37% of households consist of at least one person aged 62 or over. Approximately 35% of these households are low- or moderate-income, earning 80% or less of the area's median family income. In addition, the Census reported that 33.8% of persons 65 years and over had at least one disability in 2016; 13.9% of whom experienced an independent living difficulty and 4.2% with a self-care disability.

Persons with Disabilities

In 2016, there were 2,403 persons with disabilities in Brunswick, representing 15.7% of the population. The two most common disabilities reported were ambulatory, meaning difficulty walking or moving around, and independent living. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. Data from the 2016 ACS indicates that 33.8% of all adults aged 20-64 live below the poverty line. However, there are differences in the incidence of poverty by disability status. For those with a disability, 52.6% live below the poverty line as compared to 30.0% of those without a disability.

Substance Abuse and Addiction

Specific data regarding substance abuse and addiction rates in Brunswick are unavailable. However, according to Georgia Drug Detox , drug use is high in Georgia in part because of Georgia's location along the coast and access to major highways such as I-95 that run northward.² Historically, statewide, illicit drug use is more common among unemployed and low-income individuals, and alcohol abuse is more

² The Demographics of Opioid Users in Georgia. (2017, September 26). Retrieved February 6, 2019 from <https://georgiadrugdetox.com/resources/the-demographics-of-opioid-users-in-georgia/>

common among employed and higher-income individuals.³ However, with respect to the opioid epidemic, demographic shifts are occurring; opioid addiction among women has doubled and tripled for non-Hispanic Whites. There is also a shift toward persons aged 25-35 becoming addicted to drugs as opposed to younger persons. These populations generally require affordable, substance-free housing while in recovery.

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have much smaller funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Persons with HIV/AIDS, Other Sexually Transmitted Infections and/or Other Contagious Diseases

According to stakeholders, there is a significant need for health education to combat the high rates of HIV/AIDS and other sexually transmitted infections. According to the CDC's AtlasPlus, a database containing health data for communities across the country, Glynn County ranks 31st out of 156 counties in Georgia for highest prevalence of HIV/AIDS (2015), 32nd for Chlamydia (2016) and 20th for Gonorrhea (2016).

Though the data has been suppressed in AtlasPlus, stakeholders reported high incidences of latent tuberculosis (TB) – cases in which individuals have been exposed to TB and who have the antibodies but have not developed an active case of TB. These persons could in the future develop active TB. Stakeholders in the healthcare industry reported that the increase in latent TB cases could be caused by overcrowding.

³ The Burruss Institute of Public Service and Research, (2011) "Substance Abuse in Georgia," Georgia Journal of Public Policy: Vol. 1: Iss.1, Article 5. Available at: <http://digitalcommons.kennesaw.edu/gjpp/vol1/iss1/5>

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

Summarizing the above estimates and input received during stakeholder interviews held in preparing the Analysis of Impediments to Fair Housing Choice and the Five-Year Consolidated Plan, the most significant needs for these populations are:

- Decent, affordable housing, including rental vouchers;
- Public transit that is employment supportive and would allow individuals to easily access health services;
- Emergency shelter beds, particularly for women with children;
- Employment training/self-sufficiency programs;
- Permanent supportive housing; and
- Health education literacy to impede the spread of HIV/AIDS and other sexually transmitted infections and tuberculosis

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

The City of Brunswick does not receive HOPWA funds. The National Center for HIV/AIDS, Viral Hepatitis, STD, and TB Prevention (NCHHSTP) estimates an HIV prevalence rate of 435.9 cases per 100,000 population in Glynn County making Glynn County 31st highest in HIV/AIDS among Georgia's 156 counties.

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

Public Facilities

Describe the jurisdiction's need for Public Facilities

Through CDBG funds, the City of Brunswick can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for disabled persons).

Public Facilities needs include:

- Additional miles added to the existing trail system for walking/running and bike riding;
- Rehabilitation of senior centers including the installation of security features;
- Creation of a center that would be a one-stop-shop for services; and
- Construction and rehabilitation of neighborhood parks.

How were these needs determined?

The City of Brunswick facilitated a series of stakeholder interviews and public meetings; community feedback regarding the needs across the community was received.

Public Improvements

Describe the jurisdiction's need for Public Improvements

Through CDBG funds, the City can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

Public Improvements needs include:

- Street and sidewalk improvements in low-moderate income areas; and
- ADA compliance construction and rehabilitation in low-moderate income areas.

How were these needs determined?

The City of Brunswick facilitated a series of stakeholder interviews and public meetings; community feedback regarding the needs across the community was received.

Public Services

Describe the jurisdiction's need for Public Services

Through CDBG funds, the Consolidated Government can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services.

Public Services needs include:

- Employment supportive public transit;
- Affordable daycare options that include after-hours care to accommodate parents/guardians who work outside of standard business hours;
- Mental health services;
- Health literacy classes for persons accessing public health resources to learn to best care for their chronic illnesses as well as for persons with sexually transmitted infections;
- Supportive services for persons recently released from a correctional facility;
- Supportive services for persons who were formerly sex-trafficked; and
- Financial literacy classes for struggling families, particularly for single parents.

How were these needs determined?

The City of Brunswick facilitated a series of stakeholder interviews and public meetings; community feedback regarding the needs across the community was received.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ideally, Brunswick will have a mix of housing types to accommodate households of all types and income levels. The City's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

DRAFT

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

Introduction

The housing stock in Brunswick is principally single-family (68%) and renter-occupied (61.7%). Data from the 2016 ACS indicates that 33.8% of all adults aged 20-64 live below the poverty line. However, there are differences in the incidence of poverty by disability status. For those with a disability, 52.6% live below the poverty line as compared to 30.0% of those without a disability. Among the entire population, 39.0% live below the poverty line. Among children under the age of 18 and seniors over the age of 65, approximately 52% and 15%, respectively, live below the poverty line. The high incidence of poverty among households with children and persons with disabilities points to the need for affordable housing, particularly within the renter-occupied market.

Of the 3,785 renter-occupied units in the City, 44% consist of three or more bedrooms. One- and two-bedroom units are the smallest category of renter-occupied housing. Among owner-occupied housing, 80% of units have three or more bedrooms. These data are consistent; single family units – which tend to be larger than multi-family units – comprise two thirds of the housing stock. There is a need for more multi-family housing units which tend to be more affordable, particularly for small families with children, a demographic group particularly prone to cost burden and severe cost burden.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	4,755	66%
1-unit, attached structure	150	2%
2-4 units	555	8%
5-19 units	1,060	15%
20 or more units	575	8%
Mobile Home, boat, RV, van, etc.	135	2%
Total	7,230	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	220	6%
1 bedroom	35	2%	660	17%
2 bedrooms	440	19%	1,235	33%
3 or more bedrooms	1,870	80%	1,670	44%
Total	2,345	101%	3,785	100%

Table 27 – Unit Size by Tenure

Data Source: 2009-2013 ACS

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

Brunswick has worked with Habitat for Humanity to rehabilitate/construct new housing for low-income households; capacity for this program was limited to one house constructed in a moderate-income area. The primary source of funds for affordable housing programs is through the federal Community Development Block Grant (CDBG) program, through which the City utilizes public funds to address the priority needs and specific objectives identified in the Consolidated Plan.

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

According to Policy Map, there are six LIHTC developments throughout the City, none of which have periods of affordability set to expire within the next couple of years. In 2026, the thirty-year period of affordability will expire on 81 units. The map that follows indicates the locations of LIHTC developments and other HUD Multi-family units.



Because significant government funding has been invested in these properties, this housing is some of the most affordable housing in the City. The City of Brunswick and Brunswick Housing Authority will continue to monitor this issue.

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

No. Brunswick Housing Authority has a waiting list of for its Public Housing units and its Housing Choice Voucher program. This aligns with the nationwide trend of communities experiencing a significant shortage of affordable and available rental units for extremely low-, low-, and moderate-income households. There is also a concern for providing housing for lower income renters as federal housing subsidies expire over the next two decades, particularly since wages have dropped while housing costs have risen.

Describe the need for specific types of housing

There is a need for safe, sanitary, accessible, and affordable housing throughout the City. Specifically, there is a strong need for housing affordable to households earning less than 50% of the median income including family housing, and practical options are needed to ensure the availability of accessible units for the elderly and people with physical disabilities. CHAS data revealed that a significant proportion of single-person households are cost burdened/severely cost burdened. More multi-family units are needed as these tend to be more affordable than single-family dwellings.

DRAFT

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

Introduction

The HUD-provided table below (Table 30) indicates the number of affordable units available to households with various income levels. The 430 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent 11.4% of the rental housing inventory in the City. Given that CHAS data indicates there are 1,420 households with incomes below 30% of HAMFI, there are more than three households that need affordable housing at this income level for each affordable unit available; there is a need for additional affordable housing units.

The National Low Income Housing Coalition publishes data on the cost of renting in each county; the following discussion applies to Glynn County for 2018.

The Fair Market Rent (FMR) for a two-bedroom unit is \$752 per month. To avoid being cost burdened, a household needs to earn \$14.46 per hour. A minimum wage worker earning \$7.25 per hour needs to work 80 hours per week to afford a two-bedroom unit. The mean hourly income for a renter in Glynn County is \$12.19, which translates to \$634 per month being available for housing; the FMR for a one-bedroom unit is \$583 per month.

The monthly Supplemental Security Income (SSI) payment is \$750. Households for which this is the sole source of income can spend \$225 monthly on housing, which is less than half the cost of renting a one-bedroom unit.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	91,100	91,800	1%
Median Contract Rent	407	521	28%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,825	48.2%
\$500-999	1,810	47.8%
\$1,000-1,499	130	3.4%
\$1,500-1,999	8	0.2%
\$2,000 or more	0	0.0%
Total	3,773	99.7%

Table 29 - Rent Paid
Data Source: 2009-2013 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	450	No Data
50% HAMFI	975	350
80% HAMFI	2,525	780
100% HAMFI	No Data	1,069
Total	3,950	2,199

Table 30 – Housing Affordability
Data Source: 2009-2013 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 31 – Monthly Rent
Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. The table above shows that there is insufficient housing for extremely low- and low-income households in the City. According to CHAS data analyzed in the Needs Assessment, there are 2,470 households earning between 0% and 50% of the median family income in the City. However, there are only 1,775 housing units (both renter and owner-occupied) affordable to these households, accommodating 71.9% of this population.

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

According to the table provided in the Needs Assessment section, between 2000 and 2013, the median income for City residents *declined* by 40.3% after adjusting for inflation, while median rent *increased* by 11.8% and median home values *increased* by 12.9%. If these trends continue, then housing affordability will become an even higher barrier for most residents.

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

The Monthly Rent Table, Table 31, was populated via the HUD eCon Planning Suite; the provided values are null. However, supplemental data from the National Low Income Housing Coalition indicates that the median rent is not attainable for most lower-income households as discussed above. As stated, housing costs are increasing while median incomes are decreasing. As housing construction and rehabilitation costs rise, it will be increasingly difficult to produce much needed affordable housing.

DRAFT

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

Introduction

The following data provides an overview on the condition of housing in Brunswick.

Definitions

Standard Condition

No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation

The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions

Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	795	34%	1,855	49%
With two selected Conditions	35	2%	105	3%
With three selected Conditions	0	0%	4	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	1,510	65%	1,815	48%
Total	2,340	101%	3,779	100%

Table 32 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	230	10%	395	10%
1980-1999	245	10%	955	25%
1950-1979	1,170	50%	1,575	42%
Before 1950	690	29%	860	23%
Total	2,335	99%	3,785	100%

Table 33 – Year Unit Built
Data Source: 2009-2013 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	1,860	80%	2,435	64%
Housing Units built before 1980 with children present	340	15%	75	2%

Table 34 – Risk of Lead-Based Paint
Data Sources: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Vacant Units

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

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is approximately 50 years or more. The age of the housing stock in Brunswick is older than the countrywide average. Approximately 20% of the nation's overall housing stock was built before 1950; for Brunswick, 25% of units were built before 1950. Another 49% of all units were built between 1950 and 1979.

Owner- and renter-occupied housing units have different percentages of units built in the four time periods presented in the table above. Although both owner and rental units likely require rehabilitation from normal wear and tear, the need is slightly greater for owner units – 23% were built prior to 1950, compared to 29% for owner-occupied units. However, the rental market has also seen more new construction since 2000 compared to owner-occupied units.

Renter-occupied units have a much higher prevalence (49%) of having at least one selected condition than owner-occupied units (34%). It is uncommon for both owner- and renter-occupied units to have more than one selected condition. This may indicate that more renter-occupied units than owner-occupied units require rehabilitation, although “selected condition” includes cost burden and overcrowding, which are not reflections of the physical state of the unit.

Stakeholder interviews confirm the need for housing rehabilitation within both the rental and owner-occupied markets, with a heavy emphasis placed on home rehabilitation for senior citizens and low-income individuals and families.

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint.

According to CHAS data, 422 low- and moderate-income households (80% HAMFI and below) with at least one child age 6 or younger live in housing units built before 1980. These households, 7.2% of all households, are at risk for lead-based paint hazards.

In 2017, 731 children were tested for lead blood levels. There were 19 cases (2.6%) of blood lead levels greater than 5µg/dl and one case (0.14%) above 10µg/dl. Both of these statistics are below the Glynn County incidence rates, which were 3.20% and 0.38% for 5µg/dl and 10µg/dl, respectively.

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

Introduction

Brunswick Housing Authority has several goals in its mission including: to provide improved living conditions for very low and low-income families; to avoid concentrations of economically and socially deprived families; and to provide opportunities for upward mobility of residents.

The data tables presented in this section were pre-populated by the HUD eCon Planning Suite. In many instances, the data is either incorrect or out of date; however, no changes can be made. Where data were available, supplemental tables are provided.

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										

Table 36 – Total Number of Units by Program Type

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments

Interviews with stakeholders indicated that there are six Public Housing developments – Brooklyn Homes, McIntyre Court, Glynn Villa, Hopkins Homes, Mercer Altama and Abbott Andrews Terrace. With the exception of Abbott Andrews Terrace, all developments are comprised on townhouse style units in which most tenants have two floors. Accessible units have one floor and there is a small unit on the second floor for a different household.

Brooklyn Homes and McIntyre Court are located in racially/ethnically concentrated areas of poverty (R/ECAPs) as described in the 2019 AI. According to the HUD Assessment of Fair Housing (AFH) Tool, which was used for the 2019 AI, there are 371 total Public Housing units among these two developments. No other information is available about the remaining four developments.

There are two Project-Based Section 8 developments – St. Mark’s Tower South and Glynn Isle (aka Perry Park Townhouses). Glynn Isle is in a R/ECAP while St. Mark’s Tower, an elderly building, is not. According to the AFH Tool, there are 215 Project-Based Section 8 units. These developments are not under the jurisdiction of Brunswick Housing Authority.

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

Table 37 - Public Housing Condition

According to the HUD’s Public Housing Physical Inspection Scores, there are three public housing developments in Brunswick. The Public Housing Assessment System (PHAS) scores public housing developments on a 0-100 range with higher scores being preferred. Of the three developments listed, two have scores in the 80s while one has a score of 39.

Inspection Date	Name of Development	Address	Inspection Score
10-6-2017	MCINTYRE COURT	1 McIntyre Ct	89
8-21-2017	GLYNNVILLA APARTMENTS	73 Glynnvilla Apts	82
8-21-18	BROOKLYN HOMES	61 Brooklyn Homes	39

The Housing Authority is rated as a Standard Performer and has the following scores for PHAS (overall) and FASS scores, which are a measure of financial and audit and is measured on a 0-25 scale. The last three years of data are summarized below:

2016:	High Performer	PHAS:94	FASS: 23
2017:	Standard Performer	PHAS: 85	FASS: 22
2018:	Standard Performer	PHAS: 79	FASS: 23

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

Brunswick Housing Authority uses Capital Grant funds to work on upgrades to housing units each year. Currently, there are approximately 100 kitchens or bathrooms being renovated in as many units. There are currently no conversions of non-accessible units to accessible units taking place.

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

Brunswick Housing Authority administers a Family Self Sufficiency (FSS) program for HCV participants. Under this voluntary program, a tenant works with a caseworker who will assist with setting goals to be accomplished over five years and in developing an action plan. If a participant needs/wants additional assistance with topics such as financial literacy, the caseworker will put the tenant in touch with an agency that provides that type of service. There are approximately 50 graduates of the FSS program.

Brunswick Housing Authority also provides a scholarship program for parents to receive free childcare while the tenant is at work or enrolled in school. There is a short waiting list and tenants are typically not on the waiting list for very long.

To assist in meeting the transportation needs of tenants aged 62 and over, Brunswick Housing Authority has partnered with the local Area Office on Aging to begin a pilot program in which transportation will be provided to tenants on a limited basis. The current pilot program runs once every two weeks and will take tenants to shopping areas such as Wal-Mart.

Brunswick Housing Authority also works with the Boys and Girls Club to provide services and outreach to children living in Public Housing.

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

Introduction

There are several shelters that operate within Brunswick: Amity House, run by Glynn Community Crisis Center, serves victims of domestic violence and their children; Safe Harbor provides sanctuary for children and young adults aged zero to 17 who are experiencing homelessness; Salvation Army serves other populations. No facility can accommodate families experiencing homelessness. In addition to the beds listed in the table below, there are 15 beds, of which 5 are designated for single persons, for victims of domestic violence and their dependents.

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	16 (men) 10 (women)				
Chronically Homeless Households					
Veterans					
Unaccompanied Youth	8		6	3-4	31

Table 38 - Facilities and Housing Targeted to Homeless Households, 2018

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

Coastal Community Action provides services such as Rapid Rehousing and Rental Assistance. The Rental Assistance program typically covers first month's rent and a security deposit as well as utility assistance and wrap around services for mental health, education and childcare. Gateway Behavioral Health Services offers services to those with mental health and substance abuse issues, a portion of which is targeted for those experiencing homelessness. If a person/household who experiences homelessness gets placed into Public Housing, then there are additional services such as the Family Self-Sufficiency program available to that household.

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.

Safe Harbor Children's Center provides services to homeless youth aged zero to 17. There are a total of eight beds available for both males and females. Additionally, there are six beds for girls aged 16-22 in transitional housing. This is an 18-month program in which the girls learn job and life skills. There are six additional two-bedroom apartments in which the girls can transition before moving into their own apartments.

The Salvation Army serves men and women experiencing homelessness and will allow individuals to stay in an emergency shelter for up to one month. Individuals staying at the Salvation Army also receive meals.

Lastly, Gateway has a transitional house for previously incarcerated men with substance abuse and mental health diagnoses. There are four beds available to this population.

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

Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has severe or persistent mental illness, development and/or physical disabilities. Several organizations provide facilities and services for special needs populations in Brunswick.

Organizations serving victims of domestic violence include Amity House and Department of Family and Child Services.

Organizations serving the elderly include Brunswick Housing Authority and Coastal Georgia Area Agency on Aging.

Organizations serving the physically or developmentally disabled include Brunswick Housing Authority, LIFE (Living Independence for Everyone), Georgia Vocational Rehabilitation Agency and Gateway Behavioral Health Services.

Organizations serving youth include Department of Family and Child Services, Coastal Coalition for Children, and Safe Harbor.

Organizations serving people struggling with or affected by substance abuse include Alcoholics Anonymous, Gateway Behavioral Health Services and Glynn County Health Department.

Organizations serving individuals living with or at risk of HIV/AIDS include Glynn County Health Department.

Organizations serving the unemployed include Georgia Vocational Rehabilitation Agency, Goodwill, Coastal Pines Technical College, Coastal-Eckerd Connections and STAR Foundation.

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

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

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

Public systems or institutions (i.e. jails, prisons, hospitals, child welfare, mental health facilities, etc.) often release individuals directly into homelessness. The only program known to directly address homelessness among persons returning from mental and physical health institutions is Gateway.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e).

The City of Brunswick has received CDBG DR funds to address hurricane related damage and resiliency. As part of this funding, a housing rehabilitation program will be initiated. The City of Brunswick plans to continue the housing rehabilitation program to augment work that cannot be done under disaster recovery to address the needs of elderly, persons with disabilities and other special needs populations for health and safety reasons. As a homeowner ages and has a fixed income, he/she is frequently unable to afford to make necessary repairs. The rehabilitation program will work to ensure that repairs can be made – new roof, plumbing and electrical work, etc. – to allow the homeowners to remain in their homes. The CDBG funding will focus on handicap barrier removal and construction of ramps and adaptive features that CDBG DR funding cannot address.

CDBG DR funds will also support the development of new rental housing. The former Perry St. School site has a commitment for 57 units through the Low Income Tax Credit program and \$2 million in CDBG DR funding.

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)).

See the previous response.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City's housing market presents significant impediments to development of an adequate supply of affordable housing for low to moderate-income people. The City's 2019 AI examined a number of areas in which barriers to the development of affordable housing might exist. Barriers identified in the AI and over the course of the outreach for the development of this Consolidated Plan and related to public policies, include:

- The lack of regional cooperation and coordination to create an employment supportive public transit system disproportionately affects low- and moderate-income households, the elderly and persons with disabilities. Without access to good-paying jobs it is difficult if not impossible for low- and moderate-income households to afford decent housing.
- Land use and zoning laws do not allow multi-family housing in most districts except the GR district as a conditional use. This is an impediment to developing multi-family units, which tend to be more affordable than single family dwellings.

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

Introduction

In determining priorities for the allocation of federal funds, the City has recognized the need to foster a competitive local economy that expands economic opportunities for present and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

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	15	7	0	0	0
Arts, Entertainment, Accommodations	1,339	849	29	14	-15
Construction	119	130	3	2	0
Education and Health Care Services	563	1,381	12	23	11
Finance, Insurance, and Real Estate	168	309	4	5	2
Information	47	204	1	3	2
Manufacturing	302	609	6	10	4
Other Services	169	252	4	4	1
Professional, Scientific, Management Services	182	427	4	7	3
Public Administration	0	0	0	0	0
Retail Trade	794	1,112	17	18	1
Transportation and Warehousing	332	149	7	2	-5
Wholesale Trade	151	190	3	3	0
Total	4,181	5,619	--	--	--

Table 39 - Business Activity

Data Sources: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	7,615
Civilian Employed Population 16 years and over	6,600
Unemployment Rate	13.32
Unemployment Rate for Ages 16-24	50.57
Unemployment Rate for Ages 25-65	6.98

Table 40 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	815
Farming, fisheries and forestry occupations	260
Service	1,400
Sales and office	1,435
Construction, extraction, maintenance and repair	480
Production, transportation and material moving	355

Table 41 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	5,045	82%
30-59 Minutes	1,000	16%
60 or More Minutes	100	2%
Total	6,145	100%

Table 42 - Travel Time

Data Source: 2009-2013 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	860	150	595
High school graduate (includes equivalency)	1,965	185	690
Some college or Associate's degree	1,895	205	740
Bachelor's degree or higher	645	30	140

Table 43 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	35	195	60	65	275
9th to 12th grade, no diploma	565	475	275	530	285
High school graduate, GED, or alternative	635	535	680	1,625	735
Some college, no degree	575	555	510	1,095	310
Associate's degree	35	170	265	245	80
Bachelor's degree	70	105	170	245	240
Graduate or professional degree	0	40	55	190	180

Table 44 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,533
High school graduate (includes equivalency)	20,704
Some college or Associate's degree	19,257
Bachelor's degree	29,500
Graduate or professional degree	44,375

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

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

The largest employment sectors in Brunswick in terms of worker share are Education and Health Care Services (16%), Arts, Entertainment and Accommodations (15%), Retail Trade (14%), Finance, Insurance and Real Estate (12%) and Manufacturing (10%).

The top private employers in the Glynn County are Sea Island Company (1,760 employees), Southeast Georgia Health System (1,700 employees), Brunswick Cellulose Inc (600 employees) and Wal-Mart (500 employees).

Describe the workforce and infrastructure needs of the business community

Meetings with economic development stakeholders stressed a need for improved entrepreneurship training programs that would better connect people to resources such as a revolving loan fund for micro-business start-ups and more broadly access to capital from diverse funding sources (i.e. traditional lenders, CDFIs, tax credits, etc.). Stakeholders also stated that small business owners have difficulties obtaining loans to repair buildings, purchase equipment, secure insurance and for other capital costs.

Brunswick has very small negative values in the Jobs Less Workers columns in the Business Activity table, indicating little commuting out of the City. This was confirmed by stakeholders who commented that without a public transit system, many Brunswick residents are unable to access jobs that are located outside of the city in greater Glynn County.

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

There is one designated Tax Allocation Districts (TAD). It spans from Bay and Newcastle streets up Gloucester Street and veering onto Norwich Street, then running down U.S. Highway 17 all the way to Goodyear Elementary School. This financing tool sets aside new tax revenues from a specific redevelopment area that would be used for further infrastructure needs and promotes residential and commercial development within these areas.

Many census tracts within Brunswick city limits are part of a federally designated Opportunity Zone. Over the past year, 95% of the commercial buildings in the area have changed hands. A website OpportunityBrunswick.com was created to assist investors and residents. The Zone is very diverse with commercial and housing uses. Because the cost of acquisition is low for housing and Brunswick has a prime location along the coast, there is the possibility that gentrification could occur, and the City would like to prevent negative impacts such as displacement of current residents.

There is also four state designated Enterprise Zones and a downtown redevelopment area. A local developer has recently purchased several sites and has indicated a desire to develop upper story reuse including affordable housing. There are plans for a hotel and convention center near the waterfront in downtown.

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

A skillful and well-educated workforce is essential to attracting and retaining employers and growing the City's economy. The City's rate of educational attainment of at least a four-year degree among persons aged 18-24 is 3.7% as compared with 8.3% and 10.2% for Georgia and the United States, respectively. Individuals with a minimum of a Bachelor's degree are far less likely to be unemployed or out of the labor force than persons without a four-year degree.

There are some employment opportunities for persons without a college degree though the opportunities are limited to lower paying jobs. There is little difference in median income for persons with a high school degree/some college/Associates degree; a four-year degree raises the median income by nearly 50%. A graduate degree brings approximately an additional increase of 30% in median income.

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.

Brunswick Job Corps

Brunswick Job Corps provides career technical training in several vocational trades. Job Corps is committed to the development of green job training. All students who enter in Advanced Manufacturing, Automotive, or Construction career technical training areas will train in a variety of green subject areas.

- Electrical
- Facilities Maintenance
- Health Occupations
- Heating, Ventilation, and Air Conditioning (HVAC)
- Landscaping
- Medical Administrative Assistant
- Medical Assistant
- Painting
- Plumbing
- Primary Care Technician (PCT)
- Security

STAR Foundation

Founded in 1996, STAR Foundation's Employment Readiness Program has transformed from a basic computer software training class to a unique training experience that utilizes computer training as the basis for teaching life skills, financial literacy, and work ready competences.

Coastal Worksource

The role of WorkSource Coastal is to provide the broad vision and leadership for the 10-county workforce development system which includes Bryan, Bulloch, Camden, Chatham, Effingham, Glynn, Liberty, Long, McIntosh and Screven Counties. WorkSource Coastal recognizes and participates in partnerships that horizontally align with business, organized labor, community organizations, economic development and education to enhance the economic viability of our region.

This organization is charged with the responsibility to ensure that the local Service Centers are business customer focused and outcome based, with placement of jobseekers to meet businesses hiring needs being the highest priority. The core goal is to provide well-trained, highly motivated employees for business and industry, improving the quality of life for individuals, families, and the communities of Coastal Georgia.

Goodwill

Goodwill's Job Connection Center, located directly beside the Goodwill store in Brunswick, located at 249 Village at Glynn Place, offers workshops, professional development, GED courses and computer access. The center's staff provides résumé and interviewing skills training and teach courses in hospitality training, soft skills development and computer skills. Goodwill aims to partner with local businesses to help employers find quality employees and to improve community members' hiring potential.

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

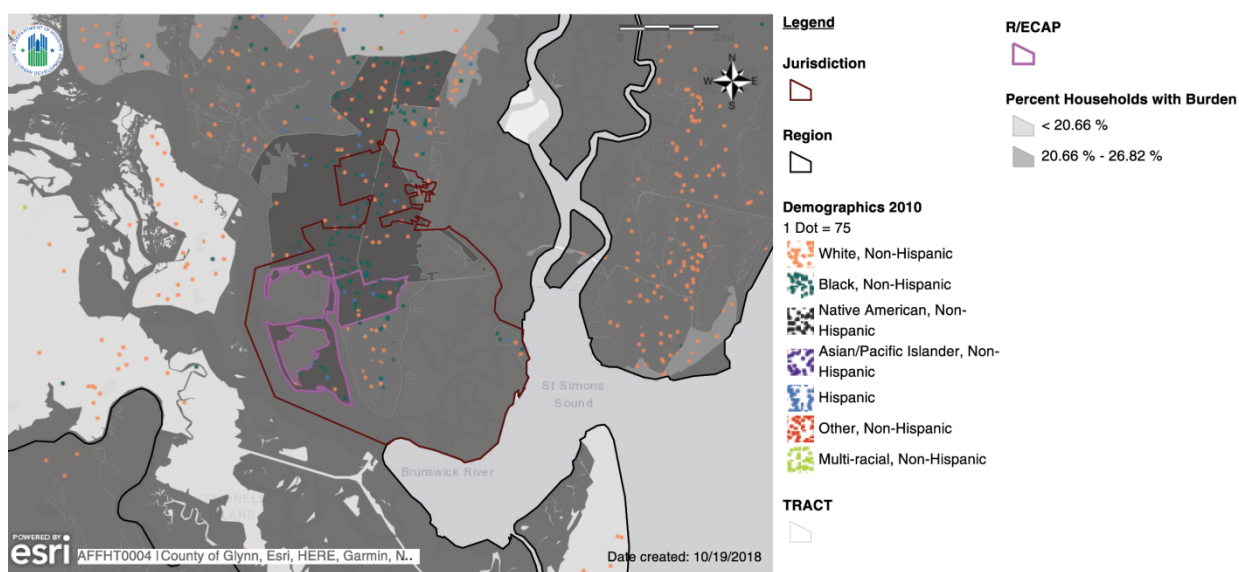
If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

No, the City of Brunswick does not participate in a Comprehensive Economic Development Strategy.

MA-50 Needs and Market Analysis Discussion

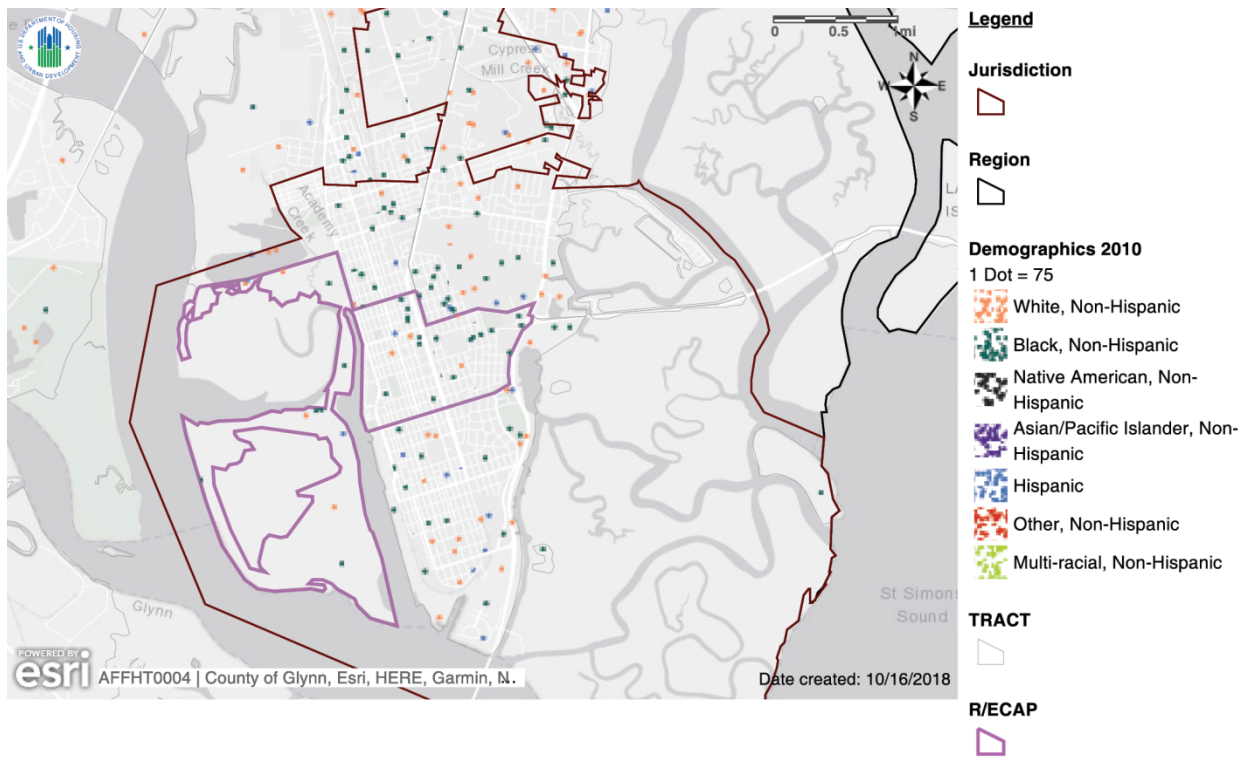
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The following map shows the areas in which there are concentrations of housing problems by race/ethnicity; this map was included in the 2019 AI. There is a concentration of Black households with housing problems in the R/ECAP. The HUD definition of concentration was used in the AI; census tracts with at least 50% non-White persons and a 40% poverty rate or three times the average tract poverty rate, whichever is lesser.



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

There are areas in which there are concentrations of Black and Hispanic households as shown on the maps in NA-30. The definition of a racially/ethnically concentrated area of poverty (R/ECAP) follows the HUD definition – an area in which there is at least 50% non-Whites and 40% of individuals living below poverty. The following map is from the 2019 AI. There is a concentration of Black households in the identified R/ECAP.



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

According to the 2019 AI's analysis of the various Opportunity Indices, the R/ECAP has low Labor Market and low 'Low Poverty' scores indicating low access to labor markets and educational attainment as well as high exposure to poverty. School Proficiency indices are among the lowest in the state, though all of Brunswick scores low in School Proficiency and this is not limited to the R/ECAP.

The housing stock in the R/ECAP has a lower median home value and is slightly newer than the homes in the southern portion of the City. However, the homes are in greater need of rehabilitation in the R/ECAP than outside of the R/ECAP despite being slightly newer.

Are there any community assets in these areas/neighborhoods?

There are several public schools and churches in these neighborhoods, though they are largely residential areas populated by low- and moderate-income households. The Roosevelt Harris, Jr. Senior Citizen Center is also located in this area.

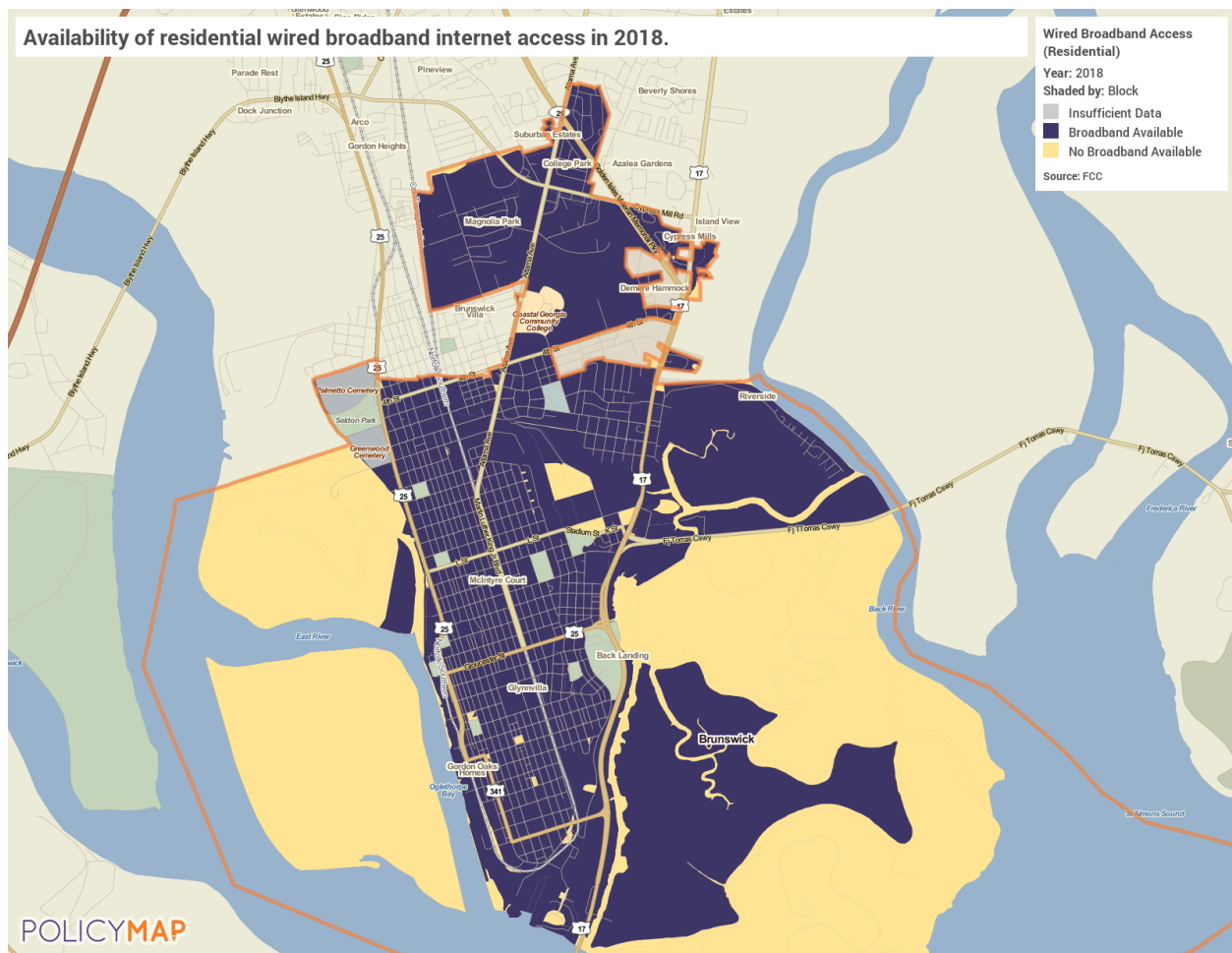
Are there other strategic opportunities in any of these areas?

The R/ECAP is in a federally designated Opportunity Zone which provides a strategic opportunity to develop and revitalize the area.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

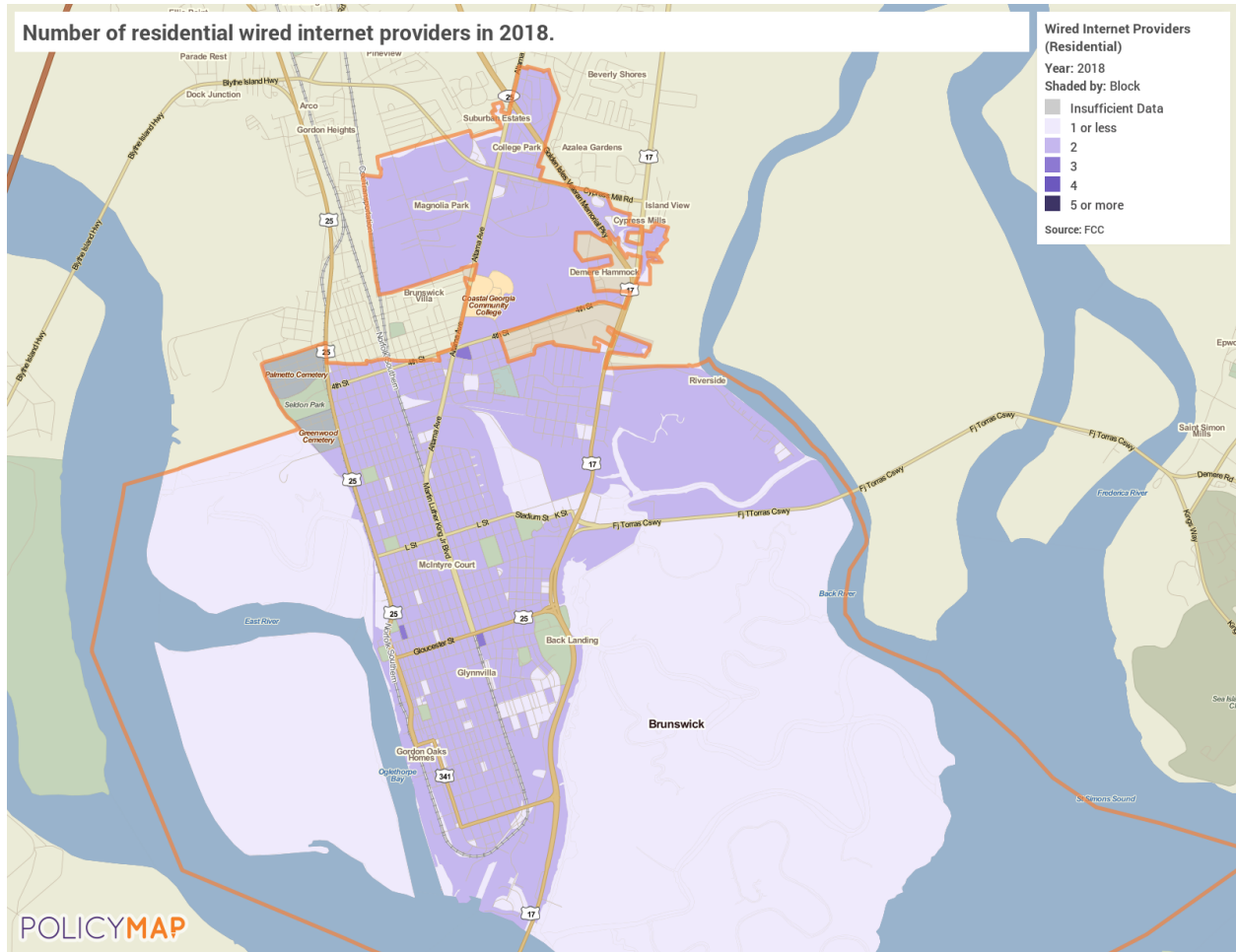
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

As shown on the following map generated by PolicyMap, the vast majority of Brunswick has access to broadband service indicating that there is not a digital divide among lower- and higher- income neighborhoods. The areas shown in yellow on the map are largely not on usable land or are over the water.



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

There are two broadband internet providers throughout nearly all of Brunswick. The areas with fewer than two providers are largely not on usable land or are over the water.



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

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

The City of Brunswick is particularly vulnerable to threats from climate change given proximity to the ocean and the threat of ever more powerful hurricanes and tropical storms.

The Glynn County Emergency Management/Homeland Security Agency, through coordination and cooperation with government and private industry, has started to develop plans and procedures, for both natural and man-made disasters; thereby helping citizens prepare for, respond to, recover from and mitigate the impacts of disasters. There is also a Local Emergency Planning Committee that meets regularly to discuss emergency preparedness and to educate the public on what to do in various types of emergencies. There is also a local VOAD (Volunteer Organizations Active in Disasters) that meets to address unmet needs due to natural disasters and emergencies.

The County website provides information about evacuation routes and updates on impending storms. There is also the ability for residents who are unable to drive or do not have access to a personal vehicle to request a ride in the event of an evacuation.

On the home screen of the City of Brunswick webpage, there is a link for "Emergency" which directs the user to a screen for CodeRed, a messaging service to keep residents informed of emergencies such as evacuation warning, boil water warning, missing child announcement, etc. Code Red is run by Glynn County.

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

Given the high rate of poverty and number of low- and moderate-income households throughout the City, proximity to the ocean and relatively flat terrain, there is an increased vulnerability of the City's residents related to natural hazards. In addition to households not being able to afford flood insurance – even with discounted prices as Brunswick participates in the National Flood Insurance Program – low- and moderate-income households in particular have a difficult time making needed repairs after weather events. The existing rehabilitation program frequently makes repairs on structures that were damaged years ago during Hurricanes Michael and Irma.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG funds in the City of Brunswick over the next five years. The plan is guided by three overarching goals set by HUD that are applied according to Brunswick's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets and increase the availability of affordable housing by reducing barriers due to zoning and increase the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

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

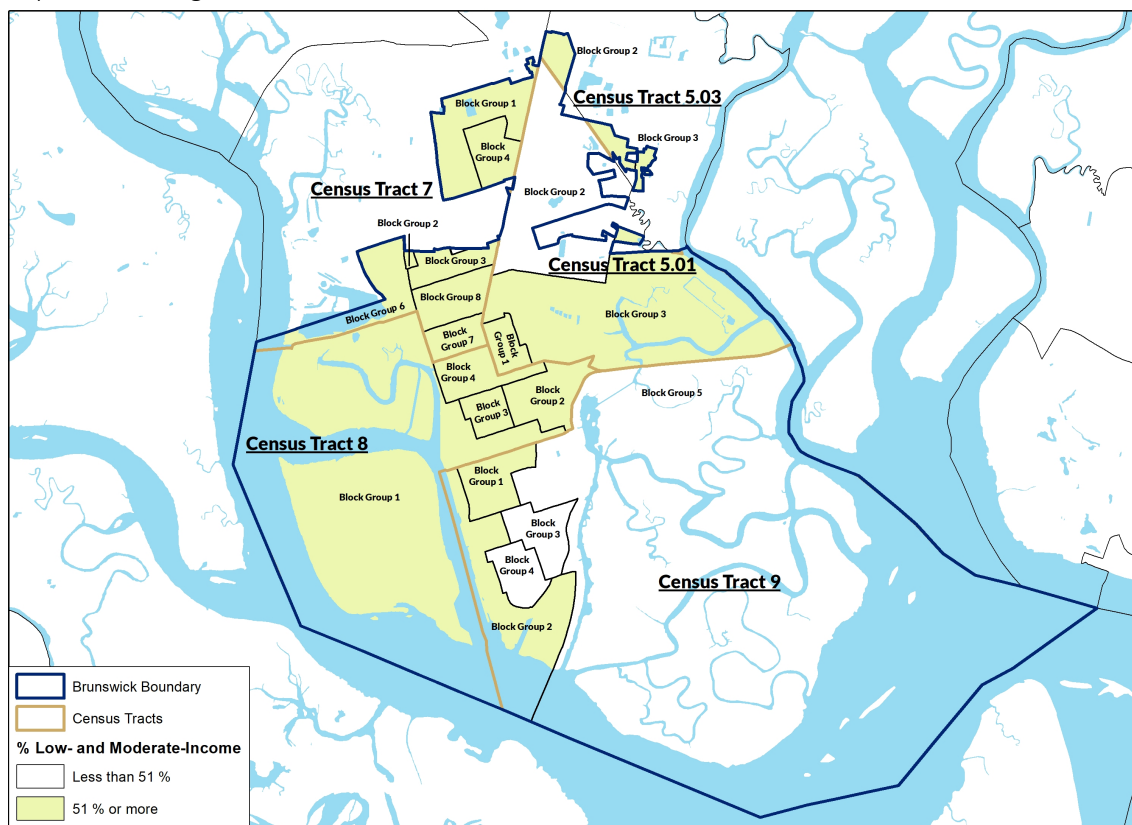
Geographic Area

Brunswick has the following priority areas as shown in the following table:

Area Name	Area Type
CDBG Eligible	Other
Citywide	Other

Table 46 - Geographic Priority Areas

Map of CDBG Eligible Areas



Source: U. S. Department of Housing and Urban Development

The following table lists the block groups whose low- and moderate-income population exceeds 51%.

Census Tract	Block Group	LMI Population	% LMI
5.01	1	590	87.41%
5.01	3	705	62.95%
5.03	3	1030	56.59%
5.03	2	590	52.21%
7	6	500	86.21%
7	7	225	67.16%
7	3	500	64.52%
7	8	445	64.49%
7	2	540	54.55%
7	1	1320	54.10%
7	4	620	51.03%
8	3	795	92.98%
8	1	425	85.00%
8	4	735	72.77%
8	2	730	53.87%
9	2	310	66.67%
9	1	310	52.10%
9	2	465	66.67%

Source: U. S. Department of Housing and Urban Development ACS 2015

General Allocation Priorities

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

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects in Brunswick is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Focusing on LMI areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher.

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

Priority Needs

The following is a framework for priorities, needs and goals to address the City's identified needs during the next five years. The final determination on funded activities will occur during the review process for the prioritization of projects.

The priorities presented were developed by:

- Weighing the severity of the need among all groups and sub-groups
- Analyzing current social, housing, and economic conditions
- Analyzing the relative needs of low and moderate income families
- Assessing the resources likely to be available over the next five years, and
- Evaluating input from focus group sessions, interviews, service provider surveys, City department staff and public hearings.

Priorities were established using the following definitions:

- **High** priorities are those activities that will be considered first for funding with CDBG resources.
- **Low** priorities are those activities that will be considered after high-priority projects if CDBG resources are available.

Low priority activities are still important and are not meant to be understood as being unnecessary in Brunswick. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five years. If additional funding becomes available, then it is possible that low priority activities will be funded.

For projects that address a high priority need, the City will base funding decisions on the capacity of the sub-recipient (if applicable), the type of project, the potential to leverage federal funds with other resources, the anticipated impact of the project and the reasonableness of the proposed budget. Once projects that address high priorities are acted upon the City will then review projects and activities to meet low priorities.

In light of the increasing severity of the COVID-19 pandemic, the City of Brunswick is interested in making available CDBG funding to program eligible projects and activities. While the level of severity in our community is not fully known at this time, the number of confirmed cases is expected to rise as testing becomes more readily available. To assist in providing public facilities (new, expanded, retrofitted, etc.), special economic development assistance to businesses, public services and/or planning (in some limited cases) that could enhance our community's response to the impact of the pandemic, our community will place a high priority on providing facilities and services in support of a coordinated pandemic response.

1	Priority Need Name	PRESERVE EXISTING AFFORDABLE UNITS
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Undertake housing rehabilitation including accessibility improvements
	Description	Activities related to the preservation and rehabilitation of renter and owner-occupied affordable housing (single and multi-family). This includes making emergency repairs to housing and minor/moderate/major rehabilitation including accessibility improvements.
	Basis for Relative Priority	High housing costs relative to income reduces economic opportunities and access to prosperity. Brunswick Housing Authority reported that approximately a dozen Housing Choice Vouchers are returned each month due to the voucher holder being unable to secure affordable housing that meets HQS standards despite that each voucher is valued at 110% of the payment standard. Persons with disabilities tend to have lower incomes and need both affordable and accessible housing.
2	Priority Need Name	INCREASE ACCESS TO AFFORDABLE RENTAL AND OWNER UNITS
	Priority Level	Low

	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Provide homebuyer activities/down payment assistance program
	Description	Activities that increase access to ownership such as down payment assistance and closing cost assistance programs.
	Basis for Relative Priority	High housing costs relative to income reduces economic opportunities and access to prosperity. Existing affordable housing that is lost from the inventory will increase competition for the remaining units and decrease access to affordable units overall. There is a significant need for family shelters and transitional housing that is affordable. The creation of new affordable units is needed but given the available resources, this priority is assigned a low priority.
3	Priority Need Name	IMPROVE PUBLIC FACILITIES AND INFRASTRUCTURE
	Priority Level	High

	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide CDBG Eligible Midtown
	Associated Goals	Improve public facilities/infrastructure
	Description	Infrastructure improvements such as water and sewer lines, streets, and sidewalks; public facility improvements related to senior centers, libraries, parks, playgrounds and trails and other public community assets; facilities for formerly sex trafficked persons; architectural barrier removal.
	Basis for Relative Priority	Existing public facilities need upgraded and expanded for all persons including persons with disabilities. Outdated and deteriorating infrastructure needs to be improved, replaced or installed. Local recreational opportunities such as senior centers, parks, playgrounds and the trail system are essential for health and wellness of residents.
4	Priority Need Name	PROVIDE PUBLIC SERVICES
	Priority Level	High

	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide CDBG Eligible
	Associated Goals	Provide public services
	Description	Support for public services in a variety of areas including: transportation; mental health and substance abuse; childcare and youth services; after-school programs; elderly services; wrap-around services for the homeless/at risk populations; legal services; victims of domestic violence and/or child abuse; food security; access to broadband for low- and moderate-income persons; job training services; services for formerly incarcerated persons; services for veterans and services for formerly sex-trafficked persons.
	Basis for Relative Priority	The need for public services is great as identified during stakeholder interview, public outreach and research.
5	Priority Need Name	ENCOURAGE ECONOMIC DEVELOPMENT
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Non-housing Community Development
	Geographic Areas Affected	Citywide CDBG Eligible
	Associated Goals	Provide workforce development and training opportunities

	Description	Services and programs such as: technical assistance to small business owners; small business loans; and job training and workforce development including employment training for youth and adults; and storefront improvements.
	Basis for Relative Priority	Wages within the City have fallen substantially in recent decades and there are few higher-paying job opportunities within the City limits. Economic development programs and strategies increase opportunities for residents. Job training and workforce development is needed to assist residents in closing skills gaps where they exist. There is also a need for employment training for some persons on how to write a resume, go on a job interview and conduct oneself on the job.
6	Priority Need Name	DECREASE AND PREVENT HOMELESSNESS
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Provide services/housing to homeless/at risk of homelessness
	Description	Provide services and housing to persons experiencing homelessness or who are at risk of becoming homeless
	Basis for Relative Priority	Providing services and housing to persons experiencing homelessness or who are at risk of becoming homeless is a priority. Some special populations include unaccompanied youth, those with mental illness and/or substance abuse issues, veterans, families with children, victims of domestic violence and formerly incarcerated persons.
7	Priority Need Name	REMOVE AND PREVENT THE SPREAD OF BLIGHTING FACTORS

	Priority Level	Low
	Population	Extremely Low Income Low Income Moderate Income
	Geographic Areas Affected	Citywide CDBG Eligible
	Associated Goals	Remove slum and blight
	Description	Spot demolition of blighted properties
	Basis for Relative Priority	The housing stock is old and deteriorating. Stakeholders reported a shortage of decent, affordable housing. Brunswick Housing Authority reported that approximately a dozen Housing Choice Vouchers are returned each month due to the voucher holder being unable to secure affordable housing that meets HQS standards despite that each voucher is valued at 110% of the payment standard. Code enforcement will prevent the spread of blight and help ensure residential buildings are safe. Demolition of blighted and abandoned properties improves the quality of life of residents.
8	Priority Need Name	PLANNING AND ADMINISTRATION and FURTHERING FAIR HOUSING
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide CDBG Eligible
	Associated Goals	Provide effective and efficient planning and administration of the CDBG program Provide fair housing education and outreach

	Description	Administrative and planning costs to operate the CDBG program successfully and provide outreach and education of fair housing laws.
	Basis for Relative Priority	Effective and efficient implementation of CDBG funding requires adequate resources for program planning and administration. There is a need for education and outreach regarding fair housing among the public, landlords and property managers, real estate agents and lenders.
9	Priority Need Name	PROVIDE FACILITIES AND SERVICES IN SUPPORT OF THE PANDEMIC RESPONSE
	Priority Level	High
	Population	Extremely Low Income Low Income Moderate Income Large Families Families with Children Elderly Families Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Provide facilities and services in support of the pandemic response
	Description	Provide facilities and services in support of the pandemic response.
	Basis for Relative Priority	In light of the increasing severity of the COVID-19 pandemic, the City of Brunswick is interested in making available CDBG funding to program eligible projects and activities. While the level of severity in our community is not fully known at this time, the number of confirmed cases is expected to rise as testing becomes more readily available. To assist in providing public facilities (new, expanded, retrofitted, etc.), special economic development assistance to businesses, public services and/or planning (in some limited cases) that could enhance our community's response to the impact of the pandemic, our community will place a high priority on providing facilities and services in support of a coordinated pandemic response.

Table 47 – Priority Needs Summary

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)	<p>Brunswick currently does not utilize state HOME funds. Should the City seek HOME funds for TBRA, there is a need for rental housing assistance throughout the City. Between 2000 and 2013, the median income for City residents <i>declined</i> by 40.3% after adjusting for inflation, while median rent <i>increased</i> by 11.8% and median home values <i>increased</i> by 12.9%. This means that housing costs take up a relatively larger share of income for households in the City. According to CHAS data, 42.42% of households in the City are cost burdened and 23.96% are severely cost burdened. The waiting list for the Housing Authority is between one and two years. The Brunswick housing market clearly does not provide a sufficient amount of affordable housing to meet the needs of all the households that require it.</p> <p>In addition, the use of tenant-based rental assistance is dependent on rental property owners' willingness to rent their units to TBRA clients. High rents discourage clients from finding a unit, even if the landlord was willing.</p>
TBRA for Non-Homeless Special Needs	<p>As shown in the Needs Assessment and Market Assessment, there is need for non-homeless special needs rental housing assistance throughout the city. The Brunswick housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse, the elderly, veterans and persons with disabilities.</p>
New Unit Production	<p>There is a substantial need for affordable housing in Brunswick. The housing stock is old and there are few new developments in general and specifically that can meet the needs of low- and moderate-income households and households with a person with a disability.</p>
Rehabilitation	<p>The efficiency of rehabilitation is dependent on the post-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. The housing stock in Brunswick is old and deteriorating/deteriorated. The City has been working in partnership with other organizations to rehabilitate housing to create real estate comparables. Rehabilitation efforts should also include the ability to make proactive upgrades to the home to prevent damage during future hurricanes and tropical storms.</p>
Acquisition, including preservation	<p>Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historically 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.</p>

Table 48 – Influence of Market Conditions

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

Introduction

Currently, the City of Brunswick receives CDBG funds for housing initiatives, public services, economic development, and other eligible activities. These funding sources are expected to be available over the next five years.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - federal	Affordable Housing, Infrastructure and Facilities, Public Services, Economic Development, Preventing Blight, Planning and Administration	\$384,830	\$0	\$0	\$384,830	\$1,539,320	Block grant from HUD to address housing, community development and economic development needs in the City. The expected amount available is four times the year one allocation.

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 nonprofit organizations receiving CDBG funding have additional financial capacity through foundations and fundraising campaigns. Federal funds provide these organizations with the opportunity to expand their services to benefit more low- and moderate-income persons.

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

The newly-formed Land Bank currently has five vacant parcels in its possession. There is the potential to build single family units on these lots but there are currently no confirmed plans to do so.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Brunswick	Government	Affordable Housing, Infrastructure and Facilities, Public Services, Economic Development, Preventing Blight, Planning and Administration	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Brunswick is coordinated and spans a range of community needs. The City has 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.

Stakeholder interviews identified that there is a gap in the delivery system in that some non-profit organizations lack capacity to expand to meet the growing needs of the community. Additional staff and financial resources would alleviate this gap.

There will be a new one-stop-shop for low-income families in the form of Risley Rebirth, a center that is in its infancy. The center will house service providers under one roof to make it easier for low-income individuals and households to find and access needed services. The new center is in the Risley campus on Albany Street, which is located in the heart of one of the lowest-income areas of the city and is near to public housing. The goal is to revitalize the Risley neighborhood and provide the support that families need when facing economic and other barriers. Local nonprofits, businesses and other groups will have space on the campus and offer a wide range of services. The Rebirth Risley project has numerous overarching goals. Those include the improvement of education attainment through after school programs, early education opportunities, GED classes and more. The center will also provide trauma-informed care services, programs that foster self-sufficiency and economic security, as well as neighborhood revitalization initiatives that support new jobs.

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	X	X	
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		

Other			
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)

Glynn County is part of Georgia's Balance of State Continuum of Care (BoS CoC); Community Action, Salvation Army, Gateway and Safe Harbor are the coordinated entry points for Glynn County. Unaccompanied youth – both males and females - are served by Safe Harbor's emergency shelter. There is also a program for girls aged 16-22 in which they participate in a 16-month program and enter into transitional housing with the intent to become self-sufficient. Amity House, part of Glynn County Crisis Center, serves victims of domestic violence and their dependents. Salvation Army also provides emergency beds. These organizations partner well with each other to meet the needs of the individuals and families that need housing and services. For example, because there is no family emergency shelter, families may be separated and housed in different shelters. The various shelters and agencies work together to ensure the best possible outcome for these families and to reunite the families as quickly as possible. Homeless agencies coordinate with Brunswick Housing Authority. Homeless agencies also coordinate with Gateway Behavioral Health for homeless individuals who need mental health/substance abuse services.

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 services provided by organizations assisting persons experiencing homelessness have a history of coordinated effort. These organizations partner with each other, the City, Brunswick Housing Authority and mainstream service providers such as Gateway Behavioral Health to respond to the needs of the populations they serve. Any existing gaps in the delivery system are primarily related to gaps in available services – such as a lack of emergency family shelters and transitional housing – rather than due to coordination among and between service agencies.

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

Because the primary gaps are related to services that are lacking in the system, the City will continue to support homeless agencies and service providers to leverage federal and non-federal funding sources. The City will also support and encourage Rapid Rehousing and a family emergency shelter.

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	Undertake housing rehabilitation including accessibility improvements	2020	2024	Affordable Housing	Citywide	Preserve existing affordable housing units	\$675,279	Homeowner Housing Rehabilitated: 30 housing units
2	Provide homebuyer activities/down payment assistance program	2020	2024	Affordable Housing	Citywide	Increase access to affordable renter and owner units	0	0
3	Improve public facilities/infrastructure	2020	2024	Non-Housing Community Development	CDBG-Eligible areas	Improve public facilities and infrastructure	\$425,000	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 20,000 persons
4	Provide public services	2020	2024	Homeless; Non-Homeless Special Needs; Non-Housing Community Development	Citywide	Provide public services	\$238,285	Public Services other than Low/Moderate Income Housing Benefit: 655 persons
5	Provide workforce development and training opportunities	2020	2024	Non-Housing Community Development	Citywide	Encourage economic development	0	0
6	Provide services/housing to homeless/at risk of homelessness	2020	2024	Homeless	Citywide	Decrease and prevent homelessness	\$50,000	Public Services other than Low/Moderate Income Housing Benefit: 250 persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Remove slum and blight	2020	2024	Non-Housing Community Development	Citywide	Remove and prevent the spread of blighting factors	\$150,745	Buildings Demolished : 15 buildings
8	Provide effective and efficient planning and administration of the CDBG program	2020	2024	Affordable Housing; Homeless; Non-homeless special needs; Non-Housing Community Development	Citywide CDBG-Eligible Areas	Planning and administration and furthering fair housing	\$374,830	Other: 5 Other
9	Provide fair housing education and outreach	2020	2024	Other	Citywide	Planning and administration and furthering fair housing	\$10,000	Other: 5 Other
10	Provide facilities and services in support of the pandemic response.	2020	2024	Non-homeless special needs; Non-Housing Community Development	Citywide	Provide facilities and services in support of the pandemic response.		

Table

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Goals

Summary

Goal Descriptions

1	Goal Name	Undertake housing rehabilitation including accessibility improvements
	Goal Description	Activities related to the preservation and rehabilitation of renter and owner-occupied affordable housing (single and multi-family). This includes making emergency repairs to housing and minor/moderate/major rehabilitation including accessibility improvements.
2	Goal Name	Provide homebuyer activities/down payment assistance program
	Goal Description	Activities that increase access to ownership such as down payment assistance and closing cost assistance.
3	Goal Name	Improve public facilities/infrastructure
	Goal Description	Infrastructure improvements such as water and sewer lines, streets, and sidewalks; public facility improvements related to senior centers, libraries, parks, playgrounds and trails and other public community assets; facilities for formerly sex trafficked persons; architectural barrier removal.
4	Goal Name	Provide public services
	Goal Description	Support for public services in a variety of areas including: transportation; mental health and substance abuse; childcare and youth services; after-school programs; elderly services; wrap-around services for the homeless/at risk populations; legal services; victims of domestic violence and/or child abuse; food security; access to broadband for low- and moderate-income persons; job training services; services for formerly incarcerated persons; services for veterans and services for formerly sex-trafficked persons.
5	Goal Name	Provide workforce development and training opportunities
	Goal Description	Services and programs such as: technical assistance to small business owners; small business loans; and job training and workforce development including employment training for youth and adults; and storefront improvements.
6	Goal Name	Provide services/housing to homeless/at risk of homelessness
	Goal Description	Provide services and housing to persons experiencing homelessness or who are at risk of becoming homeless
7	Goal Name	Remove slum and blight
	Goal Description	Spot demolition of blighted properties
8	Goal Name	Provide effective and efficient planning and administration of the CDBG program
	Goal Description	Administrative and planning costs to operate the CDBG program successfully and provide outreach and education of fair housing laws.
9	Goal Name	Provide fair housing education and outreach
	Goal Description	Education and outreach related to fair housing
10	Goal Name	Provide facilities and services in support of the pandemic response.
	Goal Description	Provide facilities and services in support of the pandemic response.

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)

Brunswick does not receive HOME funds.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Brunswick Housing Authority is in compliance and meets accessibility requirements.

Activities to Increase Resident Involvements

Residents are involved with management and operations of the public housing developments through participation on resident councils. Brunswick Housing Authority 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, Brunswick Housing Authority is not designated as troubled.

Plan to remove the ‘troubled’ designation

Not applicable.

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

Barriers to Affordable Housing

As identified in the 2019 Analysis of Impediments to Fair Housing Choice (AI), the barrier to affordable housing is zoning related. Zoning ordinances is a primary way that a jurisdiction can promote and encourage development of multi-family housing, which tends to be more affordable than single family units.

Brunswick has no designated district for multi-family homes. Within the GR district, multi-family homes are permitted as a conditional use. Another concern with land use and zoning is that there is no explicit statement treating a group home as a family unit. Up to five unrelated persons are permitted to live together but there also appears to be regulation of "care homes" and similar settings, indicating that persons residing in or wishing to reside in a group setting face discrimination.

Additionally, the lack of a public transit system means that affordable housing is not necessarily located within a reasonable commute to employment centers and amenities particularly because low-income persons may not have access to a private vehicle and individuals are not able to walk to greater Glynn County job centers.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Two stated goals in the AI are to 1) modify existing zoning ordinances to allow multi-family units by right in more districts throughout the city and 2) develop an inclusive definition of family to allow for group homes to meet the definition of family.

The City will continue to work with Glynn County to determine a solution to the public transit problem. A solution will require participation of the County and cannot be solved by the City alone. There was a transit study that was released that begins the process of identifying three fixed routes to downtown Brunswick, though there will likely not be a decision made until after the 2020 decennial census, which may change the boundaries of urbanized areas.

SP-60 Homelessness Strategy – 91.215(d)

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

City staff continues to work with the Balance of State Continuum of Care (BoS CoC), the local 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, through which the City reaches out to homeless persons, including unsheltered persons, and assesses 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

Brunswick does not receive ESG funding to directly address the emergency and transitional housing needs of persons experiencing homelessness. Agencies must compete at the state level for HUD ESG funding administered by Georgia DCA, Glynn County began participation in the Coordinated Entry System (CES) program to provide a central point to determine the housing and social service needs of homeless persons. CES is designed to account for the diversity of needs of people experiencing homelessness, urgently responds to these needs with permanent housing solutions, and successfully incorporates the housing, healthcare, and employment systems. This community response will ensure an accessible and navigable set of entry points; a universal assessment for all person requesting assistance; and effective and appropriate connections to housing and services for all populations. The City will continue to support the efforts of the BoS CoC to address the needs of persons experiencing homelessness.

Safe Harbor received state Emergency Solutions grant funds for hotel vouchers for 24 families for overnight shelter. ESG funds were also received for street outreach and HMIS.

Veteran Homelessness is a concern that has been identified. In January 2020, there was a meeting of the Homeless Coalition to discuss issues directly related to veterans experiencing homelessness. A subcommittee on veteran homelessness was formed out of that session whose purpose will be to explore the possibility of conducting a Veterans PIT count as well as to identify local agencies and services available to veterans and homeless veterans.

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.

Increasing the amount of transitional and permanent housing with supportive services is a top priority for the agencies working with persons experiencing homelessness. Among the chronically homeless, a majority of persons have severe mental illness and/or substance abuse issues and require long-term, affordable housing options with supportive services to make the transition to residential stability. A lack of resources is the greatest obstacle in providing enough housing to assist individuals and families make the transition to stable housing.

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

Brunswick does not provide federal funding for homelessness initiatives but will continue to engage in providing public services that can be a benefit to persons experiencing homeless or who are at risk of becoming homeless by funding services from food pantries to legal services and by working to prevent the underlying causes of homeless including:

- the high prevalence of substance abuse among chronically homeless individuals;
- inadequate education and/or job skills among many homeless persons; and
- the shortage of affordable housing within City limits.

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

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

The City has the goal of increasing the inventory of housing units that are lead safe. The City will:

- continue to meet HUD lead-based paint standards in housing rehabilitation programs;
- expand the stock of lead safe housing through housing initiatives;
- obtain training for program staff on lead hazard evaluation and reduction;
- establish relationships with lead professionals and key partners such as risk assessors and clearance technicians, public health professionals and HUD lead grantees; and
- create procedures for determining when it is more cost effective to presume that a lead hazard is present and when it makes more sense to evaluate a property.

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

In accordance with lead-based paint requirements, the City will incorporate the following factors to refine and narrow the communities that are at highest risk with lead-based paint hazards:

- Age of housing (pre-1978 housing units)
- Condition of housing
- Tenure and poverty levels
- Presence of young children
- Presence of lead poisoning cases

The Health Department will continue to screen at-risk children for lead while the City will continue its existing lead-based paint hazard education and testing elements of the homeowner rehabilitation program.

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

Brunswick does lead-based paint hazard screening on all housing projects funded by the City using CDBG funds. Where defective paint is observed, surfaces are prepped and repainted following abatement guidelines provided by HUD. The City will continue these efforts during the five years of this Consolidated Plan.

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

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

The City recognizes the best way to assist people in improving their economic positions is to provide employment opportunities. Therefore, through its policies and planning, the City will continue to encourage business growth and the availability of workforce training and educational opportunities in the community. It will also continue to fund or offer letters of support for agencies that provide services to low- and moderate-income persons to reduce the underlying causes of poverty. Programs such as the housing rehabilitation program allow homeowners to build equity in their homes.

Specifically, the City will provide assistance to low- and moderate-income residents through the following goals:

- Preserve the existing housing stock in owner-occupied and rental housing
- Provide services and housing to the homeless/those at risk of becoming homeless
- Homebuyer activities/down payment assistance program
- Provide technical/financial assistance to business owners

Through the initiatives described above, and in cooperation with the agencies and non-profit organizations noted, the City will continue to reduce poverty by assisting the low- and moderate-income residents over the next five years.

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

Reducing poverty enables families to move towards self-sufficiency and increases their ability to afford housing. The City's anti-poverty strategy and this Consolidated Plan both work towards a shared goal of enabling every family to afford decent housing in suitable living environments. As noted in the Needs Assessment of this Consolidated Plan, cost burden (paying more than 30% of household income for housing) is the most common housing problem for low- and moderate-income residents and is especially common among extremely low-income residents.

To the extent possible given its limited resources, Brunswick will continue to support organizations that provide supportive services to encourage local economic development, and to preserve and improve affordable housing options as part of its strategy to prevent and alleviate poverty. By combining job creation, workforce development and other income-raising activities with efforts to increase the supply of affordable housing, fewer residents will experience housing cost burden.

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 Department of Neighborhood and Community Services is responsible for ensuring that the federal funds expended on activities to benefit low- and moderate-income households are in compliance with federal guidelines. The Department's performance monitoring activities include on-site monitoring, desk review, and technical assistance for sub-recipients.

In an effort to ensure long-term compliance with program requirements and comprehensive planning requirements, all sub-recipients enter into a contractual agreement with the City. These agreements include a detailed scope of services with measurable objectives. The budget line items must be reflective of the goals and objectives outlined in the Comprehensive Plan and Annual Actions Plans. The City's Department of Neighborhood and Community Services staff will monitor programs and activities on a bi-annual during each program year of the Consolidated Plan. Sub-recipients that fail to report on activities and expenditures as required in their grant agreements may be monitored more frequently. If an organization is monitored and found to be out of compliance the Department of Neighborhood and Community Services will provide additional assistance to that organization to address identified deficiencies. Documents pertaining to monitoring will be held in and maintained by the Department of Neighborhood and Community Services.

Expected Resources

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

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - federal	Affordable Housing, Infrastructure and Facilities, Public Services, Economic Development, Preventing Blight, Planning and Administration	\$384,830	\$0	\$0	\$384,830	\$1,539,320	Block grant from HUD to address housing, community development and economic development needs in the City. The expected remaining amount is four times the year one allocation.

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 nonprofit organizations funded as sub-recipients have additional financial capacity through foundations and fundraising campaigns. Federal funds provide these organizations with the opportunity to expand their services to benefit more low- and moderate-income persons.

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

The newly-formed Land Bank currently has five vacant parcels in its possession. There is the potential to build single family units on these lots but there are currently no firm plans to do so.

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	Undertake housing rehabilitation including accessibility improvements	2020	2024	Affordable Housing	Citywide	Preserve existing affordable units	CDBG: \$135,058	Homeowner Housing Rehabilitated: 6 housing units
2	Improve public facilities/infrastructure	2020	2024	Non-Housing Community Development	CDBG Eligible	Improve public facilities and infrastructure	CDBG: \$85,000	Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 4,100 persons
3	Provide public services	2020	2024	Non-Homeless Special Needs	Citywide	Provide public services	CDBG: \$47,657	Public Service other than Low/Moderate Income Housing Benefit: 131 persons

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide services/housing to homeless/at risk of homelessness	2020	2024	Homeless	Citywide	Decrease and prevent homelessness	CDBG: \$10,000	Public Service other than Low/Moderate Income Housing Benefit: 50 persons
5	Spot demolition of blighted properties	2020	2024	Non-Housing Community Development	Citywide	Remove and prevent the spread of blighting factors	CDBG: \$30,149	Buildings Demolished: 3 buildings
6	Provide effective and efficient planning and administration of the CDBG program	2020	2024	Other	Citywide	Planning and administration and furthering fair housing	CDBG: \$74,966	Other: 1 Other
7	Provide fair housing education and outreach	2020	2024	Other	Citywide	Planning and administration and furthering fair housing	CDBG: \$2,000	Other: 1 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Undertake housing rehabilitation including accessibility improvements
	Goal Description	Activities related to the preservation and rehabilitation of renter and owner-occupied affordable housing (single and multi-family). This includes making emergency repairs to housing and minor/moderate/major rehabilitation including accessibility improvements.
2	Goal Name	Provide homebuyer activities/down payment assistance program
	Goal Description	Activities that increase access to ownership such as down payment assistance and closing cost assistance programs are included as well.
3	Goal Name	Improve public facilities/infrastructure
	Goal Description	Infrastructure improvements such as water and sewer lines, streets, and sidewalks; public facility improvements related to senior centers, libraries, parks, playgrounds and trails and other public community assets; facilities for formerly sex trafficked persons; architectural barrier removal.
4	Goal Name	Provide public services
	Goal Description	Support for public services in a variety of areas including: transportation; mental health and substance abuse; childcare and youth services; after-school programs; elderly services; wrap-around services for the homeless/at risk populations; legal services; victims of domestic violence and/or child abuse; food security; access to broadband for low- and moderate-income persons; job training services; services for formerly incarcerated persons; services for veterans and services for formerly sex-trafficked persons.
5	Goal Name	Provide workforce development and training opportunities
	Goal Description	Services and programs such as: technical assistance to small business owners; small business loans; and job training and workforce development including employment training for youth and adults; and storefront improvements.
6	Goal Name	Provide services/housing to homeless/at risk of homelessness
	Goal Description	Provide services and housing to persons experiencing homelessness or who are at risk of becoming homeless
7	Goal Name	Remove slum and blight
	Goal Description	Spot demolition of blighted properties
8	Goal Name	Provide effective and efficient planning and administration of the CDBG program
	Goal Description	Administrative and planning costs to operate the CDBG program successfully and provide outreach and education of fair housing laws.

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

1	Program Administration
2	Fair Housing Outreach
3	Housing Rehabilitation Program
4	Rise Riskey
5	Spot Demolition
6	Roosevelt Lawrence Community Center Youth Programs
7	Coastal Outreach Soccer
8	Foster Love Ministries, Inc.
9	SSG Dustin Michael Wright Foundation
10	Safe Harbor Children's Center for Youth Homelessness
11	Rebuilding Together of Glynn County

Table 55 – Project Information

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

One overarching goal is to make lasting impact in the community; projects were selected that would benefit the City for many years. While housing rehabilitation and construction of new affordable housing is a significant need in the City, limited resources prevent the City from building new affordable housing developments; the City will focus efforts on housing rehabilitation in the form of emergency repairs and a minor/moderate/major rehabilitation program.

Investments in public facilities and infrastructure in low- and moderate-income areas will make a lasting impact on the quality of life in those communities. There is a need for sidewalks throughout the City as there is no public transit system and residents without access to private vehicles frequently walk to their destinations; sidewalks, street lighting and curb ramps make it safer for all persons who rely on walking.

Public services for children and youth are needed. Workforce development and providing opportunities to reduce poverty are a priority. Youth workforce development is a critical need as well as after school programs.

The primary obstacle to addressing underserved needs is lack of resources to fully rehabilitate and revitalize the housing stock. Additionally, public transit remains a significant barrier for residents,

particularly low- and moderate-income households without access to a private vehicle. The solution to a public transit system requires countywide support and while the City can continue to advocate for a solution it is beyond the jurisdiction of the City alone.

AP-38 Project Summary

Project Summary Information

1	Project Name	Program Administration
	Target Area	Citywide
	Goals Supported	Provide effective and efficient planning and administration of the CDBG program
	Needs Addressed	Administration
	Funding	CDBG: \$74,966
	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	
	Estimate the number and type of families that will benefit from the proposed activities	Other 1
	Location Description	
	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 Outreach
	Target Area	Citywide
	Goals Supported	Provide fair housing education and outreach
	Needs Addressed	Fair Housing Education and Outreach
	Funding	CDBG: \$2,000
	Description	Provide Fair Housing Education and Outreach to improve the public's awareness and protection of their rights under the Federal Fair Housing Act.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Other 1
	Location Description	
	Planned activities	Partnering with other state agencies to provide fair housing education and outreach.
3	Project Name	Affordable Housing Program – Housing Rehab
	Target Area	Citywide
	Goals Supported	Undertake housing rehabilitation including accessibility improvements
	Needs Addressed	Housing Rehabilitation and Reconstruction Emergency Home Repair Housing Assistance – Homeownership
	Funding	CDBG: \$136,058
	Description	Provide Emergency Housing Repairs and Moderate-Minor and Major Rehabilitation, to improve the habitability of owner-occupied housing and Programs Delivery Support. Eligible applicants are low and moderate-income at 80% or below the median income citywide.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	6 households
	Location Description	
	Planned activities	Provide Volunteer 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	Coastal GA Area Community Action - Rise Risley
	Target Area	CDBG Eligible Areas
	Goals Supported	Non-Housing Neighborhood Infrastructure Improvement

	Needs Addressed	Improve public facilities and infrastructure
	Funding	CDBG: \$85,000
	Description	This is for a roof replacement for the new one-stop-shop service center for low- and moderate-income persons so access services.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	4,100 persons
	Location Description	Rise Risley will be located in Census Tract 8, a LMI area
	Planned activities	Roof replacement
5	Project Name	Spot Demolition
	Target Area	Citywide
	Goals Supported	Non-housing community development
	Needs Addressed	Remove and prevent the spread of blighting factors
	Funding	CDBG: \$30,149
	Description	Spot demolition of blighted structures
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	3 buildings demolished
	Location Description	
Planned activities	Demolition	
6	Project Name	Roosevelt Lawrence Community Center Youth Programs
	Target Area	Citywide
	Goals Supported	Provide public services
	Needs Addressed	Provide public services

	Funding	CDBG: \$17,000
	Description	Funds will be used to provide youth services to low- and 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	
	Estimate the number and type of families that will benefit from the proposed activities	75 low- and moderate-income persons
	Location Description	
	Planned activities	Funds will be used to provide youth services to low- and 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.
7	Project Name	Safe Harbor Children’s Center Youth Homelessness
	Target Area	Citywide
	Goals Supported	Provide services/housing to homeless/at risk of homelessness
	Needs Addressed	Decrease and prevent homelessness
	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	
	Estimate the number and type of families that will benefit from the proposed activities	50 homeless/unaccompanied youth
	Location Description	

	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.
8	Project Name	Coastal Outreach Youth Soccer and Mentoring Program
	Target Area	Citywide
	Goals Supported	Provide public services
	Needs Addressed	Provide public services
	Funding	CDBG: \$15,000
	Description	Funds will be used to provide youth services to low- and 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	
	Estimate the number and type of families that will benefit from the proposed activities	50 low- and moderate-income persons
	Location Description	
Planned activities	Funds will be used to provide youth services to low- and 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.	

9	Project Name	Foster Love Ministries, Inc.
	Target Area	Citywide
	Goals Supported	Provide public services
	Needs Addressed	Provide public services
	Funding	CDBG: \$5,000
	Description	Funds will be used to provide salaries of staff to provide training for foster parents
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	4 persons
	Location Description	
	Planned activities	
10	Project Name	Ssg Dustin Michael Wright Foundation
	Target Area	Citywide
	Goals Supported	Provide public services
	Needs Addressed	Provide public services
	Funding	CDBG: \$5,000
	Description	Funds will be used to provide assist homeless veterans with services and housing
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	4 persons
	Location Description	
	Planned activities	
11	Project Name	Rebuilding Together of Glynn County, Georgia
	Target Area	Citywide
	Goals Supported	Undertake housing rehabilitation including accessibility improvements
	Needs Addressed	Preserve existing affordable units
	Funding	CDBG: \$5,657
	Description	Funds will be used to provide assistance installing ramps in the homes of elderly and/or disabled persons
	Target Date	

Estimate the number and type of families that will benefit from the proposed activities	3 households
Location Description	
Planned activities	

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

Priority CDBG funding areas in Brunswick include areas where the percentage of low- to moderate-income persons is 51% or higher. See the attached map in SP-10.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Eligible areas (outside of Midtown)	27%
Citywide	73%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will use CDBG funds throughout the jurisdiction to serve low- and moderate-income persons and households. A portion funds will be used for the rehabilitation and renovation of single-family homes of low- and moderate-income households to improve housing conditions. This is classified as Citywide because low- and moderate-income households live throughout the City.

Public services in the form of youth programming are available to all low- and moderate-income youth, independent of which neighborhood in which they reside. Homeless services are for homeless and unaccompanied youth who live throughout the City but for whom there is a presumed benefit.

This method of allocation will enable the City to serve the most disadvantaged residents given the limited funding available.

Affordable Housing

AP-55 Affordable Housing - 91.220(g)

Introduction

The City will use a portion of CDBG funds to rehabilitate existing housing units. The homeless population will be served through assistance grants to local service providers; this group does not have easily quantifiable goals.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	6
Special-Needs	3
Total	9

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	0
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	9

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

AP-60 Public Housing - 91.220(h)

Introduction

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

While the City is currently not planning on allocating CDBG funds to Brunswick Housing Authority, the City continues to encourage Brunswick Housing Authority to make capital improvements and continue with programs to increase the quality of life of Public Housing tenants.

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

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

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

Brunswick Housing Authority is not designated as a troubled agency.

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

Introduction

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

City of Brunswick staff actively participate in the annual Point in Time (PIT) count. Through participation in the PIT count, City staff directly encounter persons experiencing homelessness and can assist homeless providers in assessing the individual needs of the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

Individuals/families can access support services either by self-presenting at most of the shelter facilities or through referrals. Regional emergency shelters refer participants to agencies that will assist them in obtaining mainstream resources so that they will have the financial ability to start along the road to self-sufficiency.

The City will continue to support homeless housing/services with CDBG funds with an allocation of \$10,000 to Safe Harbor Children's Center. Through grant funds to organizations serving the homeless, the City is able to address the emergency shelter and transitional housing needs of persons experiencing homelessness.

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

Increasing the amount of permanent housing with supportive services is a top priority for the City. Many chronically homeless persons have severe mental illness and/or substance abuse issues and require long-term, affordable housing options with supportive services to make the transition to housing stability.

The City will maintain coordination and collaboration with local non-profit agencies serving the homeless population. As stated above, Brunswick will use \$10,000 of FY2020 CDBG grant funds to assist non-profit organizations that serve youth experiencing homelessness. The City will also continue to encourage and support local agencies applying for ESG funding as the City does not receive ESG funds.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City will maintain coordination and collaboration with local non-profit agencies serving the homeless population. The City will also continue to encourage and support local agencies applying for ESG funding as the City does not receive ESG funds.

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

Introduction

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

In the first year of this Consolidated Plan, the City will focus on education and outreach to the public, real estate professional, property managers and landlords, lenders and elected officials regarding fair housing laws. The City is also undertaking a review of zoning ordinances. These activities were also prescribed in the AI as part of the Fair Housing Action Plan.

AP-85 Other Actions – 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs is a lack of resources. The City will continue to look for new funding sources to address underserved needs of the City's most vulnerable populations. Additionally, public transportation is a significant need and barrier for residents in accessing job centers and managing daily activities. While a public transit solution will involve Glynn County, the City will continue to engage in conversations to make progress toward a transit solution.

Actions planned to foster and maintain affordable housing

As residents' wages increase their buying power will also increase. A public transit system is part of the solution in fostering and maintaining affordable housing. The City will also directly foster affordable housing through the housing rehabilitation program.

Actions planned to reduce lead-based paint hazards

The City has the goal of increasing the inventory of housing units that are lead safe. The City will:

- continue to meet HUD lead-based paint standards in housing rehabilitation programs;
- expand the stock of lead safe housing through housing initiatives;
- obtain training for program staff on lead hazard evaluation and reduction;
- establish relationships with lead professionals and key partners such as risk assessors and clearance technicians, public health professionals and HUD lead grantees; and
- create procedures for determining when it is more cost effective to presume that a lead hazard is present and when it makes more sense to evaluate a property.

The Health Department will continue to screen at-risk children for lead while the City will continue its existing lead-based paint hazard education and testing elements of the homeowner rehabilitation program.

Brunswick does lead-based paint hazard screening on all housing projects funded by the City using CDBG funds. Where defective paint is observed, surfaces are prepared and repainted following abatement guidelines provided by HUD. The City will continue these efforts during the five years of this Consolidated Plan.

Actions planned to reduce the number of poverty-level families

The City will continue to encourage business growth and the availability of workforce training and educational opportunities in the community. It will also continue to fund or offer letters of support for

agencies that provide services to low- and moderate-income persons to reduce the underlying causes of poverty. Programs such as the housing rehabilitation program allow homeowners to build and maintain equity in their homes. Additionally, the City will remain engaged in a public transit solution to allow residents to access higher paying jobs located in Glynn County.

Actions planned to develop institutional structure

Given the limited resources available to meet the needs of the community's most vulnerable populations, a mature institutional structure is needed to efficiently and effectively deliver services and leverage funds. The City plans to improve coordination among its partner agencies to promote a broadly shared understanding of community needs, collaborative and complementary approaches to addressing needs, and responsiveness to changes in conditions.

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, participation in the Point in Time count and homeless surveys. The City will also maintain close contact with sub-recipients of CDBG funds to further enhance coordination between the City and other organizations.

Program Specific Requirements

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

Introduction

This section describes program specific requirements for CDBG funds.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(1)(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	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	90.2%