Addendum A

Map -

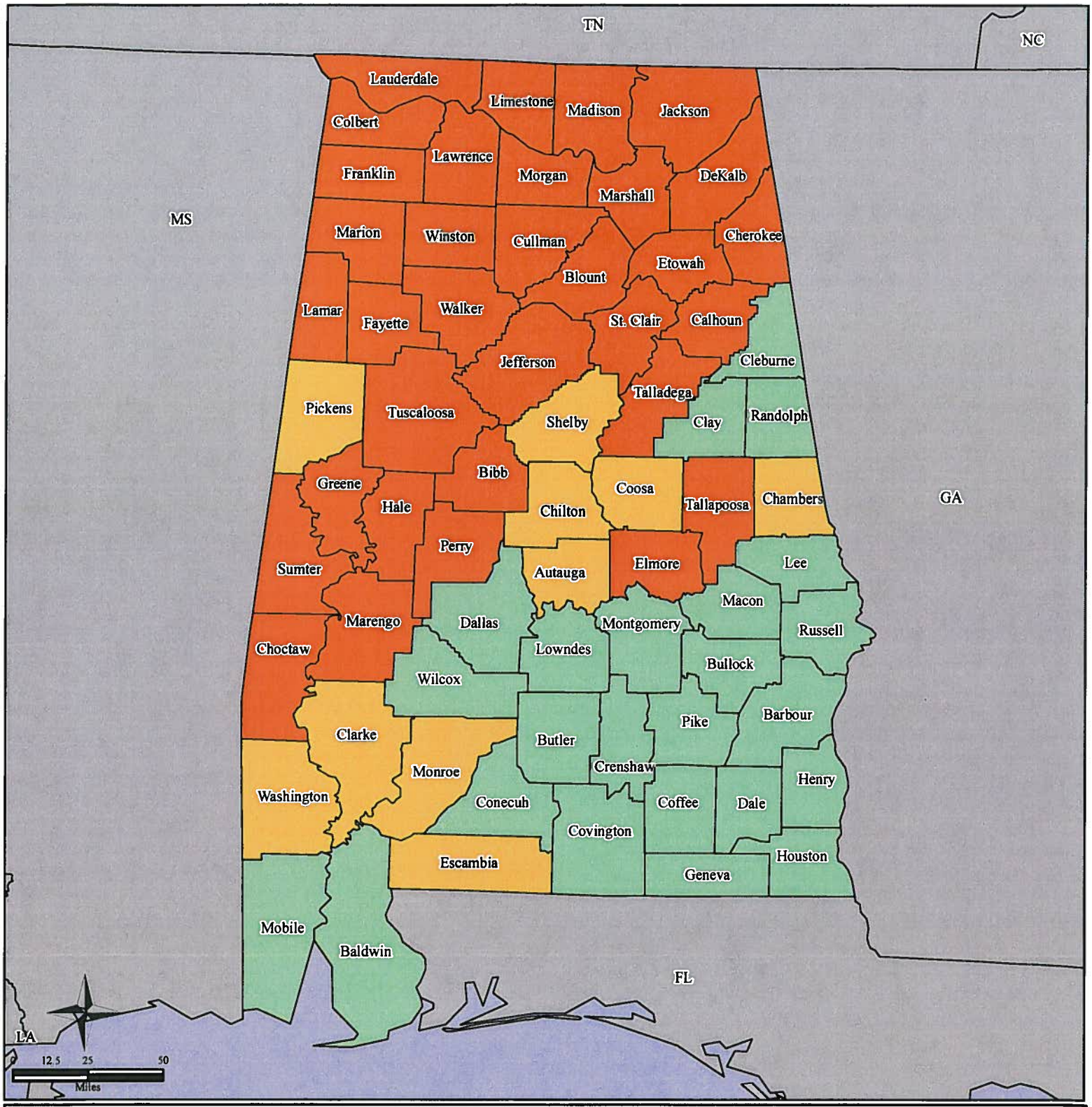
FEMA-1971-DR,

Alabama Disaster Declaration as of 6/01/2011

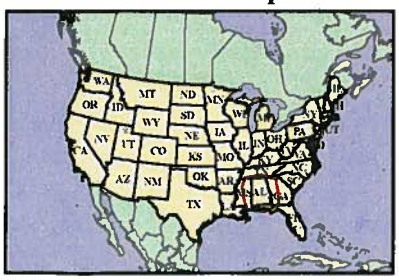
Map –

Alabama Long Term Recovery Committees

FEMA-1971-DR, Alabama
Disaster Declaration as of 06/01/2011



Location Map



Legend

Designated Counties

- Public Assistance (Categories A & B)
- Individual Assistance and Public Assistance (All Categories)
- Individual Assistance & Public Assistance (Categories A & B)

All counties are eligible for Hazard Mitigation

FEMA

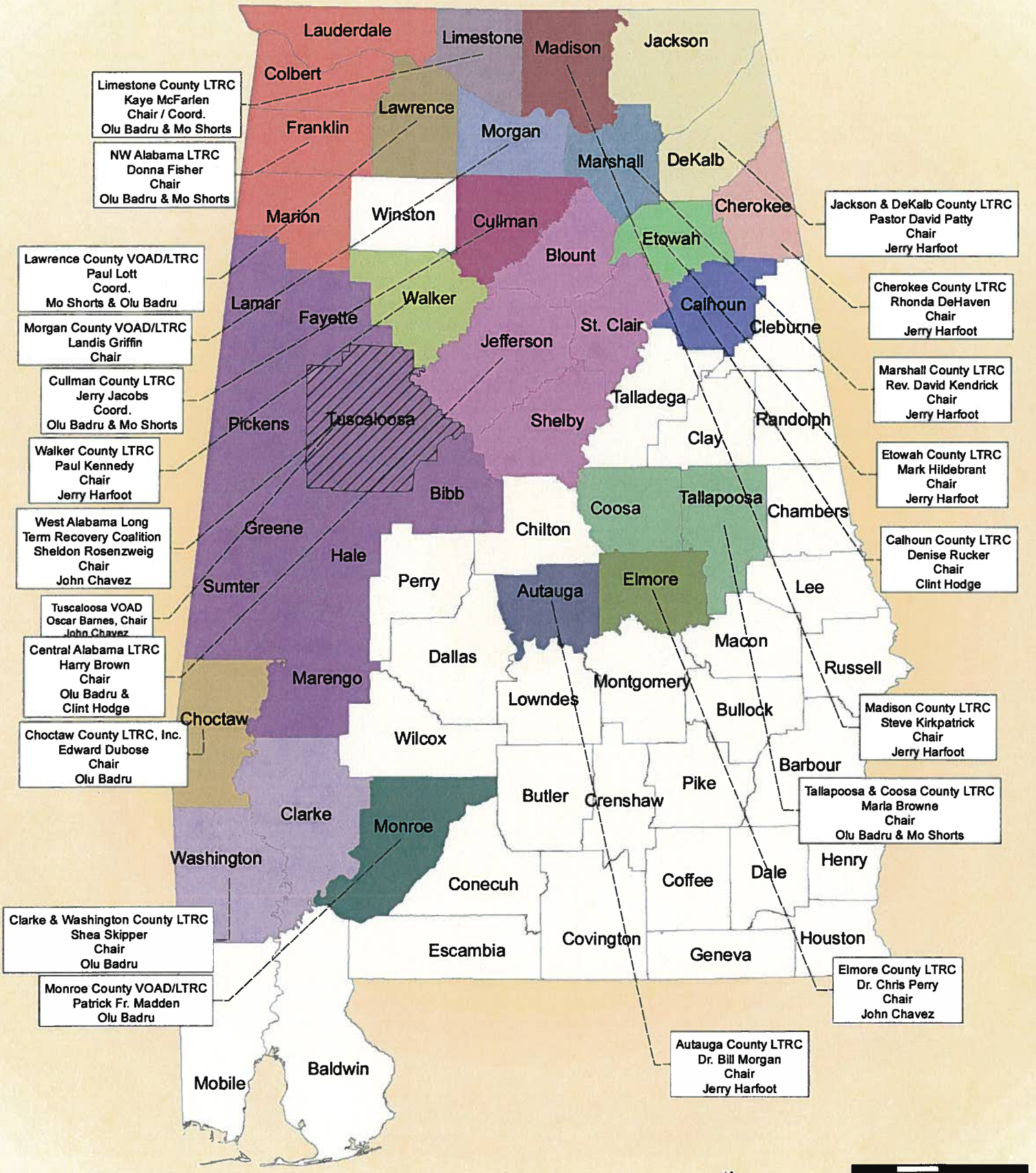
ITS Mapping & Analysis Center
Washington, DC
06/01/11 -- 5:06 PM EDT

Source: Disaster Federal Registry Notice
Amendment No. 16: 06/01/2011

MapID 181fb8f4cae0601111654hqprod

Alabama Long Term Recovery Committees

FEMA-1971-DR-AL



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DR-1971-AL GIS Unit
Birmingham, AL
PSTUTZMAN
10-5-2011
Voluntary_Agency_Liaison_Committees_V4.mxd
Voluntary_Agency_Liaison_Committees_V4.pdf

Addendum B

Preliminary Economic & Fiscal Impacts of the April 27, 2011 Tornadoes on Alabama

Prepared by:
The University of Alabama
Center for Business & Economic Research

Preliminary Economic and Fiscal Impacts of the April 27, 2011 Tornadoes on Alabama

Samuel Addy, Ph.D. and Ahmad Ijaz

Center for Business and Economic Research
Culverhouse College of Commerce and Business Administration
The University of Alabama

June 2011

Summary

- Preliminary macroeconomic impact estimates of the April 27, 2011 tornadoes that hit Alabama are reductions of (i) 0.2-0.5 percent in employment or 5,600-13,200 jobs, (ii) 0.2-0.5 percent in state tax collections or $19.1-44.5 million, (iii) 0.5-0.7 percent in Alabama Gross Domestic Product (GDP) or $835 million to $1.3 billion, and (iv) $4.4-10.2 million in local sales tax collections. These loss effects are expected to be experienced in 2011 only.

- Recovery activities involving cleanup, assistance, and rebuilding should pump $2.6 billion into the state economy in 2011, with the state spending about $80-100 million for cleanup. The funds influx will be mainly from federal sources and insurance claim payments. These activities will create impacts that exceed the damage effects and include gains of $2.9 billion in GDP or 1.6 percent, 51,700 jobs with $1.5 billion in earnings for an average of nearly $29,800 per worker, $83.1 million in state income and sales taxes, and $31.0 million in local sales tax collections.

- Cleanup and assistance should be completed in 2011, but rebuilding will continue into 2012 with the injection of $1.6-3.2 billion into the state economy that year. The resulting impacts include about 36,900-73,800 jobs with $1.2-2.3 billion in earnings for an average of $31,741 per worker, $1.9-3.9 billion in GDP, $63.2-126.5 million in state income and sales taxes, and $23.6-47.2 million in local sales tax receipts.

- Over the expected 2011-2012 period, the recovery activities will generate enough revenue to cover damage-induced losses to state finances as well as the state spending for cleanup if assumptions on losses and spending hold. While the tornadoes' damages are largely localized, the economic impacts of the ensuing recovery activities will be more widespread. Some areas were so devastated that it is nearby communities that will benefit from the recovery spending.

- This report focuses only on the identified economic effects, and not on other quality of life factors such as lives lost, displacement, and mental and physical health issues that are also very important. Incorporating these other factors and the opportunity cost of recovery spending leads to the conclusion that the tornadoes had a net negative effect. Overcoming this negative effect will require going beyond rebuilding to reinventing and reinvesting.

Introduction

The state of Alabama was hit by dozens of tornadoes on April 27, 2011 mainly in central and northern parts of the state that resulted in 240 lives lost and more than 2,200 injured to date. The resulting damage was so severe that 43 of the state's 67 counties have been declared federal disaster areas. Several communities had major damage and a few had almost complete devastation. Nearly 14,000 homes were either totally destroyed or have been declared uninhabitable. Within urban communities, Tuscaloosa County was one of the worst hit, where an EF-4 tornado with winds of over 190 mph cut a path six miles long and half a mile wide through the middle of the city, completely leveling numerous businesses and residential communities. It is still quite early to fully comprehend the total economic effects of the damage caused by the tornadoes. However, enough information is now available to permit some preliminary estimates of damage effects on the Alabama economy with specific focus on employment, earnings, state finances, and gross domestic product (GDP).

The purpose of this brief report is to present preliminary estimates of the economic and fiscal impacts of the tornadoes as well as the consequent recovery efforts on Alabama. Table 1 shows the preliminary impact analysis results. Multipliers obtained from the Regional Input-Output Modeling System (RIMS II), which was developed and is maintained by the U.S. Department of Commerce's Bureau of Economic Analysis (BEA), were used in a model developed specifically for this analysis. To allow for uncertainty regarding the damage impacts at this early stage, low- and high-end estimates are presented. For impacts of recovery activities (cleanup, assistance, and rebuilding), multipliers used were for waste management and remediation services, accommodation, and construction industries.

Fiscal impacts are derived from the earnings impacts allowing for the fact that not all of the earnings impacts are sales or income taxable. Spending on sales taxable items constitute 42.4 percent of total earnings based on U.S. Bureau of Labor Statistics (BLS) data and state taxable income (net income) is about 66 percent of earnings. Sales tax rates used are 4.0 percent for the state and 5.0 percent for local (combined county and city) jurisdictions for a total of 9.0 percent; local sales tax rates vary between 3.0 to 7.0 percent but are usually at 5.0 percent. The state income tax rate is essentially 5.0 percent on net income; the first $500 and the next $2,500 are taxed at 2.0 percent and 4.0 percent, respectively, for single persons, head of family, and married persons filing separately while for married persons filing joint returns the first $1000 and the next $5000 are taxed at 2.0 percent and 4.0 percent, respectively, and excess net income is taxed at the 5.0 percent rate. Corporations pay at a 6.5 percent rate and corporate income tax averages about 15 percent of individual income tax. State law in 2006 increased the individual income tax threshold by increasing the standard deduction for taxpayers with adjusted gross income of $30,000 or less and by increasing the dependent exemption for taxpayers with adjusted gross income of $100,000 or less.

State sales and income taxes are the largest components (constituting about 62 percent) of total state tax collections; residents and businesses pay a host of other taxes and fees. The combined

income and sales tax revenues share of total state tax receipts was used to determine the total lost state tax revenue for the damage impact analysis because job losses occurred across many different industries. No such determination is made on the recovery impacts because of the focus on just three industries; only sales and income taxes are reported and as such the recovery fiscal impacts are conservative.

This report would not have been possible without data from Alabama Department of Finance, Alabama Department of Industrial Relations (ADIR), Alabama Department of Revenue (ADOR), BEA, BLS, and newspaper reports. Many thanks are due to these agencies and newspaper publishers and also to our colleagues who assisted with completing this work. Major assumptions in the analysis are that:

1. Economic damages only occur in 2011.
2. Cleanup and assistance spending will total $1.6 billion ($1.0 billion for cleanup and $600 million for assistance) and be completed in 2011; assistance will be mainly for accommodation.
3. Rebuilding spending will range from $2.6-4.2 billion with $1.0 billion spent in 2011 and the remainder in 2012.
4. All recovery (cleanup, assistance, and rebuilding) activities will be completed by end of 2012.

Tornado Damage Impacts

Toward the end of May 2011, ADIR had received 6,000 claims for tornado-related unemployment and had data showing that some claimants were returning to work. Adjusting this number of claims received for the eight months remaining in the year after the devastation yields an annual equivalent of 4,000 unemployed. Assuming that a quarter of the claimants will return to work gets the number down to 3,000 net direct unemployed wage and salary workers. To this number we add a 761 estimate for proprietors or self employed based on BEA data and determine that the total direct number of unemployed due to the tornadoes is 3,761 for 2011. It is expected that these people will be working again in 2012.

The 3,761 direct unemployed must be added to tornado-related indirect employment to determine a total employment impact. Since businesses in numerous industries suffered the damages, it is improper to apply specific industry multipliers when that information is not currently available. Most Alabama industries' direct effect employment multipliers are between 1.5 and 3.5 and so we used these multipliers to determine that the total direct and indirect number of tornado-related unemployed is between 5,641 and 13,162. This is about 0.2-0.5 percent of total employment including proprietors. Average earnings for workers in 2011 are not much different from the 2009 earnings per worker level of $38,621, which means that $217.9-508.3 million in total earnings will be lost in 2011 because of the tornadoes. This translates into $19.1-44.5 million in lost state taxes, about 0.2-0.5 percent of the total. The lost state taxes comprise $8.3-19.3 million in income tax, $3.5-8.2 million in sales tax, and $7.3-17.0 million in other taxes. In addition, the state is expected to spend $80-100 million on cleanup and so for 2011 the tornadoes will cost the state $99.1-144.5

million. Local sales tax collections will also fall by $4.4-10.2 million in addition to whatever local governments have to spend on cleanup.

A fixed-asset basis is used to estimate the effect on Alabama GDP with the assumption that the state has the same GDP to fixed assets ratio of 29.2 percent as does the nation. Newspapers have reported a range of $2.6-4.2 billion expected insurance claims based on early estimates by Risk Management Solutions and AIR Worldwide. Assuming that the claims cover fixed assets only and allowing 10 percent extra for uninsured losses results in total estimated lost assets of $2.9-4.6 billion and a tornado-related 2011 Alabama GDP loss of $835 million to $1.3 billion or 0.5-0.7 percent.

The economic damage impacts are only a part of the full tornado damage impacts. There are other adverse effects on quality of life that we do not consider because these are non-market or non-economic effects. Examples include lives lost, displacement, mental and physical health issues, and the disruption to the lives of people who were not direct victims. Such quality of life aspects cannot be expressed with the variables used for impact analysis. In short, the damage impacts reported here are conservative.

Impacts of Recovery Activities

Based on the previously mentioned major assumptions, recovery activities will inject $2.6 billion into the Alabama economy in 2011 and $1.6-3.2 billion in 2012. The 2011 spending will create a $5.3 billion output or gross sales impact which includes a gain of $2.9 billion to the state's GDP. Of the $2.9 billion value-added or GDP impact, $1.5 billion is earnings to 51,709 workers or $29,763 per worker. State income tax of $58.3 million and sales tax of $24.8 million for a total of $83.1 million will be generated along with local sales tax of $31.0 million. In 2012 the $1.6-3.2 billion spending on rebuilding will yield $3.7-7.3 billion in gross economic activity including a $1.9-3.9 billion contribution to GDP. The earnings impact is $1.2-2.3 billion for 36,893-73,787 jobs at an average of $31,741 per job. Taxes generated are $63.2-126.5 million for the state ($44.4-88.8 million income tax and $18.9-37.7 million sales tax) and $23.6-47.2 million local sales tax.

Clearly the economic impacts of recovery activities are larger than those of the tornado damages. Some of the jobs created by recovery activities might go to people who became unemployed as a result of the tornadoes. It is important to note that the net effect is positive because most of the recovery funds are from external sources—the federal government and insurance claims. Those funds would have gone to some other use if the tornadoes had not struck or caused the devastation. As such, from a national perspective, the combined impact is negative. Additionally, there are the previously mentioned adverse effects on quality of life that if considered and valued could point to a net negative impact. If instead of rebuilding, the opportunity is taken to reinvest the net effect over time could turn positive. A specific example is just replacing a destroyed apartment building with (i) what was preexisting or (ii) something ranging from a larger (more units) and more energy efficient building to a totally different but better use of the space. The second choice is what will facilitate long term positive impacts.

Conclusions

For the Alabama economy, the April 27 tornadoes will initially reduce (i) GDP by $835 million to $1.3 billion or 0.5-0.7 percent, (ii) employment by about 5,600-13,200 jobs or 0.2-0.5 percent, (iii) state tax collections by $19.1-44.5 million or 0.2-0.5 percent, and (iv) local sales tax receipts by $4.4-10.2 million in 2011. Recovery activities (cleanup, assistance, and rebuilding) should pump $2.6 billion into the state economy in 2011 and $1.6-3.2 billion in 2012; state spending of about $80-100 million for cleanup in 2011 is expected. The federal government and insurance claims will fund most of the recovery. Cleanup and assistance should be completed in 2011, but rebuilding will continue into 2012.

Recovery activities will create economic impacts that exceed those of the tornado damage. For 2011 recovery impacts include gains of $2.9 billion in GDP or 1.6 percent, 51,700 jobs with $1.5 billion in earnings for an average of $29,763 per worker, $83.1 million in state income and sales taxes, and $31.0 million in local sales tax collections. The 2012 rebuilding impacts are 36,893-73,787 jobs with $1.2-2.3 billion in earnings or $31,741 per worker, $1.9-3.9 billion in GDP, $63.2-126.5 million in state income and sales taxes, and $23.6-47.2 million in local sales tax receipts.

Over the two years, recovery activities will generate enough revenue to cover damage-induced losses to state finances as well as the state spending for cleanup if assumptions on losses and spending hold. While the tornadoes' damages are largely localized, the economic impacts of the ensuing recovery activities will be more widespread. Some areas were so devastated that it is nearby communities that will benefit from the recovery spending. This report focuses only on the identified economic effects, and not on other very important quality of life factors such as lives lost, displacement, mental and physical health issues, and disruption to the lives of people who were not direct victims. Incorporating these other factors and the opportunity cost of recovery spending leads to the conclusion that the tornadoes could have had a net negative effect on the state; the effect nationally is definitely negative. Overcoming this negative effect will require going beyond rebuilding to reinventing and reinvesting.

Table 1. Economic and Fiscal Impacts of April 27, 2011 Tornadoes on Alabama

Loss Effects – Employment Basis			
Unemployment claims (as of 5/26/2011)	6,000		
Annual equivalent of unemployed	4,000		
Estimate of those returning to work	1,000		
Net direct unemployed	3,000		
Estimate of proprietors or self employed	761		
Total direct unemployed	3,761		
Impacts	**Low Estimate**	**High Estimate**	
Direct employment multiplier	1.5	3.5	
Total direct and indirect jobs lost	5,641	13,162	
Share of total employment	0.22%	0.52%	
Total lost earnings (Millions)	$217.9	$508.3	
Lost state income tax (Millions)	$8.3	$19.3	
Lost state sales tax (Millions)	$3.5	$8.2	
Lost total state taxes (Millions)	$19.1	$44.5	
Share of FY2011 total state tax forecast	0.23%	0.53%	
Estimated state cleanup spending (Millions)	$80.0	$100.0	
Effect on state finances (Millions)	$99.13	$144.5	
Lost local sales tax (Millions)	$4.4	$10.2	
Local government cleanup spending	N.A.	N.A.	
Loss Effects – Fixed Asset Basis			
Estimate of insured losses (Millions)	$2,600	$4,200	
Estimate of uninsured losses (Millions)	$260	$420	
Total estimated lost assets (Millions)	$2,860	$4,620	
Lost Alabama GDP (Millions)	$835	$1,348	
Percent of estimated 2011 Alabama GDP	0.46%	0.74%	
Cleanup and Rebuilding	**2011**	**2012-low**	**2012-high**
Cleanup (Millions)	$1,000		
FEMA Assistance (Millions)	$600		
Rebuilding (Millions)	$1,000	$1,600	$3,200
Economic Impacts			
Output (Millions)	$5,251	$3,664	$7,329
Value-Added or GDP (Millions)	$2,938	$1,939	$3,878
Employment (Jobs)	51,709	36,893	73,787
Earnings (Millions)	$1,539	$1,171	$2,342
Fiscal Impacts (Earnings based)			
Income tax (Millions)	$58.3	$44.4	$88.8
State sales tax (Millions)	$24.8	$18.9	$37.7
State income and sales taxes (Millions)	$83.1	$63.2	$114.7
2011 and 2012 total (Millions)		$146.4	$209.6
Local sales tax (Millions)	$31.0	$23.6	$47.2

Rounding effects may be present. N.A. – not available.

Source: U.S. Bureau of Economic Analysis; Alabama Department of Finance; Alabama Department of Revenue; Alabama Department of Industrial Relations; and Center for Business and Economic Research, The University of Alabama.

Addendum C

Consultation with

Public

NOTICE OF PUBLIC HEARING

Para ver una versión española de este anuncio de la audición, visita www.adeca.alabama.gov. Para traducciones al español de los documentos mencionados en este anuncio, escribir al Alabama Department of Economic and Community Affairs, PO Box 5690, Montgomery, Alabama 36103-5690, o E-mail CED@adeca.alabama.gov.

The State of Alabama will conduct a public hearing to discuss the Proposed PY 2012 Action Plan for Disaster Recovery relating to the April 2011 tornadoes. The hearing will be held June 19, 2012, at 10:30 a.m., at Cullman City Hall, Lucille N. Galin Municipal Auditorium, 204 2nd Avenue NE, Cullman, Alabama 35055.

The purpose of the hearing is to provide general program information and to receive input from interested parties on implementation of the State's Disaster Recovery Program funded through the U.S. Department of Housing and Urban Development (HUD). The State plans to discuss (1) the anticipated amounts of funds available; (2) the range of activities that may be funded; (3) the manner in which housing recovery activities will be carried out; and (4) other administrative details relating to Disaster Funding.

Beginning June 19, 2012, draft copies of the Action Plan may be viewed at www.adeca.alabama.gov or the ADECA office at 401 Adams Avenue, Room 500, Montgomery, Alabama 36104. Attendees and interested parties may offer public comments at the hearing or submit written comments no later than June 29, 2012, to Mr. Shabbir Olia, ADECA, P.O. Box 5690, Montgomery, AL 36103-5690, or e-mail to CED@adeca.alabama.gov.

Persons with disabilities or special needs, or persons with limited English proficiency who may require special materials, services, or assistance should call Mr. Shabbir Olia at 334-242-5468 or write to the mailing or e-mail address above not later than June 14, 2012.

Jones, Al

From: Theresa Lloyd [TheresaL@ALALM.ORG]
Sent: Thursday, May 17, 2012 3:22 PM
To: Jones, Al
Subject: FW: CDBG Disaster Recovery Funds
Attachments: TRNDO MEMO SGND.pdf

Importance: High

We went this to all email addresses we have for mayors, clerks, administrators, managers and councilmembers.

Theresa

Theresa Lloyd
Member Services Director, Alabama League of Municipalities
www.alalm.org - (334) 262-2566

From: Alabama League of Municipalities
Sent: Friday, January 27, 2012 2:23 PM
Subject: CDBG Disaster Recovery Funds
Importance: High

Please see the attached information on an informational session hosted by ADECA. If you have any questions there is contact information on the attachment.

The League will routinely communicate via e-mail with your city's staff and elected officials as part of your membership in the League.
If you no longer wish to receive e-mail notices from the League, please reply to this email with the word "unsubscribe" in the subject line or body of the email.

This email has been scanned by the Symantec Email Security.cloud service.

OFFICE OF THE GOVERNOR

ROBERT BENTLEY
GOVERNOR

STATE OF ALABAMA

ALABAMA DEPARTMENT OF ECONOMIC AND COMMUNITY AFFAIRS

JIM BYARD, JR.
DIRECTOR

January 24, 2012

MEMORANDUM

To: Interested Parties

From: Jim Byard, Jr.
Director

Re: CDBG Disaster Recovery Funds

The State of Alabama has been awarded $24,697,966 from the U.S. Department of Housing and Urban Development to support tornado disaster recovery efforts in 2011 presidentially declared disaster areas. The funds will be administered by the Alabama Department of Economic and Community Affairs (ADECA) and are intended to be used in areas with the greatest extent of unmet need relating to housing, business, and infrastructure beyond those needs addressed by other forms of public and private assistance.

ADECA is hosting an informational session for interested parties in order to seek input on your needs as they relate to disaster recovery and suggestions on how ADECA's Action Plan should be structured to accommodate those needs. You are encouraged to attend this meeting:

Date: Tuesday, February 7, 2012

Time: 9:00 a.m.

Place: Lucille N. Galin Auditorium
204 2nd Avenue NE
Cullman, Alabama 35055

Persons with disabilities or special needs who may require special materials, services, or assistance may contact Mr. Shabbir Olia at 334-242-5468 no later than Friday, February 3, 2012.

JB:WAJ

Jones, Al

From: Brandy Perry [BPerry@alabamacounties.org]
Sent: Thursday, May 17, 2012 3:39 PM
To: Jones, Al
Subject: CDBG Disaster Recovery Funds
Attachments: Memo.pdf

Importance: High

Al this memo was sent via email.

Brandy N. Perry
Executive Assistant
Association of County Commissions of Alabama
334-263-7594 office • 334-263-7678 fax
www.alabamacounties.org

From: Brandy Perry
Sent: Tuesday, January 31, 2012 2:57 PM
Subject: CDBG Disaster Recovery Funds
Importance: High

Attached is a memo from Director Jim Byard Jr. of Alabama Department of Economic and Community Affairs, encouraging all interested parties to attend a meeting on your needs relating to Disaster Recovery.

Brandy N. Perry
Executive Assistant
Association of County Commissions of Alabama
334-263-7594 office • 334-263-7678 fax
www.alabamacounties.org

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OFFICE OF THE GOVERNOR

ROBERT BENTLEY
GOVERNOR

STATE OF ALABAMA

ALABAMA DEPARTMENT OF ECONOMIC AND COMMUNITY AFFAIRS

JIM BYARD, JR.
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January 24, 2012

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Time: 9:00 a.m.

Place: Lucille N. Galin Auditorium
204 2nd Avenue NE
Cullman, Alabama 35055

Persons with disabilities or special needs who may require special materials, services, or assistance may contact Mr. Shabbir Olia at 334-242-5468 no later than Friday, February 3, 2012.

JB:WAJ

DISASTER RECOVERY MEETING

February 7, 2012

Cullman, Alabama

A public meeting of officials from the areas in Alabama affected by the tornadoes of April 2011 was called to order at 9:00 a.m. on February 7, 2012 by Shabbir Olia. The meeting was held in the Lucille N. Galin Auditorium, 204 2nd Avenue NE, Cullman, Alabama 35055.

Mr. Olia introduced the ADECA staff members present. He explained that the meeting was not a public hearing, but an informational session to seek input on the remaining disaster recovery needs across the State. He added that the meeting would only be successful to the extent that participants make ADECA aware of what they would like the State to do regarding disaster assistance. He further stated that suggestions would be accepted as to how ADECA's Action Plan should be structured to accommodate those needs.

Mr. Olia explained that less money was provided to Alabama for tornado disaster recovery than was available for Hurricane Katrina, although Katrina covered a smaller geographical area. Disaster recovery funds provided to Alabama following the tornadoes were diverted from the regular CDBG appropriation leaving less money available to assist with needs such as roads, water and sewer, etc., across the entire State. Being "entitlement communities," Tuscaloosa, Birmingham and Jefferson Counties will receive approximately $16.6 million, $16.4 million and $17.8 million dollars respectively. The State was given an additional $24 million, 80 percent of which must go to Jefferson, Tuscaloosa, Marion and DeKalb Counties leaving a very small amount of funds remaining to cover a large, heavily-damaged area.

Disaster recovery funds may be used for infrastructure, public facilities and housing. Mr. Olia explained that the funds are subject to extreme scrutiny, as was learned through the past disaster assistance projects. It is imperative to use the money where it will do the most good, and although the State has lost a lot of capacity for doing housing projects, some of the disaster assistance funds will have to be used to address housing in a meaningful way. He suggested that rather than start new housing programs, communities talk with regional planning commissions, consultants and others such as Jim Lanier who have done projects in the past.

Al Jones, ADECA's CDBG Disaster Recovery Coordinator, discussed eligible activities under the disaster assistance grant. According to Mr. Jones, if a project is eligible under CDBG rules it is also eligible for funding under the disaster program. He encouraged affected communities to apply for grant funds if they have a strong need related to the April tornadoes. Some eligible activities include housing rehab, water and sewer lines, sewage treatment plants, demolition / debris clearance, and road repairs. Mr. Jones opened the floor to questions from attendees and explained that in making final determinations about projects to be funded, ADECA will be looking at the community's assessment of the project.

The first question asked was whether you can run sewer lines if there is an urgent need. Al explained that the applicant would have to prove to ADECA that there was no other way of running the lines or obtaining the help.

Other concerns included:

- Hillsboro – There are two main creeks where debris has the waterway covered and rain cannot get to the existing waterways.

- Hanceville – The Fire station was destroyed and the Town couldn't wait to rebuild, so they started rebuilding about two months ago. They wanted to know if they could get an exemption to request funding even though the project has already been started. They will have about $700,000.00 in debt. Al said the exception would have to come from HUD.

- Cullman – Applied to Soil and Water Conservation and got assistance. Can the City now apply for a sewer system? Al stated that in order to build back, you have to have a sewer system.

- Haleyville – The Town has five homes and lots that have been evacuated, and some are uninsured. It was private property, but when the owners evacuated the City became the owner. Al recommended that before anything is done, they would have to determine ownership.

- Washington County – A representative from this County said that they had some houses damaged and destroyed and wanted to know if there is a way to supplement insurance? Al said there is.

- In west Alabama, Sumter County got hit seven times. They asked if a house was damaged on the 15th, would that structure be eligible? Al stated that it would be.

- Geiger is a little Town which was 60% damaged. Many of the residents have migrated to relatives. They wanted to know if they would be able to do any multi-family housing. Al stated that multi-family housing is an eligible activity.

- The statement was made that, "A lot of people would not apply to FEMA because of the long forms."

- Someone asked how having an open CDBG grant affects applying for disaster assistance, and Al said it doesn't.

- Cordova – We lost everything! The worst thing was that we lost the building for our grocery store. Shabbir stated that, "We will be able to do a lot of things. The problem is how far the money will go. Be careful about picking your projects." There was further discussion as to having built a Piggly Wiggly store in the past.

- When questions came up about replacement housing, Shabbir said that the grant does not have that kind of money so the local governments and individual homeowners involved will have to come up with creative ways to finance new home construction. Could possibly use CDBG for a down payment and get people qualified for FHA loans.

- Jerry Mayes from Phil Campbell – Phil Campbell lost 27 lives and 2/3 of the Town was destroyed, yet they were left out of the "entitlement" programs. They had as much or more

damage than anyone, and their infrastructure was destroyed, yet they were "left out!" Mr. Mayes said it is very upsetting to their people, and they want their wishes to be expressed. Shabbir stated that ADECA is not happy with the way HUD handled the funding. He asked if there was anything in particular that Phil Campbell had in mind. They are working with NACOLG on economic development and don't even know if they can continue to exist as a City because of ad valorem taxes. Kenneth Brooks stated that they have a good long-range plan. Shabbir stated that housing will have to go hand-in-hand with infrastructure. Kenneth asked if Franklin County can appeal the funding process and Shabbir said, "Absolutely! Nothing prevents you from that."

- The question was asked as to whether municipalities could submit more than one application and Shabbir said they can. Someone also asked if the County Commission had to be the applicant, and Shabbir said they do not. Shabbir also said that water and sewer lines could be run where new subdivisions will be built.

- Someone stated that, "As far as CDBG, you have to demonstrate that you don't have funds. Can CDBG funds be used to leverage other funds? Shabbir stated that a lot of those type projects are done in the regular CDBG program. We may be able to do more under disaster. He suggested that applicants bring the projects to ADECA and let us see if some other funding sources may help. Let us know when you have a specific project.

- Shabbir stated that Al Jones is the contact person for the disaster program. His telephone number is 334 – 353-2028. Al will be glad to meet with applicants one-on-one, either at the ADECA office or at their office.

- The question arose as to whether there is local match for the disaster money. Shabbir said there is none, but that it could become an issue. He suggested using ADECA funding to purchase materials and local manpower to complete the project.

- A timeline has not yet been set for the project, but according to Shabbir HUD has said they will try to have the regulations in late March. We have always chosen to have a Public Hearing. HUD will technically give us 90 days to write our Action Plan. We will have to do a lot of things simultaneously.

- Asked whether there is a minimum and maximum grant amount, Shabbir said that there is not unless it becomes necessary. He added that with the Katrina disaster project they learned a lot, and that housing needs to be a primary consideration.

- Susan Monroe questioned whether, since we are looking at such a broad range of activities, possibly a "pre-application" might be appropriate. Shabbir said that would be taken into consideration.

- A representative of Tuscaloosa (one of the "entitlement communities") asked, "I sympathize with other counties, but I keep hearing "competition". Are we competing with the other Counties?" Shabbir responded that Tuscaloosa is not competing with all other Counties, but they are competing with Marion and some other entitlement cities and counties for a portion of $13,500,000. The balance of the funds that go to the State will go outside of entitlement areas. The Tuscaloosa representative stated that within Tuscaloosa County they lost about

1500 residential structures, and now it looks like undeveloped land. Roads were damaged and they lost a tremendous number of homes that can't be rebuilt without sewer. They have been working with engineers and developing a plan. Shabbir said that he wanted to make a plug for some of the basically self-contained sewer systems from Surplus Property.

- One of the representatives asked if there were any funds available for planning activities, and Shabbir said that right now no planning funds are available.

- For clarification, the question was asked whether communities that were not affected by the disaster were eligible for the disaster assistance funds. Shabbir stated that according to Congress, "the money should only go to heavily affected areas."

- The Cordova representative stated that if they don't get a grocery store, they won't need any houses. He said the Town is about 58 to 60% LMI and they need the store centrally located to serve the people. The store is the Town's biggest tax revenue. He asked if the Town could get help from ADECA replacing the grocery store which was there prior to the storm, and let the grocer lease the building as he was doing previously. Shabbir said that if the City wanted to build a building and lease it to the grocer, then that is an eligible project.

- A discussion was held concerning "duplication of benefits." Shabbir stated that throughout the Katrina project, grant recipients were required to provide receipts for other sources of funds they had received in assistance following the tornadoes. In the event that receipts could not be provided but they had some type of proof, the applicant was allowed to sign a notarized self-certification form. A similar practice will likely be followed with this project.

- City of Athens - Habitat is trying to rebuild houses and has been doing well with the projects. This allows a lot of housing for minimum cost. Applicants were cautioned to be careful not to group low income residences all into one area.

- Could NSP money be used to put people into foreclosed properties? Shabbir stated that this would not necessarily be a "cheap" alternative, but all options should be kept open (i.e., the new buyer taking on part of the mortgage.) Shabbir added that unless the applicant's credit was affected by the storm itself, CDBG funds could be used as a down payment to assist the applicant in purchasing a home.

- What is the next step when we leave the meeting? Shabbir encouraged all present to go back to their communities and look up some different scenarios. Try to use the least Federal funds possible to make your project happen. We are not that far into the process, and we might have to ask you to prioritize. When asked if they could apply under "Urgent Need," Shabbir said they should.

- DeKalb County - We had 33 deaths with hundreds of homes destroyed. Our grant request would be for housing. We're competing with Tuscaloosa County? Shabbir said, "Yes, you will be competing with some areas who had a lot of damage. One applicant stated, "Phil Campbell has to compete? They should have been allocated! Seems like you **pick and choose!"** Shabbir explained that HUD is telling ADECA what to do. An attendee stated, I understand that the "feds" anticipate how the money will be spent. Could the State not make suggestions in the Action Plan? We need the opportunity to come together. Does ADECA

believe in advocacy?" Another attendee stated that ADECA is in a position where they can't really be in an advocacy role.

- Rocky Milliman with the State of Alabama Long-Term Recovery Committee said that HUD did q housing assessment, and that it shows that Jefferson and Tuscaloosa Counties were the ones impacted the most by the storm. They felt they would get more bang for their buck by putting money in those areas.

- Shabbir asked that everyone think about what is going on at the local level. One respondent stated that they have a volunteer group doing the work and FEMA buying materials. They have a Long-Term Recovery Committee. They are getting a few houses built back, and will build storm shelters when they are approved by Emergency Management.

Shabbir again encouraged attendees to look at all the options in their local communities and discuss their intentions with ADECA. The meeting was concluded when Shabbir thanked the City of Cullman for always welcoming ADECA to hold meetings in their facility.

Submitted by:

Carol Sposato

Jones, Al

From: Kenneth F. Brooks [kbrooks@nwscc.edu]
Sent: Thursday, May 31, 2012 1:53 PM
To: Olia, Shabbir
Cc: Jones, Al
Subject: FW: grant meeting

Shabbir,

Attached is the article that was run for the meeting.

Hope this helps!

Kenneth

-----Original Message-----
From: Ed Howell [mailto:jrnews@centurytel.net]
Sent: Thursday, May 31, 2012 1:53 PM
To: Kenneth F. Brooks
Subject: grant meeting

TORNADO RECOVERY
Area to compete for tornado relief grants n Fed offers $13.5 million for projects in four counties By ED HOWELL Staff Writer

HAMILTON - Marion County is one of four counties that can receive a share of $13.5 million in competitive grants to help with recovery from the April 27, 2011, tornadoes.
At a Friday, Feb. 17, meeting between agencies, mayors, state Sen.
Roger Bedford, D-Russellville, and the Marion County Commission, it was clear that Hackleburg police and fire stations, a sewer system to serve several structures to be built, roads and housing were some of the front-running items that could be proposed in the next few months.
Shabbir A. Olia, program manager for community and economic development programs for the Alabama Department of Economic and Community Affairs (ADECA) in Montgomery, said the applications can be wide-ranging.
"One application can have as many as five to 10 different elements," he told the group.
He said rules for the grants should be finalized by March. Although nothing is certain, he expects applications will have to be submitted in 90 to 120 days from now, and then an answer might come a month or so later, Olia said. Along the way, a public hearing will be held.
He said the timeline for similar grants under Hurricane Katrina was tight, and time will be needed to come up with estimates. He said there was criticism from some quarters about the tight deadlines ADECA's director set at the time, as some advocacy groups did not have time to deal with their constituents.
However, Bedford and Olia said enough perimeters are known that the county can start work to develop what it wants to apply for.
"We feel like we know 90 percent of what is coming down," Olia said. "There is no reason why we can't be working on it right now."
No local matches will be required for the grants, he said.
Towns, cities would be eligible to apply Bedford said some other local cities, such as Winfield and Hamilton, would be eligible to apply for needs, even if they did not take a direct hit from the storms.
"Be as creative as you can be under the perimeters that are set," he said. Keith Jones, executive director of the Northwest Alabama Council of Local Governments (NACOLG), said that Alabama got $55 million in help from the U.S. Department of Housing and Urban Development (HUD) for tornado relief connected with the April 27 tornadoes.

Jones said a meeting on the funds was held in Cullman a couple of weeks earlier, but that many local officials were not able to come.
Bedford suggested another meeting to make sure Marion County officials were informed about the funds.
Olia said state officials at this point want to hear what has taken place and what is still needed from local people from the area before deciding on a fund distribution plan to present at the public hearing.
State down to $24M out of $55M given
Out of the $55 million, HUD has already targeted some of that money for cities such as Birmingham and Tuscaloosa. Tuscaloosa alone got
$16.9 million.
"The State of Alabama is down to $24 million, so about $24 million is going to go through our offices at ADECA," he said.
"HUD did some further targeting," Olia said. "Out of that $24- plus million, HUD said a portion of that money will have to go to four counties. That is Marion, Tuscaloosa, Jefferson and DeKalb. I can give you the figure going to those four counties, and that figure is $13,584,000."
The remaining counties in the state will have to compete for the remaining $11 million, which he said leaves the four targeted counties "in the driver's seat" for getting good funding, although it will still be a competition among them.
While he did not think Jefferson County had much damage to turn in, Olia feels like Tuscaloosa County will turn in a large amount of needs from outside the City of Tuscaloosa. He said there was significant damage there, including the unincorporated community of Holt. He also noted Rainsville in DeKalb County had much damage and that a number of needs are expected from there.
Olia said he had been to Hackleburg three times, noting that the town received "quite a bit of damage" in the storms, and that some areas outside of town were also damaged.
He said Al Jones, another ADECA official who came to the meeting as Community Development Block Grant disaster recovery coordinator and who also worked on Hurricane Katrina, also has been to Hackleburg several times. Also present was ADECA official Rocky Milliman, state diaster recovery coordinator for long-term community recovery.
Deal from counties would be rare
Olia said outside of competition, "the only other way to distribute funds would be, before we arrive at an exit plan, these four counties and the communities within the counties come together and you decide among yourselves as to how you want to distribute money.
If you can do that, there does not need to be a competition." However, Olia said that would be "very difficult," as that process has failed every time it has been attempted. One party always thinks their need is greater than that in another area, he said.
Keith Jones said there has been some indication from the Jefferson County Commission that officials there are willing to negotiate.
While the rules are not written yet, Olia said this type of aid usually requires that it only involves recovery. A community can have a need it has always wanted to do, "but if that need was not affected by the tornado, we can't do it." If the need was affected by the storm, "we can do better than just bring it back to where it was." For example, if structures were flooded in Hamilton, structures or systems not only can be rebuilt but built back "to better than they were before," perhaps larger, to make sure they meet present needs.
Usually public buildings such as city halls, police stations, and libraries are not eligible for CDBG funding, but Olia said a request for a waiver has already been sent to the federal government. "We feel pretty sure the waiver will be approved," he said.
Al Jones said a waiver will not be needed for the fire station in Hackleburg. He also said the waivers are expected to be granted as part of next month's HUD rules.
Businesses would be eligible
Damaged businesses will also be eligible for help. Olia noted there is another ADECA program for small businesses that could also be used to get help outside of this grant.
However, he said the formal application for all projects--housing, public infrastructure, businesses and all other items--will have to come through applications made by municipal and county governments.

Local governments will have to reach out to the businesses and residents, as they cannot apply any other way.
Olia warned the amount of money is not really large for the need, so some items may not be funded.
"We will try to address those needs in those communities who were most affected by the storms and which continue to have the most unmet needs," Olia said.
The public hearing will address the process that the state will use to determine how those needs are met, he said.
He said anything eligible under the regular CDBG program will not be deemed ineligible unless HUD says so. Usually included in those grants are water and sewer lines, demolition and debris clearing.
Al Jones also said the new funds can cover 25 percent local matching funds on HUD and CDBG projects where the Federal Emergency Management Agency has given funds but the work has not been done yet. Storm shelters will not be eligible by HUD rules.
"If you can't get started (on non-shelter, federally funded
projects) because you don't have the 25 percent (match), you can apply to us," he said.
Road work would not be for repaving
As for damaged roads, Al Jones said any road work funded by the grants will not be for repaving but reconstruction down to the base.
Potholes will not be eligible. There must also be a 10-year certification from the county or city engineer that there will not be any more problems with the road for 10 years.
If damage was done to a road within a few months of the storm due to cleanup efforts and it can be proven, that can be eligible, he said.
Marion County Engineer Mike Shaw said after the meeting he felt that there are some roads in the county that will be eligible, particularly as some were torn up by cleanup efforts.
Olia said at one point, "Roads are fickle to do but they are not impossible." He said some road work was performed after the Katrina disaster. "We're not saying you can't do roads. We're saying you have to jump through some hoops to get to that."
Responding to a question from Hackleburg Mayor Doug Gunnin, he said the grant program would not reimburse the city for loss of tax revenue from the businesses that were destroyed by the tornado. The program is "mostly a brick-and-mortar" program, he said.
Olia cautioned the local officials to pick the right people to take the time to put the proposal together. It was mentioned that NACOLG was one possible agency that might help with applications. He said ADECA, particularly Milliman, will also offer assistance in putting together the proposals.
Gunnin said after the meeting that he has been discussing with engineer Burt Hankins about what could be applied for. He noted some projects, such as the fire and police stations in Hackleburg, are not receiving 100 percent funding. He said the application for that town would help to cover some of the local grant matches in place.

tornado grant meeting EH 2-25

ED HOWELL/STAFF
Senator attends tornado grant meeting
State Sen. Roger Bedford, D-Russellville (left) speaks with Hackleburg Mayor Doug Gunnin after a meeting on Feb. 17 at Hamilton City Hall concerning possible grants related to the April 27, 2011, tornadoes. Bedford and Gunnin represent areas affected by the tornadoes last year.

ED HOWELL/STAFF
ADECA official speaks on grants
Shabbir A. Olia, program manager for community and economic development programs for the Alabama Department of Economic and Community Affairs (ADECA) in Montgomery, spoke at a meeting on Feb.
17 at Hamilton City Hall concerning possible grants related to the April 27, 2011, tornadoes.

ED HOWELL/STAFF
Area officials discuss tornado grants
Area officials shared some coffee and small talk before a meeting on Feb. 17 at Hamilton City Hall concerning possible grants related to the April 27, 2011, tornadoes. Shown are (from left) Kenneth Brooks of the Northwest Alabama Council of Local Governments, Marion County Commissioners Kenny Jackson and Don Barnwell and Hackleburg Mayor Douglas Gunnin. Jackson, Barnwell, and Gunnin represent areas affected by the tornadoes last year.

TORNADO RECOVERY
Housing can be applied for with new grants n Applications must be made by local governments

By ED HOWELL
Staff Writer

HAMILTON - Housing needs for individuals can be included by the Marion County Commission and local towns and cities under a new competitive grant that will be made available in the wake of the April 27, 2011, tornadoes.
Marion County will compete with DeKalb, Tuscaloosa and Jefferson counties, as well as some of their respective cities, for $13.5 million that will come from the U.S. Department of Housing and Urban Development (HUD) to target areas most affected by the tornadoes.
Targeted grants of about $31 million have gone to larger cities such as Birmingham and Tuscaloosa, while $11 million is being set aside for other counties in the state.
Shabbir A. Olia, program manager for community and economic development programs for the Alabama Department of Economic and Community Affairs (ADECA) in Montgomery, said at a Feb. 17 meeting of local officials that housing is usually complicated and overlooked in such grant projects.
However, Olia said there was "no way around it--we will have to address housing in some manner. HUD is going to require us to address housing." He noted housing lessons were learned from Katrina and ADECA has a staff member who worked with that need.
He noted some people may not have had enough insurance money to rebuild a home, so there will be opportunities to help people with housing.
Al Jones, an Alabama Department of Economic and Community Affairs official who came to the meeting as Community Development Block Grant
disaster recovery coordinator, agreed that housing would likely
have to be done. Out of the initial $74 million the state received for Katrina, he said that $15 million to $20 million was put toward housing.
In the second round of funding, "HUD told us that wasn't good enough. We were required to put almost 20 percent of the funding we received into housing," he said. "So we really feel like that is something you need to concentrate on. If you have areas with high housing damage, please, let's look at that." However, outside of a few individuals with housing needs mentioned by county commissioner Don Barnwell, whose district includes Hackleburg, local officials did not seem to concentrate on housing in their remarks.
Jones said that any FEMA money or insurance funds obtained for a home will have to be deducted from the need, as there can be no duplication. If there is $120,000 need and $90,000 of insurance money was obtained, the new grant could only give $30,000, he said.
The housing element will be heavily reviewed later, so it will have to be documented. Any funds that will need to be reimbursed due to overpayment will come from the homeowner.
"That will be in the contract with the homeowner," he said.
Olia said the formal application for all projects--housing, public infrastructure, businesses and everything else--will have to come through applications made by municipal and county governments. Local governments will have to reach out to the businesses and residents, as they cannot apply any other way.
Both manufactured and stick homes can be part of the housing solutions, he said.

Olia said housing can be "tricky," as there may not be enough money to handle all the housing needs. For that reason, local officials will have to come up with their own criteria to determine what housing needs to be applied for.
For example, he said Hackleburg may apply for a certain amount of funds, but the need is several times greater than that.
"I suspect one of the selection criteria will be income," he said.
Officials will not necessarily have to deal with just low-income residents, as in the case of many normal grants. However, low-income may have to be a criteria to narrow down those who are approved.
Olia indicated the emphasis on housing by federal officials can be understood. He said that HUD is under pressure from low-income housing coalitions when it might appear that disaster recovery money is handed out and little is used for housing.
"HUD has to be able to respond on why did the State of Alabama choose not to address housing, if in fact it looks like that we didn't do any housing," he said.
Olia said there may also be limits considering the small amount of grant funds available.
Hackleburg Mayor Doug Gunnin said after the meeting that housing needs in the Hackleburg area will likely be addressed by himself and the town's housing authority director, David Jackson. He said Barnwell could help with those who are just outside the town limits.

TORNADO RECOVERY
Sewer could result from grant process
n New schools, Wrangler, housing may be helped

By ED HOWELL
Staff Writer

HAMILTON - Sewer needs in Hackleburg--addressing major new structures for the schools, Wrangler and the local housing project-- would be eligible under a new competitive grant that will be made available in the wake of the April 27, 2011, tornadoes.
Marion County will compete with DeKalb, Tuscaloosa and Jefferson counties, as well as some of their respective cities, for $13.5 million that will come from the U.S. Department of Housing and Urban Development (HUD) to target areas most affected by the tornadoes.
Targeted grants of about $31 million have gone to larger cities such as Birmingham and Tuscaloosa, while $11 million is being set aside for other counties in the state.
State Sen. Roger Bedford, D-Russellville, addressed a question about sewer for Hackleburg to Shabbir A. Olia, program manager for community and economic development programs for the Alabama Department of Economic and Community Affairs (ADECA), at a Feb. 17 meeting of local officials. Officials were discussing what would be eligible under the HUD grants.
Bedford said that the new Hackleburg schools are being rebuilt in one facility, while the old schools were housed in separate buildings. He also noted they were not on sewer previously. "They need to be on sewer. They're going to have to be on a septic tank if they don't," he said. "Is there a way to hook sewer into the school?"
Olia said that was possible. He noted when housing reconstruction was performed in Mobile under a similar program, the old houses were on septic tanks, but they were no longer functioning when the houses were rebuilt, so new sewer lines were put in.
"The fact that the new school, because of the damage done to the old school, to me by extension it would make it possible to hook up the new school to the sewer line," Olia said.
Hackleburg Mayor Doug Gunnin said the new Wrangler distribution plant that will be reconstructed and the housing projects to be rebuilt would need sewer service also. Olia said those project would also qualify, as would possibly any grocery store that located on the slab left on the old Piggly Wiggly blown away.
Al Jones said, as an example, that perhaps the housing projects used a 30- or 40-year-old septic tank.
"We don't want to put that back to where it would plug along for a little while," he said. "We want to put it back to where you need it to be. That is why sewer is eligible for those type areas. We want to make sure it serves the need for a long, long time to come or we're just throwing money away."

Gunnin said after the meeting there was a great need for the sewer, which has never existed in the town, as septic tanks are being pumped out each week in the town.

REPORT OF MEETING ATTENDED

April 3, 2012

On April 3, 2012, Al Jones and Carol Sposato participated in the **NeighborWorks America Alabama Tour** sponsored by the Community Action Partnership of North Alabama. We met the group in Hackleburg at 11:00 a.m.

Senator Robert Aderholt of the 4th District was one of the "partners" on the tour, and others present were introduced. Michael Schaeffer, Commerce & Community Development, explained that they held 3 communitywide workshops in preparation of their recovery plan. He explained that Hackleburg lost all 32 of their businesses, and 200 houses were impacted. They need to get business and commerce back and to get people back on their feet. They are working with the Long Term Recovery Committee.

The immediate focus is the need for a grocery store which will be submitted as an ED project. They hope to develop a small shopping center and a café. At the railroad line they hope to develop "Rails to Trails".

Mike Tubbs, CEO of CAP in Decatur discussed short-term and long-term needs. He said the objective of CAP is to make a difference in the lives of all the people in this area. He stated that recovery is coming through partnership, and he introduced local Commissioners, a representative of the Salvation Army, Project Rebound, the Housing Committee of the LTR Committee, and FEMA, as well as ADECA and NACOLG.

Mr. Tubbs introduced Jennifer Kelly who is the team leader of the Disaster Case Managers in this area. Jennifer covers 5 counties.

The Long Term Recovery Committee has now formed a 501(c)3.

Workers displaced due to the destruction of the Wrangler factory are being transported to Holly Pond. It will be about 2 years before the plant is again operational.

The community will construct a new school.

At this point, the tour moved to Phil Campbell and met in a community facility which had just (in the last few days – or hours) been completed by community members (all volunteer) in order to provide a place to meet. We were joined in Phil Campbell by ADECA Director Jim Byard and Stephanie Southerland of the State's LTR office. Lunch, prepared by the volunteer Mennonites group, was served buffet-style. Following lunch, a CAP agency representative again

introduced "team members" and thanked all who worked so hard to make the meeting happen.

The tour continued to the newly-constructed home of one of the local residents who lost everything in the storm. She gave a brief testimony and said that her two young-adult sons were hurt in the storm and remained hospitalized for a couple of weeks. She had just moved into the new house built for her family by volunteers, and she expressed with great emotion her deepest gratitude. To end the tour by meeting a person who had actually lived through the storm and gone on to try to re-build her life and that of her family made the situation much more realistic and "closer to home." The tour was concluded with this visit.

Notes prepared by:

Carol Sposato
April 8, 2012

April 5, 2012

MEETING REGARDING DISASTER RECOVERY

Following the "Neighborworks Tour" in Hackleburg and Phil Campbell on April 3, 2012, **Al Jones, Carol Sposato and Kenneth Brooks** met with **Jack Green** of the Community Action Partnership of North Alabama and **Jennifer Kelly**, Case Management Team Leader for the five-county disaster area. One of the main purposes of the meeting was to compare the process of Case Management currently practiced by CAP (i.e., forms, required information, criteria used to select the highest priority candidates, etc.,) with the methods we were accustomed to during Hurricane Katrina and the issues we had discussed regarding tornado recovery.

The meeting was very beneficial as a lot was learned about the Case Management and the information they collect. They shared one completed casework file and we discussed the various forms completed and information collected.

Jack explained to Kenneth Brooks that although they cannot share client files, they can plot the location of each of the residences on GIS. This would be beneficial to Kenneth and NACOLG in applying for CDBG funds for various projects. Jack said they have a database of 18,000. Al asked if Jack could immediately present ADECA with 5 files of homes that are ready for housing assistance and Jack did not hesitate to say that he could. Some of the information presently collected to determine eligibility and set priorities include: 18+ years of age; less than 175% of poverty level; head of household; disabled; elderly; number of children under 18 living at home; etc.

We discussed the potential of a $30,000 cap on housing assistance. Jack said they have 95 homes ready to go in Northwest Alabama, and that a $25,000 to $30,000 grant from ADECA together with the work of volunteers would put these people back in their homes. Jack added that it is a shame to fund a storm victim's recovery 100% if they are able to fund a portion of it themselves. He further added that applicants with poor or borderline credit could possibly qualify for loans if they had a $25,000 to $30,000 grant to be used as a down payment.

We discussed the fact that we will be required by law to advertise prior to taking applications when CDBG money is available for housing assistance. All the information already accumulated has been without any advertising, and they feel that most people have already been contacted and there will not be a "mad rush" after an ad is run.

Some specifics of how individual cases are handled were discussed. *Jack agreed to send Carol a set of their blank intake forms to her ADECA email address.* Jack also said that he had sent the same forms to Felicia and Cynthia Burton, Case Managers in Birmingham and Tuscaloosa, but he is not sure exactly what they are using. Jennifer said that in order to prove home ownership, the Case Managers require a deed from the

applicant. Jack said the duty of the Case Managers would be to make a determination that the applicant was worthy of assistance as a part of this process.

A discussion was held concerning the potential for a housing project with approximately 30 units of affordable housing. Al stated that it is ADECA's intention to focus on single-family homes. Further discussion was held regarding the possibility of a HOME project and working with Alabama Housing Finance Authority.

It was determined that we should review definitions used in the application process to ensure that all Case Managers and ADECA staff are using the same criteria (i.e., elderly = 55, 60, 65 years of age; head of household; etc.) Jack has a database from which he can pull all information on households that is relevant to ADECA in the selection process. CAP does not at this point have all the necessary information about the condition of the homes and cost of repairs. Further work will be necessary in that area.

Notes prepared by:

Carol Sposato
April 10, 2012

Addendum D

Unmet Needs

Identified by Local Areas

THE DeKALB COUNTY COMMISSION

RICKY HARCROW, PRESIDENT

COMMISSION MEMBERS

JEROME TINKER
DISTRICT I

ED NIX
DISTRICT II

MATT G. SHARP, ADMINISTRATOR
SUITE 200
111 GRAND AVE. S.W.
FORT PAYNE, AL 35967
256-845-8500 PHONE
256-845-8502 FAX

COMMISSION MEMBERS

CHRIS KUYKENDALL
DISTRICT III

DEWITT JACKSON
DISTRICT IV

May 4, 2012

Shabbir Olia
ADECA
P.O. Box 5690
Montgomery, AL 36103

RE: DeKalb – Infrastructure Damaged during/after April 27, 2011 Storms:

Dear Mr. Olia:

Attached is a tentative listing of infrastructure damaged by the April 27, 2011 storms. DeKalb County has almost 1,500 miles of road to maintain, including about 15 mountain gap roads between Sand Mountain, Wills Valley and Lookout Mountain. Approximately 14% of these roads are paved with asphalt, 65% are surfaced with Bituminous Treatment (Tar/Gravel) and 21% remain as dirt roads.

DeKalb County was damaged by 6 tornadoes on April 27, 2011 causing over 500,000 cubic yards of debris. After the storm, hundreds of trucks and other heavy equipment were used to haul debris from the County right-of-way. The F5 tornado, along with the continuous pounding of trucks and equipment on County Roads caused severe damage to County Roads in the path of the tornado.

Most of these roads have been temporarily patched until a permanent solution can be funded. The permanent solution determined by the County Engineer (Ben Luther) and County Road Superintendent (Tom Broyles) would be to:

(1) Reclaim these roads (i.e., plow them up using a piece of equipment that would add cement into the mix giving a more firm road base – cost approximately $9,081.60/mile on an 18' wide road)

(2) Add a 6" Dense Grade Base (this is a gravel base mixed with asphalt that will harden and provide a solid driving surface – cost approximately $19,008.00/mile on an 18' wide road);

(3) Resurface with JG Bituminous Treatment (double surface tar/gravel treatment – cost approximately $32,102.40 on an 18' wide road).

There are approximately 27 roads with damage from the tornado and 68.9 miles of roads indicated. Not every inch of these roads will need to be repaired; however, the sum cost to repair these roads would be over $4.1 million.

Also, one asphalt road (CR 140) was damaged and the cost to fully repair this road would be over $400,000.

The preliminary estimate for total damages for all of these roads is approximately $4,568,912.64.

If you have any questions or concerns, please contact this office or email me at msharp@dekalbcountyal.us.

Thank you,

Matt G. Sharp, County Administrator
DeKalb County Commission

DeKalb County Commission

Infrastructure Damage - Replacement Costs
Caused in part by the April 27, 2011 Tornadoes

	Type Surface	miles	Reclaiming	Dense Grade	JG Treatment	Totals
District I:						
CR 126	Tar/Gravel	3.6	32,693.76	68,428.80	115,568.64	216,691.20
CR 138	Tar/Gravel	3.3	29,969.28	62,726.40	105,937.92	198,633.60
CR 155	Tar/Gravel	7.7	69,928.32	146,361.60	247,188.48	463,478.40
CR 169	Tar/Gravel	3.5	31,785.60	66,528.00	112,358.40	210,672.00
CR 241	Tar/Gravel	1.1	9,989.76	20,908.80	35,312.64	66,211.20
CR 667	Tar/Gravel	4.9	44,499.84	93,139.20	157,301.76	294,940.80
CR 671	Tar/Gravel	3.2	29,061.12	60,825.60	102,727.68	192,614.40
CR 730	Tar/Gravel	4.0	36,326.40	76,032.00	128,409.60	240,768.00
CR 739	Tar/Gravel	1.2	10,897.92	22,809.60	38,522.88	72,230.40
CR 741	Tar/Gravel	0.9	8,173.44	17,107.20	28,892.16	54,172.80
CR 814	Tar/Gravel	1.4	12,714.24	26,611.20	44,943.36	84,268.80
CR 816	Tar/Gravel	0.7	6,357.12	13,305.60	22,471.68	42,134.40
CR 836	Tar/Gravel	0.2	1,816.32	3,801.60	6,420.48	12,038.40
District Totals		35.7				
District II:						
CR 18	Tar/Gravel	2.6	23,612.16	49,420.80	83,466.24	156,499.20
CR 33	Tar/Gravel	3.7	33,601.92	70,329.60	118,778.88	222,710.40
CR 61	Tar/Gravel	1.9	17,255.04	36,115.20	60,994.56	114,364.80
CR 72	Tar/Gravel	8.8	79,918.08	167,270.40	282,501.12	529,689.60
District Totals		17.0				
District III:	None					

DeKalb County Commission

Infrastructure Damage - Replacement Costs
Caused in part by the April 27, 2011 Tornadoes

	Type Surface	miles	Reclaiming	Dense Grade	JG Treatment	Totals
District IV:						
CR 116	Tar/Gravel	3.7	33,601.92	70,329.60	118,778.88	222,710.40
CR 441	Tar/Gravel	0.7	6,357.12	13,305.60	22,471.68	42,134.40
CR 514	Tar/Gravel	0.9	8,173.44	17,107.20	28,892.16	54,172.80
CR 515	Tar/Gravel	3.1	28,152.96	58,924.80	99,517.44	186,595.20
CR 585	Tar/Gravel	0.4	3,632.64	7,603.20	12,840.96	24,076.80
CR 588	Tar/Gravel	1.2	10,897.92	22,809.60	38,522.88	72,230.40
CR 590	Tar/Gravel	1.1	9,989.76	20,908.80	35,312.64	66,211.20
CR 591	Tar/Gravel	1.3	11,806.08	24,710.40	41,733.12	78,249.60
CR 593	Tar/Gravel	0.9	8,173.44	17,107.20	28,892.16	54,172.80
CR 678	Tar/Gravel	1.7	15,438.72	32,313.60	54,574.08	102,326.40
CR 714	Tar/Gravel	1.2	10,897.92	22,809.60	38,522.88	72,230.40
District Totals		16.2				
CR 140 (District I)	Asphalt Road	5.4	49,040.64	102,643.20	270,000.00	421,683.84
			674,762.88	**1,412,294.40**	**2,481,855.36**	**4,568,912.64**

Sposato, Carol

From: Olia, Shabbir
Sent: Friday, May 04, 2012 1:59 PM
To: Jones, Al; Sposato, Carol
Subject: FW: Needs assessments For Town of Ider

From: Matt Sharp [mailto:msharp@dekalbcountyal.us]
Sent: Friday, May 04, 2012 1:04 PM
To: Olia, Shabbir
Subject: FW: Needs assessments For Town of Ider

Request from the Town of Ider.

From: townofider [mailto:townofider@farmerstel.com]
Sent: Wednesday, May 02, 2012 5:58 PM
To: msharp@dekalbcountyal.us
Subject: Needs assessments For Town of Ider

Road repair -- Ben Luther Took Tour with Mayor For Major Damage but to add to the huge monies

we are in need of probably $140,000 to $ 200,000 for 13 streets that sustained damage

with the January, 2010 ice storm and have continued to rapidly deteriorate with each passing disaster

(i.e. Oct, 2010 and Apr, 2011)

Equipment -- the generator at Town Hall went down with the April, 2011 tornadoes and was replaced with a barely adequate "emergency" unit, that will not

meet the needs if a ten day to two week power outage were to occur again -- so that would be $30,000 to $45,000 -- and remember

we were the "northern" command center

Equipment -- the sewer plant here in Ider does not have a generator and relied on borrowed units -- we have applied for grant funding --

this a $90,000 project

Equipment -- we have one (1) and only one police vehicle with 4-wheel drive and it is an almost worn out Jeep-- so anything where we could

have better mobility -- though this isn't in the infrastructure department -- but for a town to have only one four wheel drive vehicle --

I consider this almost infrastructure because when you lose access to your assets then the chance of diminishing your

losses is gone -- so two four wheel drive vehicles , one police and one maintenance -- $90,000

If there is any additional information I can supply or clarify, it will be easier to reach me by cell
I'm normally a "Tuesday - Wednesday" girl but you can call with questions anytime

Liz Donovan
Asst Town Clerk
256-630-0743

Possible CDBG Disaster Applications

Franklin County

- Road Damage	$972,516.68
- Demolition of housing/other structures	$185,973.55
- East Franklin Fire Department	$550,000.00
- Total Projects	$1,708,490.23

Phil Campbell

- Damaged sewer lines replaced	$600,000.00
- Demolition	$100,000.00
- Sewer for new industrial park	*
- In-fill Housing (CAPNA)	$200,000.00
- Housing Rehab	**
- CDC Operating Funds	$50,000.00
- Zoning and Building study	$40,000.00
- Build Code Inspector (2) at 3 years	$307,200.00
- Downtown Revitalization Plan	$40,000.00
- Small Business Cooperative Planning	$7,000.00
- Industrial Development Plan	$5,000.00
- Farmers Market	$60,000.00
- Economic Development and Housing Study	$47,500.00
- Neighborhood Pocket Parks	$50,000.00
- Memorial Park	$65,800.00
- Re-Greening Program	$20,000.00
- Walking/Bike Paths	$100,000.00
- Pedestrian crosswalk over Main St. and RR	$25,000.00
- Oral History Project	$5,000.00
- Outdoor Classrooms	$25,000.00
- Community Health Clinic Feasibility Study	$87,000.00
- Multipurpose Building	$500,000.00
- Multipurpose sports courts	$20,000.00
- Intersection Realignment at SR13 and SR 237 Plan	$100,000.00
- Total Projects	$2,454,500.00

* Project is expected to be paid using CDBG-ED and EDA funds.
**Estimated $2,000,000 from ADECA set-aside funds

Marion County

- Debris Removal	$138,607.20
- Demolition	$143,078.40
- Road Damage	$789,100.93
- Total Projects	$1,070,786.53

Hackleburg

- Sewer System (EDA is proposed for other 50% project cost)	$2,492,500.00
- Water tank	$790,000.00
- Housing Rehab	*
- In-Fill Housing	$200,000.00
Demolition	$200,000.00
- Senior Housing	$450,000.00
- Downtown Housing	$490,000.00
- Public Housing rehab	$400,000.00
- CDC Operating Cost	$50,000.00
- Main street corridor improvements	$80,000.00
- Rails-to-Trails pathway	$100,000.00
- Property surveys, titles, legal	$50,000.00
- North side neighborhood sidewalk	$200,000.00
- Business Incubator – Retail Center	$400,000.00
- Economic Development Study	$47,500.00
- Revenue Analysis	$47,500.00
- Farmers Market/Amphitheater	$107,500.00
- Old Bank Restoration	$87,500.00
- Police Station	$100,000.00
- City Shop	$100,000.00
- Total Projects	$6,392,500.00

*Estimated $1,500,000 from ADECA set-aside.

Haleyville

- Road Damage	$368,156

Sposato, Carol

From: Olia, Shabbir
Sent: Friday, May 04, 2012 1:58 PM
To: Jones, Al; Sposato, Carol
Subject: FW: Cost Share

Importance: High
Sensitivity: Confidential

From: Matt Sharp [mailto:msharp@dekalbcountyal.us]
Sent: Friday, May 04, 2012 1:05 PM
To: Olia, Shabbir
Subject: FW: Cost Share
Importance: High
Sensitivity: Confidential

This is all the Town of Sylvania sent me.

From: Michael Kling [mailto:citymanager@sylvaniaalabama.com]
Sent: Thursday, April 26, 2012 4:23 PM
To: msharp@dekalbcountyal.us
Subject: RE: Cost Share
Importance: High
Sensitivity: Confidential

That is the total as reported by FEMA on the Subgrantee Closure Worksheet.

If you would like A total breakdown by PW please let me know and I will do my best to have it to you by Monday afternoon.

Michael Kling
Manager
Sylvania, AL

(256)638-2604

From: Matt Sharp [mailto:msharp@dekalbcountyal.us]
Sent: Thursday, April 26, 2012 3:38 PM
To: 'Michael Kling'
Subject: RE: Cost Share
Sensitivity: Confidential

Is this for infrastructure, debris or something else?

From: Michael Kling [mailto:citymanager@sylvaniaalabama.com]
Sent: Thursday, April 26, 2012 3:17 PM
To: Matt Sharp
Subject: Cost Share

Importance: High
Sensitivity: Confidential

The Town of Sylvania upon closeout of 27 April, 2011 Tornado had a total cost after shares paid by Federal and State of $29,908.00

Michael Kling
Manager
Sylvania, AL

(256)638-2604

Tuscaloosa County

Department of Planning and Community Development

Farrington B. Snipes, Jr.
Director

April 26, 2012

Shabbir:

The estimate enclosed was prepared for the County Commission to review as to a possible project tied to addressing a portion of the needs of the County for recovery from the April, 2011 tornado to aid and assist our residents.

If you have any questions or need any additional information, please do not hesitate to cotact me.

Farrington Snipes

cc: W. Hardy McCollum, Commission Chairman

TUSCALOOSA COUNTY COMMISSION
HOLT COMMUNITY STORM RECOVERY PROJECT
Preliminary Project Analysis

PROPOSED IMPROVEMENTS	
Housing Replacement Program (≈ 25 homes, 50% homeowner funded)	$ 1,250,000
Sanitary Sewer Improvements	5,161,000
Street and Drainage Improvements	1,199,000
Subtotal Housing and Construction	$ 7,610,000
Grant Administration, Engineering Services, Housing Program Administration And Architectural Services (22%)	1,690,000
Total Projected Project	$ 9,300,000
PROPOSED FUNDING	
ADECA Community Recovery Grant	$ 7,950,000
Tuscaloosa County In-Kind Construction	175,000
Tuscaloosa County Funds	1,175,000
Total Proposed Funding	$ 9,300,000

DRAFT

2501 7th Street, Suite 300 • Tuscaloosa, Alabama 35401 • Telephone: 205 349-3870 • Fax: 205 345-9580

CITY COUNCIL

Keith Gilley
Joyce Jeffreys
Billy Lovett
Lee M. Taylor
Brent White

CITY OF MOULTON

"A Pleasant Place to Live"
Gateway to The Bankhead National Forest

720 Seminary Street
Moulton, Alabama 35650

Phone (256) 974-5191 • Fax: (256) 974-4821

Ray Alexander, Mayor

May 23, 2012

Mr. Jim Byard Jr., Director
Alabama Department of Economic
and Community Affairs
P.O. Box 5690
Montgomery, AL 36103-5690

RE: Disaster Recovery Funding

Dear Mr. Byard:

The City Moulton sustained considerable water and wind damage during the April 27th tornado event. With the help of FEMA, the Red Cross and Mr. Al Jones from ADECA the City is steadily progressing with its recovery efforts. The City was fortunate to have insurance that covered most of the damage to city infrastructure with the exception of street damage and the fire station.

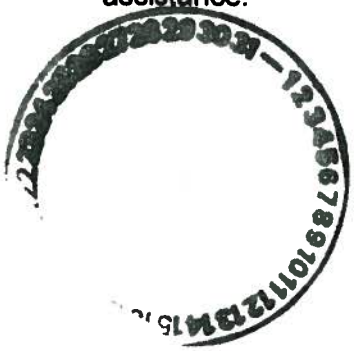
The major problem remaining for the City at present is the damaged fire station. The structure sustained flood damage to the extent that most of the building is unusable. The building was inspected by FEMA and has been deemed unsafe for occupation. Problems range from faulty water damaged electrical system to leaks and burned out heating and cooling equipment.

At FEMA's request the City procured the services of a Certified Indoor Environmental Consultant to conduct an assessment of the facility. The study determined that the building was unsafe due to mold. As a result of the study FEMA provided a trailer to be used as temporary office space and sleeping quarters for the firemen.

A local State Licensed General Contractor also conducted a detailed evaluation of the structure and advised the City that repairing the building would cost much more that it would be worth when completed.

The City of Moulton, unlike most small cities, is growing. Population increases every year in all areas. When a growing City looses its only fire station it causes an undue hardship for everyone involved and has a detrimental effect on the services the fire fighters provide the public.

Moulton's insurance did not cover any of the damages because it was considered flood damage. The City must construct a new fire station and cannot afford to do so without assistance.



Sincerely,

Ray Alexander

Addendum E

Individuals and Households

FIDA 15717

Date As Of: 5-31-12

Individuals & Households

FIDA 15717

For Official Use Only

Data As Of: 5/3/12

County	# Regs Referred	# Regs Unmet Needs	Total FVL	HA Award	ON Amount	Unmet Needs	Owner	Renter	Max Grants	Mobile Homes	Home	SBA Ineligible
Autauga (County)	513	188	797695.07	$694,789.71	$83,991.08	($88,784.72)	389	120	3	314	195	416
Bibb (County)	241	71	570240.66	$197,483.37	$64,923.62	$305,718.67	185	55	6	124	99	158
Blount (County)	935	332	1572374.78	$659,700.65	$93,536.05	$813,201.08	804	123	7	305	605	394
Calhoun (County)	1287	511	8248221.4	$2,527,798.27	$363,889.45	$5,333,030.68	1,008	266	56	482	746	700
Chambers (County)	117	54	50245.02	$28,852.71	$4,501.44	$16,890.87	99	18	0	40	74	85
Cherokee (County)	562	185	1377486.34	$365,596.82	$74,899.95	$932,654.57	490	70	6	161	370	269
Chilton (County)	113	52	171752.45	$26,730.45	$1,624.51	$143,397.49	99	13	0	51	61	86
Choctaw (County)	339	148	1819624.84	$831,176.25	$83,512.61	$890,223.98	293	45	17	175	153	244
Clarke (County)	779	355	990901.68	$687,432.50	$34,852.35	$235,208.33	678	94	4	524	241	668
Colbert (County)	329	119	224214.52	$197,389.91	$20,367.14	($7,209.89)	246	80	1	44	259	220
Coosa (County)	81	32	33359.2	$27,665.96	$5,714.80	($21.56)	69	10	0	19	60	54
Cullman (County)	4252	1367	8890306.65	$2,237,687.82	$790,920.11	$5,827,385.72	3,455	785	27	818	3,169	1,683
DeKalb (County)	2192	794	16227782.74	$3,425,629.20	$1,308,698.09	$11,459,048.45	1,797	384	80	628	1,466	1,087
Elmore (County)	526	211	1788398.07	$912,216.30	$206,406.33	$545,485.80	431	90	13	271	239	316
Escambia (County)	176	57	136081.89	$117,737.71	$7,942.94	$7,525.24	109	67	1	73	95	161
Etowah (County)	453	165	860318.79	$429,794.26	$52,186.73	$375,537.80	397	53	8	94	342	250
Fayette (County)	200	74	1170069.1	$426,325.87	$102,598.67	$628,985.56	160	40	10	82	107	136
Franklin (County)	760	276	9132102.24	$1,676,856.18	$914,046.95	$6,517,097.11	516	232	44	157	503	485
Greene (County)	569	231	1050505.14	$740,781.37	$57,582.25	$189,952.52	463	94	8	289	263	449
Hale (County)	620	248	3371290.73	$1,197,000.66	$232,843.66	$1,899,763.41	508	105	25	382	222	484
Jackson (County)	1884	732	6599395.96	$2,071,552.26	$376,684.23	$4,146,979.47	1,636	235	41	552	1,256	858
Jefferson (County)	11542	3544	47577499.42	$7,358,133.70	$3,052,559.31	$36,568,380.73	7,729	3,733	83	244	9,848	6,612
Lamar (County)	36	8	134018.65	$33,314.36	$4,731.95	$95,972.34	29	5	1	11	22	20
Lauderdale (County)	280	73	258974.78	$75,327.81	$20,976.50	$158,708.47	214	66	0	42	215	165
Lawrence (County)	1553	647	8511462.8	$2,550,998.71	$560,339.69	$5,382,239.57	1,306	239	60	533	941	758
Limestone (County)	2018	709	6408252.81	$1,436,186.03	$356,560.21	$4,580,971.53	1,686	321	18	285	1,607	698
Madison (County)	10369	2489	12855820.2	$1,923,431.84	$906,614.54	$9,922,670.67	7,161	3,187	24	668	8,133	4,051
Marengo (County)	498	223	1453516.52	$545,612.09	$67,144.46	$827,143.97	420	71	10	287	203	413
Marion (County)	753	298	10795063.85	$1,974,555.35	$1,070,858.23	$7,729,266.27	532	213	50	209	450	479
Marshall (County)	3410	1165	6845491.83	$2,550,445.07	$596,046.38	$3,676,587.38	2,757	635	50	698	2,507	1,505
Monroe (County)	229	113	157087.93	$110,769.36	$28,084.85	$2,627.72	186	42	0	109	111	198
Morgan (County)	1093	243	1083779.22	$189,840.59	$142,089.42	$751,849.21	741	351	4	150	791	581
Perry (County)	485	190	313788.53	$298,096.62	$21,799.84	($38,309.93)	378	103	1	238	233	413
Pickens (County)	373	156	449072.16	$233,745.50	$14,135.82	$193,686.84	320	47	2	170	198	275
Shelby (County)	242	77	142122.34	$60,952.24	$7,253.02	$65,433.08	181	59	0	37	158	108
St. Clair (County)	1634	602	5630239.29	$2,059,273.42	$387,482.12	$3,138,726.75	1,308	320	31	537	920	723
Sumter (County)	391	159	1394270.42	$478,514.33	$67,071.62	$839,257.47	318	67	11	224	153	314
Talladega (County)	367	136	320588.01	$306,978.73	$27,669.09	($45,844.81)	314	50	1	151	198	272
Tallapoosa (County)	282	106	1293166.16	$200,648.91	$42,118.92	$1,049,520.33	215	61	3	76	196	173
Tuscaloosa (County)	10077	2418	34114176.48	$9,540,443.47	$7,012,065.04	$16,831,150.97	4,522	5,463	124	1,158	6,266	6,365
Walker (County)	1817	682	7132354.41	$2,378,906.80	$483,714.55	$4,241,481.06	1,339	461	47	496	1,206	1,121
Washington (County)	189	88	396981.95	$191,153.34	$31,305.35	$170,003.26	169	19	3	108	78	154
Winston (County)	217	71	997882.8	$295,492.80	$51,132.94	$651,257.06	177	40	9	70	135	126
Sum:	**64783**	**20399**	**213347977.8**	**$54,273,019.30**	**$19,833,476.81**	**$136,964,850.52**	**45,834**	**18,532**	**889**	**12,086**	**45,094**	**34,727**

NOTE: Approval for use of this document was provided by Alabama Disaster Case Management Program.

Addendum F

HUD Estimate of

Severe Unmet Needs

HUD estimates of the number of homes and businesses with severe unmet needs and the estimated cost to address the unmet needs - States awarded 2011 CDBG Disaster Recovery Grants

		HUD Estimate of the Number of Damaged Homes and Businesses with Remaining Unmet Needs (As of December 2011)		HUD Estimate of Severe Housing and Business Unmet Needs (As of December 2011)		
State	County	Severely Damaged Homes	Severely Damaged Businesses	TOTAL SEVERE HOUSING AND BUSINESS NEEDS	Severe Housing Unmet Needs	Severe Business Unmet Needs
Alabama		1,090	143	$186,158,507	$110,031,128	$76,127,379
	Tuscaloosa County, Alabama	140	59	49,211,059	12,381,035	36,830,024
	Jefferson County, Alabama	94	37	28,866,991	16,271,412	12,595,579
	Marion County, Alabama	142	<10	16,803,573	14,271,237	2,532,336
	DeKalb County, Alabama	96	12	10,439,211	8,677,759	1,761,452
	Marshall County, Alabama	65	10	9,719,775	5,077,991	4,641,784
	Cullman County, Alabama	40	25	9,626,895	3,812,398	5,814,497
	Franklin County, Alabama	43	<10	7,557,324	5,175,465	2,381,859
	Calhoun County, Alabama	68	<10	7,137,896	5,804,447	1,333,249
	Walker County, Alabama	56	<10	6,822,003	5,446,814	1,375,189
	Lawrence County, Alabama	63	<10	5,333,166	4,723,124	610,042
	Jackson County, Alabama	49	<10	4,201,903	4,001,218	200,685
	Limestone County, Alabama	32	<10	4,015,001	2,324,320	1,690,681
	St. Clair County, Alabama	47	<10	3,638,417	3,145,507	492,910
	Madison County, Alabama	30	<10	2,862,807	2,755,858	106,749
	Choctaw County, Alabama	26	0	2,451,387	2,451,387	0
	Hale County, Alabama	26	0	2,002,348	2,002,348	0
	Fayette County, Alabama	12	<10	1,579,297	1,117,545	461,752
	Winston County, Alabama	<10	0	1,258,309	1,258,309	0
	Autauga County, Alabama	<10	<10	1,159,524	158,241	1,001,283
	Cherokee County, Alabama	10	<10	1,143,641	779,118	364,523
	Greene County, Alabama	12	<10	1,118,398	728,781	389,617
	Elmore County, Alabama	14	0	1,103,362	1,103,362	0
	Bibb County, Alabama	<10	<10	1,034,589	561,801	472,788
	Morgan County, Alabama	<10	0	1,028,326	1,028,326	0
	Blount County, Alabama	13	0	840,935	840,935	0
	Marengo County, Alabama	<10	0	759,265	759,265	0
	Talladega County, Alabama	<10	<10	751,938	28,977	722,961
	Sumter County, Alabama	12	0	739,069	739,069	0
	Etowah County, Alabama	<10	0	607,486	607,486	0
	Clarke County, Alabama	<10	0	460,710	460,710	0
	Washington County, Alabama	<10	0	447,606	447,606	0
	Tallapoosa County, Alabama	<10	0	433,835	433,835	0
	Pickens County, Alabama	<10	<10	319,067	178,701	140,366
	Lamar County, Alabama	<10	0	212,674	212,674	0
	Colbert County, Alabama	<10	<10	131,269	33,424	97,845
	Escambia County, Alabama	<10	0	115,354	115,354	0
	Shelby County, Alabama	0	<10	109,208	0	109,208
	Wilcox County, Alabama	<10	0	68,932	68,932	0
	Perry County, Alabama	<10	0	46,357	46,357	0
	Monroe County, Alabama	0	0	0	0	0
	Lauderdale County, Alabama	0	0	0	0	0
	Chilton County, Alabama	0	0	0	0	0
	Cleburne County, Alabama	0	0	0	0	0
	Chambers County, Alabama	0	0	0	0	0
	Coosa County, Alabama	0	0	0	0	0
	Baldwin County, Alabama	0	0	0	0	0
	Lee County, Alabama	0	0	0	0	0

Source Data:

1. FEMA Individual Assistance program data on housing unit damage (12/20/2011)

2. SBA for management of its disaster assistance loan program for housing repair and replacement (12/21/2011)

3. FEMA estimated and obligated amounts under its Public Assistance program for permanent work, federal and state cost share (12/20/2011)

4. SBA for management of its disaster assistance loan program for business real estate repair and replacement as well as content loss (12/22/2011)

Addendum G

Red Cross:

All Dwelling Types by Level of Damage & Damage Classification

qry Red Cross-Single Family Dwellings by Level of Damage 5/21/2012

County	Destroyed	Major	Minor	Affected	Total
AUTAUGA	6	2	17	1	26
BARBOUR	1	0	0	0	1
BIBB	10	15	22	24	71
BLOUNT	17	26	52	14	109
BUTLER	0	0	2	0	2
CALHOUN	225	99	188	68	580
CHEROKEE	18	20	9	3	50
CHILTON	0	0	0	2	2
CHOCTAW	9	12	15	10	46
CLARKE	3	2	0	0	5
COLBERT	20	20	0	0	40
COOSA	1	2	7	0	10
COVINGTON	0	17	0	0	17
CULLMAN	113	180	210	18	521
DEKALB	261	163	198	166	788
ELMORE	21	11	52	16	100
ETOWAH	10	6	18	6	40
FAYETTE	24	11	15	15	65
FRANKLIN	415	154	131	37	737
GREENE	2	3	3	2	10
HALE	32	31	23	21	107
JACKSON	94	72	122	229	517
JEFFERSON	1119	551	931	897	3498
LAWRENCE	181	85	31	9	306
LIMESTONE	359	97	126	2	584
MADISON	207	165	372	413	1157
MARENGO	34	33	15	4	86
MARION	342	182	190	109	823
MARSHALL	73	189	187	265	714
MONROE	21	6	28	4	59
MORGAN	21	9	13	3	46
PERRY	0	0	2	0	2
PICKENS	5	6	9	1	21
SHELBY	0	16	16	2	34
ST CLAIR	121	341	233	306	1001
SUMTER	10	21	30	11	72
TALLADEGA	0	3	5	1	9
TALLAPOOSA	56	54	80	45	235
TUSCALOOSA	2250	2250	986	1383	6869
WALKER	121	162	127	30	440
WASHINGTON	4	5	4	0	13
WINSTON	28	5	1	0	34
42	**6234**	**5026**	**4470**	**4117**	**19847**

qry Red Cross-Multi-Family Dwellings by Level of Damage 5/21/2012

County	Destroyed	Major	Minor	Affected	Total
BLOUNT	5	1	3	1	10
CALHOUN	1	0	0	1	2
CULLMAN	0	2	2	0	4
DEKALB	0	0	0	1	1
FRANKLIN	43	2	8	1	54
JEFFERSON	41	39	4	13	97
LAWRENCE	0	1	0	2	3
LIMESTONE	4	2	3	0	9
MADISON	1	0	0	3	4
MARION	34	11	9	23	77
MARSHALL	0	1	0	0	1
MOBILE	0	6	1	0	7
PICKENS	0	2	0	0	2
SHELBY	0	2	5	0	7
ST CLAIR	96	3	0	0	99
TALLAPOOSA	1	0	0	0	1
TUSCALOOSA	69	85	64	94	312
WALKER	0	5	4	0	9
18	**295**	**162**	**103**	**139**	**699**

qry Red Cross-Mobile Homes by Level of Damage 5/21/2012

County	Destroyed	Major	Minor	Affected	Total
AUTAUGA	7	2	10	0	19
BIBB	8	5	10	2	25
BLOUNT	11	7	13	4	35
CALHOUN	58	21	41	11	131
CHEROKEE	20	7	2	1	30
CHILTON	0	0	1	1	2
CHOCTAW	12	11	13	6	42
CLARKE	1	1	2	0	4
COVINGTON	0	17	0	0	17
CRENSHAW	0	0	3	0	3
CULLMAN	48	15	23	2	88
DEKALB	117	24	25	8	174
ELMORE	52	2	9	7	70
ETOWAH	16	7	6	3	32
FAYETTE	13	1	4	1	19
FRANKLIN	64	34	54	2	154
GREENE	6	2	2	2	12
HALE	35	18	23	43	119
JACKSON	31	48	66	151	296
JEFFERSON	21	3	4	13	41
LAWRENCE	125	44	13	5	187
LIMESTONE	80	43	12	0	135
LOWNDES	1	0	0	0	1
MADISON	24	14	23	26	87
MARENGO	27	9	5	0	41
MARION	64	11	17	11	103
MARSHALL	109	16	30	10	165
MONROE	10	0	9	0	19
MORGAN	20	8	6	0	34
PICKENS	3	1	2	0	6
SHELBY	0	0	1	1	2
ST CLAIR	130	167	74	121	492
SUMTER	49	17	22	17	105
TALLADEGA	0	0	2	0	2
TALLAPOOSA	7	5	3	1	16
TUSCALOOSA	56	14	27	93	190
WALKER	41	30	18	8	97
WASHINGTON	2	3	3	0	8
WINSTON	4	0	0	0	4
39	**1272**	**607**	**578**	**550**	**3007**

qry Red Cross-All Dwelling Types by Level of Damage

5/21/2012

County	Destroyed	Major	Minor	Affected	Total
AUTAUGA	13	4	27	1	45
BARBOUR	1	0	0	0	1
BIBB	18	20	32	26	96
BLOUNT	33	34	68	19	154
BUTLER	0	0	2	0	2
CALHOUN	284	120	229	80	713
CHEROKEE	38	27	11	4	80
CHILTON	0	0	1	3	4
CHOCTAW	21	23	28	16	88
CLARKE	4	3	2	0	9
COLBERT	20	20	0	0	40
COOSA	1	2	7	0	10
COVINGTON	0	34	0	0	34
CRENSHAW	0	0	3	0	3
CULLMAN	161	197	235	20	613
DEKALB	378	187	223	175	963
ELMORE	73	13	61	23	170
ETOWAH	26	13	24	9	72
FAYETTE	37	12	19	16	84
FRANKLIN	522	190	193	40	945
GREENE	8	5	5	4	22
HALE	67	49	46	64	226
JACKSON	125	120	188	380	813
JEFFERSON	1181	593	939	923	3636
LAWRENCE	306	130	44	16	496
LIMESTONE	443	142	141	2	728
LOWNDES	1	0	0	0	1
MADISON	232	179	395	442	1248
MARENGO	61	42	20	4	127
MARION	440	204	216	143	1003
MARSHALL	182	206	217	275	880
MOBILE	0	6	1	0	7
MONROE	31	6	37	4	78
MORGAN	41	17	19	3	80
PERRY	0	0	2	0	2
PICKENS	8	9	11	1	29
SHELBY	0	18	22	3	43
ST CLAIR	347	511	307	427	1592
SUMTER	59	38	52	28	177
TALLADEGA	0	3	7	1	11
TALLAPOOSA	64	59	83	46	252
TUSCALOOSA	2375	2349	1077	1570	7371
WALKER	162	197	149	38	546
WASHINGTON	6	8	7	0	21
WINSTON	32	5	1	0	38
45	**7801**	**5795**	**5151**	**4806**	**23553**

Red Cross

Basic Classifications for Non-Flood Damage Assessment

Destroyed:
A rating of destroyed indicates the dwelling is currently uninhabitable and cannot be made habitable without extensive repairs that would prove to be too costly; (e.g. total loss of structure, or complete failure to major structural components).

Non-Flood	Single-family/Multi-family Dwelling	Mobile Home
Destroyed	• Structure is totally gone or whole major parts of walls are missing and collapsed. • The dwelling has shifted on its foundation. • The structure is not economically feasible to repair.	• The mobile home has walls collapsed or the integrity of the structure is completely compromised. • The mobile home is off its foundation and has significant structural damage

Major:
A rating of major indicates that a dwelling is not currently habitable but can be made habitable with repairs; (e.g., substantial failure to structural elements such as floors, walls or foundation).

Non-Flood	Single-family/Multi-family Dwelling	Mobile Home
Major	• Large portions of the roof are missing. • Extensive wall damage.	• The mobile home is twisted or bowed. • There is forceful penetration of the walls by debris.

Minor:

A rating of minor damage indicates the dwelling has sustained damage and will require repairs but is currently habitable whether or not the occupants have chosen to remain in the dwelling following the disaster event.

Non-Flood	Single-family/Multi-family Dwelling	Mobile Home
Minor	• Some minor structural damage. • Damage to small section(s) of the roof. • Numerous broken windows. oofing and siding is missing.	• Roofing and siding are missing. • Windows are broken. enetration damage to the walls, but where it is believed that no structural damage has occurred.

Affected:

A rating of affected indicates the dwelling has sustained "extremely minor" damage. In this category, most of this damage would be considered nuisance damage such as a few shingles blown off, a couple of broken windows, debris in the yard or on or near the dwelling and minor contents damage.

Non-Flood	Single-family/Multi-family Dwelling	Mobile Home
Affected	• Some shingles missing. • There is debris against or on the structure. • The structure damage can be considered nuisance. • Some contents damage might have occurred such as, from blowing rain coming through poorly sealed windows and doors. • The dwelling is livable without repairs.	• There is debris against or on the mobile home but has not caused any structural damage. • Some siding and/or roof covering pieces affected that would be considered nuisance damaged. he dwelling is livable without repairs.

Addendum H

Alabama Housing Needs Assessment

October 18, 2011

Prepared by:
U. S. Department of Housing & Urban Development

ALABAMA HOUSING NEEDS ASSESSMENT

OCTOBER 18, 2011

Prepared by the U.S. Department of Housing and Urban Development under FEMA Mission Assignment 1971-DR-AL-DHUD-02

ALABAMA HOUSING NEEDS ASSESSMENT
OCTOBER 18, 2011

EXECUTIVE SUMMARY

The Alabama Housing Needs Assessment provides analysis on estimated housing damages and unmet housing needs in the aftermath of the tornados that impacted the state on April 27, 2011 (FEMA Disaster Declaration DR-1971). The U.S. Department of Housing and Urban Development (HUD) completed this assessment under Federal Emergency Management Agency (FEMA) Mission Assignment 1971-DR-AL-DHUD-02. The Alabama Housing Needs Assessment report is intended to be used by local, state and federal officials to better understand aggregate housing needs and make decisions regarding repair, reconstruction or replacement of housing damaged by the tornados across the 43 counties that were declared under DR-1971.

The first section of the report provides baseline demographics and housing market information for Alabama and the 43 impacted counties. This analysis is followed by damage estimates, post-tornado Housing Market at a Glance Studies prepared by HUD Field Economists for selected metropolitan areas and counties identified by FEMA and the State as high priority areas for post disaster recovery, and estimated unmet housing needs in Alabama. The assessment concludes with housing recovery issues and considerations, and potential federal resources for addressing unmet needs.

HUD estimates nearly $108.9 million in remaining unmet housing needs after taking into account losses already covered by insurance, FEMA individual assistance, and SBA loans. According to estimates, there are 575 owner-occupied housing units with an approximate unmet housing need of $20.6 million, and 1,671 rental units with an unmet housing need of nearly $88.3 million.

Jefferson, Cullman, DeKalb, Tuscaloosa, Marshall, Jackson and Madison counties lead the unmet housing needs estimates for owners. Together these counties have 312 (54.4%) owner-occupied units with unmet housing needs with a total amount of unmet needs of $10.6 million (51.6%). In terms of renter occupied units, Tuscaloosa concentrates 70.1% (1,171) of the rental units with unmet needs and 62.5% ($55.2 million) of the amount of rental unmet needs in the state.

Based on the analysis in this report, the greatest unmet needs are in Tuscaloosa ($56.3 million) and Jefferson ($8.8 million) counties. Taken together these counties represent most of the unmet housing needs in the state. Any strategy for addressing unmet needs in Alabama should target these areas as a first priority given the number of impacted households and the capacity of these localities to turn around quick solutions to existing unmet needs. This approach would significantly reduce overall unmet needs in the short-term and allow the state to focus exclusively on lower capacity rural areas during the long-term. Solutions to the challenges of housing recovery in rural communities are less clear, and these areas have lower capacity to independently address unmet needs over the short-term. Moreover, the special circumstances of impacts across these communities may require extended planning processes and repeated funding solicitations as resources become available on the state and federal levels.

1. OVERVIEW

The Alabama Housing Needs Assessment provides analysis on estimated housing damages and unmet housing needs in the aftermath of the tornados that impacted the state on April 27, 2011 (FEMA Disaster Declaration DR-1971). The U.S. Department of Housing and Urban Development (HUD) completed this assessment under Federal Emergency Management Agency (FEMA) Mission Assignment 1971-DR-AL-DHUD-02. This report is intended to be used by local, state and federal officials to better understand aggregate housing needs and make decisions regarding repair, reconstruction or replacement of housing damaged by the tornados across the 43 counties that were declared under DR-1971.

Recovery of housing in the tornado affected areas requires a number of things, including:

- Understanding specific requirements for reconstruction or repair;
- Information on the affected population, particularly those who may be among the hardest to serve;
- A plan acceptable to the community and residents that will contribute to the long-term recovery of the community;
- A plan that is technically feasible; and
- Resources to implement the plans and strategies.

This document does not fully address all of these items. However, it does expand the understanding of the necessary issues, providing information that can contribute to the efforts of local decision makers.

There are a number of limitations to the data presented in this assessment. First, because FEMA provided registration files to HUD before the registration period was closed, this information may not include all registrants.[1] Second, 18,338 (22%) of all FEMA registrants provided to HUD do not have complete applicant information, a current address or a damaged address. Third, there is also no housing tenure information (owner or renter) for approximately 27% (22,370) of all FEMA registrants provided to HUD. While this does not significantly impact unmet needs estimates, it is important to note that information was incomplete for many applicants and that an unknown percentage were not included in unmet needs estimates because their housing tenure was either not known or they registered with FEMA after registrant files were provided to HUD. Finally, the best available information on FEMA limits to real estate assessments of damage are from FY 2008. If the limits for damage categories one to five increased since FY 2008, this assessment may under report estimated unmet needs.

The first section of this report provides baseline demographics and housing market information for Alabama and the 43 impacted counties. This analysis is followed by damage estimates, post-tornado Housing Market at a Glance Studies prepared by HUD Field Economists for selected metropolitan areas and counties identified by FEMA and the State as high priority areas for post

[1] Although the data is based on preliminary disaster registrant files, it was the judgment of those involved that the data set was essentially complete and effectively represented the universe of registrants. Given the likelihood that the remaining registrants either represented those less affected or mirrored the earlier group, it is the judgment of the Department that the data can be used to estimate unmet needs.

disaster recovery, and estimated unmet housing needs in Alabama. The assessment concludes with housing recovery issues and considerations, and potential federal resources for addressing unmet needs.

2. BASELINE INFORMATION

2.1 Baseline Demographics and Housing Characteristics

As shown in Table 1, counties that were declared for Individual Assistance (IA) are not dissimilar from the remaining counties in the state in terms of their share of vulnerable populations and of houses that might be harder to recover without assistance. Experience has shown that families that may have issues such as poverty, unemployment, or disabilities are frequently more difficult to establish in a stable housing situation. These counties have a slightly smaller share of other vulnerable groups, such as those living in poverty and receiving public assistance, than the remaining counties in the state.

The housing stock in Alabama counties with IA is characterized by a smaller share of vacancies (13.8% of all housing units) and by a larger share of owner occupied housing (72.2% of all occupied housing units) than the remaining counties in the state. Approximately 40% of owner-occupied units are without a mortgage.

The counties with IA tend to have a smaller share of renters with severe rent burden (24.6% are paying more than 50% of their income in gross rent), an older housing stock (22.7% of houses were built before 1950), and a larger share of renter occupied multi-family housing units (48.6% of all renter-occupied units) than the remaining counties in the state. The percentage of mobile units (owner and renter-occupied) is similar to the remaining counties in the state.

Older housing may be problematic because the structure may be weaker (built to an older building code), less energy efficient and have suffered deterioration not present in newer homes. As a result, the housing quality of those older units might be lower, particularly in rental housing.

Planners should note the number of individuals with disabilities as the provision or significant repair of homes may provide opportunities (or in some cases requirements) for homes that provide improved accessibility. While the approaches for the inclusion of accessible features are well defined, it is important to identify those requirements early in the process to avoid wasted efforts.

Table 1
Basic Demographics of the State of Alabama and Affected Counties

	All Counties in Alabama	Counties w/ Individual Assistance[2]	Remaining Counties in the State[2]	Tuscaloosa County	Jefferson County	DeKalb County	Cullman County
Population (1,000)	**4,633,360**	**3,120,977**	**1,512,383**	**178,754**	**662,212**	**68,183**	**80,630**
White No Hispanic (%)	68.5	71.7	62.0	65.2	53.9	85.4	93.1
Black No Hispanic (%)	26.0	22.6	33.2	30.7	40.6	1.5	1.2
Hispanic or Latino (%)	2.8	3.2	2.1	1.9	3.1	10.5	3.9
Median Household Income in the Past 12 months[1]	$41,216			$39,579	$44,718	$33,634	$38,394
People in Poverty (%)	6.6	6.3	7.4	8.4	5.9	7.0	6.7
People Under 18 (%)	24.3	24.1	24.6	22.8	24.0	25.5	23.4
People Over 62 (%)	16.4	16.5	16.3	13.0	15.8	17.5	18.2
People 25 and Older Without High School (%)	19.2	19.2	19.0	16.1	13.9	22.4	17.0
Adults Who Don't Speak English Well or At All (%)	1.3	1.5	1.0	1.2	1.6	4.0	1.4
People with Disabilities (%)	16.4			14.1	13.7	20.0	17.8
Households	**1,819,441**	**1,223,506**	**595,935**	**69,685**	**267,675**	**24,999**	**30,993**
With Public Assistance (%)	1.5	1.3	1.7	1.9	1.4	1.1	0.9
Housing Units	**2,139,970**	**1,419,857**	**720,113**	**81,419**	**307,684**	**29,255**	**36,646**
Vacant (%)	15.0	13.8	17.2	14.4	13.0	14.5	15.4
Owner Occupied (%)	70.8	72.2	67.8	61.1	66.8	75.9	73.6
With a mortgage (%)	60.7	60.8	60.4	63.2	68.0	49.6	58.7
Without a mortgage (%)	39.3	39.2	39.6	36.8	32.0	50.4	41.3
Renter occupied (%)	29.2	27.8	32.2	38.9	33.2	24.1	26.4
Gross rent under $500 (%)	39.9	40.9	38.0	30.0	24.7	60.0	51.8
Gross rent between $500 and $1000 (%)	50.4	49.7	51.6	57.3	58.6	38.8	43.8
Gross rent above $1000 (%)	9.8	9.4	10.4	12.7	16.8	1.2	4.4
With severe rent burden (%)	25.5	24.6	27.1	34.7	28.3	16.0	23.8
Single-family (%)	39.8	39.1	41.0	29.0	34.4	42.6	44.4
Multi-family (%)	47.7	48.6	46.1	62.7	62.8	24.6	33.0
Housing Built Pre 1950 (%)	21.9	22.7	20.1	16.9	33.1	22.8	21.3
Median Year Built	1978			1981	1971	1977	1979
Mobile housing (%)	11.5	11.5	11.5	10.0	2.9	20.6	16.0
Median value of owner-occupied housing (dollars)	$111,900			$142,600	$132,700	$80,300	$103,600

[1] In 2009 inflation-adjusted dollars
Source: PD&R tabulations of 2005-2009 5-year American Community Survey (ACS). People with disabilities uses tabulation of the 2009 1-year ACS.
[2]Figures for median household income, number of people with disabilities, year structures were built, and value of owner occupied units across multiple counties was not available. However, medians were available at the single county level as noted for Tuscaloosa, Jefferson, DeKalb and Cullman counties.

2.2 Geographic Scope of Effort

FEMA registrations were received from 84,480 disaster survivors from 43 counties. The 15 counties generating the most registrants accounted for 72,392 registrants, or 86.3% of the total number of registrants for the state. This data is summarized in Table 2.

Madison, Jefferson and Tuscaloosa had the highest number of registrants with approximately 3.7% of the county population registering with FEMA. However, this is not necessarily a reflection of housing needs as not all registrants were approved for FEMA assistance.

At the zip code level, registrants represented 491 individual zip codes. As with the county level registration, some zip codes were represented more heavily than others. The 30 zip codes with the most registrations were from 11 counties (with 10 zip codes from Madison County, four from Tuscaloosa County and four from Jefferson County). Those 30 zip codes accounted for 51.1% of the total registrants from Alabama. This is presented in Table 3.

This information serves as an analog for the areas that are likely to require the greatest housing reconstruction activity. Use of zip codes for presentation may be useful as the zip code is often an easier concept to understand at the local level.

Table 2
FEMA Registrants from Declared Counties

County	Registrants In County	Registrants in County, % of State Total
Madison County	17,697	20.9%
Jefferson County	13,210	15.6%
Tuscaloosa County	12,610	14.9%
Cullman County	5,559	6.6%
Marshall County	4,992	5.9%
DeKalb County	2,453	2.9%
Jackson County	2,364	2.8%
Lawrence County	2,249	2.7%
Walker County	2,243	2.7%
Morgan County	2,123	2.5%
Limestone County	1,941	2.3%
St. Clair County	1,570	1.9%
Calhoun County	1,547	1.8%
Blount County	1,455	1.7%
Franklin County	919	1.1%

Table 3
FEMA Registrants from Selected Zip Codes

City	Zip Code	County	Registrants in Zip	Registrants in Zip, % of State Total	Registrants, % of Cumulative State %
Tuscaloosa	35404	Tuscaloosa	5322	6.3%	6.3%
Tuscaloosa	35401	Tuscaloosa	3981	4.7%	11.1%
Huntsville	35810	Madison	2922	3.5%	14.6%
Birmingham	35214	Jefferson	2768	3.3%	17.9%
Harvest	35749	Madison	2414	2.9%	20.8%
Guntersville	35976	Marshall	1744	2.1%	22.8%
Hanceville	35077	Cullman	1675	2.0%	24.8%
Pleasant Grove	35127	Jefferson	1645	2.0%	26.8%
Huntsville	35805	Madison	1438	1.7%	28.5%
Huntsville	35811	Madison	1417	1.7%	30.2%
Cullman	35055	Cullman	1369	1.6%	31.8%
Tuscaloosa	35405	Tuscaloosa	1260	1.5%	33.3%
Madison	35758	Madison	1232	1.5%	34.8%
Huntsville	35816	Madison	1225	1.5%	36.3%
Huntsville	35806	Madison	1111	1.3%	37.6%
Arab	35016	Marshall	1081	1.3%	38.9%
Decatur	35601	Morgan	982	1.2%	40.0%
Madison	35757	Madison	899	1.1%	41.1%
Athens	35613	Limestone	844	1.0%	42.1%
Birmingham	35207	Jefferson	825	1.0%	43.1%
Toney	35773	Madison	776	0.9%	44.0%
Albertville	35950	Marshall	721	0.9%	44.9%
Moulton	35650	Lawrence	703	0.8%	45.7%
Phil Campbell	35581	Franklin	692	0.8%	46.6%
Moody	35004	St. Clair	661	0.8%	47.3%
Birmingham	35208	Jefferson	653	0.8%	48.1%
Cordova	35550	Walker	651	0.8%	48.9%
Cottondale	35453	Tuscaloosa	621	0.7%	49.6%
New Market	35761	Madison	620	0.7%	50.4%
Cullman	35057	Cullman	608	0.7%	51.1%

3. DAMAGE ESTIMATES and POST DISASTER HOUSING MARKETS

3.1 Damage Estimates

Based on the FEMA property inspections, the distribution of the damage estimates are presented in Table 4. Note that the insurance status of registrants is split evenly between those reporting insurance and those reporting not having insurance. Those registrants reporting no insurance would likely require additional resources to return them to a pre-tornado condition.

Table 4
Affected Housing

	Insured	Uninsured	Total	Percentage of housing*
Total	11,921	12,406	24,327	n/a
FEMA Housing Unit Only	58	3,470	3,528	n/a
Number of Properties with Damage Estimated	11,863	8,936	20,799	n/a
$0-$2,500	8,204	6,604	14,808	1.03%
$2,501-$5,000	1,242	812	2,054	0.14%
$5,001-$10,000	837	464	1,301	0.09%
$10,001-$30,200	562	305	867	0.06%
$30,201-$100,000	471	542	1,013	0.07%
Over $100,000	547	209	756	0.05%

* For this estimate, the percentage is calculated on the housing stock (922,938 units) in the 15 most affected counties as identified above.

There are a relatively small number of homes that exceed the current limits on assistance, or $30,200. To place those values in perspective, the declared counties issued permits for residential construction in 2010 for approximately 4,800 housing units that represented about 0.33 percent of the housing stock in those counties. This would suggest that the existing construction industry in the affected areas would possess the capacity necessary to reconstruct the homes damaged or destroyed. While such demands on the industry may tighten the market, the current lull in construction may moderate that somewhat.

While this analysis does not specifically assess the impact of the tornados on specific properties, it does help describe the magnitude of the damage. It would be reasonable to conclude those homes with relatively low damage estimates could be repaired (from both a construction perspective as well as a financial perspective).

Although some affected communities have likely conducted more refined estimates of the damage to the housing, that information is not available. As with any construction effort, detailed scopes of work and budget estimates are necessary to fully implement the reconstruction effort. Because much of the funding for reconstruction will likely come from private funding such as savings, insurance and possibly assistance from charities and other non-governmental organizations, detailed estimates are not currently available. While some organizations have

conducted field assessments at the individual home level, this information was not provided to HUD for analysis. Damage assessments may also have been conducted by community leaders in some affected communities, however the existence and quality of those assessments is unknown.

It does not seem likely that a comprehensive, door to door inspection protocol will be implemented across the multiple counties, nor would that be a particularly valuable activity. As a result, an analysis of unmet needs that draws on available information will be used to assess the unmet needs of those individuals who have registered and own or rent homes. In addition, the analysis will provide some focus on the individual counties where the identified unmet needs are the greatest. While the unmet needs analysis will not provide address level granularity, it will provide focus on the counties that have experienced the greatest impact for long-term planning and funding purposes at the state level.

3.2 Damages to Federal Housing Portfolios

3.2.1 U.S. Department of Housing and Urban Development

Displaced Family and Re-housing. During the recovery phase HUD focused on re-housing displaced HUD clients while also making resources available to other displaced families through its local provider networks.

Public Housing. During assessments across Public Housing Authorities (PHA), the Department identified 224 public housing units destroyed, 292 that were heavily damaged, and 156 families displaced as a result. HUD worked closely with PHAs in Alabama, particularly those near impacted areas, to make units available for displaced families.

- As a result, all displaced public housing families were offered housing in vacant units, and 146 (94%) of the 156 displaced families are currently re-housed in public housing units.
- The remaining 10 families (principally in Phil Campbell and Hackleberg) were offered vacant units in neighboring areas but preferred to reside in their current community with family members, market rate units, or FEMA housing resources (e.g., manufactured housing) until their public housing units are rebuilt or rehabilitated. Displaced families have a right of first refusal to return to their former unit after it is rebuilt or rehabilitated.
- HUD staff are providing technical assistance to the hardest hit PHAs (Tuscaloosa, Phil Campbell and Hackleberg) to expedite construction and rehabilitation plans. The current status for redevelopment efforts is as follows for Tuscaloosa and Phil Campbell.

    - **Tuscaloosa**: As of October 14, 2011, the PHA had received the plans from the architect. The PHA is now working to get an independent cost estimate for the construction which should be completed by October 31, 2011. The completed estimate will give the PHA an indication of how much equity is still needed to complete the project. The PHA will then evaluate the proposals from 3rd party tax credit syndicators to determine which proposal best meets their needs. The

PHA anticipates being able to accomplish this within a day or two of receiving the final pricing. Once the equity partner is selected, the PHA will finalize the budget and prepare and submit the Rental Term Sheet to HUD. The PHA anticipates submitting this by December 2011 and is projecting a March 2012 closing for Phase I of the redevelopment. In the meantime, the PHA will executive a Ground Lease with the developer so they can begin the demolition of six buildings and underground infrastructure in the Phase I area. The PHA anticipates this work beginning in November 2011. The PHA is scheduled to have all families relocated from the Phase I area by November 3, 2011. The PHA fully intends to meet or exceed these deadlines.

- **Phil Campbell**: The PHA is waiting on a bid date to be set for selecting a developer which is expected to be completed by 10/31/11. The PHA anticipates opening bids no later than the second week of November 2011. The PHA maintains regular contact with their displaced tenants and provides regular updates on redevelopment activities. Most tenants are planning to return to the development after it is redeveloped; very few are undecided.

Housing Choice Vouchers. In addition, 105 families served under the Department's Housing Choice Voucher (HCV) program were displaced from damaged or destroyed market rate units. To date, 83 (79%) of these families are permanently re-housed and receiving HCV subsidies. The remaining households (20) are residing with family members pending inspection of a unit where they will begin receiving HCV subsidy over the short-term or refused assistance (2) and pursued other housing options.

Multifamily Housing. The Department's Multifamily Housing portfolio also sustained significant damages in Alabama. In the aftermath of the storm, the Department assessed the Multifamily Housing property inventory in the impacted areas and identified 362 units with major damage and 209 families displaced as a result. The Department immediately reached out to owners and managing agents of destroyed or severely damaged properties to assist them in developing restoration plans. Of the three severely damaged properties, two restoration plans have been approved and the remaining plan is anticipated over the short term. HUD staff also worked with owners and property managers to assist in finding replacement housing for displaced residents. Staff worked on needed waivers and provided technical assistance on how to shape short term leases for displaced residents. Based on these efforts all displaced residents have either been permanently re-housed in Multifamily properties or are temporarily housed in vacant Multifamily units while their pre-disaster units are repaired.

3.2.2 U.S. Department of Agriculture (USDA)

The USDA reported that there were 22 units damaged across their portfolios in impacted counties, 12 of which were destroyed in Hackleburg. USDA confirmed that most families were re-housed across existing vacancies in the Department's portfolio. However, complete information was not available for all families in Hackleburg. USDA will provide this information once the locations and housing status of all displaced families is known. The ten

damaged units have been repaired and are habitable. The owners of the destroyed complex in Hackelberg (12 units) have started redevelopment efforts.

3.3 Post-disaster Housing Markets

HUD's Economic and Market Analysis Division (EMAD) monitors and reports on housing markets throughout the United States on a regular basis, producing Market at a Glance studies for selected metropolitan areas. Under Mission Assignment 1971-DR-AL-DHUD-02, EMAD established estimates for demographic and housing market characteristics in the impacted areas as of April 1, 2011. Key variables such as employment, unemployment, building activity, and home sales for the 12-month period ending March 2010 were compared with the previous 12-month period ending March 2010 to determine direction and magnitude of changes in the data leading up to the storms. A 12-month period is used to control for seasonality factors.

EMAD will monitor selected markets in Alabama on a monthly basis and provide quarterly reports that describe how employment and building construction activity subsequent to the disaster compare to earlier data for like periods previous to the disaster. The first quarterly update was completed in July 2011 and included comparisons of 12-month and 3-month periods ending June 2011 with previous periods, where data were available. This is critical to assessing how the economic recovery of an areas is progressing. EMAD will also complete a follow-up analysis a year after the disaster, once new population counts are reported by the Census, in order to assess how the resident population of the area is changing in addition to its economic and housing characteristics.

These studies and updates can serve as guides to local officials with the goal of restoring the economy and housing market to the pre-disaster state and can inform recovery management officials of areas where additional resources may be required or where resources can be re-deployed. They can also be used by homebuilders and apartment developers in responding to the communities' needs for newly constructed and rehabilitated sales and rental housing. Developers typically use these studies, which are posted to HUD's web page, to make decisions about areas they are targeting for future development and investment.

The studies for the April 1, 2011 baseline estimates are attached to this report. These studies include: Attachment 1: Birmingham / Hoover CBSA; Attachment 2: Tuscaloosa CBSA; Attachment 3: Marion County; and Attachment 4: Franklin County.

The studies for the first quarterly update in July 2011 with data ending in June 2011 are also attached. These studies include: Attachment 5: Birmingham / Hoover CBSA; Attachment 6: Tuscaloosa CBSA; Attachment 7: Marion County; and Attachment 8: Franklin County.

The following is an overview of market conditions in each area for the period ending June 2011 compared to June 2010. Where available, data for the 3-month period from April through June 2011 are compared with the same data for April through June 2010. This is the initial post tornado assessment of market conditions, and will be followed by subsequent studies each quarter. During the short-term these studies will likely show little variance from quarter to quarter because recovery efforts are in process. However, over the long-term subsequent studies

will demonstrate the impact of recovery efforts and will be a useful tool for decision makers in measuring progress toward recovery in high priority areas.

- Birmingham / Hoover CBSA

  Nonfarm payrolls decreased by 0.5% to 488,600 during the 12 months ending (TME) June 2011, compared to the loss of 22,800 jobs, or 4.4% during the previous 12 months ending June 2010. Nonfarm payrolls increased by 1.4% to 477,500 during the 3 months ending (3ME) June 2011, compared with the 3ME June 2010. The unemployment rate fell from 9.5% for the TME June 2010 to 8.8% for the TME June 2011, due primarily to labor force participation declining faster than resident employment. Although improved over the previous year, the unemployment rate rose from 8.9% for the 3ME June 2010 to 9.0% for the 3ME June 2011. The population is estimated at 1,135,500 as of April 1, 2011, a gain of 0.7% from the April, 2010 census. Population grew at an average of 7,600 people or 0.7% annually between 2000 and 2010. Households increased by 2,700 or 0.6% annually, from April, 2000 to April, 2011.

  The Birmingham-Hoover housing market is currently soft. The owner vacancy rate is estimated at 2.0%, down slightly from 2010. New and Existing single family home sales totaled 1,275 for the TME June 2011, a decrease of 46% from the previous 12 months total of 2,375. The average sales price of a new home was at $150,800 for the TME June 2011, down from $177,400, or 15% from the TME June 2010. Building activity as measured by single family building permits averaged 6,150 a year from 2004 through 2007 but fell to 1,500 or by 76% for the TME June 2011. Single family building activity for the 3ME June 2011, was down 4% from the 3ME June 2010, to 400 homes. The rental market is also soft. The current overall rental vacancy rate was 10.3% as of July 1, 2011. Average rent for a two-bedroom apartment is currently approximately $730 monthly. Building activity as measured by multifamily building permits averaged 1,050 a year from 2004 through 2008 but fell to 420 or by 60% for the TME June 2011.

- Tuscaloosa CBSA

  Nonfarm payrolls increased by 0.6% to 93,500 during the 12 months ending (TME) June 2011, compared to the loss of 3,300 jobs, or 3.3% during the previous 12 months ending June 2010. Nonfarm payrolls decreased by 0.4% to 93,050 during the 3 months ending (3ME) June 2011, compared with the 3ME June 2010. The unemployment rate fell from 9.2% for the TME June 2010 to 8.4% for the TME June 2011, due primarily to labor force participation declining faster than resident employment. Although improved over the previous year, the unemployment rate remained virtually unchanged at 9% for the 3ME June 2011 when compared to the 3ME June 2010. The population is estimated at 222,500 as of April 1, 2011, a gain of 1.3% from the 2010 census. Population grew at an average of 2,975 people or 1.7% annually between 2000 and 2010. Households increased by 1,075 or 1.4% annually, from April 2000 to April 2010.

The Tuscaloosa housing market is currently soft. The owner vacancy rate is estimated at 2.5%, down slightly from 2010. New and Existing single family home sales totaled 1,425 for the TME June 2011, a decrease of 19% from the previous 12 months total of 1,760. The average sales price of a new home was at $159,600 for the TME June 2011, down from $168,500, or 5.3% from the TME June 2010. Building activity as measured by single family building permits averaged 1,025 a year from 2004 through 2007 but fell to 270 or by 25.5% for the TME June 2011. Single family building activity for the 3ME June 2011, was down 16% from the 3ME June 2010, to 80 homes. The rental market is also soft. The current overall rental vacancy rate was 11% as of July 1, 2011. Average rent for an apartment is currently approximately $696 monthly. Building activity as measured by multifamily building permits averaged 730 a year from 2004 through 2007 but fell to 250 or by 41% for the TME June 2011.

- Marion County

Economic conditions in Marion County have been in decline since January 2007. Resident employment was unchanged at 10,000 employees during the 3 months ending June 2011; an improvement compared to the decline of 700 employees or 7.0 percent during the 3 months ending June 2010. The unemployment rate fell from 13.6% for the 3 months ending June 2010 to 11.8% for the 3 months ending June 2011, due to a decline in labor force participation while resident employment remained unchanged. The population of Marion County is estimated at 30,650 as of July 1, 2011, a decline of 0.2% from the April, 2010 census. Population declined at an average of 45 people or 0.2% annually from April, 2000 to April, 2011. Households decreased by 45 to 12,650 homes, from April, 2000 to June, 2011.

The Marion County sales housing market was soft in April 2010, based on the 2010 census, the most recent data available. The owner vacancy rate was estimated at 2.4%, up from 2.1% in 2009. Building activity measured by single family building permits averaged 35 a year from 2000 through 2007 but fell to 10 or by 72% for the TME June 2011. The rental market was soft in April 2010, reporting an overall rental vacancy rate of 10.7%, based on the 2010 census. Multifamily housing units comprise less than 15% of the housing stock in Marion County, compared to mobile homes which account for almost 25%. The only multifamily building activity reported during the past decade occurred in 2000 and 2001, when 40 and 53 units respectively, were permitted. According to LPS Applied Analytics, as of July 2011, approximately 5.2% of total home loans were 90 or more days delinquent, in foreclosure, or Real Estate Owned (REO), down from 7.0% the previous year.

- Franklin County

Economic conditions in Franklin County have continued to improve slightly since turning positive during the first quarter of 2010. Resident employment increased by 1.6% to 11,839 during the 12 months ending (TME) June 2011, an improvement compared to the loss of 350 workers, or 2.9 percent during the previous 12 months.

Resident employment increased by 1.2% to 11,935 during the 3 months ending (3ME) June 2011, compared with the 3ME June 2010. The unemployment rate fell from 11.4% during the TME June 2010 to 9.8% during the TME June 2011. The unemployment rate for the 3ME June 2011 also decreased slightly compared with the 3ME June 2010, from 9.9 to 9.7%. The population as of July 1, 2011 was 31,750, a gain of less than 1 percent from the April 2010 census. As of April 2010 total households increased to 12,290, or by less than 1 percent annually, from April 2000. The population of Phil Campbell as of April 2010 was 5,900, relatively unchanged since April, 2000.

The Franklin County sales housing market was soft in April 2010, based upon the 2010 census, the most recent data available. The owner vacancy rate is estimated at 2.2%, up from 1.9% in 2000. Building activity measured by single family building permits averaged 21 a year from 2004 through 2007 but fell to 9 in 2010. The rental housing market was soft in April 2010, reporting an overall rental vacancy rate of 10.8% as of the April 2010 census, down from 13.4% in the 2000 census. Total housing units in Franklin County were 14,022 as of the April 2010 census, up 0.2% annually from April 2000 census. Building activity as measured by multifamily building permits averaged 8 a year from 2005 through 2008 but fell to 3 in 2010. According to LPS Applied Analytics, as of July 2011, approximately 8.5% of total home loans were 90 or more days delinquent, in foreclosure, or Real Estate Owned (REO), up from 6.2% the previous year.

4. ASSESSMENT of UNMET HOUSING NEEDS

Based on analysis of the FEMA registrant data and the applications for Small Business Administration disaster loans, the unmet needs are estimated to be:

- Total Unmet Needs for Owners: $20.6 million
- Total Unmet Needs for Renters: $88.3 million

The total housing unmet need in Alabama, according to this methodology is $108.9 million. Unmet needs by county are provided on pages 13, 14 and 15. This is discussed in greater depth in Unmet Housing Needs Assessment (including methodology) provided as Attachment 9. The determination of the unmet needs uses a modified version of an established methodology that has been used by HUD to assess unmet needs following other disasters. The methodology was modified for the Alabama Housing RSF to focus only on housing unmet needs and to allow for estimation of unmet needs for owners and renters at the county level (or lower geography) rather than only the state level. This was done in response to FEMA and state requests for data at the county level.

In the analysis, the unmet needs are generally based on the difference between the amount of FEMA assistance and the estimate of the damage by the SBA. In some cases, the difference is significant. The established methodology excludes low levels (under $3,000 from property owners and under $1,000 for renters) of damage from inclusion because that has been considered within the capacity of the property owner to address without external assistance. In those cases,

the damage is expected to be addressed with insurance or with resources directly from the property owner.

Table 5
Unmet Housing Needs for Owner-Occupied Units by County

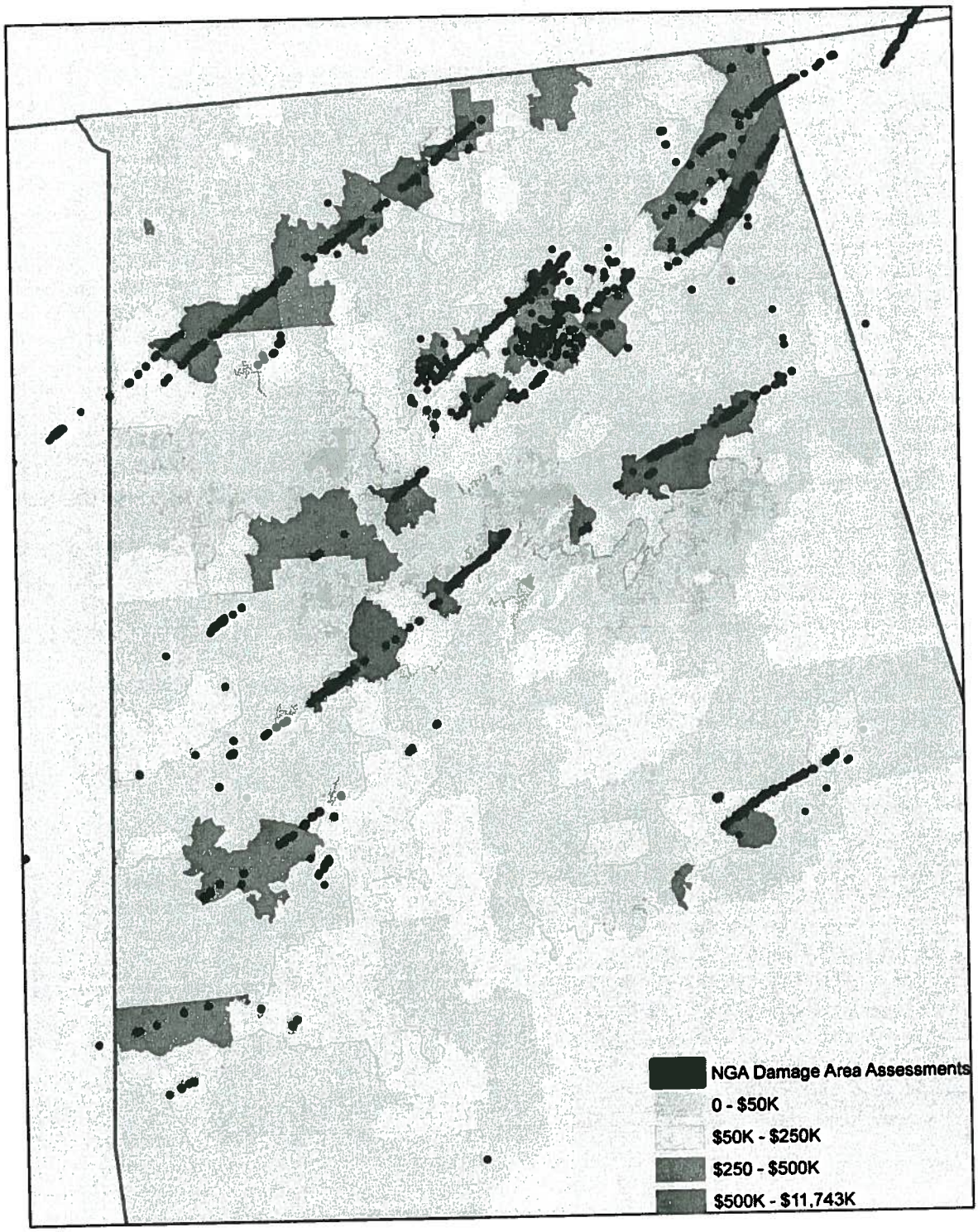
County	Owner-occupied units with unmet housing needs	Cost to Fully Repair (dollars)	Grant from FEMA (dollars)	Loan from SBA (dollars)	Amount of unmet housing needs for owners (dollars)
Jefferson	72	$2,691,489	$374,571	$95,494	$2,221,424
Cullman	50	$2,294,674	$294,568		$2,000,106
DeKalb	44	$2,184,763	$303,063		$1,881,700
Tuscaloosa	51	$2,054,753	$308,619	$505,515	$1,240,619
Marshall	28	$2,361,276	$204,875	$968,799	$1,187,602
Jackson	30	$1,341,982	$211,337	$71,372	$1,059,272
Madison	37	$1,363,896	$180,852	$137,791	$1,045,253
St. Clair	28	$1,274,971	$210,054	$92,301	$972,615
Lawrence	22	$1,401,047	$175,258	$308,407	$917,382
Walker	18	$840,157	$107,430		$732,728
Calhoun	17	$808,037	$105,089		$702,948
Blount	20	$914,721	$155,372	$96,218	$663,131
Limestone	15	$791,380	$100,948	$110,380	$580,052
Marengo	13	$649,697	$123,486		$526,211
Choctaw	11	$603,509	$94,969		$508,540
Elmore	10	$583,817	$107,253		$476,563
Clarke	13	$478,130	$62,029		$416,100
Marion	9	$617,787	$129,064	$83,189	$405,534
Hale	9	$405,502	$48,978		$356,525
Autauga	11	$357,124	$45,840		$311,284
Etowah	7	$345,735	$43,567		$302,168
Greene	7	$384,690	$57,827	$84,881	$241,982
Perry	7	$264,670	$55,933		$208,737
Colbert	5	$237,738	$29,179		$208,559
Sumter	3	$238,460	$48,880		$189,580
Talladega	6	$218,645	$29,251		$189,394
Pickens	5	$209,763	$25,132		$184,631
Cherokee	6	$202,260	$27,059		$175,201
Franklin	6	$218,794	$48,987		$169,808
Shelby	2	$134,435	$15,579		$118,856
Tallapoosa	3	$109,093	$14,595		$94,498
Washington	2	$97,213	$13,006		$84,208
Fayette	1	$65,615	$7,102		$58,513
Lauderdale	2	$50,964	$6,818		$44,146
Winston	1	$49,173	$6,579		$42,595
Bibb	2	$48,153	$6,442		$41,711
Morgan	1	$31,896	$4,267		$27,629
Monroe	1	$22,448	$3,003		$19,445
TOTAL	**575**	**$26,948,457**	**$3,786,860**	**$2,554,347**	**$20,607,249**

Source: PD&R tabulations of FEMA Individual Assistance program data on housing unit damage and SBA data of disaster assistance loan program for housing repair and replacement, disaster declaration number 1971.

Table 6
Unmet Housing Needs for Renter-Occupied Units by County

County	Renters with personal property loss	Renters with personal property loss and annual income under $20,000	Renter-occupied units with unmet housing needs	Amount of Unmet Housing Needs for Rental Units (dollars)
Tuscaloosa	1,968	1,358	1,171	$55,164,248
Marion	115	85	82	$7,635,087
Jefferson	1,058	656	58	$6,695,196
DeKalb	144	93	86	$5,154,331
Franklin	134	90	90	$3,714,931
Walker	118	82	52	$2,203,393
Marshall	86	56	19	$2,072,688
Calhoun	81	49	17	$1,824,282
Limestone	94	49	30	$1,307,326
Lawrence	75	39	28	$923,629
Elmore	34	20	7	$310,792
Winston	8	7	3	$310,076
Cullman	151	82	9	$282,483
Jackson	48	33	8	$255,134
Tallapoosa	19	11	4	$157,282
Sumter	6	5	3	$103,883
Etowah	7	6	1	$48,669
Hale	20	11	1	$36,121
Madison	352	229	1	$33,290
Cherokee	11	5	1	$27,740
Autauga	31	29		
Bibb	11	9		
Blount	24	16		
Chilton	1			
Choctaw	14	12		
Clarke	13	11		
Colbert	20	16		
Coosa	2	1		
Escambia	4	3		
Fayette	13	11		
Greene	18	16		
Lauderdale	9	7		
Marengo	17	14		
Monroe	13	10		
Morgan	41	30		
Perry	24	19		
Pickens	9	6		
Shelby	8	4		
St. Clair	84	47		
Talladega	10	8		
Washington	4	1		
TOTAL	**4,899**	**3,236**	**1,671**	**$88,260,581**

Map 1
Alabama Unmet Housing Needs by County



For homeowners, the unmet needs analysis uses the cost to fully repair a home and this is calculated using the real property damage repair costs determined by SBA for its disaster loan program for the subset of homes inspected by both SBA and FEMA. Because SBA is inspecting for full repair costs, it is presumed to reflect the full cost to repair the home, which is generally more than the FEMA estimates on the cost to make the home habitable. For properties where there is a FEMA but not a SBA assessment, the cost to fully repair the home is calculated by multiplying the FEMA assessment of damage by the median ratio between SBA and FEMA assessments.

FEMA does not assess real estate damage for rental properties. As a result, the HUD methodology of unmet housing needs typically estimates damages to rental units by the amount of personal property loss. However, in this disaster, the relationship between personal loss and real estate damage was not consistent resulting in an overestimation of aggregate unmet rental needs under initial calculations using the typical methodology. In response to this problem, HUD staff created a new methodology for the Alabama Housing Needs Assessment that used damage level by zip code to estimate aggregate real estate damage for renters.

Because of the nature of tornadoes, significant destruction occurs over a relatively small area. The unmet needs therefore accrue to those homes closest to the path of the storm, with housing damage decreasing with the distance from the storm track. This is shown in the FEMA and SBA data where there are relatively few homes with significant damage compared to those with minor damage. This is consistent with the registration data as the vast majority (76%) of the registrant property owners fall into the lowest category of damage (under $3,000). This observation was confirmed by the absence of programs such as the U.S. Army Corps of Engineers' Blue Roof program due to the minimal damage.

The value of the homes in the affected communities should be considered with the damage and unmet needs estimates. Census data in Table 7 provides the following estimates for the median housing prices for owner occupied housing. The median home values suggest that the home prices are comparatively low and the homes may generally be modest. This could benefit the property owners in that the cost of home repairs may then mirror the home values.

Table 7
Median Home Values

County	Median Home Value	County	Median Home Value
Autauga County, Alabama	$94,800	Lamar County, Alabama	$55,200
Bibb County, Alabama	$74,600	Lauderdale County, Alabama	$85,000
Blount County, Alabama	$86,800	Lawrence County, Alabama	$75,000
Calhoun County, Alabama	$71,600	Limestone County, Alabama	$86,400
Chambers County, Alabama	$58,900	Madison County, Alabama	$103,300
Cherokee County, Alabama	$76,100	Marengo County, Alabama	$65,900
Chilton County, Alabama	$81,800	Marion County, Alabama	$63,500
Choctaw County, Alabama	$60,500	Marshall County, Alabama	$80,900
Clarke County, Alabama	$67,900	Monroe County, Alabama	$66,900
Colbert County, Alabama	$72,300	Morgan County, Alabama	$88,600
Coosa County, Alabama	$59,500	Perry County, Alabama	$47,600
Cullman County, Alabama	$85,000	Pickens County, Alabama	$66,000
DeKalb County, Alabama	$67,200	St. Clair County, Alabama	$99,800
Elmore County, Alabama	$98,000	Shelby County, Alabama	$146,700
Escambia County, Alabama	$66,700	Sumter County, Alabama	$54,000
Etowah County, Alabama	$71,200	Talladega County, Alabama	$72,200
Fayette County, Alabama	$64,100	Tallapoosa County, Alabama	$73,600
Franklin County, Alabama	$62,800	Tuscaloosa County, Alabama	$106,600
Greene County, Alabama	$57,000	Walker County, Alabama	$66,700
Hale County, Alabama	$66,300	Washington County, Alabama	$63,000
Jackson County, Alabama	$72,400	Winston County, Alabama	$60,800
Jefferson County, Alabama	$90,700		

specific neighborhood, district, corridor, or sector to promote mixed-use development, affordable housing, the reuse of older buildings and structures for new purposes, and similar activities with the goal of promoting sustainability at the local or neighborhood level. This Program also supports the development of affordable housing through the development and adoption of inclusionary zoning ordinances and other activities such as acquisition of land for affordable housing projects.

6.5 FEMA

- **Public Assistance Grant Program**

The mission of the Federal Emergency Management Agency's (FEMA) Public Assistance (PA) Grant Program is to provide assistance to State, Tribal and local governments, and certain types of Private Nonprofit organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the President.

Through the PA Program, FEMA provides supplemental federal disaster grant assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

The federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. The grantee (usually the state) determines how the non-federal share (up to 25%) is split with the sub-grantees (eligible applicants). To date, FEMA has obligated $97,480,568 under the PA grant program in Alabama.

7. CONCLUSIONS

This report provides information on unmet housing needs in Alabama that can be used by local, state and federal officials to better understand aggregate housing needs and make long-term decisions regarding repair, reconstruction or replacement of housing damaged by the tornados across the 43 counties that were declared under DR-1971. The unmet needs assessment provided in this report is an estimate and may change as better data on actual impacts and insurance claims are available. Despite limitations in the data, it is the judgment of the Department that the information provided in this report is an accurate estimate of unmet needs based on available data six months after the tornados impacted Alabama.

HUD typically provides unmet needs assessments for housing and other sectors a year or more after a disaster, as opposed to six months as in the case of this report, because of the fluid nature of data in the immediate aftermath of a disaster. HUD unmet needs assessments are long-term planning tools for state and local decisions makers, and not necessarily the best resource for immediate post-disaster planning sessions with impacted communities under FEMA's ESF-14 processes.

Based on the analysis in this report, the greatest unmet needs are in Tuscaloosa ($56.3 million) and Jefferson ($8.8 million) Counties. Taken together these counties represent most of the unmet housing needs in the state. Any strategy for addressing unmet needs in Alabama should target these areas as a first priority given the number of impacted households and the capacity of these localities to turn around quick solutions to existing unmet needs. This approach would significantly reduce overall unmet needs in the short-term and allow the state to focus exclusively on lower capacity rural areas during the long-term. Solutions to the challenges of housing recovery in rural communities are less clear, and these areas have lower capacity to independently address unmet needs over the short-term. Moreover, the special circumstances of impacts across these communities may require extended planning processes and repeated funding solicitations as resources become available on the state and federal levels.

Finally, as part of the pilot implementation of the Housing Recovery Support Function in Alabama, under which this assessment was produced, the Department has several recommendations for effectively engaging HUD in post-disaster needs assessments. HUD recommends that any future requests for housing assessments be separate from FEMA ESF-14 planning processes and instead be used as a long-term planning tool that would be produced under the Housing Recovery Support Function (RSF) no earlier than 9-12 months after a disaster. The Department is unable to provide rapid and highly granular housing assessments immediately after a disaster as part of the ESF-14 planning process due to staff, funding and data limitations.

However, if more immediate information on issues is needed by FEMA or a state after future disasters, the Department is capable of conducting post-disaster focus groups with HUD's network of providers, industry groups and state and local governments to provide subject matter expert input on housing damages and housing recovery priorities after a disaster. This data could be provided to FEMA and the state during community planning processes and ahead of longer term housing assessments completed by the Department.

Over the next 12 months the Department will continue to provide quarterly Market at a Glance repots to the state and FEMA. An updated Alabama Housing Needs Assessment will also be provided in the spring of 2012.

The following information is from HUD's initial report: *Housing Impact Analysis – Phase I, Alabama Tornadoes.*

" The storms affected disproportionally units that were occupied by renters. Renters constitute 29.2% of the stock of occupied housing units in the state of Alabama and yet it is likely that 44% of the units affected by the storms were occupied by renters. In addition, the storm disproportionally affected those renters with severe rent burden (paying more than 50% of their income in rent). There are 1,452 renter occupied units likely affected by the storms, of which 490 units have severe rent burden. Roughly 75% of likely affected renters and 87% of those with severe rent burden are concentrated in Tuscaloosa. Because renters may have less insurance and ability to move more freely, the loss of rental housing may tend to disproportionately affect the poorer members of the community.

There are 1,876 owner occupied units likely affected by the storms. Of those, 61% have a mortgage and 39% does not have a mortgage. Jefferson had the highest share of owner occupied housing units affected. In Tuscaloosa, Jefferson, Cullman and the rest of the counties, the majority of owner occupied units has a mortgage and thus is likely to be covered by home insurance. DeKalb is the only county where the majority of owner occupied housing units does not have a mortgage.

Manufactured homes were proportionally less affected by the storms. While the state of Alabama has 11.5% of housing units that are manufactured homes, only 6% of housing units likely affected by the storms are manufactured homes. DeKalb and other counties had the highest share of manufactured homes affected by the storms."

"Analysis of preliminary FEMA registrant data[3] indicates inspections have been completed on the homes of 24,327 registrants. Of that number the split between insured and uninsured properties was 48.9% insured and 51.1% uninsured. This is comparable with the registrant information which indicates that 54% of the registrants reported some form of insurance ("mobile" home (owner/renter), homeowners, renter/owner contents only, or condo/townhouse with personal property))."

It is less likely that owners of uninsured property and of rental property will be able to afford to or will choose to rebuild.

Addendum I

April 27, 2011

Tornado Damage Impacts & Updates

Prepared by:
The University of Alabama
Center for Business & Economic Research

April 27, 2011 Tornado Damage Impacts

Infrastructure

Most infrastructure damage was to schools and structures used for governmental services, such as fire and police stations, environmental services, and emergency management agencies. There was also damage to light poles and power delivery towers and lines; in particular, a number of large light poles along Interstates 20, 59, and 65 were reported down or severely damaged after the tornadoes. There are no anecdotal accounts of damage to roadway surfaces. In January the U.S. Department of Transportation announced that $16.6 million dollars in federal money was being allocated to Alabama to repair highways, bridges, and other infrastructure damaged by the April 27 tornadoes.

Schools: According to reports from FEMA and other sources a total of 4 schools were destroyed; 4 schools suffered major damage; and 7 additional schools had major roof damage.

Schools destroyed: Alberta Elementary and University Place Elementary/Middle School in the City of Tuscaloosa; Hackleburg Elementary and Hackleburg High School (Marion County).

Schools with major damage: Holt Elementary (Tuscaloosa County); Phil Campbell High School (Franklin County); Plainview High School (DeKalb County); East Elementary (Cullman).

Schools with major roof damage included one in Jasper City (Walker County) and six in St. Clair County.

Critical Facilities: A FEMA Situation Report in July 2011 listed five critical facilities that were destroyed or rendered unusable: Fire Station #18 (Jefferson County), Kowaliga Fire Station #2 (Elmore County), Tuscaloosa County Emergency Management building, the Tuscaloosa Salvation Army building, and the Cullman County Courthouse. In addition, the Cullman Emergency Medical Services facility was listed as sustaining major damage. This list is not exhaustive, however, as Tuscaloosa had a police substation and fire station in the Alberta area rendered unusable. The July FEMA report also notes that eight damaged critical facilities have already been installed: Volunteer Fire Departments in Calhoun and Cullman counties; three fire stations in Jefferson County; and the City Hall, Fire Department, and Police Department in Marion County.

The following tables summarize the tornado impact on Alabama:

Quantifying the April 27 Tornadoes

62 tornadoes confirmed

1,202 tornado miles

252 deaths

2,200+ injured

43 counties federal disaster areas

Property Damage Estimates	
Structures destroyed	7,300
Structures damaged	15,700
Major	5,800
Minor	5,200
Affected	4,700
Schools destroyed	4
Schools damaged	10
Critical facilities destroyed/unusable	5
Forest land damaged	
Acres	177,857
Value	$228,360,576

Source: Alabama EMA, FEMA, American Red Cross, Alabama Forestry Commission.

Housing

Red Cross damage assessments used by FEMA in the July report estimate that 7,300 structures were destroyed and another 5,800 sustained major damage. The more recent destroyed total is somewhat lower than the total shown on the following map released by the Red Cross soon after the storms. EMAs in the various counties may have slightly different counts.

Thomas, Jan

From: Olia, Shabbir
Sent: Monday, May 21, 2012 8:06 AM
To: Thomas, Jan; Sposato, Carol; Jones, Al
Subject: FW: Information on April 27 Tornado damage to infrastructure and housing

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From: Carolyn Trent [mailto:ctrent@cba.ua.edu]
Sent: Sunday, May 20, 2012 9:47 PM
To: Olia, Shabbir
Subject: Re: Information on April 27 Tornado damage to infrastructure and housing

Shabbir,

Only the repairs to Plainview School are nearing completion. It also appears that Phil Campbell High School is to be demolished and rebuilt. Bills brought before the Alabama legislative session that just ended would have provided about $32.9 million to help rebuild schools with catastrophic damage from the April 27 tornadoes. This funding was intended to bridge the gap between the cost of rebuilding and funds available from FEMA, the Division of Risk Management, and other sources. The bills (HB68/SB394) both died in committee. The bill specified the following allocation:

DeKalb County Board of Education (Plainview School) $3,837,857
Franklin County Board of Education (Phil Campbell High School) $11,673,628
Marion County Board of Education (Hackleburg Elementary and High School) $13,836,740
Tuscaloosa City Board of Education (Alberta Elementary and University Place Elementary/Middle School) $2,440,607
Tuscaloosa County Board of Education (Holt Elementary School) $1,119,125.

Recent newspaper accounts suggest that it will be 18 to 24 months for the schools to be rebuilt. Only some demolition and site preparation is ongoing at this point.

Carolyn

On Fri, May 18, 2012 at 4:32 PM, Olia, Shabbir <Shabbir.Olia@adeca.alabama.gov> wrote:

Thank you Carolyn. This will help greatly. Do you know if the schools are being rebuilt or repaired and who is paying for that?

Shabbir

From: Carolyn Trent [mailto:ctrent@cba.ua.edu]
Sent: Friday, May 18, 2012 2:16 PM
To: Olia, Shabbir
Subject: Information on April 27 Tornado damage to infrastructure and housing

Shabbir,

Please find attached a brief word document with some information on damage to infrastructure and housing due to the tornadoes on April 27, 2011. Let me know if you have any questions.

Thanks,
Carolyn

Carolyn Trent
Socioeconomic Analyst
Center for Business and Economic Research
The University of Alabama
ctrent@cba.ua.edu
205/348-3589

Addendum J

Unemployment Data

Prepared by:
Alabama Department of
Industrial Relations

Total Unemployment by County March 2011 and March 2012 (Rev, not seasonally adjusted)					
No.	NAME	3/1/2011	3/1/2012	Difference	% Change
1	AUTAUGA	2,136	1,596	(540)	-25.3%
2	BIBB	952	659	(293)	-30.8%
3	BLOUNT	2,323	1,678	(645)	-27.8%
4	CALHOUN	4,980	3,964	(1016)	-20.4%
5	CHAMBERS	1,686	1,362	(324)	-19.2%
6	CHEROKEE	1,001	826	(175)	-17.5%
7	CHILTON	1,780	1,282	(498)	-28.0%
8	CHOCTAW	589	441	(148)	-25.1%
9	CLARKE	1,561	1,158	(403)	-25.8%
10	COLBERT	2,218	1,926	(292)	-13.2%
11	COOSA	493	396	(97)	-19.7%
12	CULLMAN	3,187	2,409	(778)	-24.4%
13	DEKALB	3,241	2,511	(730)	-22.5%
14	ELMORE	3,034	2,412	(622)	-20.5%
15	ESCAMBIA	1,515	1,251	(264)	-17.4%
16	ETOWAH	4,186	3,193	(993)	-23.7%
17	FAYETTE	729	520	(209)	-28.7%
18	FRANKLIN	1,233	1,026	(207)	-16.8%
19	GREENE	455	314	(141)	-31.0%
20	HALE	730	546	(184)	-25.2%
21	JACKSON	2,313	1,852	(461)	-19.9%
22	JEFFERSON	26,918	20,500	(6418)	-23.8%
23	LAMAR	567	389	(178)	-31.4%
24	LAUDERDALE	3,713	2,898	(815)	-21.9%
25	LAWRENCE	1,640	1,271	(369)	-22.5%
26	LIMESTONE	3,092	2,428	(664)	-21.5%
27	MADISON	13,159	10,689	(2470)	-18.8%
28	MARENGO	949	713	(236)	-24.9%
29	MARION	1,339	1,014	(325)	-24.3%
30	MARSHALL	3,603	2,843	(760)	-21.1%
31	MONROE	1,293	950	(343)	-26.5%
32	MORGAN	5,118	4,130	(988)	-19.3%
33	PERRY	566	452	(114)	-20.1%
34	PICKENS	844	671	(173)	-20.5%
35	ST CLAIR	3,237	2,406	(831)	-25.7%
36	SHELBY	6,767	5,065	(1702)	-25.2%
37	SUMTER	699	504	(195)	-27.9%
38	TALLADEGA	3,861	3,017	(844)	-21.9%
39	TALLAPOOSA	2,137	1,487	(650)	-30.4%
40	TUSCALOOSA	7,526	5,992	(1534)	-20.4%
41	WALKER	2,701	2,057	(644)	-23.8%
42	WASHINGTON	978	747	(231)	-23.6%
43	WINSTON	1,326	898	(428)	-32.3%
	Disaster Area Totals	132,375	102,443	(29932)	-22.6%
	Percent Change		-22.61%		
	Alabama Totals	198,113	156,175	(41938)	-21.2%
	Percent Change		-21.17%		
	Disaster Area Employment	1,323,550	1,344,510	20,960	1.6%
	Disaster Area Unemployment Rate	10.0%	7.6%		

Alabama Department of Industrial Relations
2011 UNEMPLOYMENT DATA

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
AUTAUGA COUNTY	2,286	2,270	2,136	2,028	2,073	2,341	2,156	2,129	2,083
BIBB COUNTY	1,010	982	952	903	900	1,053	1,064	976	883
BLOUNT COUNTY	2,482	2,415	2,323	2,108	2,162	2,405	2,310	2,139	2,174
CALHOUN COUNTY	5,406	5,300	4,980	4,878	5,020	5,402	5,281	5,140	4,934
CHAMBERS COUNTY	1,857	1,802	1,686	1,616	1,622	1,819	1,850	1,824	1,698
CHEROKEE COUNTY	1,224	1,121	1,001	970	999	1,134	1,086	1,051	1,032
CHILTON COUNTY	1,938	1,871	1,780	1,757	1,799	1,928	1,736	1,797	1,610
CHOCTAW COUNTY	627	629	589	581	594	690	666	610	581
CLARKE COUNTY	1,749	1,673	1,561	1,574	1,543	1,643	1,669	1,614	1,506
COLBERT COUNTY	2,593	2,443	2,218	2,114	2,143	2,482	2,416	2,351	2,346
COOSA COUNTY	583	547	493	457	460	543	511	495	483
CULLMAN COUNTY	3,624	3,446	3,187	3,048	3,143	3,457	3,250	3,166	3,106
DEKALB COUNTY	3,795	3,467	3,241	3,294	3,402	3,624	3,712	3,320	3,205
ELMORE COUNTY	3,094	3,158	3,034	2,816	2,956	3,407	3,167	3,183	2,997
ESCAMBIA COUNTY	1,713	1,682	1,515	1,493	1,579	1,769	1,715	1,664	1,598
ETOWAH COUNTY	4,595	4,488	4,186	3,930	4,142	4,626	4,538	4,361	4,198
FAYETTE COUNTY	799	769	729	674	687	764	760	707	669
FRANKLIN COUNTY	1,725	1,363	1,233	1,184	1,199	1,357	1,399	1,288	1,255
GREENE COUNTY	606	499	455	404	360	442	486	443	435
HALE COUNTY	838	777	730	685	673	754	754	736	660
JACKSON COUNTY	2,785	2,519	2,313	2,276	2,296	2,546	2,507	2,396	2,239
JEFFERSON COUNTY	29,179	28,637	26,918	25,644	26,449	29,399	29,065	28,470	27,124
LAMAR COUNTY	656	644	567	527	522	598	561	535	502
LAUDERDALE COUNTY	4,315	4,081	3,713	3,561	3,549	4,090	3,952	3,878	3,826
LAWRENCE COUNTY	2,106	1,673	1,640	1,527	1,553	1,652	1,576	1,603	1,594
LIMESTONE COUNTY	3,558	3,372	3,092	2,894	2,987	3,253	3,122	3,138	2,992
MADISON COUNTY	14,332	13,640	13,159	12,547	13,004	14,781	14,119	13,698	13,330
MARENGO COUNTY	1,060	1,020	949	890	919	1,035	1,001	959	939
MARION COUNTY	1,798	1,479	1,339	1,247	1,281	1,397	1,346	1,275	1,225
MARSHALL COUNTY	4,038	3,833	3,603	3,403	3,717	4,039	3,713	3,611	3,491
MONROE COUNTY	1,388	1,351	1,293	1,229	1,229	1,325	1,309	1,262	1,178
MORGAN COUNTY	6,311	5,426	5,118	4,848	4,840	5,354	5,273	5,134	5,007
PERRY COUNTY	610	591	566	555	578	674	717	664	611
PICKENS COUNTY	923	901	844	796	821	953	965	912	861
ST. CLAIR COUNTY	3,638	3,516	3,237	3,002	2,996	3,409	3,307	3,165	3,087
SHELBY COUNTY	7,283	7,206	6,767	6,327	6,511	7,301	6,709	6,632	6,397
SUMTER COUNTY	744	721	699	661	681	772	754	723	660

Alabama Department of Industrial Relations
2011 UNEMPLOYMENT DATA

TALLADEGA COUNTY	4,300	4,094	3,861	3,775	3,923	4,220	4,288	3,978	3,802
TALLAPOOSA COUNTY	2,341	2,227	2,137	2,017	1,998	2,169	2,090	2,036	1,897
TUSCALOOSA COUNTY	8,193	7,769	7,526	7,056	7,935	8,650	8,567	7,828	7,429
WALKER COUNTY	3,096	2,943	2,701	2,545	2,686	2,991	2,820	2,710	2,631
WASHINGTON COUNTY	1,072	1,061	978	929	946	1,088	1,072	1,044	945
WINSTON COUNTY	1,575	1,387	1,326	1,212	1,213	1,293	1,342	1,257	1,184

All Disaster Declared Counties	**125982**	**130090**	**144629**	**140701**	**135902**	**130404**
Jobs Lost		-4108	-18647	-14719	-9920	5498
Hardest Hit	**64389**	**67356**	**74600**	**72689**	**70107**	**67382**
Jobs Lost		-2967	-10211	-8300	-5718	2725

Addendum K

SBA Disaster Loan Statistics

SBA Disaster Loan Statistics (Issued/Received/Approved) for AL 12545 as of c.o.b. 5/15/12

AUTAUGA	Home Loan Applications	Business Loan Applications	Total
Applications Issued	118	28	146
Applications Received	20	4	24
Applications Approved	0	2	2
Dollars Approved	$0	$151,300	$151,300
BIBB	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	113	37	150
Applications Received	13	3	16
Applications Approved	4	0	4
Dollars Approved	$278,400	$0	278,400
BLOUNT	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	635	166	801
Applications Received	56	7	63
Applications Approved	16	0	16
Dollars Approved	$639,500	$0	$639,500
CALHOUN	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	709	160	869
Applications Received	123	13	136
Applications Approved	55	4	59
Dollars Approved	$4,099,800	$317,100	$4,416,900
CHAMBERS	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	44	10	54
Applications Received	4	0	4
Applications Approved	0	0	0
Dollars Approved	$0	$0	$0
CHEROKEE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	319	72	391
Applications Received	30	6	36
Applications Approved	12	2	14
Dollars Approved	$627,700	$197,500	$825,200
CHILTON	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	33	5	38
Applications Received	2	0	2
Applications Approved	0	0	0
Dollars Approved	$0	$0	$0

SBA Disaster Loan Statistics (Issued/Received/Approved) for AL 12545 as of c.o.b. 5/15/12

CHOCTAW	Home Loan Applications	Business Loan Applications	Total
Applications Issued	125	30	155
Applications Received	19	5	24
Applications Approved	7	0	7
Dollars Approved	$469,500	$0	$469,500
CLARKE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	118	25	143
Applications Received	9	2	11
Applications Approved	3	0	3
Dollars Approved	$25,100	$0	$25,100
CLEBURNE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	0	1	1
Applications Received	0	0	0
Applications Approved	0	0	0
Dollars Approved	0	0	$0
COLBERT	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	134	31	165
Applications Received	17	2	19
Applications Approved	2	0	2
Dollars Approved	$22,400	$0	$22,400
COOSA	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	32	5	37
Applications Received	2	0	2
Applications Approved	0	0	0
Dollars Approved	0	0	$0
CULLMAN	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	2,793	980	3,773
Applications Received	205	109	314
Applications Approved	78	26	104
Dollars Approved	$3,055,800	$3,728,600	$6,784,400
DALLAS	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	1	2	3
Applications Received	0	0	0
Applications Approved	0	0	0
Dollars Approved	$0	$0	0

SBA Disaster Loan Statistics (Issued/Received/Approved) for AL 12545 as of c.o.b. 5/15/12

DE KALB	Home Loan Applications	Business Loan Applications	Total
Applications Issued	1,254	408	1,662
Applications Received	203	41	244
Applications Approved	80	9	89
Dollars Approved	$7,132,900	$1,504,200	$8,637,100
ELMORE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	263	49	312
Applications Received	35	5	40
Applications Approved	10	0	10
Dollars Approved	$658,300	$0	$658,300
ESCAMBIA	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	18	3	21
Applications Received	4	0	4
Applications Approved	0	0	0
Dollars Approved	$0	$0	0
ETOWAH	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	240	47	287
Applications Received	26	4	30
Applications Approved	8	1	9
Dollars Approved	$569,900	$64,700	$634,600
FAYETTE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	82	28	110
Applications Received	22	6	28
Applications Approved	6	1	7
Dollars Approved	$522,500	$14,400	$536,900
FRANKLIN	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	364	150	514
Applications Received	97	16	113
Applications Approved	39	3	42
Dollars Approved	$3,067,700	$180,300	$3,248,000
GREENE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	158	56	214
Applications Received	22	12	34
Applications Approved	54	1	55
Dollars Approved	$38,200	$495,500	$533,700

SBA Disaster Loan Statistics (Issued/Received/Approved) for AL 12545 as of c.o.b. 5/15/12

HALE	Home Loan Applications	Business Loan Applications	Total
Applications Issued	175	68	243
Applications Received	38	7	45
Applications Approved	12	0	12
Dollars Approved	$743,500	$0	$743,500
JACKSON	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	1,159	269	1,428
Applications Received	108	23	131
Applications Approved	38	4	42
Dollars Approved	$1,564,600	$172,800	$1,737,400
JEFFERSON	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	6,288	1,334	7,622
Applications Received	1,269	221	1,490
Applications Approved	340	36	376
Dollars Approved	$16,847,000	$5,154,000	$22,001,000
LAMAR	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	19	4	23
Applications Received	1	1	2
Applications Approved	0	0	0
Dollars Approved	$0	$0	$0
LAUDERDALE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	154	35	189
Applications Received	23	1	24
Applications Approved	7	0	7
Dollars Approved	$86,300	0	$86,300
LAWRENCE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	920	225	1,145
Applications Received	122	18	140
Applications Approved	42	4	46
Dollars Approved	$3,336,400	$196,200	$3,532,600
LIMESTONE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	1,512	314	1,826
Applications Received	173	30	203
Applications Approved	71	4	75
Dollars Approved	$3,630,800	$484,900	$4,115,700

SBA Disaster Loan Statistics (Issued/Received/Approved) for AL 12545 as of c.o.b. 5/15/12

MACON	Home Loan Applications	Business Loan Applications	Total
Applications Issued	0	1	1
Applications Received	0	0	0
Applications Approved	0	0	0
Dollars Approved	$0	$0	$0
MADISON	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	7,213	1,539	8,752
Applications Received	596	128	724
Applications Approved	228	31	259
Dollars Approved	$8,204,500	$1,268,200	$9,472,700
MARENGO	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	105	28	133
Applications Received	20	4	24
Applications Approved	7	0	7
Dollars Approved	$554,200	$0	$554,200
MARION	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	374	160	534
Applications Received	101	26	127
Applications Approved	39	7	46
Dollars Approved	$2,851,700	$1,098,400	$3,950,100
MARSHALL	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	2,199	647	2,846
Applications Received	177	49	226
Applications Approved	71	12	83
Dollars Approved	$3,727,500	$2,640,000	$6,367,500
MOBILE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	1	0	1
Applications Received	1	0	1
Applications Approved	0	0	0
Dollars Approved	$0	$0	$0
MONROE	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	36	13	49
Applications Received	3	0	3
Applications Approved	0	0	0
Dollars Approved	$0	$0	$0

SBA Disaster Loan Statistics (Issued/Received/Approved) for AL 12545 as of c.o.b. 5/15/12

MONTGOMERY	Home Loan Applications	Business Loan Applications	Total
Applications Issued	1	1	2
Applications Received	0	1	1
Applications Approved	0	0	0
Dollars Approved	$0	$0	$0
MORGAN	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	590	184	774
Applications Received	32	15	47
Applications Approved	9	2	11
Dollars Approved	$564,500	$56,100	$620,600
PERRY	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	85	29	114
Applications Received	13	3	16
Applications Approved	2	0	2
Dollars Approved	$60,900	$0	$60,900
PICKENS	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	123	37	160
Applications Received	13	6	19
Applications Approved	1	0	1
Dollars Approved	$45,700	$0	$45,700
SAINT CLAIR	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	1,097	185	1,282
Applications Received	156	17	173
Applications Approved	57	1	58
Dollars Approved	$1,895,600	$10,000	$1,905,600
SHELBY	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	150	30	180
Applications Received	16	4	20
Applications Approved	6	3	9
Dollars Approved	$54,600	$200,900	$255,500
SUMTER	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	104	35	139
Applications Received	22	5	27
Applications Approved	5	1	6
Dollars Approved	$89,100	$29,700	$118,800

SBA Disaster Loan Statistics (Issued/Received/Approved) for AL 12545 as of c.o.b. 5/15/12

TALLADEGA	Home Loan Applications	Business Loan Applications	Total
Applications Issued	115	23	138
Applications Received	15	1	16
Applications Approved	2	0	2
Dollars Approved	$51,700	$0	$51,700
TALLAPOOSA	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	161	40	201
Applications Received	18	2	20
Applications Approved	5	0	5
Dollars Approved	$699,600	$0	$699,600
TUSCALOOSA	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	5,112	1,673	6,785
Applications Received	1,015	320	1,335
Applications Approved	286	65	351
Dollars Approved	$13,068,200	$13,116,100	$26,184,300
WALKER	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	861	250	1,111
Applications Received	148	32	180
Applications Approved	36	9	45
Dollars Approved	$1,735,400	$1,174,900	$2,910,300
WASHINGTON	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	39	7	46
Applications Received	6	0	6
Applications Approved	2	0	2
Dollars Approved	$379,800	$0	$379,800
WINSTON	**Home Loan Applications**	**Business Loan Applications**	**Total**
Applications Issued	97	41	138
Applications Received	6	3	9
Applications Approved	1	0	1
Dollars Approved	$112,600	$0	$112,600
Grand total	**Home Loan Applications**	**Business Loan Applicants**	**Total**
Applications Issued	36,243	9,465	45,708
Applications Received	5,001	1,152	6,153
Applications Approved	1,641	228	1,869
Dollars Approved	81,511,900	32,255,800	113,767,700