

Addendum A

April 27, 2011:

A Day That Changed Alabama

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A total of 62 confirmed tornadoes carved paths of destruction totaling about 1,202 miles as they traversed the northern and central sections of Alabama on April 27, 2011. The tornadoes varied in intensity and length, with three rated as EF-5, eight as EF-4, and seven EF-3 tornadoes; these inflicted damage ranging from incredible to severe to homes and businesses in the affected areas. A total of 250 people died as a result of the storms, with the highest county death toll (50) resulting from the EF-4 tornado that struck more densely populated areas of Tuscaloosa. The EF-5 tornadoes that hit the state caused 35 deaths in DeKalb County, 26 in Franklin, and 25 in Marion County as they devastated entire small communities. More than 2,200 were injured statewide. The tornadoes were indiscriminate, striking young and old, students and families, poor and middle class, and urban, small town, and rural areas.

Quantifying the April 27 Tornadoes

62 tornadoes confirmed
1,202 tornado miles
250 deaths
2,200+ injured
43 counties federal disaster areas

As a result of these storms, 43 Alabama counties were declared federal disaster areas, with eligibility for individual assistance, 33 counties were also entitled to apply for FEMA public assistance, and all 67 counties were ruled eligible for assistance with debris removal. Over 13,000 homes and businesses were destroyed or declared unsafe, and about 10,000 more sustained lesser damage or were affected. Two schools in Tuscaloosa County and two in Hackleburg were destroyed and 10 other schools across the state were damaged, while five critical facilities statewide were destroyed or unusable. Surveys found 177,857 acres of forest land with a value of \$228.4 million damaged across the state. Insured losses from the Alabama tornadoes are estimated as at least \$2.6 to \$4.2 billion, making it the costliest natural disaster in the state's history. Recent estimates from the Insurance Information Institute indicate that insurers expect to pay out about \$2 billion on claims from the Tuscaloosa and Birmingham areas alone. Looking across the United States, insured losses from the spring 2011 tornadoes totaled \$14 billion, ranking this the nation's fifth most costly disaster.

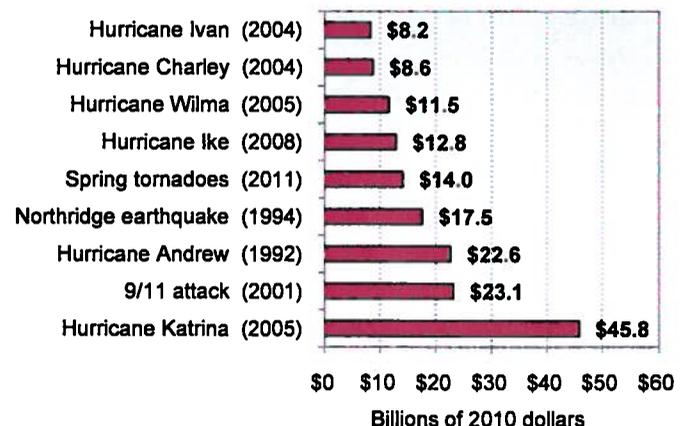
Great strides have been made in debris removal and cleanup; by mid-July the United States Army Corps of Engineers had cleared about 4.3 of the 4.7 million Cubic Yards it was contracted for. While some repairs of damaged structures were complete or in progress and a small amount of rebuilding had begun, it was also apparent that bringing planning, redevelopment, and rebuilding efforts to fruition is going to take time. And, while money has been and will continue flowing in from federal sources, insurance companies, and from individual and corporate donations, it is also clear that there are real costs to individuals, the state, and to the impacted local communities that will be incurred as these efforts

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.

Insured Losses from Costliest U.S. Disasters



progress. Although it is still too early to fully comprehend the total economic effects of the damage caused by the tornadoes, enough information is available to permit some preliminary estimates of damage effects on the Alabama economy with specific focuses on employment, earnings, state finances, and gross domestic product (GDP).

Tornado Impact Analysis

The Center for Business and Economic Research at The University of Alabama derived preliminary estimates of the economic and fiscal impacts of the tornadoes as well as the consequent recovery efforts on Alabama based on data available in June. Multipliers obtained from the Bureau of Economic Analysis (BEA)'s Regional Input-Output Modeling System (RIMS II) 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 are for the 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 constitutes around 42 percent of total earnings and state taxable income (net income) is about 66 percent of earnings. Because job losses occurred across many industries, 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. 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.

The following assumptions are used in this analysis:

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 to \$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 the end of 2012.

Negative Economic Impacts from Tornado Damage

Toward the end of May 2011, the Alabama Department of Industrial Relations (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 and assuming that a quarter of the claimants will return to work reduces the number to 3,000 net direct unemployed wage and salary workers. To this number we add an estimated 761 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 the indirect unemployment resulting from the tornadoes to determine a total employment impact. Since businesses in numerous industries suffered damages, specific industry multipliers cannot be applied as a breakdown by industry is not available. Most Alabama industries' direct effect employment multipliers are between 1.5 and 3.5; using these multipliers puts the total direct and indirect number of tornado-related unemployed at between 5,641 and 13,162. This is about 0.2 to 0.5 percent of total Alabama employment including proprietors.

Federal Assistance for Tornado Recovery

FEMA Individual assistance	
Applications approved	26,143
Individuals & households program	
Total dollars approved	\$70,731,131
Housing assistance	\$51,371,472
Other needs assistance	\$19,359,659
SBA Low-interest loans	
Applications approved	1,683
Total dollars approved	\$93,593,200

Source: Federal Emergency Management Agency and Small Business Administration, August 31, 2011.

Currently, workers average earnings are at about the 2009 earnings per worker level of \$38,621, which means that \$217.9 to \$508.3 million in total earnings will be lost in 2011 because of the tornadoes. This translates into \$19.1 to \$44.5 million in lost state taxes, about 0.2 to 0.5 percent of the total. The lost state taxes comprise \$8.3 to \$19.3 million in income tax, \$3.5 to \$8.2 million in sales tax, and \$7.3 to \$17.0 million in other taxes. In addition, the state is expected to spend \$80 to \$100 million on cleanup. Thus, including lost tax revenues, the tornadoes will cost the state \$99.1 to \$144.5 million in 2011. Local sales tax collections are expected to fall by \$4.4 to \$10.2 million; local governments will also be negatively impacted by costs they incur for cleanup.

Alabama Tornado Economic Damage Impacts (2011 only)

Direct unemployed	3,761
Direct + indirect unemployed	5,641-13,162
Percent of total employment	0.2-0.5
Lost earnings (millions)	\$217.9-\$508.3
Lost state tax revenue (millions)	\$19.1-\$44.5
Lost local sales taxes (millions)	\$4.4-10.2
Estimated insured losses (millions)	\$2,600-\$4,200
Estimated uninsured losses (millions)	\$260-\$420
Lost Alabama GDP (millions)	\$835-\$1,348
Percent of total GDP	0.5-0.7

Source: U.S. BEA, Alabama Department of Finance, Alabama Department of Revenue, ADIR, and Center for Business and Economic Research, The University of Alabama.

A fixed-asset basis is used to estimate the effect on Alabama GDP. At the time of this analysis, a range of \$2.6 to \$4.2 billion in expected insurance claims were reported, 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 to \$4.6 billion. Under the assumption that Alabama has the same GDP to fixed assets ratio of 29.2 percent as the nation, the tornadoes will reduce Alabama GDP by \$835 million to \$1.3 billion in 2011, or 0.5 to 0.7 percent.

The economic effects are certainly only a part of the full damage impacts. There are other adverse impacts on quality of life that are not considered in this analysis because they are non-market or non-economic effects. Lives were lost and disrupted, people and businesses displaced, and the physical and emotional health of many was affected. Because such quality of life aspects cannot be expressed with the variables used for impact analysis, the damage impacts reported here are conservative.

Positive Economic Impacts of Recovery Activities

Recovery activities will create economic impacts that exceed those of the tornado damage, injecting an estimated \$2.6 billion into the Alabama economy in 2011 and an additional \$1.6 to \$3.2 billion in 2012, based on the assumptions used in this study. The 2011 spending will create a \$5.3 billion output or gross sales impact which will add \$2.9 billion to the state's GDP, or 1.6 percent. 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 revenues of \$58.3 million and sales taxes totaling \$24.8 million will be generated, along with local sales tax receipts of \$31.0 million.

Positive Recovery Impacts

	2011	2012
Cleanup (millions)	\$1,000	
FEMA assistance (millions)	\$600	
Rebuilding (millions)	\$1,000	\$1,600-\$3,200
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
State income and sales tax (millions)	\$83.1	\$63.2-\$114.7
Local sales tax (millions)	\$31.0	\$23.6-\$47.2

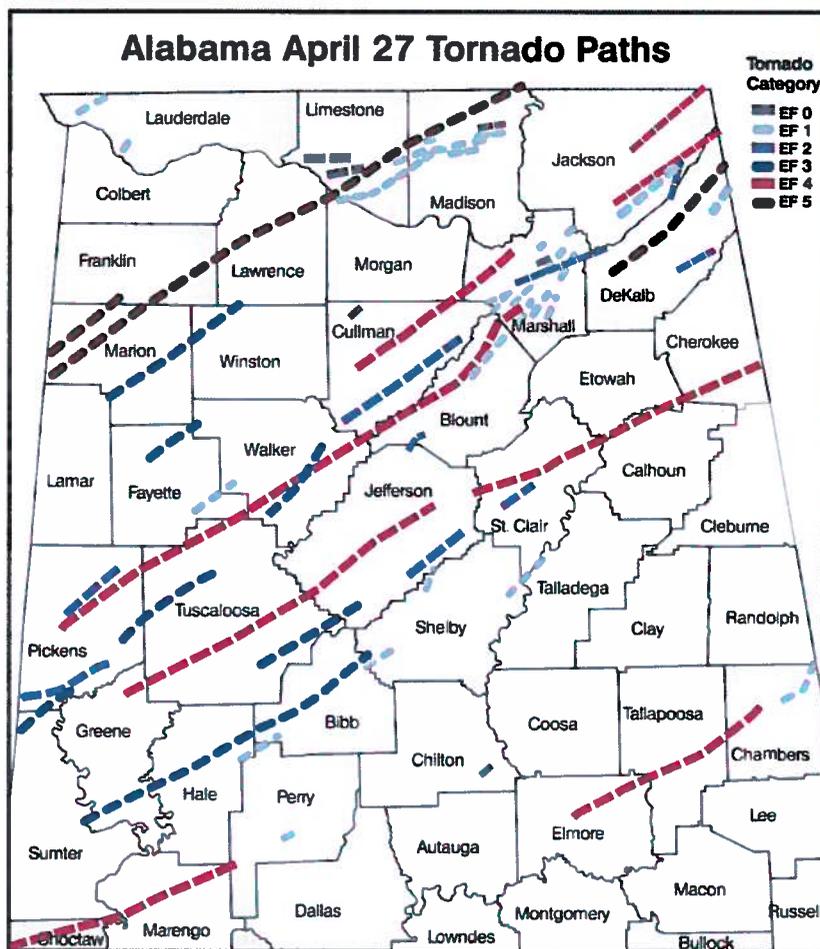
Source: Center for Business and Economic Research, The University of Alabama.

In 2012 the \$1.6 to \$3.2 billion that will be spent on rebuilding will yield \$3.7 to \$7.3 billion in gross economic activity, including a \$1.9 to \$3.9 billion contribution to Alabama GDP. A forecasted 36,893 to 73,787 jobs that will be created in 2012 as the recovery progresses will generate \$1.2 to \$2.3 billion in earnings at an average of \$31,741 per job. It is likely that some of the jobs created by recovery activities could go to people who became unemployed as a result of the tornadoes. Increased tax revenues

resulting from the recovery should yield \$63.2 to \$126.5 million for the state (\$44.4 to \$88.8 million in income tax and \$18.9 to \$37.7 million from sales tax) as well as \$23.6 to \$47.2 million of local sales tax collections.

Over the expected 2011 to 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.

Certainly the positive economic impacts of recovery activities are larger than the negative impacts of the tornado damages. It is important to note that the net effect is positive because most of the recovery funds are from external sources—the federal government, insurance claims, and personal and corporate donations. Those funds would have gone to some other use if the tornado devastation had not occurred. As such, from a national perspective, the combined impact is negative. Additionally, there are the adverse effects on quality of life that if considered and valued could point to a net negative impact. Reinvesting and improving on what was there before, rather than just rebuilding, will facilitate long term positive impacts.



Source: Alabama Emergency Management Agency and Center for Business and Economic Research, The University of Alabama.

Note: A version of this article appeared in the BBVA Research publication, *United States Regional Outlook: Third Quarter 2011*.

Addendum B

Red Cross:

**All Dwelling Types by Level
Of Damage & Damage Classification**

gry 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

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	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Large portions of the roof are missing. • Extensive wall damage. 	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Some minor structural damage. • Damage to small section(s) of the roof. • Numerous broken windows. • Roofing and siding is missing. 	<ul style="list-style-type: none"> • Roofing and siding are missing. • Windows are broken. • Penetration 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	<ul style="list-style-type: none">• 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.	<ul style="list-style-type: none">• 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. <p>The dwelling is livable without repairs.</p>

Addendum C

Alabama Housing Needs Assessment

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 execute 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**

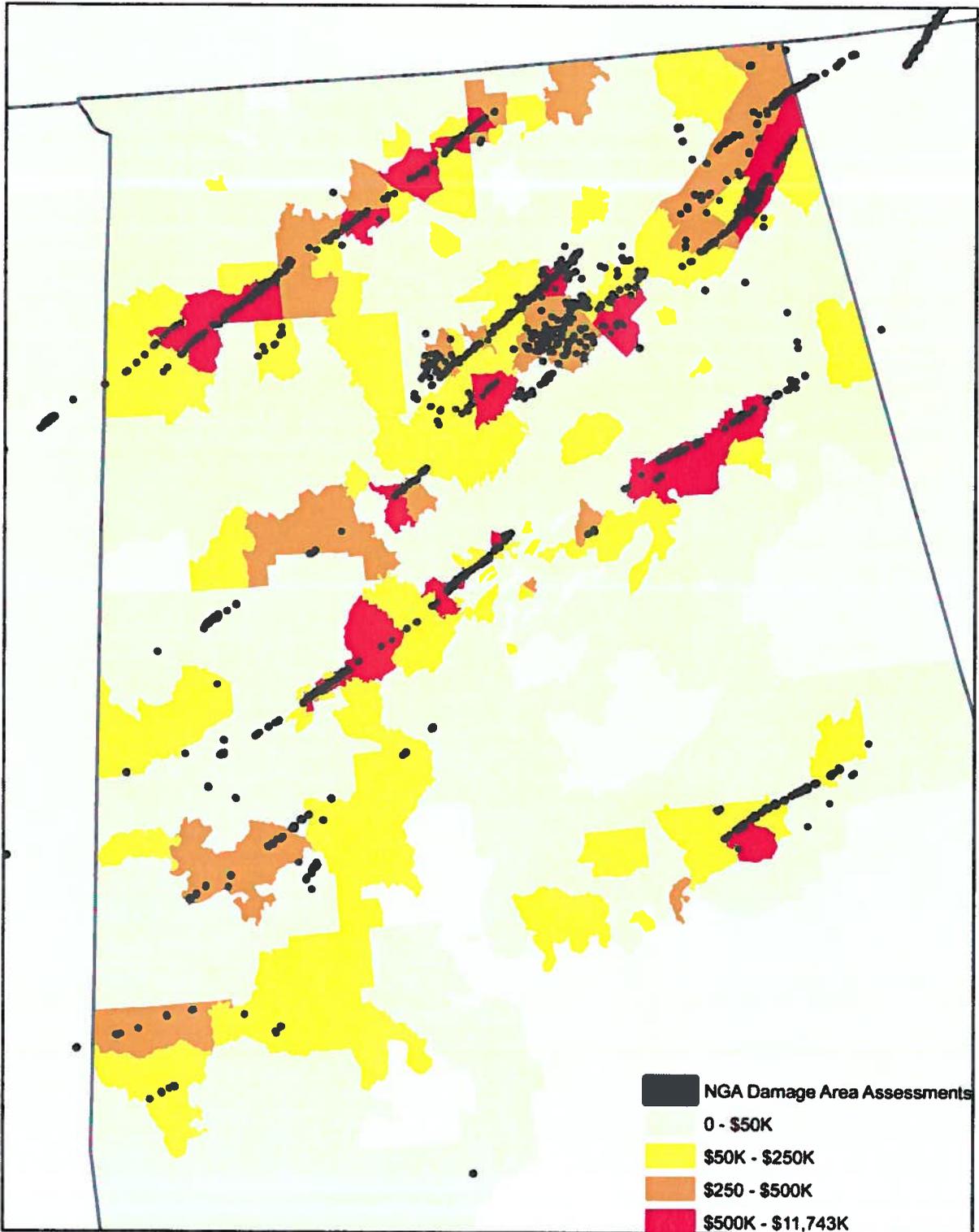
County	Owner-occupied units with unmet housing needs	Cost to Fully Repair (dollars)	Grant from FEMA (dollars)	Loan from SBA (dollars)	Amount of unmet housing needs for owners (dollars)
Jefferson	72	\$2,691,489	\$374,571	\$95,494	\$2,221,424
Cullman	50	\$2,294,674	\$294,568		\$2,000,106
DeKalb	44	\$2,184,763	\$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 reports 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 disproportionately 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 disproportionately 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 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 D

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

Addendum E

Unemployment Statistics - Alabama Department of Labor

Disaster Area Unemployment Statistics for 2011-2013

43 Counties	Mar 2011 Employment	March 2011 Unemployment	March 2011 Unemployment Rate	Mar 2012 Employment	Mar 2012 Unemployment	Mar 2012 Unemployment Rate	June 2013 Employment	June 2013 Unemployment	June 2013 Unemployment Rate
Autauga	22,146	2,136	8.2%	23,633	1,578	6.3%	24,176	1,511	5.9%
Bibb	7,590	952	10.3%	8,335	645	7.2%	8,465	634	7.0%
Blount	23,858	2,323	8.8%	24,558	1,655	6.3%	24,942	1,617	6.1%
Calhoun	48,381	4,980	9.2%	48,502	3,865	7.4%	48,275	3,896	7.5%
Chambers	12,379	1,686	11.6%	13,212	1,342	9.2%	13,622	1,115	7.6%
Cherokee	10,295	1,001	8.6%	10,546	814	7.2%	10,792	680	5.9%
Chilton	17,394	1,780	8.9%	18,501	1,264	6.4%	18,790	1,248	6.2%
Choctaw	4,371	589	11.3%	4,586	430	8.6%	4,685	391	7.7%
Clarke	8,484	1,561	15.5%	8,525	1,149	11.9%	8,495	1,083	11.3%
Colbert	23,366	2,218	8.8%	23,142	1,896	7.6%	23,317	1,766	7.0%
Coosa	3,718	493	10.8%	3,837	374	8.9%	3,981	355	8.2%
Cullman	34,676	3,187	8.2%	35,655	2,364	6.2%	36,209	2,168	5.6%
DeKalb	25,470	3,241	11.2%	25,356	2,468	8.9%	26,161	2,022	7.2%
Elmore	32,714	3,034	8.4%	32,438	2,378	6.8%	33,183	2,155	6.1%
Escambia	12,947	1,515	10.2%	13,220	1,220	8.4%	13,451	1,173	8.0%
Etowah	40,358	4,186	9.2%	42,085	3,134	6.9%	42,521	3,057	6.7%
Fayette	5,783	729	11.0%	6,018	507	7.8%	5,949	507	7.9%
Franklin	11,894	1,233	9.2%	12,128	1,010	7.7%	12,056	1,026	7.8%
Greene	2,737	455	14.2%	2,674	304	10.2%	2,768	321	10.4%
Hale	6,078	730	12.3%	5,041	534	9.6%	5,218	570	9.8%
Jackson	23,913	2,313	8.6%	23,922	1,809	7.0%	24,118	1,685	6.5%
Jefferson	274,316	26,918	8.8%	283,012	20,189	6.7%	287,434	19,221	6.3%
Lamar	4,545	567	10.7%	4,961	378	7.1%	4,865	397	7.5%
Lauderdale	40,369	3,713	8.2%	41,498	2,836	6.4%	41,812	2,804	6.3%
Lawrence	13,855	1,640	10.4%	13,935	1,250	8.2%	14,200	1,110	7.3%
Limestone	35,112	3,092	7.7%	37,261	2,437	6.1%	37,579	2,255	5.7%
Madison	157,869	13,159	7.5%	160,011	10,640	6.2%	161,379	10,241	6.0%
Marengo	6,767	949	12.1%	6,937	696	9.1%	7,040	637	8.3%
Marion	9,812	1,339	11.4%	10,392	998	8.8%	10,602	910	7.9%
Marshall	37,472	3,603	8.6%	37,247	2,799	7.0%	37,766	2,568	6.4%
Monroe	6,498	1,293	16.2%	6,599	926	12.3%	6,654	827	11.1%
Morgan	51,108	5,118	8.9%	52,548	4,068	7.2%	53,549	3,595	6.3%
Perry	2,976	566	15.8%	3,028	443	12.8%	2,966	484	14.0%
Pickens	6,977	844	10.6%	7,088	656	8.5%	7,040	673	8.7%
St. Clair	32,801	3,237	8.6%	35,198	2,374	6.3%	35,748	2,310	6.1%
Shelby	92,117	6,767	6.6%	98,623	5,073	4.9%	100,164	4,755	4.5%
Sumter	3,865	699	14.9%	3,984	500	11.2%	3,914	542	12.2%
Talladega	32,217	3,861	10.3%	33,693	2,956	8.1%	35,150	2,833	7.5%
Tallapoosa	15,128	2,137	12.2%	15,614	1,456	8.5%	16,197	1,386	7.9%
Tuscaloosa	82,588	7,526	8.1%	85,571	5,941	6.5%	88,582	5,911	6.3%
Walker	24,938	2,701	9.7%	25,181	2,015	7.4%	25,574	1,856	6.8%
Washington	5,913	978	14.0%	5,931	735	11.0%	5,875	710	10.8%
Winston	7,755	1,326	14.5%	8,240	881	9.7%	8,346	846	9.2%
43 counties	1,323,550	132,375		1,362,466	100,987		1,383,610	95,851	
Statewide	1,919,761	198,113	9.0%	1,989,708	154,299	7.2%	2,023,217	146,580	6.8%

Sources: Alabama Dept. of Labor and the U.S. Bureau of Labor Statistics. June 2013 figures are Preliminary.

Addendum F

Statistical Data: National Association of Professional Insurance Agents



NATIONAL ASSOCIATION OF
PROFESSIONAL INSURANCE AGENTS
Local Agents Serving Main Street America™

Alabama Tornadoes Worst in State's History

May 1, 2012

Recent data revealed that the tornadoes that slammed Alabama on April 27, 2011 resulted in about 200,000 insurance claims and almost \$3 billion in claim payouts. Ragan Ingram, chief of staff at the Alabama Department of Insurance, labeled the tornadoes the "worst event in state history in terms of insured losses." He said the insurance payouts from the storms surpassed Hurricane Ivan and Hurricane Katrina, the second and third worst events in the state, respectively. The Insurance Information Institute (I.I.I.) reports that Alabama had \$2.925 billion in claim payouts as a result of the 2011 storms, or about 40 percent of all claims from the multistate tornado outbreak that occurred from April 22 to 28. Robert Hartwig, I.I.I. president, said that the tornado disasters were not only the deadliest in Alabama's history, but they were also the costliest in terms of property damage and business interruption claims. The I.I.I. also reported that Alabama homeowners, renters and condominium policyholders received \$1.65 billion -- or 57 percent of the payouts -- with businesses getting \$1.12 billion -- or 38 percent and auto policyholders receiving the remaining \$150 million.

According to Alabama Insurance Department records, about 20 insurers have had rate increases approved by the department commissioner since September 2011. The requests for increases have ranged from about 5 percent to as much as 20 percent. "April 27th was a once-in-250-years event," Alabama Insurance Commissioner Jim Ridling says.

Addendum G

**HUD Estimates of Homes and Businesses
with Severe Unmet Need and the
Estimated Cost to Address the Unmet Need**

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	38,830,024
	Jefferson County, Alabama	94	37		28,868,991	16,271,412	12,595,579
	Marion County, Alabama	142	<10		18,803,573	14,271,237	2,532,336
	DeKalb County, Alabama	98	12		10,439,211	8,877,759	1,761,452
	Marshall County, Alabama	85	10		9,719,775	5,077,991	4,841,784
	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		7,137,698	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		5,333,186	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		2,882,807	2,755,858	106,749
	Choctaw County, Alabama	26	0		2,451,387	2,451,387	0
	Hale County, Alabama	28	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		1,028,328	1,028,328	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		607,488	607,488	0
	Clarke County, Alabama	<10	0		460,710	460,710	0
	Washington County, Alabama	<10	0		447,806	447,806	0
	Tallapoosa County, Alabama	<10	0		433,835	433,835	0
	Pickens County, Alabama	<10	<10		319,087	178,701	140,386
	Lamar County, Alabama	<10	0		212,874	212,874	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		88,932	88,932	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 H

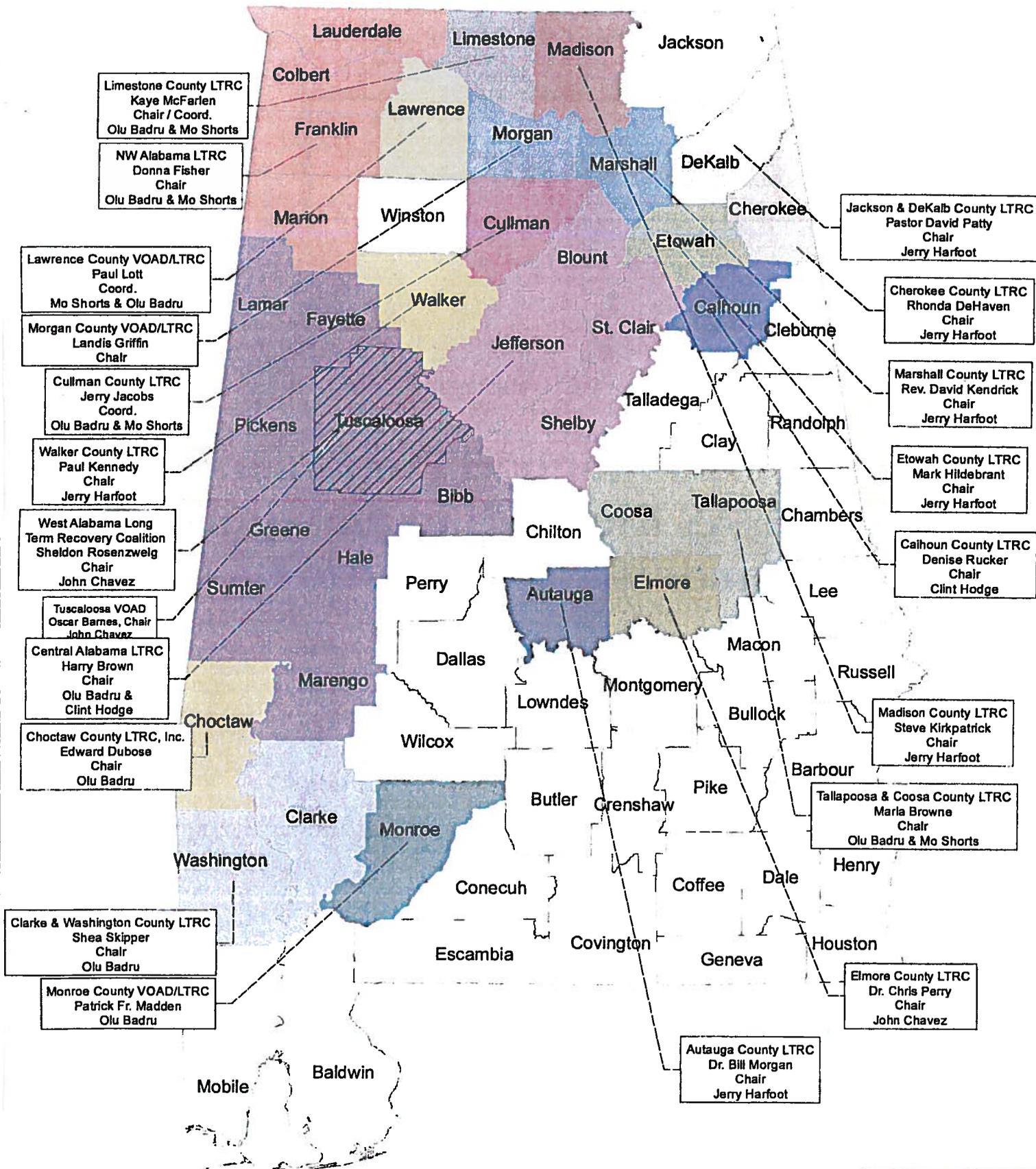
Alabama

Long-Term Recovery Committees

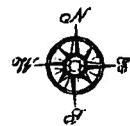


Alabama Long Term Recovery Committees

FEMA-1971-DR-AL



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Addendum I

Housing Authority Survey of Tornado Damage and the Continuum of Care Survey of Tornado Damage

**Housing Authority Survey of Tornado Damage
(from the April, 2011, tornadoes that swept Alabama)**

1. Types of Housing Units Available (check all that apply):

- Public Housing
- Section 8 Housing Choice Voucher Program (*referred to as Section 8*)
- Mixed-income Community (Communities)

2. Did any of your Housing Authority units sustain tornado damage in the April, 2011, tornado outbreak? *If no, please complete the Identification Section and return the survey by fax or email.*

- Yes (continue to Q3)
- No (**STOP HERE; Complete Identification Section and Return**)

3. Type and Status of Housing Units Damaged by Tornado (check all that apply):

	<u>Number of Units Damaged</u>	<u>Repairs Complete/Underway?</u>
<input type="checkbox"/> Public Housing	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Section 8	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Mixed-income	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No

4. Tornado Damaged or Destroyed units with no identified source of funding for repair/renovation or new construction (check all that apply and explain):

Damaged Units Unfunded

- Public Housing _____ number of units damaged, but without identified funding
- Section 8 _____ number of units damaged, but without identified funding
- Mixed-income _____ number of units damaged, but without identified funding

Please briefly explain the Housing Authority's plan to construct, repair, renovate, or demolish and abandon the unfunded units: _____

_____ (attach additional pages as necessary)

Thank you for your assistance! Please complete the **Identification Section** below:

Name: _____ Title: _____
 Phone: _____ Email: _____

Continuum of Care Survey of Tornado Damage (from the April, 2011, tornadoes that swept Alabama)

1. Types of Homeless Housing Units Available (check all that apply):

- Emergency Shelter
- Transitional Housing
- Permanent Housing
- Permanent Supportive Housing (*referred to as Permanent Supportive*)
- Section 8 Housing Choice Voucher Program (*referred to as Section 8*)

2. Did any Homeless Housing Units in your Continuum of Care sustain tornado damage in the April, 2011, tornado outbreak? *If no, please complete the Identification Section and return the survey by fax or email.*

- Yes (continue to Q3)
- No (STOP HERE; Complete Identification Section and Return)

3. Type and Status of Homeless Housing Units Damaged by Tornado (check all that apply):

	<u>Number of Units Damaged</u>	<u>Repairs Complete/Underway?</u>
<input type="checkbox"/> Emergency Shelter	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Transitional Housing	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Permanent Housing	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Permanent Supportive	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Section 8	_____ number damaged	<input type="checkbox"/> Yes <input type="checkbox"/> No

4. Tornado Damaged or Destroyed Homeless Housing Units with no identified source of funding for repair/renovation or new construction (check all that apply and explain):

- Damaged Units Unfunded**
- Emergency Shelter _____ number of units damaged, but without identified funding
 - Transitional Housing _____ number of units damaged, but without identified funding
 - Permanent Housing _____ number of units damaged, but without identified funding
 - Permanent Supportive _____ number of units damaged, but without identified funding
 - Section 8 _____ number of units damaged, but without identified funding

Please briefly explain the Continuum of Care's plan regarding construction, repair, renovation, or demolition and abandonment of the unfunded units: _____

_____ (attach additional pages as necessary)

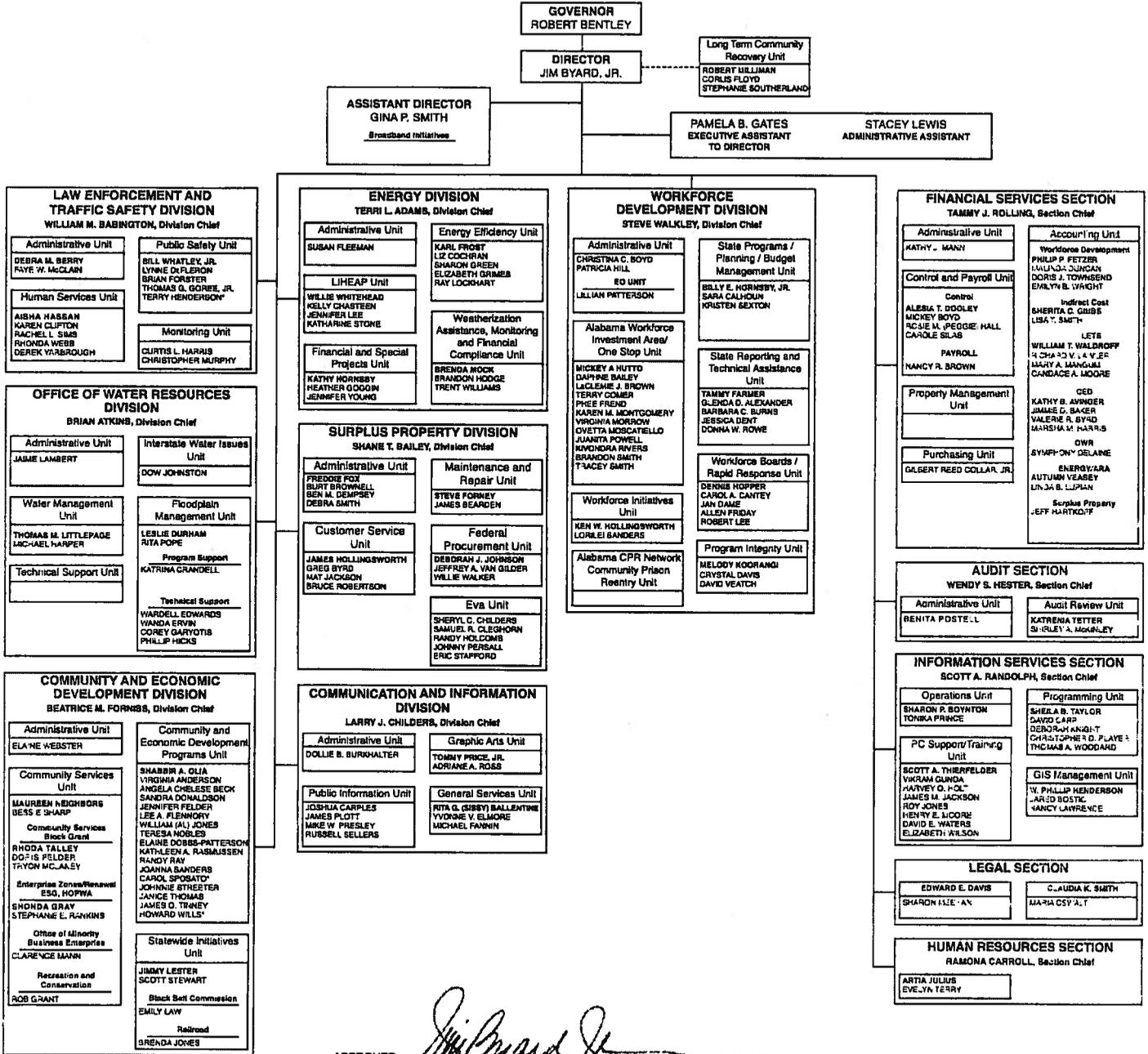
Thank you for your assistance! Please complete the **Identification Section** below:

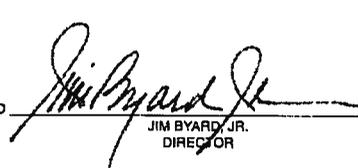
Name: _____ Title: _____
 Phone: _____ Email: _____

Addendum J

Organizational Diagram: Alabama Department of Economic & Community Affairs

ALABAMA DEPARTMENT OF ECONOMIC AND COMMUNITY AFFAIRS



APPROVED  JULY 1, 2013
 JIM BYARD, JR.
 DIRECTOR