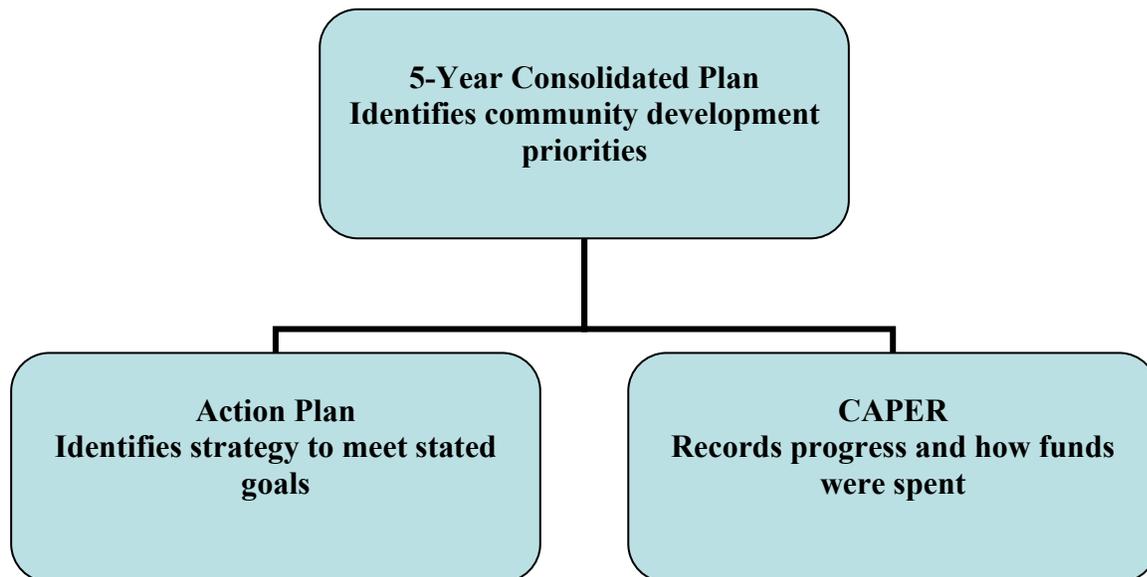


INTRODUCTION

OVERVIEW

In compliance with regulations from the U.S. Department of Housing and Urban Development (HUD), Fulton County Department of Housing and Community Development and Department of Human Services developed the 2009 Consolidated Annual Performance and Evaluation Report. This performance report is required as part of the U.S. Department of Housing and Urban Development's (HUD's) Consolidated Planning process, and is outlined specifically in 24 CFR 91.520. The Consolidated Plan outlines the County's housing, community development needs and the steps the County plans to take to address identified needs using its allocation of federal formula funds. The Consolidated Plan is divided into three sections: (1) development process (2) a five-year strategic plan, and (3) a one-year action plan. Fulton County must revise the entire Consolidated Plan no less frequently than once every five years, with the Action Plan section updated annually.

Fulton County Department of Housing and Community Development and Department of Human Services coordinates the publication of Fulton County's Consolidated Plan, Annual Action Plan, and Annual Performance Report which provides information on the County's actions to achieve the goals and objectives of the HUD programs which must be reported on pursuant to 24 CFR 91.520.



The three federal programs covered by the Consolidated Plan include the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) programs. Each program section reports on the following subjects, as required by 24 CFR 91.520(a):

- Description of the resources made available
- Investment of the available resources
- Geographic distribution and location of investments
- Families and persons assisted
- Actions taken to affirmatively further fair housing

During 2009 calendar year, the period of January 1, 2009 – December 31, 2009, Fulton County was the recipient of three programs covered by the County's Consolidated Plan: the HOME Investment Partnership (HOME), Community Development Block Grant (CDBG), and Emergency Shelter Grant (ESG) programs. HUD also made available additional resources from these programs directly to individual entitlements or participating jurisdictions to address housing and community development needs within their communities. Each of these communities is required to submit a Consolidated Plan to reflect its respective housing and community development needs and strategies. Thus, Fulton County's Consolidated Plan does not govern use of local entitlement funds in these communities.

Fulton County's Consolidated Annual Performance and Evaluation Report (CAPER) for 2009 funds is a three-part document that has been prepared to assist the citizens of Fulton County, Georgia and HUD to monitor the county's progress in implementing its Consolidated Plan. Part I includes a summary of resources and programmatic accomplishments achieved in relation to the priorities and objectives stated in the Annual Action Plan for Consolidated Funds. Part II is a summary of other actions taken to implement its overall Consolidated Plan strategy as identified in the Annual Action Plan. Part III is an assessment of the County's efforts to meet its one-year priorities and objectives stated in the Annual Action Plan.

During 2009, the County received its allocation of federal fiscal year consolidated formula funds; however, funds awarded or loan commitments made during this program year may utilize funds from any federal funding years.

Available Resources

Consolidated Funds

☐ HOME Investment Partnership (HOME)

The HOME program is designed to strengthen public-private partnerships to provide more affordable housing. HOME strives to meet both the short-term goal of increasing the supply and the availability of affordable housing and the long-term goal of building partnerships between State and local governments and private and nonprofit organizations to strengthen their capacity to meet the housing needs of low, very low, and extremely low income Georgians. Generally, the HOME program has three main purposes:

- (1) To expand the supply of decent, safe, sanitary and affordable housing with primary attention to rental housing for extremely low and low income Americans;

- (2) To mobilize and strengthen the abilities of states and units of general local government throughout the United States to design and implement strategies to achieve an adequate supply of decent, safe, sanitary, and affordable housing; and,
- (3) To provide participating jurisdictions, on a coordinated basis, with various forms of federal housing assistance, including capital investment, mortgage investment, rental assistance, and other needed federal assistance.

HUD regulations allow the HOME program to serve a variety of activities such as owner-occupied housing assistance, home buyer assistance, tenant-based rental assistance, and rental housing development assistance.

Fulton County, eleven participating jurisdictions in Georgia and the State of Georgia received an annual formula allocation of federal HOME funds totaling \$39,086,960. The participating jurisdictions included the cities of Albany, Atlanta, Macon, and Savannah, as well as the counties of Clayton, DeKalb, and Gwinnett. Three consolidated governments – Athens-Clarke County, Augusta-Richmond County and Columbus-Muscogee County – also received HOME funds directly from HUD. In addition, one consortium – the Georgia Urban County Consortium (composed of Cherokee and Cobb counties) and the State of Georgia also received an allocation of HOME funds.

The following three programs were operated during calendar year 2009 with this and previous years' allocations of HOME funds.

- Moderate Single Family Housing Rehabilitation: Assist low to moderate income Fulton County residents to make needed home improvements for the correction of health, safety code violations through deferred payment loans. The loans are forgiven twenty percent each year that the borrower occupies the residence: 11 Deferred Payment Loans were completed during FY 2009. The average cost for the 11 homes was \$41,675. Of the households served, 2 were headed by elderly homeowners over the age of 62. Nine were female headed households. Six were 30% or below of the AMI. Five were at 50% of the AMI.
- Tenant Based Rental Assistance (TBRA): 43 residents were assisted
- (HOAP) Housing Ownership Assistance Program: 4 House holds were assisted with down payment assistance.

○ **Community Development Block Grant (CDBG)**

The CDBG program seeks to improve the living conditions and economic opportunities of Georgia's low and moderate-income families. CDBG works to ensure decent affordable housing, to provide services to communities, and to create jobs through the expansion and retention of businesses. It is an important tool for helping local governments tackle serious challenges facing their communities. To meet this goal, a minimum of 70% of all allocated CDBG funds must benefit low and moderate-income persons. In addition, each activity must meet one of the following national objectives for the program: benefit low- and moderate-income persons, prevention or elimination of slums or blight, or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available.

CDBG funds may be used for a variety of eligible activities, including but not limited to housing improvements, code enforcement, administrative cost, rehabilitation of residential and non-residential structures, project related soft cost, acquisition of real property, relocation and demolition, clearance, interim assistance, removal of architectural barrier, down payment assistance, provision of assistance to profit motivated business to carry out economic development and job creation or retention activities, activities relating to energy conservation, public infrastructure improvements, such as water and sewer facilities, and economic development. Housing activities may involve costs associated with the reconstruction or rehabilitation of either homeowner or rental units. The program is a flexible source of competitive funding for a broad range of community development activities. Therefore, the type of projects receiving CDBG assistance is based on the self-identified needs of each community and varies yearly.

During 2009, Fulton County, the State of Georgia and twenty-one entitlement jurisdictions in Georgia each received a formula allocation of federal CDBG funds totaling \$80,431,433 with the Fulton County receiving \$2,477,719. The twenty-one entitlement jurisdictions included the cities of Albany, Atlanta, Brunswick, Dalton, Gainesville, Hinesville, Macon, Marietta, Rome, Sandy Springs, Savannah, Valdosta and Warner Robins; the counties of Clayton, Cobb, DeKalb, and Gwinnett; and the three consolidated governments of Athens-Clark County, Augusta-Richmond County, and Columbus-Muscogee County and are not covered in this report. The State administered CDBG funds in the remaining, non-entitlement jurisdictions in Georgia.

o **Emergency Shelter Grant Program (ESG)**

The ESG is designed to improve the quality of housing and associated services that exist for persons who experience homelessness, to help make available additional emergency shelters and transitional housing facilities, to help meet the cost of operating these programs and of providing certain essential social services to homeless individuals so that these persons have access not only to safe and sanitary shelter, but also to the supportive services and other kinds of transitional assistance needed to achieve permanent housing. The program is intended to restrict the increase of homelessness through the funding of preventive programs.

During 2009, Fulton County, the State of Georgia and seven entitlement jurisdictions in Georgia each received a formula allocation of federal ESG funds totaling \$3,580,821 with the Fulton County receiving \$96,062. The seven entitlement jurisdictions included the cities of Atlanta and Savannah; the counties of Clayton, Cobb, DeKalb, and Gwinnett; and the consolidated government of Augusta-Richmond County. The State administered ESG funds in the remaining, non-entitlement jurisdictions in Georgia.

Other Major Resources

The State of Georgia expects to use funds from the following major resources to address its housing and community development needs.

o **Housing and Economic Recovery Act of 2008 (HERA)/Neighborhood Stabilization Program (NSP Funds)**

The Housing and Economic Recovery Act of 2008 enacted July 30, 2008 was designed primarily to address the subprime mortgage crisis, and was passed by the United States Congress on July

24, 2008. It authorizes the Federal Housing Administration to guarantee up to \$300 billion in new 30-year fixed rate mortgages for subprime borrowers if lenders write-down principal loan balances to 90 percent of current appraisal value. Funds provided assistance to every state and certain local communities to purchase foreclosed or abandoned homes and residential properties to rehabilitate, resell, or redevelop these homes and residential properties in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. State and local governments could use their neighborhood stabilization grants to acquire foreclosed upon residential property; to demolish or rehabilitate abandoned properties; and/or to offer down-payment and closing cost assistance to low- moderate- and middle-income home buyers (household incomes not to exceed 120 percent of area median income). In addition, these grantees can create "land banks" to assemble, temporarily manage, and dispose of foreclosed upon residential property for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property. The NSP also seeks to prevent future foreclosures by requiring housing counseling for families receiving home buyer assistance. In addition, future home buyers will be protected by requiring grantees to ensure that new home buyers under this program obtain a mortgage loan from a lender who agrees to comply with sound lending practices. Each recipient of funds was instructed to develop a final Action Plan outlining use of funds by December 1, 2008. Fulton County completed an Action Plan targeting areas with the greatest need based on a needs analysis on three distinct criteria as indicated below:

- Greatest percentage of home foreclosures,
- Highest subprime mortgage related loans; and
- An area most likely to face a significant rise in the rate of home foreclosures.

A total of four public hearings were held. The draft was made available on our website and for review upon request at the main office, North and South Fulton locations and the Southwest Library. A fifteen day public comment period followed. Feedback from the public was generally favorable. A number of questions were related to program rules, processes, and how potential community partners may participate in the program.

Nearly \$4 billion was provided to states and certain local communities experiencing particularly high foreclosure problems and risk of property abandonment. In January 2009, the U. S. Department of Housing & Urban Development allocated \$153 million to Georgia with \$75 million for use by local governments from the State's largest metropolitan areas (*City of Atlanta, City of Augusta, Clayton County, Cobb County, City of Columbus-Muscogee County, DeKalb County, Fulton County, Gwinnett County and City of Savannah*). Fulton County received a total of \$13,358,410.00 under the Act; of the total amount granted, \$10,333,410.00 was funded through a direct allocation by the Department of Housing and Urban Development (HUD). Fulton County and the City of Roswell through a joint application to the Georgia Department of Community Affairs (DCA) received \$3,025,000.00.00. In accordance with 24 CFR 570.206, administrative cost of the program will be paid through NSP funding.

NSP Federal	\$ 10,333,410
NSP State (Fulton)	\$ 2,303,679
NSP State (Roswell)	\$ 721,321
	\$ 13,358,410

Fulton County requested \$15,489,375 for NSP 2 funding that will address the impact of abandon and foreclosed homes in specified target areas. A draft of the proposed plan was made available

on our website and for review upon request at the main office, North and South Fulton locations and the Southwest Library. A fifteen day public comment period followed. There were no comments received. Fulton County’s NSP2 Grant application and plan were consistent with its NSP1 program. Both NSP1 and NSP2 will utilize identical activities in acquiring, rehabilitating and selling foreclosed and/or vacant residential properties while providing an 8-hour HUD-approved home buyer education course and down payment assistance programs and “soft seconds” assistance. The County will place an emphasis on acquiring foreclosed and/or vacant residential properties located near areas of commercial properties and areas having access to public transportation. By focusing on these areas, it is likely to help boost the local economy, bring in new support for local businesses and provide citizens with convenient transportation alternatives within Fulton County and to the City of Atlanta for business, commercial and entertainment purposes. By looking at such areas, Fulton plans to spur economic revitalization in areas affected by the current economic crisis by providing affordable housing conveniently located in these areas. Economic development initiatives currently underway seek to retain and attract business.

PERFORMANCE MEASURES

Fulton County’s Program Goals are consistent with and support HUD goals identified in Title I of the Housing and Community Development Act of 1974 (as amended). The three basic objectives of these formula programs include providing (1) decent housing, (2) a suitable living environment and (3) an economic opportunity. The outcome categories include: (1) availability/accessibility, (2) affordability, and (3) sustainability (promoting livable or viable communities). The combination of objectives and outcome categories results in a matrix of *nine* possible outcome statements that encompass the various possible program activities.

Accessibility for the purpose of creating suitable living environments (1,1)	Accessibility for the purpose of providing decent affordable housing (1,2)	Accessibility for the purpose of creating economic opportunities (1,3)
Affordability for the purpose of creating suitable living environments (2,1)	Affordability for the purpose of providing decent affordable housing (2,2)	Affordability for the purpose of creating economic opportunities (2,3)
Sustainability for the purpose of creating suitable living environments (3,1)	Sustainability for the purpose of providing decent affordable housing (3,2)	Sustainability for the purpose of creating economic opportunities (3,3)

Decent housing: The provision of decent housing assists both the homeless and persons at risk of becoming homeless in obtaining housing and increases the availability of permanent housing in standard condition and at affordable cost to low- and moderate-income families. Decent housing also increases the supply of supportive housing with services needed to enable persons with special needs to live independently, and provides housing affordable to low to moderate-income persons that are accessible to job opportunities. Under this provision, Fulton County will expand access to affordable rental housing, expand homeownership opportunities, make the home buying process less complicated, assist renters become homeowners, fight practices that permit predatory lending and increase public awareness of fair housing laws.

Suitable living environment: The provision of a suitable living environment improves the safety and livability of neighborhoods; increases access to quality public and private facilities and services; reduces the isolation of income groups within a community or geographical area by offering housing opportunities for persons of lower-income and revitalizes deteriorating or deteriorated neighborhoods.

Provide economic opportunity: The provision of expanded economic opportunities creates and retains jobs; establishes, stabilizes, and expands small businesses (including micro-businesses); provides public services concerned with employment; provides jobs to low income persons living in areas affected by those programs and activities; makes available mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; provides access to capital and credit for development activities that promote the long-term economic and social viability of the community; and provides empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally-assisted and public housing.

The outcomes in this system help further refine the objectives and capture the nature of change or the expected result. Availability/accessibility applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to extremely low, low and moderate-income people. Affordability applies to activities that provide affordability in a variety of ways to extremely low, low and moderate-income people. Sustainability applies to activities that are aimed at improving communities or neighborhoods, or helping to make them livable or viable by providing benefit to extremely low, low and moderate-income people.

PRIORITY NEEDS

Fulton County has developed priorities for both housing and community development needs and Exhibits I-1 and I-2 on the following pages showed the identified prioritization of these needs. These needs are addressed by the three federal programs covered by the Consolidated Plan. CDBG funding is the largest part of the County’s annual HUD funding, making up about 65 percent of the \$3.84 million received from HUD. HOME funds are the second largest source of housing and community development funding at about 33 percent of the total. Clearly, these funding sources play a very important role in meeting the priority needs. Fulton County is unable to place a specific priority need in the below-mentioned categories. Additionally, Fulton County could not predict the level of need. Therefore, a check mark for each category.

Exhibit I-1 is the HUD Table 2A, which illustrated the County’s priority levels to each housing category that has been designated in the strategic plan component of the Consolidated Plan.

Exhibit I-1: State Priority Housing/Special Needs/Investment Plan Table (HUD Table 2A)

PART 1. PRIORITY HOUSING NEEDS		Priority Level Indicate High, Medium, Low, Checkmark, Yes, No	
	Small Related	0-30%	√
		31-50%	√
		51-80%	√
		0-30%	√

Renter	Large Related	31-50%	√
		51-80%	√
		0-30%	√
	Elderly	31-50%	√
		51-80%	√
		0-30%	√
	All Other	31-50%	√
		51-80%	√
		0-30%	√
Owner	0-30%	√	
	31-50%	√	
	51-80%	√	
PART 2 PRIORITY SPECIAL NEEDS		Priority Level Indicate High, Medium, Low, checkmark, Yes, No	
Elderly		√	
Frail Elderly		√	
Severe Mental Illness		√	
Developmentally Disabled		√	
Physically Disabled		√	
Persons w/ Alcohol/Other Drug Addictions		√	
Persons w/HIV/AIDS		No	
Victims of Domestic Violence		√	
Other		√	
PART 3 PRIORITY HOUSING ACTIVITIES		Priority Level Indicate High, Medium, Low, checkmark, Yes, No	
CDBG			
Acquisition of existing rental units		√	

Production of new rental units	√
Rehabilitation of existing rental units	√
Rental assistance	No
Acquisition of existing owner units	No
Production of new owner units	No
Rehabilitation of existing owner units	√
Homeownership assistance	No
<i>HOME</i>	
Acquisition of existing rental units	√
Production of new rental units	√
Rehabilitation of existing rental units	√
Rental assistance	No
Acquisition of existing owner units	√
Production of new owner units	√
Rehabilitation of existing owner units	√
Homeownership assistance	√
<i>Other</i>	√

ASSESSMENT OF 2009 ACTION PLAN GOALS AND OBJECTIVES

The County's entitlement grant funding and other federal and non-federal funding documented in the 2009 Action Plan was secured at a lower than anticipated level for 2009. In addition to federal entitlement funds, other federal and non-federal funds were expended toward meeting the goals of the 2009 Action Plan. All CDBG, HOME and ESG funds were used exclusively for the benefit of low- and moderate-income persons. All programs and services were directed at Fulton County residents living outside the city limits of Atlanta. For the most part, the County's efforts in carrying out its 2009 Annual Action Plan were successful.

CDBG

Municipalities and non-profits within Fulton County received assistance in the implementation of large-scale public facility and infrastructure projects through the multi year agreements of 2006-2009. Significant progress was also made in the expenditure of prior year funds. Consistent and careful project management resulted in a notable increase in the expenditure rate of non-profit and inter-departmental sub recipients. During FY 2009, the county was below HUD's maximum expenditure ratio of 1.5. In His GREAT Name expended approximately \$64,900 for facility renovations. Partnership Against Domestic Violence, Teens at Work and Trinity Care collectively expended \$80,000 for facility acquisition and renovations. Africa's Children's Fund, Council on Aging, Quality Living Services and Tapestry were public service projects that made substantial progress in FY 2009.

The Fulton County Business Improvement Loan Program (BILP) approved seven (7) loans for small businesses in 2009 totaling \$329,700, which resulted in the creation of 23 jobs for low- and moderate-income people.

Other major CDBG accomplishments include:

- Assistance to more than 9,444 individuals in the areas of job training, supportive housing, housing counseling, housing rehabilitation (60 units), after school programs, day care and economic development.
- Facility renovations to a community center in Fairburn providing a "safe haven" for low- and moderate-income residents of Fulton County.
- Rehabilitation activities for many of the low- to moderate-income residents in the Fulton County's municipalities. The Fulton County Housing Rehabilitation project is normally a joint project utilizing both CDBG and HOME dollars. However, there were no 2009 HOME funds for rehabilitation. Therefore, only CDBG funds were used for rehabilitation in FY 2009.

NSP

The Neighborhood Stabilization Program provides an unprecedented opportunity to both halt destabilizing forces and to rebuild the community with greater affordability, efficiency, and quality of life. Program design and implementation was carried out in 2009. The County worked closely with development partners to determine after-rehab marketability for all properties designated for sale. The County will continue to strive to ensure that all properties designated for purchase can be sold expeditiously to buyers and that program income will be maximized in order to allow for more units to be completed in the future.

Stabilizing Fulton's neighborhoods involves more than acquiring properties, rehabilitating them, and putting them back on the market. A successful neighborhood stabilization program recognizes that housing, health, economic development, and social networks all work in tandem to produce healthy, affordable, long term, quality of life, thriving communities. Recognizing this fact, the Common Ground approach will be applied to stabilization efforts. The Common Ground approach will address the factors known to be social determinants of health including: social networks, social/environmental stressors, social support, social capital, transportation, neighborhood characteristics, housing, violence, education, and access to services. This approach will link and maximize resources to produce stabilization solutions, with the end goal of creating "optimal neighborhoods." To ensure compliance with all HUD requirements, a comprehensive NSP Management Plan was developed which outlined program implementation and monitoring.

Fulton County's NSP activities officially began on March 4, 2009, which is the date the grant agreement, was signed by HUD. On April 10, 2009 issued a Request for Proposal, soliciting participation from for profit and not for profit housing organizations (development partners) interested in partnering with the County on its NSP initiative. Partners were asked to submit proposals on both single and/or multi-family projects. Successful respondents had to demonstrate experience in single-family acquisition, property valuation, asset management, rehabilitation management, marketing and sales, and management of scattered site single-family rental units. A total of 19 proposals were submitted. Three candidates for housing development partners were selected: APD Solutions, LLC, Atlanta Neighborhood Development Partners and Fulton County Housing Authority.

The following grant activities took place during this reporting period.

- County staff continued to gather information about available eligible properties and areas with high concentrations of foreclosed homes. The County also began discussions with potential acquisition sources for these properties including HUD PEMCO and the National Community Stabilization Trust.
- Public information sessions and activities were carried out to inform potential buyers of opportunities to purchase NSP homes through the County's program. A database of interested potential buyers has been created.
- Staff completed all activities related to the environmental clearances needed for the program. These included preparing a Finding of No Significant Impact notice, preparing and publishing a public notice about the program to accept public comments, and preparing the request for release of funds from HUD. The State of Georgia Historic Preservation Office was also contacted. Final clearance from HUD has now been received. Individual reviews for each specific project will be undertaken as they are identified.
- County staff began preliminary work on a major demolition project to be undertaken with NSP funding. The project consists of 72 dilapidated condominium units. Bids were received from contractors to carry out environmental testing on the property related to asbestos and lead-based paint. State and federal environmental clearances were sought and have been received to allow the County to proceed with this activity, which is expected to be completed by the end of 2009.
- Fulton County has worked collaboratively with a number of other local governments in marketing and NSP community education efforts.
- Fulton and DeKalb Counties, along with the City of Atlanta conducted a series of collaborative sessions to discuss each respective jurisdiction's implementation plans with the real estate community, met with the lending community to get their input on

credit and lending requirements for potential buyers of NSP-funded properties and hosted a very successful and highly attended event for prospective homebuyers of NSP-funded properties to hear details about purchasing opportunities and to speak directly to representatives from various housing providers and housing counseling agencies.

HOME

In correspondence dated February 21, 2009, HUD notified Fulton County that it intended to reject the County's 2009 HOME Program certification submitted with the County's 2009 Annual Action Plan that spoke to funding of eligible activities. This action was proposed as HUD had concerns as to whether Fulton County could effectively administer the HOME Program based upon past performance issues and questionable activities. Most of these were related to proposed single-family subdivisions that received HOME funding for land acquisition but remained incomplete due to a variety of factors. These subdivisions included Kensington Heights, Ruby Creek, Victoria Estates, Nelson McGhee, and Sweetwater Creek. HUD also based this proposed action on the County's previous downsizing of staff within the HOME Program that they believed left it without key personnel knowledgeable in the program requirements or with historic project knowledge necessary to complete them as per regulations.

HUD gave the County the opportunity to comment on their preliminary decision to withhold 2009 funding before making a final determination as to whether the County's HOME certification was accurate. The County proposed possible remedies to address HUD's concerns but HUD notified the County in a letter dated March 21, 2009 of their final decision and reasons for disapproval of the HOME portion of the 2009 Annual Action Plan. These included the need for the County to develop a staffing plan that addresses ongoing training along with a management system and policies and procedures that would ensure compliance with HOME program requirements that funds would only be used for eligible projects and activities.

Since receiving that correspondence, the County worked diligently through the remainder of 2009 to rebuild its HOME Program in a way that meets the criteria outlined by HUD in their March 21 letter. A full-scale reorganization of the Housing and Community Development Department was instituted at the end of the year that should allow for more effective and close monitoring of the HOME Program and would also use the expertise of staff more familiar with the CDBG Program. New staff was hired with extensive experience in HUD Programs including HOME as well as all aspects of affordable housing program design, project assessment and implementation, and compliance. A Policies and Procedures manual for the HOME Program was developed and was being refined as of the end of the year. In addition, County staff worked closely with HUD on issues of concern included in the Office of Inspector General's audit report and with the developers and lenders of the unfinished single-family projects to devise a strategy to work towards getting them completed in the challenging homeownership market that existed throughout the year. Efforts were also initiated to clean up some outstanding issues that remained from the time when Fulton County participated in the Georgia Urban County Consortium for HOME that was administered by Cobb County prior to 2000. All these activities were undertaken with the goal of the County being approved by HUD to receive its 2009 and 2009 HOME allocations and undertaking projects as outlined in those Annual Action Plans.

Because the County had some ongoing projects that were funded with HOME, prior years' funding was reprogrammed in 2009 to allow for these to continue. Additionally, funds were allocated to the City of Roswell, the County's partner in the Fulton County HOME Consortium to allow it to undertake affordable housing activities with sub-recipients.

Major HOME-funded accomplishments in 2009 with the use of these prior year funds included the following:

- The City of Roswell's 2009 HOME funds were allocated to two organizations: AHMEN Housing and Habitat for Humanity. AHMEN Housing was approved for the acquisition of a transitional housing unit on Teal Court that was pending as of the end of the year and also acquired a triplex at 191 Opal Drive for the same purpose. Habitat for Humanity used HOME funds towards the acquisition of a single-family unit located at 243 Mill Creek Place in Roswell and also used HOME funds towards the acquisition of four single-family homes on Oxbo Road in Roswell.
- Four (4) first-time homebuyers were assisted under the Home Ownership Assistance Program (HOAP).
- Rental assistance was provided to 43 low-income clients under the Tenant Based Assistance Program (TBRA), administered by the Housing Authority of Fulton County.

ESG

The 2009 ESG funding in the amount of \$96,062 was utilized for essential services to our shelter guest in the form of hygiene supplies, nutritional food items, and equipment/renovations to the Jefferson Place Shelter to include ultra lighting air purification system installed, cleaning of the air duct for the facility and furniture for the outdoor court yard.

OTHER FUNDING

The Jefferson Place Emergency Shelter Complex continues to provide essential supportive services to emergency shelter guest in the form of meals, personal hygiene items, and clothing and transportation assistance through additional funding from the Georgia Department of Community Affairs (\$30,000) the FEMA/United Way (\$14,160).

The following pages summarize:

1. The source and commitment of 2009 Program year funding to assist in meeting the goals and objectives of the Action Plan (page 14);
2. The expenditure by funding source toward meeting the goals and objectives of the 2005 – 2009 Consolidated Plan (page 15); and
3. 2009 Expenditures and accomplishment of specific objectives broken out by project (Table beginning on page 17).

In addition, the Table beginning on page 22 compares the *proposed* 2009 accomplishments to the *actual* 2009 accomplishments and progress toward meeting the five year goals.

2009 BUDGET

SOURCE AND COMMITMENT OF FUNDS AWARDED IN 2009

As required in the Consolidated Plan regulations, the County prioritized its commitment of funds for 2009 based on the priorities and specific objectives outlined in the County's 2005 – 2009 Consolidated Plan. The following reflects the actual amount of funds received in fiscal year 2009 from federal entitlement grants, other federal funding and non-federal funding, and the commitment of funds toward Fulton County's Consolidated Plan priorities.

2009 Funding Sources	Anticipated 2009	Actual 2009
Community Development Block Grant (CDBG)	\$ 2,620,010	\$ 2,477,868
CDBG Program Income	\$ 100,000	\$ 95,790
HOME Investment Partnerships (HOME)	\$ 1,262,116	\$ 0
HOME Program Income	\$ 40,000	\$ 3,379
HOME Cash Match (General Funds)	\$ 246,923	\$ 0
ESG Match (General Funds)	\$ 119,936	\$ 96,062
Emergency Shelter Grant (ESG)	\$ 119,936	\$ 96,062
Other Federal Funding	\$17,660,517	\$17,660,517
Other Non-Federal Funding	\$ 2,835,799	\$ 2,835,799
TOTAL	\$25,005,237	\$23,265,477
HAFC Bond Issue	\$42,800,000	\$ 0
TOTAL	\$42,800,000	\$ 0

Fund Commitment by Consolidated Plan Priority	Actual 2009 Funding Commitments
Public Facilities	\$ 275,000
Public Infrastructure	\$ 870,386
Public Service	\$ 354,180
Economic Development	\$ 145,790
Single-Family Housing Rehabilitation	\$ 407,729
Public Housing	\$ 411,884
Tenant Based Rental Assistance (TBRA)	\$ 220,000
Section 8 Tenant Based Assistance Annual Contribution (HAFC)	\$ 6,825,144
Multi-Family Housing (HAFC Bond Issue)	\$ 0
Katrina Relief	\$ 0
Affordable Housing – CHDO Activities	\$ 0
Home Owner Assistance	\$ 0
Emergency and Transitional Housing	\$ 274,872
Emergency Shelter HSG	\$ 97,000
Transitional Housing	\$ 451,000
Homeless Support Services	\$ 475,000
Homeless Prevention	\$ 276,000
Permanent Supportive Housing	\$ 70,000
Special Needs	\$ 25,000
Program Administration	\$ 713,967
TOTAL	\$11,892,952

2009 EXPENDITURES

FISCAL YEAR 2009 EXPENDITURE OF FUNDS BY SOURCE

The following reflects the total expenditures by source that occurred in fiscal year 2009 from all available funding including federal entitlement grants, other federal funding and non-federal funding, as well as funding available from prior year allocations. The expenditures for each source type are further broken down by activity.

FEDERAL ENTITLEMENT FUNDING EXPENDITURES

(1) Community Development Block Grant Program (CDBG).

Sources of Funds: (2009 and Prior Years Funding)

CDBG Entitlement Grant	\$ 6,298,419
Business Improvement Loan Program Income	<u>\$ 684,248</u>
Total CDBG Funds	\$ 6,928,667

Uses of Funds:

Public Facilities	\$ 586,314
Public Infrastructure	\$ 637,702
Public Services	\$ 245,055
Special Needs/Non-Homeless	\$ 10,000
Single-Family Housing Rehabilitation	\$ 241,021
Emergency & Transitional Housing	\$ 147,145
Economic Development	\$ 164,016
Administration	<u>\$ 808,507</u>
Total CDBG Funds Expended	\$ 2,839,760

(2) HOME Investment Partnerships Program (HOME).

Source of Funds: (2009 and Prior Years Funding)

HOME Entitlement Grant	\$ 3,776,031
HOME Program Income	\$ 34,983
HOME Cash Match	\$ 584,055
ADDI	<u>\$ 45,770</u>
Total HOME Funds	\$ 4,440,839

Uses of Funds:

Tenant-Based Rental Assistance (TBRA) *	\$ 160,093
Home Ownership Assistance (HOAP)	\$ 28,082
Single Family Housing Rehabilitation	\$ 405,018
Affordable Housing (City of Roswell – CHDOs)	\$ 100,000
HOME Administration (10% of allocation and program income)	<u>\$ 43,478</u>
Total HOME Funds Expended:	\$ 736,671

* Tenant-Based Rental Assistance (TBRA) I & Katrina Rental Assistance II
Fulton County 2009 CAPER

(3) Emergency Shelter Grant (ESG)	
<i>Sources of Funds: (2009 and Prior Years Funding)</i>	
Emergency Shelter Entitlement Grant	\$ 96,062
County Match	\$ 96,062
Other Grant Sources (Georgia DCA \$30,000, United Way \$14,160)	\$ 44,160
Total ESG Funds	\$ 236,284

Uses of Funds:

Jefferson Place Furniture, Equipment/Renovations & Essential Supportive Services	\$ 192,124
Jefferson Place Essential Supportive Services	\$ 44,160
Total ESG Funds Expended	\$ 236,284

Total Entitlement Funding Expenditures \$3,812,715

OTHER FUNDING

In addition to the 2009 CDBG, HOME and ESG funds, funding was available and expended from the following federal and non-federal sources:

(4) Federal Funding Expenditures:	
Transitional Housing Grant (Human Services)	\$ 373,951
Supportive Services Grant (Human Services)	\$ 686,487
Public Housing Operating Fund and Capital Funds (HAFC)	\$ 411,884
Section 8 Tenant Based Assistance Annual Contribution (HAFC)	\$ 6,825,144
FSS Coordinator (HAFC)	\$ 45,645
HOPE VI Revitalization	\$ 0
Total Other Federal Funding:	\$ 8,343,111

(5) County Funding Expenditures:	
Jefferson Place Transitional Housing Grant Match	\$ 513,228
Jefferson Place Supportive Services Grant Match	\$ 287,571
Emergency Shelter Grant (Human Services)	\$ 97,000
Homeless Prevention Services Grant (Human Services)	\$ 276,000
Supportive Services Grant (Human Services)	\$ 475,000
Transitional Housing Grant (Human Services)	\$ 451,000
Permanent Supportive Housing (Human Services)	\$ 70,000
Total County Funds:	\$ 2,169,799

Total Other Federal, County & Private Expenditures \$ 10,512,910

Total Entitlement & Other Funding Expenditures in 2009 \$14,325,625

(4) Additional Funding:	
HAFC Bond Issue	\$ 0
Total Additional Funds:	\$ 0

2009 ACCOMPLISHMENT OF SPECIFIC OBJECTIVES

The following reflects the 2009 expenditures including prior year funds and accomplishments from all funding sources categorized by the priorities and specific objectives identified in Fulton County's 2005 – 2009 Consolidated Plan. The 2009 Year End Budget included in Attachment A, provides a detailed line-item budget for CDBG activities listed below, including the total 2009 budget for each activity and the balance of funds as of December 31, 2009.

Priority #1: Homelessness

Projects and services designed to assist the homeless with funds from the CDBG and ESG Programs, and other funding.

EMERGENCY AND TRANSITIONAL HOUSING OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Jefferson Place (ESG and Matching Funds)	\$236,284	1,469 People
2	Young Adult Guidance Center (CDBG-PS) '08	\$31,000	Previously Reported
3	Young Adult Guidance Center (CDBG-PS) '09	\$9,256	120 People
4	AHMEN Housing (Find A Way Home) (CDBG-PF) '09	\$11,889	Facility Underway
5	Families First (CDBG-PS) '09	\$15,000	52 People
6	Emergency Shelter (County Funds HSG)	\$97,000	475 People
7	EMERGENCY AND TRANSITIONAL HOUSING TOTAL	\$400,429	2,116 People 1 Facility Underway
TRANSITIONAL HOUSING OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Transitional Housing Grant (Federal Funds)	\$373,951	108 People Assisted
2	Transitional Housing (County Funds)	\$513,228	Same as above
3	Transitional Housing (Human Services Grants)	\$451,000	7,731 People Assisted
4	Teens at Work (CDBG-PF) '09	\$40,000	1 Facility Complete
5	Trinity Care (CDBG-PF) '09	\$20,000	1 Facility Complete
6	Tapestry Youth Ministry (CDBG-PS) '09	\$20,000	4 People
	TRANSITIONAL HOUSING TOTAL	\$1,418,179	7,843 People 2 Facilities Complete
SUPPORTIVE SERVICES OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Jefferson Place Supportive Services Grant (Federal Funds)	\$686,487	506 People Assisted
2	Jefferson Place/Supportive Services Grant Match (County Funds)	\$287,571	Same as above
3	Homelessness Prevention Services (County Funds HSG)	\$276,000	25,507 People Assisted
4	Support Services (County Funds HSG)	\$475,000	33,086 People Assisted
5	Permanent Housing (County Funds HSG)	\$70,000	290 People Assisted
	SUPPORTIVE SERVICES TOTAL	1,795,058	59,389 People

The total 2009 Homelessness Funds expended, \$ 3,613,666 resulted in the following accomplishments:

- 1,996 homeless persons will receive shelter or be provided transitional housing.
- 124 homeless youth will be provided transitional housing.
- 59,389 homeless persons will receive supportive services including job training.

· 7,839 persons will receive homeless prevention services.

Priority #2: Affordable Housing

Affordable housing activities and services funded by the CDBG Program, HOME Program, and other funding sources.

SINGLE-FAMILY HOUSING REHABILITATION OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Fulton County Housing Rehabilitation Program (CDBG \$3,179 + \$184,150 = \$187,329) (HOME \$405,018)	\$592,347	60 Units – CDBG 11 Units – HOME
2	Housing Rehabilitation (City of East Point) '04	\$53,692	Previously Reported
	SINGLE-FAMILY REHABILITATION TOTAL	\$646,039	71 Units
PUBLIC HOUSING OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Pub. Hsg. Operating/Capital Funds (HAFC–Other Federal Funds)	\$411,884	109 units
2	Family Self-Sufficiency Coordinator (HAFC – Other Federal Funds)	\$45,645	200 households
3	HOPE VI Revitalization (HAFC)	0	0 units
	PUBLIC HOUSING TOTAL	\$457,529	309 Units
RENTAL ASSISTANCE OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Tenant-Based Rental Assistance (HOME)	\$160,093	43 Households
2	Section 8 Tenant Based Assistance (HAFC – Other Federal Funds)	\$6,825,144	812 Households
	RENTAL ASSISTANCE TOTAL	\$6,985,237	855 Households
DOWN PAYMENT ASSISTANCE OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Home Ownership Assistance Program (HOME)	\$28,082	4 Households
	DOWN PAYMENT ASSISTANCE TOTAL	\$28,082	4 Households
AFFORDABLE HOUSING / RENTAL REHABILITATION OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Affordable Housing (City of Roswell)	\$100,000	8 Units
	CHDO AFFORDABLE HOUSING OBJECTIVE TOTAL	\$100,000	8 Units

The total 2009 Affordable Housing Funds expended, \$8,216,887 resulted in the following accomplishments:

- 71 single-family, owner occupied homes rehabilitated
- 855 persons provided rental assistance
- 200 public housing residents assisted
- 4 households were provided down payment assistance
- 109 public housing units created or maintained
- 8 affordable housing units created or maintained

Priority #3: Non-Housing Community Development

Projects and services permitted by the Public Facilities, Public Services and Economic Development activities funded through the CDBG Program and other funds.

PUBLIC FACILITY OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	City of Alpharetta – Facility Improvements (CDBG) ‘07	\$57,170	Project Underway
2	City of College Park – Pool Improvements (CDBG) ‘04	\$65,000	Project Complete
3	City of College Park – Pool Improvements (CDBG) ‘07	\$73,000	Project Complete
4	City of College Park – Pool Improvements (CDBG) ‘08	\$52,000	Project Complete
5	City of College Park – Facility Improvements (CDBG) ‘08	\$32,000	62% Complete
6	City of Hapeville – Pool Improvements (CDBG) ‘05	\$4,845	Project Complete
7	City of Hapeville – Parks Improvements (CDBG) ‘06	\$59,999	Project Complete
8	City of Hapeville – Parks Improvements (CDBG) ‘07	\$60,000	Project Complete
9	City of Hapeville – Pool Improvements (CDBG) ‘08	\$50,000	Project Complete
10	City of Roswell – Building Rehab. (CDBG) ‘08	\$20,300	Project Underway
11	North Fulton Charities – Facility Renovation (CDBG) ‘07	\$25,000	Project Complete
12	North Fulton Charities – Facility Renovation (CDBG) ‘08	\$55,000	Project Complete
13	Partnership Against Domestic Violence (CDBG) ‘09	\$20,000	Project Complete
14	YAGC (CDBG) ‘07	\$12,000	1 Facility Complete
	PUBLIC FACILITY TOTAL	\$586,314	9 Facilities Complete 2 Projects Underway
PUBLIC INFRASTRUCTURE OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	City of East Point – Parks & Sidewalk Improvements (CDBG)	\$802	Project Underway
2	City of Roswell – Street Resurfacing (CDBG) ‘04	\$20,511	Project Underway
3	City of Roswell – Building Renovation (CDBG) ‘04	\$25,311	Project Complete
4	City of Roswell – Building Renovation (CDBG) ‘05	\$1,569	Project Complete
5	City of Roswell – Street Improvements (CDBG) ‘05	\$27,852	Project Complete
6	City of Roswell – Streetscape Improvements (CDBG) ‘06	\$167,005	Project Underway
7	City of Roswell – Water System Improvements (CDBG) ‘07	\$272,656	Project Underway
8	City of Roswell – Infrastructure Improvements (CDBG) ‘09	\$11,996	Project Underway
9	City of Union City – Street Improvements (CDBG)	\$60,000	Project Complete
10	City of Union City – Street Improvements (CDBG)	\$50,000	Project Complete
	PUBLIC INFRASTRUCTURE TOTAL	\$637,702	5 Projects Complete 5 Projects Underway
PUBLIC SERVICE OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Africa’s Children’s Fund (CDBG) ‘09	\$20,000	191 People
2	Atlanta Enterprise Center (CDBG) ‘09	\$15,000	179 People
3	Cooperative Resources Center – Housing Counseling (CDBG) ‘08	\$2,192	Previously Reported
4	Cooperative Resources Center – Stabilization (CDBG) ‘08	\$726	Previously Reported
5	Council on Aging (CDBG) ‘09	\$20,000	171 People
6	Fulton County Health & Wellness (CDBG) ‘08	\$10,000	Previously Reported
7	Fulton County Library (CDBG) ‘09	\$13,649	133 People
8	Fulton County Office of Workforce Development (CDBG) ‘08	\$49,633	433 People

9	Fulton County Office of Workforce Development (CDBG) '09	\$36,176	372 People
10	Marcus Jewish Community Center (CDBG) '09	\$12,254	183 People
11	Metro Fair Housing (CDBG) '08	\$5,312	Previously Reported
12	Metro Fair Housing (CDBG) '09	\$35,113	126 People
13	Quality Living Services (CDBG) '09	\$10,000	132 People
14	Teens at Work (CDBG) '09	\$15,000	143 People
	PUBLIC SERVICE TOTAL	\$245,055	2,063 People
ECONOMIC DEVELOPMENT OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Fulton County Business Improvement Loan Program (CDBG) '05	\$22,421	Previously Reported
2	Fulton County Business Improvement Loan Program (CDBG) '06	\$14,508	Previously Reported
3	Fulton County BILP Program Income (CDBG) '09	\$122,220	23 Jobs
4	Women's Economic Development Agency (WEDA) '08	\$4,867	Previously Reported
	ECONOMIC DEVELOPMENT TOTAL	\$164,016	23 Jobs

The total 2009 Non-Housing Community Development Funds expended, **\$1,633,087** resulted in the following accomplishments:

- 2,063 people served (general)
- 9 public facilities improved
- 23 jobs created

Priority #4: Special Needs/ Non-Homeless

Projects and services that assist special needs populations (elderly, frail elderly, disabled, HIV/AIDS, etc.) with funds from other Federal sources.

SPECIAL NEEDS/NON-HOMELESS OBJECTIVE			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	Senior Services of North Fulton (CDBG-PS) '09	\$10,000	3,529 People
	SPECIAL NEEDS/NON HOMELESS TOTAL	\$10,000	3,529 People

The total 2009 Special Needs/Non Homeless Funds, **\$10,000** are anticipated to result in the following accomplishments:

- 3,529 persons participating in the adaptive sports program.

Fulton County Program Administration Funds

General management and oversight related to program administration including staff and operating costs.

PROGRAM ADMINISTRATION AND UNPROGRAMMED FUNDS			
	Projects	2009 Expenditure	Actual 2009 Accomplishment
1	CDBG Admin (\$560,572) + CDBG Housing Rehab Admin (\$212,935) + BILP Admin. (\$35,000)	\$808,507	Administration of Program Projects & Reports
2	HOME (Admin 10% + Program Income)	\$43,478	Administration of Program Projects & Reports
	TOTAL PROGRAM ADMINISTRATION	\$851,985	

Total Funds Expended in 2009 \$14,325,625

ASSESSMENT OF FIVE-YEAR GOALS AND OBJECTIVES

Fulton County made significant progress in meeting the goals and objectives outlined in its 2005-2009 Consolidated Plan. The following Table (pages 12 & 13) identifies the steady and continuous accomplishments the County has made each year toward meeting the five-year proposed accomplishment level. The table reflects the accomplishments of projects funded with CDBG, HOME and ESG, as well as other federal and non-federal funding expended toward meeting the goals and objectives of the County's 2005-2009 Consolidated Plan.

2009 CAPER

Assessment of Five-Year Goals and Objectives

Priority #1 – Homelessness

Objectives	FY 2005 Actual Accompl.	FY 2006 Actual Accompl.	FY 2007 Actual Accompl.	FY 2008 Actual Accompl.	FY 2009 Proposed Accompl.	FY 2009 Actual Accompl.	2005-2009 Con. Plan Accompl. As of 12/31/09
Emergency & Transitional Housing	2,869 People	1,981 People	2,530 People	2,464 People	2,592 People	2,116 People	11,960 People
Transitional Housing	2,340 People	4,621 People	17,456 People	12,511 People	1,669 People	7,853 People	44,781 People
Supportive Services	50,635 People	76,220 People	95,440 People	53,627 People	162,405 People	59,389 People	335,311 People

Priority # 2 - Affordable Housing

Objectives	FY 2005 Actual Accompl.	FY 2006 Actual Accompl.	FY 2007 Actual Accompl.	FY 2008 Actual Accompl.	FY 2009 Proposed Accompl.	FY 2009 Actual Accompl.	2005-2009 Con. Plan Accompl. As of 12/31/09
Single-Family Housing Rehab	47 SF Units	93 SF Units	86 SF Units	65 SF Units	22 SF Units	71 SF Units	362 SF Units
Public Housing	309 Units	865 Units 309 HH	756 Units 309 HH	865 Units 865 HH	539 Units 200 HH	197 Units 193 HH	2,992 Units 1,676 HH
Weatherization/Conservation	0 SF Units	0 SF Units	0 SF Units				
Transitional Housing	2,340 People	4,621 People	19,986 People	0 People	4,149 People	0 People	26,947 People
Tenant Based Rental Assistance	791 HH	826 HH	37 HH	791 HH	1,215 HH	43 HH	2,488 HH
Home Ownership Assistance	19 HH	52 HH	54 HH	42 HH	26 HH	4 HH	171 HH
Single/Multi-Family Housing	0 Units	100 Units	140 Units	0 Units	0 Units	0 Units	240 Units
Affordable Housing – CHDO Activities	3 Units	13 Units	1 Unit	8 Units	40 Units	0 Units	25 Units

Priority #3 - Non-Housing Community Development

Objectives	FY 2005 Actual Accomp.	FY 2006 Actual Accomp.	FY 2007 Actual Accomp.	FY 2008 Actual Accomp.	FY 2009 Proposed Accomp.	FY 2009 Actual Accomp.	2005-2009 Con. Plan Accomp. As of 12/31/09
Public Facilities	1 Facility	2 Facilities	2 Facilities	4 Facilities 7 Projects Underway	6 Facilities	9 Facilities Complete 2 Projects Underway	18 Facilities 2 Projects Underway
Public Infrastructure	453 People	4,101 People*	8 Projects Underway	10 Projects Underway	11,872 People*	5 Projects Complete 5 Projects Underway	4,554 People* 5 Projects Complete
Public Service	13,073 People 4,606 HH	3,867 People 2,344 HH	6,146 People	7,756 People 324 HH	2,720 People 4,646 HH	2,063 People	32,905 People 7,274 HH
Economic Development	9.5 Jobs 10 People	22 Jobs 145 People	3 Jobs	22 Jobs	10 Jobs 90 People	22 Jobs	78.5 Jobs 155 People

Priority #4 – Other Special Needs

Objectives	FY 2005 Actual Accomp.	FY 2006 Actual Accomp.	FY 2007 Actual Accomp.	FY 2008 Actual Accomp.	FY 2009 Proposed Accomp.	FY 2009 Actual Accomp.	Con. Plan Accomp. As of 12/31/09
Special Needs	237 People	1,050 People	2,000 People	1,495 People	326 People	3,529 People	8,311 People

* = Please be advised that many of the Public Infrastructure Projects have anticipated project completion dates well into FY 2010 and cannot be reported on until project completion.

AFFRIMATIVELY FURTHERING FAIR HOUSING

HUD provides Fair Housing Assistance Program (FHAP) grants on a noncompetitive, annual basis to substantially equivalent state and local fair housing enforcement agencies. This financial assistance supplements the enforcement activities. FHAP grants are given to public, not private, entities. In the State of Georgia, three Fair Housing Assistance Programs (FHAPs) carry out investigative and enforcement functions on behalf of HUD:

- Metro Fair Housing Services, Inc;
- Savannah-Chatman County Fair Housing Council, Inc; and
- State of Georgia Civil Rights Department/Georgia Commission on Equal Opportunity (GCRD-GCEO), which is a state agency.

At the beginning of an agency's participation in the FHAP, HUD provides a flat amount of funds for capacity building. Following the period of capacity building, HUD provides agencies with funds for complaint processing, administrative costs, data and information systems, technical assistance, education and outreach, special enforcement efforts, training, and other projects designed to enhance the agency's administration and enforcement of fair housing law. The intent of the Fair Housing Assistance Program (FHAP) is to build an intergovernmental enforcement effort to further fair housing at the State and local level by providing funding assistance for State and local fair housing enforcement agencies to increase administration of fair housing laws. HUD refers all complaints alleging a discriminatory housing practice within the jurisdiction of the State to the State of Georgia Civil Rights Department/Georgia Commission on Equal Opportunity (GCRD-GCEO).

The Georgia General Assembly established a neutral administrative agency, the State of Georgia Civil Rights Department/Georgia Commission on Equal Opportunity, in order to govern and enforce the administration of the Georgia Fair Housing Law. The principal function of the GCRD-GCEO is to receive, investigate, and pass upon charges of unlawful discrimination occurring anywhere within the State of Georgia in the areas of employment, housing, and public accommodations.

During FY 2009, Fulton County continued its implementation of the elements of the County's Fair Housing Action Plan by working with its primary fair housing service provider, Metro Fair Housing Services, Inc., (MFHS). The County annually funds MFHS through its CDBG Program. In turn, MFHS provided the following fair housing services and promoted fair housing for Fulton County in 2009 by:

- Conducting complaint-based intake of fair housing and related issues for 126 households in Fulton County, outside the City of Atlanta. Of those served, approximately 68% were female headed households.
- Continuing its predatory lending education and outreach program. A total of 11 seminars and workshops were given on fair housing and related issues including predatory lending, pre-purchase counseling, and loss mitigation. These workshops, which were held in Fulton County, outside the City of Atlanta, provided information to a total of 304 participants. Fulton County residents who filed lending complaints were assisted by Metro Fair Housing Services with referrals to Atlanta Legal Aid's Home Defense Program, Consumer Credit Counseling Services, and alternative mortgage programs and lenders.

- Continuing outreach to the Hispanic community by providing flyers and brochures in both Spanish and English and the appearance by staff on a local Spanish radio station to describe fair housing services and answer questions from listeners.

Concerted efforts continue to be made to inform local governments, nonprofits, for-profit developers, public housing authorities and others about the affirmative marketing requirements of the HOME program. Fulton County monitors the implementation of Affirmative Marketing Plans developed by HOME recipients to ensure full compliance with the State’s affirmative marketing goals. DCA conducts routine site visits to funded projects. An integral part of the visit is the on-site review of documentation of the project’s participation in the Affirmative Marketing Plan. Documentation of phone calls, form letters, and questionnaires ensure that the required marketing efforts are taking place.

Minority Participation

During 2009, the County’s HOME-funded programs significantly benefited minorities. As shown in the Figure below, in most cases, the percentage of minority households benefiting from HOME-funded programs is higher than both the percentages of minority households in the county’s population.

Minority Concentration of Selected Household Types

<i>Population Group</i>	Percentage of Population Group who are Minority Households
Comparison Groups: All Fulton County Households Low and Moderate-income Households	
Program Beneficiaries: All HOME Funded Programs DownPayment Assistance HOME Rehabilitation	N/A

NOTE: Information on program beneficiaries includes only those projects where a completion report was filed to HUD during 2009.

Thus, Fulton County’s use of HOME funds is addressing the needs of minority households in Fulton County.

Assessment of Outreach to Minority and Women-Owned Businesses

Fulton County collects information and reports to HUD on the participation of minority and women-owned businesses (M/WBE). The level of M/WBE participation varies based on the amount and type of the HOME-assisted activity during a reporting period. During 2009, Fulton County reported to HUD the total investment of \$11,269,468 in contracts for HOME and CDBG. This investment accounted for 130 contracts entered into for associated projects. Twenty-seven (27) projects (11% of the total dollar amount) were completed by minority and women-owned businesses with HOME projects accounting for X and CDBG accounting for X. The total investment in contracts to projects funded through the CDBG program was \$X and HOME was \$X. This investment accounted for 82 contracts entered into for associated projects. Twenty-one projects (4% of the total dollar amount) were completed by minority and women-owned businesses. DCA’s MBE/WBE Outreach Plan ensures the inclusion, to the maximum extent possible, of entities owned by women/minorities. The maintenance of records on the actual

involvement includes real estate firms, construction companies, appraisal/management firms, financial institutions, underwriters, and providers of legal services.

The participation of Section 3 businesses in projects receiving funding through any of the County's consolidated programs is strongly encouraged by Fulton County. \$235,000 was awarded for an activity involving Section 3 businesses and \$2,620 was and provided for a new hire.

AFFORDABLE HOUSING

PROGRESS IN MEETING THE OBJECTIVE TO PROVIDE AFFORDABLE HOUSING

In 2009, Fulton County approached the objective of providing affordable housing to its citizens from a multi-program point of view. CDBG funds made available from HUD and limited prior year HOME funding was allocated to activities that promoted affordable housing for low-income families and individuals. In addition to these funds, the County utilized Low Income Housing Tax Credits and tax-exempt bonds to promote affordable housing to low-income families.

CDBG

For the 2009 reporting period, the CDBG program supported the following affordable housing activities:

Fulton County residents in need of emergency housing rehabilitation are provided CDBG funds in the form of Emergency Assistance Grants (EAG). The Fulton County Housing Rehabilitation Program administers these housing rehabilitation activities. In 2009, the County assisted 60 households with EAGs.

HOME

In 2009, the County undertook a limited number of affordable housing activities with prior year HOME funding. The activities that were undertaken to support this objective and the funds expended by the activities are as follows:

Housing Rehabilitation:

The County did not receive FY 2009 HOME funds. However, there were eleven (11) Deferred Payment Loans (DPL) completed during FY 2009 with prior years HOME funds.

Tenant-Based Rental Assistance Program

Fulton County provided rental assistance payments to 43 families expending \$160,093 in HOME funds.

Community Housing Development Organization (CHDO) Program

Fulton County funded no CHDO projects during 2009. The funded CHDOs and projects were:

Habitat for Humanity-North Central Georgia	5 condo units
AHMEN Housing	1 triplex

A second closing of a purchase of a single-family unit by AHMEN Housing was pending as of the end of 2009. Both projects were undertaken as part of a contract with the City of Roswell.

Home Ownership Assistance Program (HOAP)

Ongoing efforts continued in 2009 to establish new partnerships and continue existing ones with local lending institutions and other assistance programs. A total of 4 households received financial assistance through this program, to purchase homes in Fulton County in 2009.

Public Private Housing Initiative (PPHI)

The following single-family homeownership projects were previously provided HOME funds for acquisition with most continuing to work to remain viable in light of the housing and foreclosure crisis.

- | | |
|----------------------|---|
| • Kensington Heights | 77 homes occupied, project closed |
| • Providence Glen | Project completely built out |
| • Victoria Estates | 5 houses constructed ,26 homes pending construction |
| • Ruby Creek | 39 homes pending construction |
| • Nelson McGhee | 29 units pending construction |

Housing Authority of Fulton County

For the 2009 reporting period, the Housing Authority of Fulton County (HAFC) supported the following affordable housing activities:

Public Housing Operating/Capital Funds - 411,884
Family Self-Sufficiency Coordinator - \$45,645
Section 8 Tenant Based Assistance - \$6,825,144

Foster and Maintain Affordable Housing

All programs and services offered under the County's HOME Program are directed at providing and maintaining safe, decent, and sanitary affordable housing. In 2009, Fulton County provided the following:

- Down-payment and Closing Cost Assistance to first time homebuyers
- Encouraged first time homebuyers to attend homebuyer training classes from the following three agencies: Atlanta Urban League, Consumer Credit Counseling Services, and Cooperative Resource Center.
- Encouraged Community Housing Development Organizations (CHDOs) to develop new affordable housing targeted at low-and moderate-income families and the elderly.
- Sponsored housing workshops for homeownership and retainage of homes

Eliminate Barriers to Affordable Housing

The primary barriers to affordable housing in Fulton County in 2009 were:

- A widening foreclosure crisis with limited options for those on the verge of losing their homes
- Limited credit available to buyers and tighter underwriting standards
- Land costs
- Property taxes
- Local building codes and zoning regulations
- Lack of sufficient tax incentive programs
- Lack of Community Housing Development Organizations with the technical expertise and financial capacity to develop affordable housing

The following initiatives were undertaken in 2009 to address barriers to affordable housing:

- Increased funding for HUD-approved counseling agencies to deal with the foreclosure and housing crisis
- Fulton County continues in its efforts to increase lender participation in homeownership assistance programs and market the programs
- Continued down payment assistance to potential homeowners.

Developing Institutional Structure/Enhancing Coordination between Housing and Service Agencies

In addressing the county's housing and community development needs, the County coordinates the efforts of different departments and agencies. Consultation with different departments and agencies continued in 2009 to provide a comprehensive approach to addressing the County's housing and community development needs. Gaps and overlaps in services to Fulton County's low- and moderate-income residents were identified in these meetings. Following extensive planning, the County was preparing to implement Common Ground at the end of 2009. This is a multi-departmental approach to examine the social determinants of health and address inequities and disparities in the system that prevent or discourage health equity for certain demographic groups in the County. It is expected that the resources coming to the County through HUD will play an important role in assisting these populations as affordable housing and supportive services both continue to be critical needs for these populations.

Following is a list of some of the Fulton County departments involved in this initiative:

- The Department of Housing and Community Development
- The Department of Environment & Community Development
- The Department of Human Services
- The Housing Authority of Fulton County (HAFC)
- Department of Mental Health
- Justice Department
- The Department of Health & Wellness
- Libraries
- Cooperative Extension Service
- The Department of Parks and Recreation
- Police

The ultimate goals of this initiative are as follows:

- Influence change of public policies
- Leverage resources
- Increase systems of collaboration
- Improve/enhance communities
- Enhance quality of life
- Change the infrastructure of a community
- Provide for a new way of conducting government
- Increase community capacity building
- Empower neighborhoods
- Increase awareness of public policies
- Increase fresh markets or community gardens
- Increase health care access
- Provide for safer communities

The anticipated outcomes of the initiative are as follows:

- Improve health outcomes
- Decrease chronic diseases
- Increase high school graduation rates
- Increase adult employment
- Increase walking and biking communities
- Empower neighborhood residents
- Increase access to health care
- Improve infrastructure of communities to support healthy living

Public Housing Improvements and Resident Initiatives

In FY 2009, the Housing Authority of Fulton County (HAFC) proposes to utilize approximately \$200,000 in HUD funding toward the implementation of their comprehensive capital and redevelopment investment strategy to coordinate and prioritize the expansion, modernization and redevelopment of public housing in coordination with other County revitalization efforts. The HAFC will continue to implement deconcentration efforts through the Housing Choice Voucher Program. In 2003, the Housing Authority of Fulton County was awarded a HOPE VI Grant by HUD in the amount of \$17,191,544 to redevelop the former Red Oak Public Housing site located in South Fulton County. In 2005, it was determined that the Red Oak site was no longer suitable for residential development because of excessive noise resulting from the addition of a new runway at Atlanta Hartsfield-Jackson International Airport. After many challenges, an alternate site was identified for the HOPE VI Project. Development plans for the new site were refined and approval by HUD of an amendment to the HOPE VI Revitalization Plan was secured on September 26, 2007. The new HOPE VI site is located on Thompson Road, at the northeast corner of South Fulton Parkway and Highway 92 adjacent to a new commercial development anchored by a Publix grocery store. The site is approximately eight miles east of Interstate 85 in a rapidly developing area of South Fulton County. In the past twenty four months, over 14,000 units of residential housing were permitted by Fulton County in the general area. All HOPE VI funds were expended as of September 30, 2009 in accordance with the HUD mandated deadline.

The HAFC will continue the development of its HOPE VI project.

The HAFC also received 1,118,146 through the American Reinvestment and Revitalization Act (ARRA) funds that will provide capital improvements at Allen Road and Belle Isle, the two (2) conventional HAFC Low Rent Public Housing properties in addition to asset development activities for the HOPE VI project. These funds must be 100% expended by March 17, 2010.

Evaluation and Reduction of Lead-Based Paint Hazards

Exposure to lead-based paint represents one of the most significant environmental threats from a housing perspective. Many residential properties built before 1978 contain lead-based paint. Unfortunately, it is difficult to measure the exact number of housing units with lead-based paint hazards. Fulton County has incorporated its' lead base paint program in accordance with the Department of Housing and Urban Development and the State of Georgia All HOME and CDBG funded activities covered by the HUD Lead Safe Home regulations were carried out in accordance with the requirements of the Final Rule, including the Uniform Relocation Act.

For activities involving housing rehabilitation Fulton County inspects all units subject to the Final Rule for lead-based paint hazards. Where lead-based paint is found, actions are taken to eliminate the hazards. Under the Home Ownership Assistance Program (HOAP), lead-based paint inspections were conducted in accordance to Housing Quality Standards (HQS) protocol.

Where chipping or peeling paint is present that exceed the de minimis levels is found on homes being purchased that were built before 1978, the eligible home buyer and the seller are notified in accordance to Title X, Sec. 1018. Owners and buyers participating in the Housing Rehabilitation Emergency Assistance Grant and Home Ownership Assistance Programs sign lead-based paint hazard forms and each party will receive a lead hazard information pamphlet.

In addition, the Housing Authority of Fulton County (HAFC) conducts lead-based paint inspections in conjunction with Housing Quality Standards (HQS) inspections on all new units available under Section 8. In 2009 HAFC will continue to make these inspections a mandatory component of HQS procedures.

Compliance with Program and Comprehensive Planning Requirements

Fulton County has a Comprehensive Planning Division, which works in consultation with the development of the Consolidated Plan.

Anti-Poverty Strategy – Reducing the number of people below the poverty level

All activities undertaken by the CDBG, HOME and ESG programs work toward reducing the number of people living below the poverty level. In addition, the Housing Authority of Fulton County (HAFC) and the Department of Human Services provide additional programs and services which work toward this goal. Examples include the HAFC's Family Self-Sufficiency Program, the Fulton County Workforce Development Program which is supplemented with CDBG funds and the Business Improvement Loan Program which creates jobs for low- and moderate-income persons.

In 2009, Fulton County took the following specific actions:

- Encouraged and supported job skills training programs provided by the County and non-profit agencies. (i.e. the Office of Workforce Development, as well as other organizations).
- Continued the allocation of HOME and CDBG funds for new construction of affordable single-family and multi-family housing, acquisition and rehabilitation of affordable housing for purchase or rent and to house the homeless. (i.e. Habitat for Humanity, Housing Authority of Fulton County, as well as other organizations.)
- Continued the allocation of HOME funds for home ownership loans to low- and moderate-income families.

The Housing Authority of Fulton County (HAFC) as a HUD-designated Housing Counseling Center provides comprehensive training and supportive services designed to facilitate the homeownership and rental housing process.

CONTINUUM OF CARE

The Tri-Jurisdictional Collaborative on Homelessness (Tri-J) is the lead entity for the Continuum of Care planning process of the City of Atlanta, DeKalb County, and Fulton County. The Collaborative is responsible for planning, funding recommendations, maintaining, and enhancing the Tri-J's Continuum of Care service delivery. A broad range of stakeholders participate in the

Tri-J CoC, including local and state governmental agencies, non-profit and faith based service providers, issue-oriented coalitions and working groups, and the Regional Commission on Homelessness. The Tri-Jurisdictional Collaborative has provided leadership for the CoC planning process since 1996. Fulton County Human Services Department /Office of Emergency and Transitional Housing staff continues to serve as the administration of the Tri-J CoC process.

1. The Tri-Jurisdictional CoC received **\$9,408,317.00** awarded through the NOFA 2009 process. The Tri-J was awarded a bonus project for \$853,885.00 for two projects to serve thirty (30) chronically homeless individuals, and provide permanent supportive housing beds. Fulton County Human Services/Office of Emergency & Transitional Housing was awarded an additional \$264,210 to operate the Tri-J Homeless Management Information System (HMIS) which will serve as the focal point for data analysis, input and performance evaluation for Tri-J funded agencies.
2. The Tri-Jurisdictional CoC continues to be a mainstream provider of trainings that discuss service delivery strategies for the homeless. This initiative has begun to open doors and networking opportunities among mainstream providers, i.e., court systems, jails, healthcare, drug court, etc., and homeless service providers. In addition, mainstream providers also shared their service strategies in serving the chronically homeless. The services providers are required to receive certification and participate in DHR SOAR training. Accessing mainstreams services is a key and crucial component for Tri-J agencies in the service delivery aspect.

The Tri-J CoC continues to assist providers to integrate into our Homeless Management Information System (HMIS). We continue to develop an implementation strategy to identify and assist all providers in becoming active participants in HMIS. Through active participation, agencies become aware of their customers' profiles and service needs. The new HMIS project will even enhance our capabilities.

LEVERAGING RESOURCES

During fiscal year 2009, CDBG, HOME and ESG funded projects helped to leverage approximately \$700,000 in other non-federal funding. Listed below are the projects which leveraged other funds and the amount of leveraged funds.

CDBG:

During fiscal year 2009, there was no leveraging of resources for CDBG.

ESG:

For the year 2009, Jefferson Place Emergency Shelter Complex received \$96,062 in ESG funding. As required, Fulton County provided a 100% match of \$96,062 for furniture and essential services to Jefferson Place guests. In addition, Jefferson Emergency Shelter Complex received \$44,160 in grants to provide essential services (food, personal hygiene items, and transportation assistance) to the shelter guests. The grants were from the Georgia Department of Community Affairs (\$30,000) and FEMA/United Way (\$14,160)

HOME:

During fiscal year 2009, four Home Ownership Assistance Program clients purchased homes below fair market appraisal evaluations. This resulted in a total of \$28,082 being contributed by sellers as equity to low/moderate income buyers, to support affordable housing. In addition, a total of 13,423 volunteer hours were used in 2009 to build homes using HOME Grant funds through Habitat for Humanity – North Central Georgia. This resulted in a total of \$134,230 of

leveraged labor costs in support of affordable housing within Fulton County. The total amount of leveraged funds during 2009 was \$369,905.

PUBLIC PARTICIPATION/CITIZEN COMMENTS

Fulton County published a Public Notice in the Fulton County Daily Report on February 23, 2010 regarding the availability of the draft 2009 CAPER for public review and comment. In addition, ads were also run in the Neighbor Newspapers. The public comment period is from February 23, 2009 to March 10, 2010. The draft 2009 CAPER was available for public review on the County's web site and hard copies were available by request.

SELF-EVALUATION

Fulton County has continued to make progress in meeting the priority needs and specific objectives outlined in the Consolidated Plan and Annual Action Plan. Activities undertaken in 2009 have aided in the development of viable communities by providing decent housing, suitable living environments and expanding economic opportunities for low- and moderate-income persons. Actual accomplishments under most of the Consolidated Plan Objectives were higher than proposed for FY 2009. The Table on pages 12 and 13 compares the 2009 proposed to actual 2009 accomplishments and compares the total 2009 thru 2009 accomplishments to the proposed five year accomplishment goals.

The following obstacles occurred in carrying out the proposed activities:

CDBG Program

- There were no major obstacles that hindered the ability to carry out the proposed CDBG activities in 2009.

HOME Program

- Delayed 2009 funding from HUD because of capacity concerns. However, staffing reorganized to meet capacity needs
- The need to review all aspects of the HOME Program and devise new policies, procedures, and a system of administration. New policies and procedures have been developed
- Increased staffing levels with HOME experience
- The housing and foreclosure crisis affected the county as well as the nation and continues to be prevalent.
- Tightened credit requirements because of the housing and foreclosure crisis
- More stringent lending requirements create an additional barrier of potential homeowners to meet qualifications
- Increased training and technical assistance opportunities for CHDOs
- A need for increased awareness of the HOAP among the real estate community
- Land prices
- Zoning requirements

ESG Programs

- A loss or decrease in financial support of Jefferson Place Shelter would greatly impact our ability to maintain and upgrade emergency housing and essential services to homeless seniors, veterans, and other individuals experiencing homelessness. These critical basic services are currently available to 150 men 24 hours per day seven days per week. As a shrinking government entity, our resources are limited due to the economy. But the demands for services are increasing tremendously. Private and foundation funding sources are not positioned to fund local government improvement projects. As Fulton County faces continued budgetary cuts, our ability to supplant lost HUD funding has diminished.

Based on the evaluation of the County's 2009 performance, the following goals have been established for the upcoming 2009 program year:

All Programs

- Complete the development of a performance measurement system meeting the requirements of Notice: CPD-03-09, Appendix C. The County has a performance measurement system in place to report quarterly performance of all County activities. The form does not report multi-year goals and objectives or proposed accomplishments as required in Appendix C, however, other reports included in the County's Action Plans and CAPER provide the multi-year and proposed accomplishment information. The County will look at enhancements to its existing performance measurement form and/or the development of a supplemental form to capture all information required for reporting performance measures on the federal programs covered by the consolidated plan. The new performance measurement form is anticipated to be utilized in FY 2009. A copy of the County's existing performance measurement form covering FY 2009 is included within Attachment D.

CDBG Program

- Continue to emphasize the importance of expenditure rates applied to FY 2009 CDBG subrecipients to ensure that expenditures stay well below HUD's 1.5 maximum expenditure ratio.
- Continue implementation of a multi-year funding cycle which reduces project costs by limiting duplicated processes such as environmental reviews, preparation of bid documents and other procurement procedures.
- Target funding to specific types of activities addressing priority needs.
- Decrease the number of annual contractual agreements managed by staff to allow staff increased time for project management and the provision of technical assistance to sub recipients.

HOME Program

- Continue to evaluate and re-develop policies and administrative procedures to ensure stronger compliance with HOME program objectives resulting in fewer monitoring concerns by HUD.
- Review departmental filing policies
- Coordinate efforts more closely between the Housing and Community Development Department and Finance and Internal Audit to provide systemic checks and balances and financial reconciliations
- Continue to recruit for experienced staff for vacant positions
- Re-certification of housing inspectors

- Continue to emphasize the importance of timely commitment, IDIS set-up, expenditure, draw-down and reimbursement of HOME funds.
- Continue to work with non-profits and developers to foster a productive working relationship.
- To address the needs of the changing housing market/industry, staff will obtain more specialized training to guarantee a greater internal capacity for programmatic and financial layering, as well as client technical assistance.

ESG Program

Our main goal is to provide a clean and safe environment for our 150 shelter guest. Continue the provision of essential services to our shelter guest in the form of hygiene supplies and nutritional food items. In addition, we will continue to provide the opportunity for our guests to receive the appropriate supportive service that includes case management, drug assessment & treatment, job training, referrals etc., which will enable them to achieve self-sufficiency.

CDBG PROGRAM SPECIFIC NARRATIVE

Meeting Priorities, Needs, Goals and Specific Objectives of the Consolidated Plan

Fulton County's CDBG funds are typically the only funds allocated to activities falling under the Non-Housing Community Development priority. A small portion of CDBG funds was expended for housing rehabilitation, weatherization and conservation activities, affordable single-family housing and special needs. The Table beginning on page 18 identifies all CDBG funds expended in 2009 toward the specific objectives under Non-Housing Community Development as well as the other priorities.

Changes in Program Objectives

The County has not changed the objectives in the Consolidated Plan. Three needs assessment meetings were conducted in 2009 to assess current community needs and compare them with the priorities and objectives outlined in the County's 2005 – 2009 Consolidated Plan. The needs assessment study did not indicate a necessity for modifications to the current plan. The County also began preliminary work in 2009 for the completion of its next Consolidated Plan (2010 – 2014). Ongoing needs assessments combined with the 2009 demographic data are likely to result in changes to the County's Consolidated Plan priorities and objectives during the next Plan period, 2010-2014. However, the priorities and objectives for the 2010 Plan Year has remained consistent with the priorities and objectives of the 2005 – 2009 plan period.

2009 Action Plan Compliance

Fulton County took no actions that would hinder the implementation of its 2009 Action Plan or 2005 – 2009 Consolidated Plan. The activities undertaken by the County in 2009 involving CDBG funds are completed, scheduled to begin in the near future, or are ongoing to meet the community's housing, community development, and public service needs. All certifications of consistency were provided to agencies requesting certifications after a fair and impartial review of the proposed activity to determine that they did indeed further the goals, objectives and strategies outlined in the Consolidated Plan. Please refer to page 10 for a complete discussion on carrying out the planned actions in Fulton County's 2009 Annual Action Plan.

National Objective Compliance

All projects undertaken and underway in 2009 have met or are expected to meet a National Objective upon completion. The Housing and Community Development Act of 1976 lists three National Objectives for the CDBG Program: Job Creation, Meeting Urgent Needs and Benefit to Low and Moderate-Income Persons. The County may explore amending the Action Plan to include CDBG eligible projects funded with County General funds. One potential project is the ongoing improvements to the Jefferson Place emergency shelter.

<u>Program</u>	<u>National Objective</u>
X	LMC, LMA or LMH
X	SB and LMJ
X	LMJ
X	UN

Uniform Relocation/Section 104

During 2009, there were no activities undertaken with CDBG funds that resulted in the displacement or relocation of individuals or businesses. Fulton County follows its Anti-Displacement Plan and the federal URA guidelines for projects involving acquisition, rehabilitation, or demolition that would result in the relocation of individuals.

Economic Development

To achieve the goal of promoting economic development activities, the County provided funds for economic development through its Business Improvement Loan Program. During 2009, seven (7) small businesses were assisted with \$329,700 and three (23) full-time jobs were created. All jobs created by the BILP were or will be filled by low- or moderate-income persons.

Limited Clientele Activities

All Limited Clientele activities undertaken in 2009 either fell within the categories of presumed limited clientele benefit or had income eligibility requirements which limited the activity exclusively to low- and moderate-income persons. The presumed limited clientele benefit required information on family size and income to ensure that at least 51% of those served had household incomes that did not exceed the low- and moderate-income limits. There were no activities undertaken that met the National Objective by nature and location.

Program Income

- During 2009, \$78,410 in program income was generated by Fulton County's Business Improvement Loan Program (BILP). BILP generated program income is used to assist additional small businesses under the program.
- The Fulton County Consortium's HOME program generated \$3,378.72 in program income. Program income was generated from repayment of loans and nominal application fees for the home buyer program.
- No CDBG Program Income was generated by the City of Fairburn in 2009. The City's operating expenses for the Depots and the Business Incubator exceeded revenues.
- The County's CDBG Housing Rehabilitation Program is a grant program and does not generate program income.

Housing Rehabilitation Activities

Please refer to page 25 for a discussion of CDBG funded Housing Rehabilitation programs and the Table starting on page 17 for accomplishment and expenditure information.

Neighborhood Revitalization Strategy Area

Fulton County does not have any designated Neighborhood Revitalization Strategy Areas.

HOME PROGRAM SPECIFIC NARRATIVE

Meeting Affordable Housing Priority Needs and Specific Objectives of the Consolidated Plan

HOME funds are targeted exclusively to goals and objectives under the Affordable Housing Priority. The Table beginning on page 16 identifies all HOME funds expended in 2009 toward the specific objectives under Affordable Housing.

HOME Match Report

Following is the calculation of Fulton County’s Match balance as of 12/31/2009:

Total IDIS Drawdowns to Date	\$ 7,116,111
Total Match Required to Date	\$ 1,662,452
Total Match Expenditures to Date	\$ 2,810,582
Current Match Credit:	\$ 1,148,130

The HOME Match Report HUD-40107-A for 2009 is included as Attachment B.

Projects Funded with Program Income to the HOME Program: Fulton County expended \$X in HOME Program Income to fund X projects. Total Program Income expended across all HOME funded programs was \$x.

On-Site Inspections

The monitoring and site inspections consisted of the following elements to insure compliance with the HOME regulations:

The CHDO Program Manager and the HOME Program Manager met with officials from the organization in an initial meeting which explained the purpose and the time frame for the review. Members of the organization’s staff were interviewed in order to gather information about activities and performance. A sampling of files and other related materials were reviewed in order to verify the existence, accuracy, and compliance of documentation, i.e. rent requirements, tenant income certifications, tenant income supporting documentation, lease agreements, lead based paint notifications, occupancy requirements, and tenant eligibility. A sampling of project inspections which corresponded with reviewed files was conducted in order to verify whether or not the units complied with all local property standards.. The CHDO Program Manager met with CHDO officials to discuss the preliminary conclusions of the review.

Monitoring and site inspections of the following sites occurred during 2009:

CHDO Name	Project	Address
CHDO Name	Project	Address
Progressive Redevelopment Inc.	Delowe Place	2340 Delowe Drive East Point Georgia
Progressive	Delowe Village	2347 Delowe Drive

Redevelopment Inc.		East Point, Georgia
Habitat for Humanity	Hanover Place	1231 and 1233 Hanover Place Alpharetta, Georgia
Fulton Atlanta Community Action Authority	Cascade Oaks	3820 Old Cascade Road Atlanta, Georgia
Housing Initiative of North Fulton	Roswell Commons Millbrook Circle	134 Roswell Commons 109A and 109B Millbrook Circle
Cooperative Resource Center	Genesis Gardens	9100 Cascade Palmetto Road Palmetto, Georgia
Quality Living Services	Quality Living Senior Housing	4020 Danforth Road Atlanta, Georgia

ESG PROGRAM SPECIFIC NARRATIVE

Meeting Priorities, Needs, Goals and Specific Objectives of the Consolidated Plan

ESG funding is targeted for the provision of essential services to shelter guests. The activity discussed on page 3 specifically identifies the scope of work utilizing these 2009 ESG funds.

ESG Matching Requirements

Fulton County, as required and identified on page 6 of this document provided the 100% match.