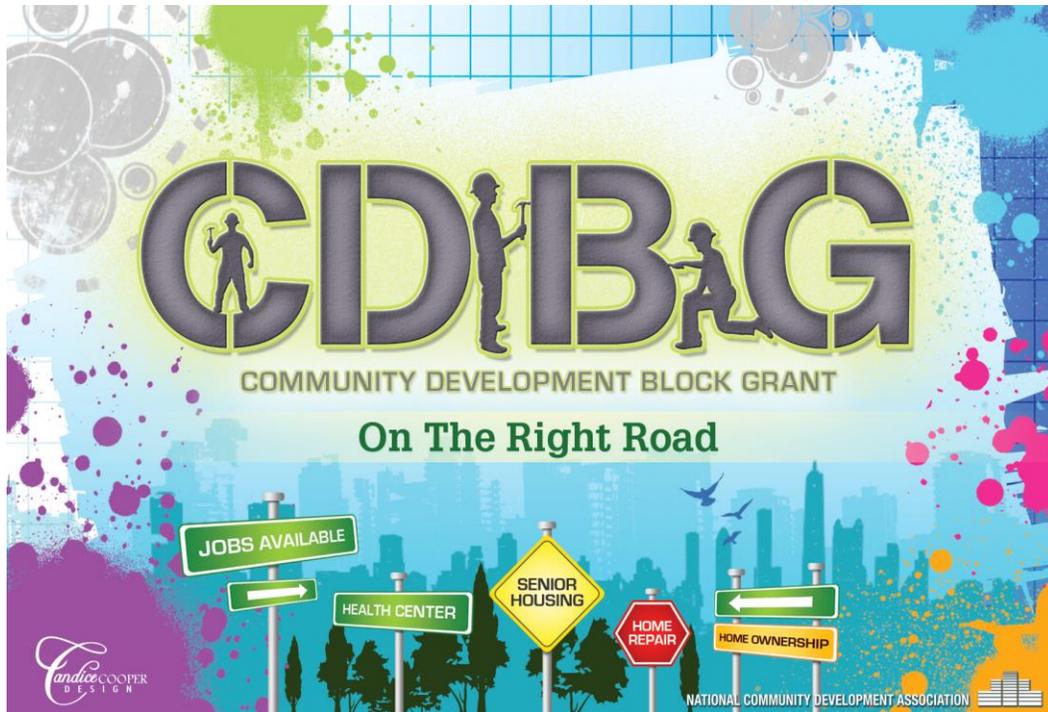


Fulton County, Georgia 2010-2014 Consolidated Plan



- ❑ Department of Housing and Community Development
- ❑ Department of Human Services



COMMUNITY DEVELOPMENT BLOCK GRANT, HOME INVESTMENT PARTNERSHIPS, & EMERGENCY SHELTER GRANT PROGRAMS



5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

5 Year Strategic Plan Executive Summary:

EXECUTIVE SUMMARY

Introduction

Fulton County Demographics

Population and Race

Georgia population growth is among the most rapid in the nation. The fastest growing segments of the population are lower income persons and families. Georgia ranked as the tenth most populous state in the United States. 2008 U.S. Census estimates data revealed that Georgia had 9.5 million residents. The metro Atlanta area has the vast majority of Georgia's population. Four of those metro counties: Fulton, DeKalb, Gwinnett and Cobb have over 650,000 residents. Fulton has over 10% of this population with 1,014,932 residents.

The racial makeup of the county was 51% White, 42% Black or African American, 0.4% Native American, 4% Asian, 0.01% Pacific Islander, 8% of the population were Hispanic or Latino of any race and 1% from two or more races. The per capita income for the county was \$30,003. The Atlanta Regional Commission projects that Fulton will remain the most populous county with a total population of 1,074,026 by the year 2020.

Income and Employment

The median income for a household in the county was \$62,682. About 14.9% of the population was below the poverty line. Unemployment levels have increased in the County from 8.9% in 2000 to 12% in 2003, which equates to 54,480 unemployed residents.

The maps attached as Exhibit E, identify areas where the percent of residents who qualify as low- and moderate-income (as defined by HUD) is 51% or greater. These areas are broken down by census tract and block group and represent locations where federal CDBG, HOME, and ESG funds may be targeted.

The County does not have a Neighborhood Revitalization Strategy Area or Target Area where activities are carried out in a concentrated manner. However, the County does have a greater concentration of low- to moderate-income residents in the southern part of the county. The Tri-Cities area (College Park, East Point & Hapeville) has an extremely high number of residents who are low- to moderate income.

No funds are dedicated to targeted areas. The County will not provide direct assistance to specific geographical areas. The County will affectively manage programs and will take no specific actions to address obstacles to meeting underserved needs.

Housing

Based on 2008 U.S. Census estimate data, a total of 442,481 housing units are in Fulton County. Owner-occupied housing accounts for 58% of the total housing stock in Fulton County. Rental housing accounts for 37% of the housing stock in Fulton County.

These and additional demographic data are the foundation for the establishment of needs and priorities for those who benefit from the funds made available annually to Fulton County through the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Emergency Shelter Grant (ESG) Programs. The County's Consolidated Plan documents these needs through public participation, inter-departmental collaboration, and research to ensure that available federal funds are used to affect the greatest impact on the lives of the low- and moderate-income families and individuals these programs are designed to serve.

The County as well as the rest of the Country has been hit hard by the recent economic downturn. The current employment rate is at 10.1%. Fulton County was extremely affected by the subprime mortgage crisis in the Atlanta Metropolitan area. Foreclosures and evictions have been at an all time high. These events have directly impacted the County and the way that it conducts the business of housing and community development. Mortgage loans have been more difficult to receive and therefore home sales are not where they need to be in order to have a thriving housing market. There is a reduction of new home sales and there is a reduction in permits for the construction of new housing.

Fulton County Priority Needs

Four (4) priority areas of need have been established in Fulton County and are summarized below.

Priority #1: Homeless Needs

Addressing the needs of the homeless requires a continuum of services to assist individuals and families in transitioning from a life on the streets to permanent housing. The following activities are the primary objectives under the Homeless priority:

1. Emergency and transitional housing
2. Transitional housing
3. Supportive services

Priority #2: Affordable Housing Needs

The affordable housing priority area includes programs and services directed at the development and maintenance of affordable housing units; both rental and owner occupied, and direct assistance to families and individuals to assist with rental payments and homeownership. The following activities are the primary objectives under the affordable housing priority:

1. Single-family housing rehabilitations
2. Public housing
3. Weatherization and conservation improvements
4. Transitional housing
5. Rental Assistance
6. Down payment assistance
7. Affordable housing/Rental rehabilitation
8. Affordable housing – CHDO Activities

Priority #3: Non-Housing Community Development Needs

Non-housing Community Development identifies a broad range of needs encompassing three primary areas: Public Facilities, Public Service, and Economic Development. Each area is briefly described below:

Public Facilities: The Public Facility objective includes both public facility and public infrastructure activities. Public facility improvements include property acquisition, construction, or rehabilitation of community centers, senior centers and other facilities offering services to low- and moderate-income persons. Public infrastructure improvements include upgrading streets and public utility systems (water, sewer and electrical) serving low- and moderate-income persons.

Public Service: Public Service funds are made available to assist non-profit agencies and other agencies within Fulton County to improve services that address needs, including but not limited to, employment, crime prevention, childcare, health care, drug abuse, education, energy conservation, welfare, and recreation.

Economic Development: Economic Development funds are made available to municipalities, non-profit agencies and other entities within Fulton County that provide services and/or facilities to promote business creation and expansion, and create or retain jobs for low- and moderate-income persons

Priority #4: Other Special Needs

This priority area includes objectives of the first three priority areas with special emphasis on the needs of persons considered to have special needs. This group includes the elderly,

persons with HIV/AIDS, mental illness, and/or substance addictions, single parents, abused and neglected children and others.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

Fulton County Vision
To strengthen people, families and neighborhoods

Fulton County Mission:

To serve, protect and govern citizens of Fulton County in concert with the municipalities of the county.

This means:

- Competent, responsive fire and police protection;
- Swift, fair and equitable administration of justice;
- Quality of life programs to develop the community and individual;
- Efficient use of resources – money, material and personnel;
- Safe and well maintained buildings, equipment, grounds, highways and parks;
- Strategic planning for the development, acquisition and expenditure of resources;
- Accountability for our actions; and
- Ready access to information.

Fulton County Values:

- Customer service – the best services delivery possible to all those we serve.
- Resources – the planned programmed acquisition and wise use of the dollars, time, personnel and material provided by the tax payer.
- People – our most important resource.
- Ethics – exhibit the highest standards of honesty, trust and integrity in all we do.
- Innovation – find and reward new ways to service the customer better and to become more efficient.
- Equal Opportunity – for every citizen and employee to succeed based on their merits without limitation of race, religion, creed, color, gender, gender preference or disability.

Fulton County Goals:

- To protect the community from ravages of crime, fire and to teach prevention.
- To manage the resources of the county efficiently and effectively.
- To develop a five year strategic plan to provide coordinated, efficient development of Fulton County resources and responsibilities.
- To protect and develop the county's natural resources.

- To produce an environment where all citizens, employees and businesses have the opportunity to rise to their full potential without limitation of race, religion, creed, color, gender, gender preference or disability.
- To improve the delivery of services and relationship with those we serve and do business.
- To improve the quality of life for our citizens and employees.
- To improve our delivery of the constitutional guarantees of liberty and justice for all.
- To provide leadership to achieve tax digest and tax implementation plan.
- To integrate all Fulton County government agencies, authorities and school board into a cohesive team.
- To improve the image of Fulton County.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low-income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

Obstacles to Meeting Underserved Needs

Following is a summary of the obstacles faced by Fulton County in meeting the priority needs:

Homelessness

The obstacles to addressing the needs of the homeless include: insufficient, standard, low-cost rental housing; insufficient transitional programs and housing; the lack of supportive services for the range of homeless constituents; the need for higher wage jobs and limited government resources.

Affordable Housing

Primary obstacles to affordable housing include opposition to the equitable distribution of affordable housing throughout the County, limited number of non-profit housing developers and limited funding available for the design and construction of the range of affordable units needed by low- and moderate-income persons.

A recent study conducted by the Center for Housing Policy/National Housing Conference, highlights the disparity between Minimum Wage and the Fair Market Rent in Fulton County. The study concluded that nearly one in seven American Households must use more than half its income for shelter, well above the 30 percent level considered reasonable for housing. Nearly 30 percent of those 13 million households, an estimated 3.7 million families, include at least one full-time worker.

Using the 30 percent of income affordability guide, a worker earning the Federal Minimum Wage (\$5.15 per hour), earning \$10,712 annually, can afford monthly rent of no more than \$267.80. The Fair Market Rent for the Atlanta Metropolitan Statistical Area (which includes Fulton County) for a two-bedroom unit is \$927. A minimum wage worker would need to work approximately 142 hours per week in order to afford a two-bedroom unit at the Fair Market Rent.

Non-Housing Community Development

The greatest obstacle to meeting the non-housing community development need is the lack of resources. Annually, the County is only able to fund approximately 30% of dollars requested for eligible activities. In most cases, the approved funding levels for specific activities are considerably lower than the amounts requested. This, in turn, limits the impact of the proposed activities on the low- and moderate-income persons they are designed to serve.

Other Special Needs

Affordable housing and supportive housing for persons with special needs is extremely limited in the County. Lack of Federal, state, local and private funding available to identify and support housing for special needs populations represent consistent obstacles.

The County as well as the rest of the Country has been hit hard by the recent economic downturn. The current employment rate is at 10.1%. Fulton County was extremely affected by the subprime mortgage crisis in the Atlanta Metropolitan area. Foreclosures and evictions have been at an all time high. These events have directly impacted the County and the way that it conducts the business of housing and community development. Mortgage loans have been more difficult to receive and therefore home sales are not where they need to be in order to have a thriving housing market. There is a reduction of new home sales and there is a reduction in permits for the construction of new housing.

The activities proposed for FY 2010 - 2014 address the priority needs identified in the County's Consolidated Plan and help to reduce obstacles in meeting these needs. In FY 2010 - 2014, the following accomplishments are anticipated:

1. \$19,413,045 will address Priority #1 – Homelessness. These funds will provide approximately 6,465 homeless people with emergency shelter or transitional housing, including 2,745 homeless youth, 54,845 homeless persons will receive support services and 268,043 will receive homeless prevention services.
2. \$73,775,710 will address Priority #2 – Affordable Housing. These funds will assist approximately 1,215 people with rental assistance, rehabilitate 250 single-family owner occupied homes, create or maintain approximately 192 affordable housing units, provide 125 households with down payment assistance, assist 1,000 public housing residents, and create or maintain 913 public housing units.
3. \$7,763,080 will address Priority #3 - Non-Housing Community Development. These funds will assist approximately *198,707 low- and moderate-income people with programs and services, 29 public facilities will be constructed or improved and 75 jobs will be created.

4. \$15,474,623 will address Priority #4 - Special Needs/Non-Homeless. These funds will assist 1,600 developmentally and physically disabled persons as well as the mentally ill, 1,900 frail and elderly persons and 9,000 persons with HIV/AIDS.

The accompanying 2010 Annual Action Plan details the distribution of the anticipated FY 2010 funds among the County's identified priority areas. The Annual Action Plan also includes the anticipated units of service to be accomplished per activity under each priority, (i.e. number of people served, jobs created, housing units rehabilitated, etc.).

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

I. Consolidated Plan Development Process

A. Lead Agency

The Fulton County Consolidated Plan and the Annual Action Plan are jointly prepared by the Fulton County Department of Housing and Community Development (CDBG & HOME Programs), Department of Human Services (ESG Program) and the Housing Authority of Fulton County. The Department of Housing and Community Development is the lead entity responsible for overseeing the development of the documents. The County actively works to establish and support relationships with other County departments, federal and state agencies, local governments as well as non-profit, for-profit and private sector partners, to identify the affordable housing, community development and supportive service needs in Fulton County and develop strategies to meet these needs with combined resources.

Multiple Fulton County departments, non-profit organizations and nine municipalities in Fulton County (Alpharetta, Roswell, Mountain Park, College Park, Hapeville, East Point, Union City, Fairburn and Palmetto), are primarily responsible for implementing programs and services covered by the Consolidated Plan, under the direct supervision of the County.

B. Consultation and Coordination

Citizens, numerous governmental agencies and non-profit agencies participated in the development of the 2010-2014 Fulton County Consolidated Plan through public hearings and informal meetings. Agencies such as Department of Health & Human Services, Atlanta/Fulton County Library System, Housing Authority of Fulton County and Fulton County's Ryan White Program were consulted in the preparation of this plan. As far as the fair housing component of the plan, Metro Fair Housing has provided valuable information on the fair housing services in the County. Metro Fair Housing is also in the process of conducting an Analysis of Impediments to Fair Housing Study for the County. The Fulton County Human Services Department has also been a valuable partner in addressing the chronically homeless issue in the County. The Jefferson Place Emergency Shelter is a homeless system of care directly providing emergency shelter, supportive services and transitional housing for 200 men daily and women and children indirectly through our community partners.

Each year a minimum of three Needs Assessment Public Hearings and each funding cycle three Consolidated Plan/Annual Action Plan Public Hearings are held. Meeting locations are geographically disbursed throughout the County to offer opportunities for all citizens and agencies to participate. Fulton County held four Needs Assessment Public Hearings.

There was also information gathered from Consolidated Plan Surveys submitted by service providers, municipalities, public housing agencies and Fulton County departments.

Through meetings and consultations with numerous Fulton County departments and non-profit service providers, (such as Housing Authority of Fulton County, Mental Health, Health and Wellness, Superior Court, Human Services, Police, Parks & Recreation, Libraries, and non-profit homeless providers) there was indication of a lack of transitional and affordable housing as the primary obstacle in successfully serving clients. As a result, the Fulton County Board of Commissioners established Housing related activities as the number one priority for the 2009/2011 CDBG funding cycle.

Fulton County consulted with various entities for data relative to housing and community development needs. Due to Georgia's landscape evolving with time, strategies presented by the Dept. of Commerce, Georgia State University, Atlanta Regional Commission, State Dept. of Community Affairs, Atlanta Property Disposition Inc., Atlanta Neighborhood Development Partnership, Housing Authority of Fulton County, Fulton County Development Authority, and State Department Centers for Disease Control and Prevention, among others. The Board of Commissioners will review this information for approval.

Consultations with Fulton County departments, citizens and non-profit agencies will continue to occur on an on-going basis to assess community and county wide needs. Fulton County is committed to enhancing coordination and developing collaborative partnerships between public, non-profit and private organizations to more efficiently address the goals and objectives of the consolidated plan.

Citizen Participation (91.200 (b))

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.
3-5 Year Strategic Plan Citizen Participation response:

FULTON COUNTY'S CITIZEN PARTICIPATION PLAN

1. §91.105 (1)(2) Encouragement of Citizen Participation and Information to be Provided.

Fulton County has taken specific actions to provide for and encourage increased participation in its housing and community development programs, particularly by persons of low- and moderate-incomes. These actions include:

- (a) Identification of geographic areas in the County with concentrations of low- and moderate-income persons and concentration of minorities;
- (b) Preparation of project proposal application forms and the Annual Action Plans in a manner to afford low- and moderate-income persons and other affected citizens the opportunity to examine its contents and comments to Fulton County.
- (c) Informing the citizens through newspapers, articles and advertisements, radio, public service announcements, local contact persons, public hearings, cable television announcements, etc., concerning the long and short term objectives to be utilized, the anticipated amount of HUD grant funds available for proposed activities, the potential activities to be funded, the actual projects chosen for funding, the annual progress in project implementation, and the availability of the Proposed Annual Action Plan for public review and comments;
- (d) Review of all citizen comments and incorporation of such comments into the Consolidated Plan, as applicable;
- (e) Analysis of the impact of Consolidated Plan program activities on neighborhood residents, particularly those of very low-, low- and moderate-incomes;
- (f) Conducting needs assessments as a means to best serve low- and moderate-income residents of the County with federal funding before submission in the Proposed Consolidated Plan;
- (g) Meetings with neighborhoods and groups to apprise them of the Consolidated Planning process, project eligibility, project selection, funding and implementation methods;
- (h) Fulton County will continue to provide a forum for open communication with its citizens, particularly very low-, low- and moderate-income persons

concerning its HUD funded programs, and the ways these individuals might benefit from these programs. The county will continue to utilize various public notification techniques, including but not limited to: attendance at church and neighborhood meetings, civic associations, public hearings, newspaper articles and advertisement, radio and television announcements, feature stories and individual personal contacts. Fulton County will strive to continuously increase citizen participation in its housing and community development programs, particularly for persons of the targeted income groups;

- (i) Fulton County also makes special efforts to provide timely and accurate information about housing and community development program participation to all the participating municipalities. Many of the heaviest concentrations of low- and moderate-income persons reside within the boundaries of these municipalities—particularly College Park, East Point, and some sections of Fairburn, Hapeville, Union City and Palmetto. Active participation in the Fulton County Housing and Community Development programs is a means to insure that all low- and moderate-income city residents can participate fully in these HUD-assisted activities.

2. §91.105 (3) Access to Records, Local Meetings and Information.

Fulton County provides reasonable and timely access to all public hearings. All information and records relating to Fulton County Housing and Community Development program activities are made available to the public for review and comments as required by Federal, State and local laws and regulations.

CDBG projects for the small municipalities in Fulton County are submitted by the respective cities as a part of the annual CDBG application process. Fulton County then advertises those proposed projects in local newspapers prior to submission to the Board of Commissioners for approval in the Annual Action Plan. Citizens provide their comments on the proposed projects during the public comment period.

Notices of public hearings are widely publicized throughout the County. Before the hearings occur, at least one advertisement appears in a local newspaper of general circulation; advertisement appears on Fulton County’s website, and postings occur at the North & South Service Center, and at additional libraries and governmental buildings. The advertisements are “display ads” or “legal ads” which appear in the sections of the newspaper most likely to be read by citizens, particularly low- and moderate-income citizens. The viewing of all advertisements for the County’s website is at www.fultoncountyga.gov . For the year 2010-2014 Consolidated Plan Annual Action Plan, the following newspapers were available for advertisement:

- Atlanta Journal Constitution
- Fulton County Daily Report
- Atlanta Daily World
- Atlanta Voice
- Atlanta Inquirer
- Marietta Daily Journal & Neighbor
- Mundo Hispanico

- Atlanta North Fulton Neighbor
- South Fulton Neighbor

Copies of public hearing notices, descriptive information concerning the HUD-assisted programs, the Interim Consolidated Plan, any amendments, IDIS Financial Reports or other information is available from Fulton County to permit public review and comment. Documentation is maintained in the Department of Housing and Community Development informing readers of assistance opportunities provided to citizens to insure that all meetings, records, documents and related information are and will be made readily accessible to the citizens of Fulton County.

Before Fulton County adopts a Consolidated Plan or amendment, information will be made available to citizens, public agencies and other interested parties that include the amount of financial assistance the County expects to receive from HUD, and the range of activities which the County expects to undertake, including the amount that will benefit persons of very low- and low-income. The county will also make known any information concerning plans to minimize displacement of persons and to assist any persons displaced. [24 CFR 91.105(b)(2)(i)]

Before Fulton County adopts a Consolidated Plan or amendment, a summary of the proposed Consolidated Plan or amendments will be published in the Atlanta Journal and Constitution, or a local newspaper of general circulation, and will make copies of the proposed plan available at libraries, government offices and other public places. The summary will describe the contents and purpose of the Consolidated Plan or amendments and will list locations where copies of the entire plan or amendments can be examined. [24CFR 91.1.5(b)(2)(ii)]

Fulton County will notify citizens and all participating municipalities of the availability of the Consolidated Plan as adopted, any amendments and/or its performance report, as these documents are developed, to afford citizens a reasonable opportunity to examine their content. [24 CFR 91.105(b)(2)(iv)]

Fulton County will provide a period of not less than thirty (30) calendar days to receive comments from citizens and units of general purpose local government on the Consolidated Plan, amendments or reports that are to be provided to HUD prior to the submission deadline. [24 CFR 91.105(b)(2)(iv)]

Fulton County will provide citizens, public agencies and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and the county's use of HUD CDBG, HOME and ESG assistance during the preceding five years. Interested parties should contact the Housing and Community Development Department at (404) 612-8080 for such information. Or requests may be submitted in writing to:

Director
 Fulton County Department of Housing and Community Development
 Fulton County Government Center
 141 Pryor Street, S.W., Suite 5001
 Atlanta, Georgia 30303

Reasonable requests may be satisfied at the time of the request. If additional information is needed in an alternative format which does not exist in HUD-prescribed reports, such request will be fulfilled within fifteen (15) working days of the receipt of the request.

3. §91.105 (4) Provide Technical Assistance to Citizens.

The Fulton County Housing and Community Development Department provides technical assistance to Fulton County citizens, particularly to very low-, low- and moderate-income persons, who request such assistance in developing project proposals or who request other information (compliance requirements, program performance, funding information, etc.) covered by the Consolidated Plan. Project proposal forms are readily available and are provided at no cost to requesters. A meeting(s) will be arranged for individuals or group as necessary to explain project eligibility, application and approval processes or implementation requirements for all funding programs administered by the county. Staff of the Fulton County Housing and Community Development Department will attend neighborhood meetings, meet with non-profit organizations, individuals and others to provide additional technical assistance related to housing and community development programs as requested and as needed.

4. §91.105 (5) Public Hearings.

Fulton County will continue to hold public hearings to obtain citizen comments and concerns and to respond to proposals and questions at all stages of program operation. A minimum of one (1) Needs Assessment Public Hearing will be conducted annually, as required by HUD regulations, to determine the nature of assistance needed. At least one required by HUD regulations, to determine the nature of assistance needed. At least one (1) proposed Consolidated Plan and Annual Action Plan Public Hearing will be held to permit citizen comments on all proposed objectives, priorities and proposed projects. All activities proposed for funding with HUD CDBG, HOME, ESG and other funds will be carefully reviewed and appropriate recommendations will be made to the Fulton County Board of Commissioners by the Fulton County Citizens Review Panel and County staff. The Housing and Community Development department staff will assist with the review panel in the preparation of its recommendations to the Board. Notice of public hearings will be published in the local newspaper of general circulation prior to the hearing(s). The hearing(s) will be held at a location(s) and time(s) convenient for potential or actual program beneficiaries. The public hearing(s) will be held at a site(s) which has handicapped accessibility and parking facilities. All public hearings will be properly documented and will include a list of attendees, public comments, available funds, proposed objectives and projects and a description of the actual use of previous year funds. Written minutes of the public hearing(s) will be maintained on file in the department and will be available to the public for review during the normal business hours or at other times, which may be arranged by special request.

The public hearings will be held at two stages of the program year. The needs assessment public hearing(s) are held at the initiation of the planning cycle at which time citizens, agencies and other interested parties are invited to share with Fulton County their views on community development, affordable housing and social services needs. Fulton County also uses this set of public hearings to report to the citizens on prior year performance for its HUD-assisted programs.

The second set of public hearings are held following an open application cycle, which is publicized by newspaper advertisement and other forms of written communication to interested citizens and agencies. The intent of these hearings is to present to the community all the projects submitted for funding. The second set of public hearings will also be utilized to present to the public all the proposed priority housing and non-housing needs, proposed long and short-term objectives and potential resources available to develop a Proposed Consolidated Plan or an update to its existing Consolidated Plan, which will be advertised for public review and comment.

(a) Provisions for Non-English Speaking/Hearing Impaired Residents.

Following a review of the Census information, and in consultation with County planning data personnel, it has been determined that less than 1% of residents in Fulton County are non-English speaking. Arrangements have been made with county personnel, local high schools and technical schools to make translators available at public hearings. Local contact persons are asked to identify non-English speaking residents, prior to the public hearings, so that adequate arrangements can be made to accommodate such citizens.

Also, some Department of Housing and Community Development staff members or other Fulton County employees who speak French and Spanish can be made available at public hearings to assist non-English speaking residents, when needed. However, non-English speaking persons should contact the Department of Housing and Community Development at (404) 612-8080 at least five (5) working days prior to the public hearing date to permit the department to make arrangements to have translation services available for the public hearing(s) in question.

(b) Assistance for the Hearing Impaired.

Hearing impaired persons who wish to participate in public hearings and who require an ASL translator, should contact the Georgia Relay Department at 1 (866) 694-5824 at least five (5) working days prior to the public hearing date.

5. §91.105 (6) Comments and Complaints.

Fulton County will consider any comments or views of citizens, agencies or other interested parties received in writing or orally at public hearings in preparing the final Consolidated Plan, amendment to the plan or performance report. A summary of these comments, or views not accepted, and the reasons for no acceptance will be attached to the final Consolidated Plan, plan amendment or performance report.

(a) Non-Discrimination Policy/Complaint Review Process.

As a recipient of federal funds, Fulton County must adhere to all federal requirements imposed by or pursuant to Title VI and Title VII of the Civil Rights Acts, as amended; the Age Discrimination in Employment Act; the Americans with Disabilities Act of 1990, as amended; the Fair Housing Act, as amended; and other applicable Acts which prohibit discrimination on the grounds of race, color, religion,

sex, age, national origin, handicap, disability or familial status. No person shall be excluded from participating in, denied the benefit of or be subjected to discrimination in the receipt or administration of the federal funds covered by this Consolidated Plan. In addition to these federal acts, Fulton County maintains an affirmative action policy of inclusion and does not discriminate based upon race, age, gender, religion, color, national origin, sexual orientation or disability. Persons who feel that they have been discriminated against or have a complaint pertaining to the Fulton County Consolidated Plan, plan amendments or performance report may file a complaint in writing to:

Director
Department of Housing and Community Development
Fulton County Government Center
141 Pryor Street, S.W., Suite 5001
Atlanta, Georgia 30303

The complaint must contain the following information:

- (1) Name and address of the Complainant [person(s)] filing the complaint;
- (2) A description of the act or acts considered to be in violation;
- (3) Other available pertinent information which will assist in the investigation of the complaint.

Such complaints should be filed within sixty (60) calendar days of the alleged discriminatory act. A written response as to the disposition of the complaint will be issued by the Director of the Department of Housing and Community Development no later than fifteen (15) working days after the receipt of the complaint. The response will include information concerning the right-of-appeal, should the complaint disagree in whole or in part with the resolution. A compliant who is dissatisfied with the response to a compliant, or if the response is delayed more than fifteen (15) working days, may appeal in writing to:

Chairman
Fulton County Board of Commissioners
Fulton County Government Center
141 Pryor Street, S.W., Suite10001
Atlanta, Georgia 30303

A written response as to the disposition of the compliant will be issued by the Chairman, Fulton County Board of Commissioners not later than thirty (30) working days after the receipt of the appeal. If the complainant is dissatisfied with the response of the Chairman, Fulton County Board of Commissioners, he/she may submit the complaint, in writing, to:

United States Department of Housing and Urban Development
Office of Fair Housing and Equal Employment Opportunity
40 Marietta Street, 15th Floor
Atlanta, Georgia 30303

No person shall intimidate, threaten, coerce or discriminate against any person because he/she has made a complaint, testified, assisted or participated in any matter in an investigation, proceeding or hearing related to a complaint.

The identity of complainant(s) shall be kept confidential, except to the extent necessary to carry out or conduct investigations, hearings or judicial proceedings arising out of the complaint.

6. §91.105 (7) Criteria for Consolidated Plan Amendments.

The Fulton County policy regarding amendments to the Consolidated Plan requires that any changes in eligible activities and distribution of funds or in the substantive language of the Plan require public hearings, as described in §91.105 (5), above and official approval by the Fulton County Board of Commissioners.

(a) The Citizen Participation Plan and Public Comment Process

Any comments on the Fulton County's citizen participation plan should be provided to the county with other comments on the proposed Consolidated Plan. The citizen participation plan can be made available to citizens in formats appropriate for persons with disabilities. Fulton County will continue to make every possible effort to comply with all HUD requirements and provide for and encourage increased citizen participation in its HUD-assisted programs, with continued emphasis given to the encouragement of persons of very low-, low- and moderate-income to participate.

For further information concerning these HUD programs administered by Fulton County, interested citizens should contact:

Director
Department of Housing and Community Development
Fulton County Government Center
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Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital

improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

C. Institutional Structure

Fulton County coordinates the efforts of several different departments to provide a comprehensive approach to addressing the County's housing and community development needs. Following is a list of the departments involved:

- The Department of Housing and Community Development
- The Department of Human Services
- The Housing Authority of Fulton County (HAFC)

In addition, the following public and private sector partners are involved:

- Private Commercial lenders
- Community Housing Development Organizations (CHDO's)
- Non-Profit and For-Profit Housing Organizations
- Non-profit Service Providers
- East Point Housing Authority
- Roswell Housing Authority
- The Housing Authorities of Union City, Fairburn and Palmetto
- City of Atlanta
- DeKalb County
- Cobb County
- Gwinnett County
- Clayton County

The Housing Authority of Fulton County works closely with the Department of Housing and Community Development in the development of the Fulton County Consolidated Plan and Annual Action Plan. The activities of the HAFC (capital improvements, development, demolition and disposition of public housing and support services) are intricate to meeting the overall housing goals of the County. The HAFC follows all required federal and County procurement and contracting guidelines.

The coordination of the public and private sector partners is critical in accomplishing the goals of the consolidated plan. The recent decrease in available funding, especially for non-profit agencies, has created an atmosphere of greater cooperation between all partners resulting in new collaborations and innovations in service delivery. Some faith-based partners that Fulton County is currently working with are In His GREAT Name, Find A Way Home, Tapestry and Hope Through Divine Intervention. Fulton County will continue efforts to engage these and other partners in the development of the consolidated plan to ensure resources are used in the most effective ways to meet the needs of all Fulton County citizens.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

Monitoring

The programs proposed in Fulton County's 2010 Consolidated Plan Annual Action Plan will be carried out principally by subrecipients of CDBG, HOME, ESG, and other HUD funds, with the County acting as administrator/monitor. The Department of Housing and Community Development has developed and put into place a complete system for monitoring its subrecipients for all programs. In general, monitoring will emphasize evaluations of progress, performance, and compliance with applicable regulations and procedural requirements. As in previous years, the County will carry out housing rehabilitation and business loan activities, and some homeownership and homeless assistance programs, directly.

Standards

Monitoring shall encompass compliance with applicable Federal and state laws and regulations, to include but not be limited to: 24 CFR Part 570 (Entitlement Grants Regulations, OMB Circular A-87, OMB Circulars (OMB) Circular A-122, "Cost Principles for Nonprofit Organizations," and with OMB Circular A-110, "Uniform Administrative Requirements for Grants and Agreements With Universities, Hospitals and Other Nonprofit Organizations". Performance will be measured against project timetables and objectives specified in contracts or cooperation agreements executed between the County and each subrecipient.

Monitoring System

Monitoring activities will be carried out by the Department of Housing and Community Development. Individual staff from this department will be assigned as project managers to each subrecipient of the County's Federal program funds.

The monitoring system will include:

- (1) Risk Analysis of Subrecipient:** Existing and new subrecipients of Fulton County Federal program funds will be analyzed to determine strengths and weaknesses in the administration and implementation of grant allocations. Areas to be analyzed include, but are not limited to: program management capabilities, grants administration, financial reporting, and record maintenance; prior experience with the Federal program administration, progress of previously funded Federal projects, knowledge of CDBG, HOME, and ESG program regulations; and level of technical assistance needed to carry out proposed funding activities.
- (2) Annual Monitoring Schedule:** Each project manager will develop a monitoring schedule for each project assigned and coordinate this schedule with the subrecipient. Monitoring schedules are currently developed and followed by staff for

their respective project assignments. It is anticipated that subrecipients will be monitored on-site at least once per program year.

- (3) Progress Reports:** Subrecipient progress reports are routinely required in all written subrecipient agreements. CDBG project managers require reports on a monthly or quarterly basis, depending on the project type, from all subrecipients. When progress reports are not received as scheduled, the staff will contact the subrecipient directly, both verbally and in writing, to request the applicable report.

Additionally, a monthly project management report will be maintained by the Community Development Division and Office of Housing with current information on the activity of each federally funded project. This information will be compiled and maintained by staff on a consistent and regular basis.

- (4) Procedures for Reviewing Financial Management and Procurement:** A monitoring check-list form has been developed to review how subrecipients are managing the financial aspects of projects for which funds are being disbursed by the County. Special attention is given to program income guidelines, administrative cost expenditures, identifying needs for and provision of technical assistance, financial analysis capabilities, receipt and review of the A-128 and A-133 audit reports, as well as monitoring of subrecipient procurement practices.
- (5) Training and Technical Assistance:** A training and technical assistance program has been developed and implemented by the Department of Housing and Community Development and presented to subrecipients who are receiving CDBG, and HOME funds for the first time, as well as for those who have been identified as high risk. High risk subrecipients may include new and or familiar grantees. This program will specifically address the needs of federally funded subrecipients in the administration of grant or loan funds and the understanding of relevant Federal regulations and requirements governing the use and management of these funds. A Program Manual outlining program procedures, requirements and regulations, has been developed and provided to all applicants and subrecipients as a reference tool.
- (6) Procedures for Correcting Deficiencies:** The results of all monitoring are communicated, in writing, to the agencies being monitored to inform them of areas of concern or non-compliance and suggest methods of correction. Follow-up technical assistance is also provided to ensure full compliance with all statutory and regulatory requirements.

Program Specific Monitoring

CDBG

Fulton County completes on-site monitoring of its CDBG projects at least one time per year. Some projects require additional on-site technical assistance during implementation. The need for additional monitoring or technical assistance is determined by the project manager assigned to the individual project. Activities which are determined to be high risk are monitored more regularly.

HOME

Monitoring is conducted annually to ensure that HOME funds are used in accordance with all applicable Federal requirements. There are three primary goals for monitoring:

1. Ensure production and accountability;
2. Ensure compliance with HOME and other Federal requirements; and
3. Evaluate organizational and project performance.

An additional goal for monitoring is the collaboration of Fulton County with the Georgia Department of Community Affairs to conduct joint monitoring visits on those projects that have both HOME and Low-Income Housing Tax Credits funds. The basic elements of the monitoring visit include sending a formal notification letter, confirmation of monitoring dates, scope of the monitoring and information needed for review during the monitoring visit. All Community Housing Development Organizations (CHDO) have in place an affirmative housing marketing plan indicating five (5) or more units to be assisted with funds. (See Page 19-A&B) Fulton County carries out on-site monitoring for all rehabilitation projects on a random basis. Depending on the scope of work, monitoring is done 3 to 4 times per week.

The County makes onsite inspections of rental units and HOME assisted multi-family rental projects and Home Ownership Program (HOP) Projects.

Management system for oversight of HOME-assisted multifamily properties

Annual monitoring includes a review of the management and operation of each HOME assisted project. Certification Statements verifying compliance with the income targeting requirements for tenant-based rental assistance (TBRA) and HOME-assisted multifamily property, have been developed. These statements will be signed and enclosed in each project file. Copies of Land Use Restriction Agreements (LURA) and Low Income Housing Tax Credits (LIHTC) for multifamily projects will also be in the files.

The market conditions in the metro area supports, the Tenant Based Rental Assistance (TBRA) Program. In some cases it is the only entrance into emergency housing. Emergency providers are straining to accommodate more than 7,000 homeless people, including many newly homeless families. Along with rising unemployment and a growing number of home foreclosures across the Metro Atlanta and the US, the homeless population is swelling far beyond the capacity of emergency facilities. Urban centers have felt the impact most sharply. Service organizations are facing budget cuts at the same time that thousands are thrust into poverty and foreclosure. Metro Atlanta's unemployment rate rose to 10.1 percent in December of 2009.

The County's TBRA Program is in great demand. Operated in partnership with the Housing Authority of Fulton County, there is a continual waiting list for TBRA Housing.

Income targeting requirements

Documentation under regulations 92.216, 90% of the total households assisted through the rental or TBRA program have incomes that do not exceed 60 percent of the area median income. Twenty percent of the HOME-assisted rental units must be occupied by families who have annual incomes that are 50% or less of median incomes. Documentation for the

applicants to insure that they were low-income and eligible for HOME funds will be in each file. The County will include a certification statement in all project files.

Site and neighborhood standards

Documentation under regulations 92.202, in carrying out the site and neighborhood requirements with respect to new construction of rental housing, the County will make the determination that proposed sites for new construction meet the requirements in 24 CFR 983.6(b). Documentation will be in the file indicating findings. The County will comply with the applicable provisions of Title VI of the Civil Rights Acts of 1964, The Fair Housing Act, E.O. 11063, and HUD regulations to promote greater choice of housing opportunities.

Maximum per-unit subsidy

Documentation under regulations 92.250(a); all HOME assisted units do not exceed 221(d)(3) limits for elevator type housing and the Field Office of HUD may increase per-unit subsidy limits to 240% on a program-wide basis. Fulton County will comply with the applicable maximum per-unit subsidy standards.

Property standards

Documentation will be in the file indicating that the projects have been inspected by the County's inspectors. The County will include a certification statement in all project files to certify compliance with the applicable property standards.

HOME rents limits

In accordance with regulations 92.252, rent can not exceed 30% of the adjusted income of a family whose annual income equals 65% of the median income for the area. If the unit receives Federal or State project-based rental subsidy the family must be very-low income (not to exceed 50% of the median income for the area), and the family must pay no more than 30% of adjusted income for rent. Documentation will be in the file indicating applicants are eligible for HOME funds.

Maximum sales price

Documentation under regulations 92.254(a)(2)(i), in the case of acquisition of newly constructed housing or standard housing, the purchase price for the type of single-family housing, can not exceed 95% of the median purchase price for the area. The County will keep documentation of each home sold that will be occupied by low- to moderate-income families.

Record keeping requirements

Documentation for the applicants, under regulations 92.508(a) (3), demonstrating that they were low-income and eligible for HOME funds, will be contained in each file. The County will include a certification statement in all project files to certify the applicant's income status and acknowledge that they are eligible for HOME funds.

Down Payment Assistance

Borrowers of the Home Ownership Program (HOP) are required to adhere to affordability restrictions as required in CFR 92.254 to ensure affordability. If a Borrower does not satisfy the affordability period, and or does not complete post-purchase homebuyer education requirement, recapture provisions will be exercised accordingly from the Borrower. The applicant(s) must occupy the property as his/her primary residence for the period of affordability as set forth by the loan amount. The HOP loan agreement is signed by

the homebuyer at the time of financing to ensure that the homebuyer is committed to this obligation. The Period of Affordability ensures that the property will remain affordable for a certain prescribed period. This time period is based upon the loan amount of the assistance and begins upon activity completion into HUD's IDIS reporting systems. The Period of Affordability for all the HOME Loans under \$15,000 is six years, eleven years for all HOME Loans \$15,000 - \$40,000 and sixteen years for amounts \$40,001 and higher. Twenty percent of the loan amount will be forgiven each year as long as the Borrower occupies the home as his or her primary residence. In addition, the Borrower is required to complete a post-purchase homebuyer education workshop within twelve (12) months of the closing date.

Fulton County will follow the guidelines indicated below for all HOME Loans both during and after the affordability period associated with the HOME assistance:

Sale, Transfer or Foreclosure:

In the event the borrower sells or transfers the mortgaged property or if the mortgaged property is foreclosed upon, and after the first lien holder is satisfied, Fulton County will employ the shared net proceeds option in accordance with 24 CFR Part 92.254(a)(5)(ii)(A) and will accept the remaining funds available based on the Settlement Statement as the net proceeds of the sale and as the amount of HOME funds subject to recapture as provided in 24 CFR Part 92.254(a)(5)(ii)(A)(3). The borrower signs a loan agreement stating they agree to repay an amount equal to the net proceeds of the Fulton County HOME loan. Repayment is forgiven if and only if there are no funds remaining to repay the loan after disposition of the property, thereby writing-off the remaining balance. Fulton County will satisfy the security deed and will not pursue any further collection efforts.

If a transfer of the property is made to a lineal heir(s) upon death, in the event that said lineal heir(s) is not eligible for assistance under the Fulton County Down Payment Assistance Program, said lineal heir must repay the loan in full or pay the amount remaining after satisfaction of the first mortgage and closing costs.

Buydowns

Buy downs can not be used with Fulton County Home Ownership funds.

Assumption of the First Mortgage:

Loan Assumptions cannot be used with Fulton County Home Ownership Program.

Subordination of the HOME Loan:

Under specific conditions, Fulton County will agree to subordinate the HOME Loan to a refinanced first mortgage. In most instances, HOP Loans will be subordinate to Participating Lender Loans. In order to determine the amount of the new first mortgage, Fulton County will review the HUD-1 Settlement Statement or other documentation Fulton County determines is appropriate. The new loan with lender **shall not** include the following: adjustable rate mortgage, balloon mortgage, cash out by the borrower, debt consolidation, third (3rd) Party Payouts, any interest rate equal to or higher than that of the present first mortgage holder, and no prepayment penalties. Fulton County will charge the borrower a processing fee of \$150 to cover the administrative cost of the subordination.

The policy of Fulton County for the recapture of HOME investments in cases where the borrower does not occupy the house for the full term of the affordability period is derived from the HOME program regulations at 92.254(a)(5)(ii)(A) and section 215(b)(3)(B) of the National Affordable Housing Act. Fulton County has selected option number three, shared net proceeds, as set forth in paragraph 92.254(a) (5) (ii) (A)(3) of the program regulations. Net proceeds means the sales price minus the first loan repayment, standard real estate commissions, if any, real estate taxes and closing costs. If the net proceeds are not sufficient to recapture the full amount of the investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the homeowner since purchase, the County must share the net proceeds with the homeowner. Fulton County's policy of proportional return of investment is to encourage the purchaser to participate in the program and provides a fair return to both the purchaser and Fulton County at the time of the sale. Because it is impossible to dictate the sales market condition at the time of the actual sale, Fulton County has elected to set the following policy:

The net proceeds will be divided proportionally as set forth herein by mathematical formula:

A = HOME Recapture amount
B = Amount to homeowner

Direct HOME investment

Direct HOME investment + homeowner investment X Net proceeds = A

Homeowner investment

Direct HOME investment + homeowner investment X Net proceeds = B

The Home Investment is the amount of funds that the owners made for improvements to the property over time.

If there are no net proceeds, repayment of the note is not required. In the event the net proceeds exceed the amount necessary to repay both the homeowner's investment, the excess proceeds will be paid to the homeowner. The Fulton County recapture policy is the same for voluntary and involuntary sales.

ESG

There are no subrecipients of ESG funds. The Fulton County Department of Human Services administers the ESG funds which are used for physical improvements to the Jefferson Place Emergency Shelter. All activities are carried out in compliance with applicable Federal regulations. HUD monitors the County on its administration of the ESG program.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

Summary of Priority Needs and Objectives

Based upon information in the previous section and the County's allocation history, the categories of Homelessness, Affordable Housing, Non-Housing Community Development and Other Special Needs are prioritized below as required by the Consolidated Planning regulations for the implementation of goals and objectives to meet the needs of the County's LMI population. The County allocates funds according to demand and does not prioritize the categories in Table 2A (Housing Needs Table). The Housing Needs Table is categorized by Renters (Elderly, Small & Large) and Owners (Elder, Small & Large). It is also categorized by Cost Burden (Greater Than 30% and Greater Than 50%). Funds are generally disbursed based on need and in Fulton County most of the need has been in housing rehabilitation, down payment assistance, and rental assistance. Homelessness, non-housing community development and special needs activities are also in demand for funds and are also addressed by the County.

Information reflects only projects and services delivered. Administrative funds not included in total available for each priority. Please refer to the *2010 Action Plan* for specific project descriptions, funding amounts and Consolidated Plan Priority, Objective classification and map locations.

FUNDING ALLOCATION PROCESS

Community Development Block Grant (CDBG)

CDBG funds are apportioned to various activities according to the distribution of low- and moderate-income persons in Fulton County and Board of Commissioners policies.

CDBG funds are distributed annually as follows:

- 25% - 45% is provided to the eleven (11) cities in Fulton County for eligible CDBG projects;
- 20% - 25% is used for planning, program administration and housing rehabilitation;
- Approximately 15% is awarded competitively to non-profit and county agencies who provide public services (CDBG regulations establish this 15% cap calculated on the previous years allocation plus program income); and
- The balance, 15% to 25% is used for economic development, public facilities & improvements, and affordable housing activities.

In addition to this distribution policy, the Fulton County Board of Commissioners has prioritized funding of CDBG projects and services to address the following:

- (1) Housing;
- (2) Conformity with the Americans with Disabilities Act (ADA); and
- (3) Economic Development.

On May 21, 2003, the Fulton County Board of Commissioners approved an amendment to modify the current CDBG allocation policy to:

1. Include a separate competitive pool of funds for Fulton County interagency applications;
2. Elevate housing related activities from the number two funding priority to the number one funding priority.

Priority #1 - Homelessness

Analysis.

Persons most in need (e.g., those with the fewest resources) were identified as Priority #1. The homeless population is growing throughout the County and priorities have been established to increase emergency shelter space, transitional housing and supportive services. Housing costs continue to escalate while at the same time the number of very low and low-income households seeking affordable housing is increasing. Much of the homeless population in suburban areas is comprised of women and families with children; therefore, it is important to have a diverse range of shelters and supportive services available.

Objectives.

(1) Emergency Housing (Jefferson Place Emergency Shelter)

Provide safe, clean housing and a range of supportive services, including but not limited to case management, vocational, substance abuse and other supportive services to assist with a homeless client's transition to independent living. 1140 clients served annually, approximately 5700 served over a five year period.

Proposed Accomplishment

Serve 1,500 unduplicated homeless clients with ESG funds through the upgrading and continued renovation at the Jefferson Street Social Services Project.

Year 1	Year 2	Year 3	Year 4	Year 5	TOTAL
1140	1140	1140	1140	1140	5,700

(2) Transitional Housing (Jefferson Place Transitional Facility)

Provide an around-the-clock supervised drug free environment, along with case management, vocational, substance abuse and other supportive services, to support a client's transition to independent living.

Proposed Accomplishment

Provide case management services to 70 clients annually, approximately 350 over a five year period through the Jefferson Place Transition House; and provide support transitional housing services to 150 individuals and families.

Year 1	Year 2	Year 3	Year 4	Year 5	TOTAL
70	70	70	70	70	350

(3) Supportive Services

Over the 3 year period, 2008-2010, of the supportive services grant, provide individuals and families from the targeted shelters and homeless service providers with supportive services.

Proposed Accomplishment

Annually 350 homeless persons will receive support services including job training, resettlement assistance, credit counseling, child daycare services and transportation, approximately 1750 over a five year period.

Year 1	Year 2	Year 3	Year 4	Year 5	TOTAL
350	350	350	350	350	1,750

Obstacles.

The obstacles to addressing the needs of the homeless include: insufficient, standard, low-cost rental housing; insufficient transitional programs and housing; the lack of supportive services for the range of homeless constituents; the need for higher wage jobs, limited government resources and reluctance of the community at large to recognize homelessness as an urgent issue.

Priority #2 - Affordable Housing

Analysis.

Affordability is a critical issue for very low- and low-income households in Fulton County. Affordable rental properties are critical to the stability of the community. At least one-third of current households cannot reasonably afford to purchase a home and almost one-fourth cannot afford to rent decent housing. More than three-fourths (77%) of all renters earning 0-30% of the median family income experience a cost burden for housing (cost > 30% of income). A full two-thirds have a severe cost burden, paying more than 50% of their income for housing costs. Very low-income renter households earning 31-50% of median family income face cost burdens also. Eighty-seven percent (87%) of this group experience a cost burden, with 34% experiencing a severe cost burden. Other low-income renters (earning 51-80% of the median family income) also experience housing affordability problems. Almost half (48%) report a cost burden and 3% report a severe cost burden for housing costs.

From statistics, it is clear that there are not enough affordable rental units available. Large affordable rental units with 3-4 bedrooms are particularly difficult to locate in the County; however, at the same time, many apartment complexes are struggling to manage high vacancy rates. This mismatch results in overcrowding in some cases, deteriorating housing stock in others and an overall increase in evictions and homelessness. The percentage of households with cost burdens are generally higher for elderly and large households in every income category.

In addition to scarce affordable rental units, most of the recent housing development in the County has been for higher-priced units. Escalating land and construction costs have priced the low- and moderate-income family out of the marketplace. Potential low- and moderate-income homebuyers often face the challenge of having enough cash at closing for the down payment and closing costs. Credit is also an issue for many who live paycheck to paycheck and lack budgeting skills.

The County as well as the rest of the US has been hit hard by the recent economic downturn. Fulton County was extremely affected by the subprime mortgage crisis in the Atlanta Metropolitan area. Foreclosures and evictions have been at an all time high. These and other adverse events have caused greater demand for Tenant Based Rental Assistance (TBRA) funds with more individuals seeking rental property after foreclosure or eviction.

Objectives.

(1) Single-Family Housing Rehabilitation

Rehabilitate existing single family housing to be occupied by low- and moderate-income families and individuals.

Proposed Accomplishment

Annually, approximately 65 homes assisted with emergency repairs, moderate or substantial rehabilitation.

(2) Public Housing

Provide funds for improvements and replacement of family public housing units.

Proposed Accomplishments

- Create mixed-income communities;
- Upgrade public housing properties to improve the living conditions of public housing residents; and
- Replacement of 258 units of family public housing lost to demolition at Boat Rock.

(3) Transitional Housing

Provide funds for the acquisition of housing to provide transitional housing opportunities for homeless families.

Proposed Accomplishment

Provide transitional housing for 4,149 people in FY 2004 through rehabilitation/acquisition and services.

(4) Rental Assistance

Assist with rent payments for a maximum of 1 year.

Proposed Accomplishment

There will be approximately 1,215 families and/or individuals assisted.

(5) Down Payment Assistance

Provide homebuying opportunities to low- and moderate-income residents through down payment assistance.

Proposed Accomplishment

Annually, approximately 10 loan closings for the purchase of homes by low- and moderate-income families and individuals.

(6) Affordable Housing

Provide funds to for-profit and nonprofit housing development organizations for the acquisition and/or rehabilitation of affordable units to support nonprofit managed transitional and other housing programs.

Proposed Accomplishment

142 units of affordable multifamily or single family units acquired and rehabilitated.

(7) Affordable Housing - CHDO Activities

Provide funds for eligible projects proposed by nonprofit affordable housing developers. CHDO activities can involve rehabilitation of existing single family or multifamily units, land acquisition, housing construction and other housing activities.

Proposed Accomplishment

Approximately 20 units of affordable multifamily or single family units acquired, rehabilitated or constructed.

Obstacles.

Primary obstacles include opposition to the equitable distribution of affordable housing throughout the County, limited capacity of nonprofit housing developers and a limited amount of funding to design and construct the range of affordable units needed by low- and moderate-income individuals. Annually, the Department of Housing & Community Development and the Office of Housing receive many more requests for funding than either the CDBG or HOME Programs can support.

All CDBG, HOME and ESG beneficiaries will be income eligible, but the County cannot estimate the number of extremely low-, low- and moderate-income beneficiaries.

Priority #3 – Non-housing Community Development

Analysis.

Identifying and addressing non-housing community development needs has historically been done by the County in collaboration with the municipalities

and nonprofit organizations that apply to Fulton County for an annual award of CDBG funds. While the allocation formula described in the previous section is designed to make available CDBG funds based upon the percentage of low- to moderate income persons in each municipality, the County reviews each municipality's application to ensure that funds are consistent with its understanding of the overall needs in those areas. Awards to nonprofit agencies and the subsequent uses of the funds are also made consistent with CDBG regulations, Board of Commissioners policy, and County need.

Objectives.

(1) Public Facilities

Long-term objective: To provide for the acquisition, construction, reconstruction, rehabilitation or installation of public facilities and improvements to: (1) meet health and safety regulations; and (2) to upgrade and maintain the viability of neighborhoods where low- and moderate-income families reside.

Short-term objective: To assist the small municipalities, nonprofit agencies and other entities within Fulton County with their efforts to plan for the construction, renovation and other activities that provide for health, safety and well being of those who use their facilities.

(2) Public Services

Long-term objective: To provide the resources necessary to improve the community's public services, including, but not limited to services that address: employment, crime prevention, child care, health care, drug abuse, education, energy conservation, welfare and recreation needs.

Short-term objective: To make funds available to nonprofit and other agencies within Fulton County to address human service needs that fall outside of the special needs category.

(3) Economic Development

Long-term objective: To provide for the capital and non-capital resources needed to promote business creation and expansion, and to create jobs for low- and moderate-income persons.

Short-term objective:

To make funds available to municipalities, nonprofits and other agencies within Fulton County that provide services and/or facilities to promote economic development activities that create jobs for and assist businesses owned by low- and moderate-income people.

Obstacles.

The greatest obstacle to meeting non-housing community development need is the lack of resources. Annually, the Department of Housing & Community Development can only fund approximately 30% of the dollar amount requested. In most cases, approved funding levels are considerably lower for specific activities than the amounts requested, making the impact of the proposed services and improvements on the lives of low- and moderate-income persons considerably less than it could be with greater levels of funding.

Proposed Accomplishments.

All projects and services described in the non-housing community development category are proposed to be accomplished by the completion dates specified in the year 2010-2014 Consolidated Plan list; however, meeting these objectives is subject to the timely approval of the Federal funds permitting projects and services to commence based on the schedules submitted by the CDBG applicants.

Priority #4 - Other Special Needs
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Analysis.

Persons with special needs include the elderly, persons with AIDS, persons with severe mental illness, persons with developmental disabilities, persons with substance abuse addictions, single parents and others. Unfortunately, affordable housing and supportive housing for persons with special needs is extremely limited in the County. Housing with support services (e.g., day care for single parents, accessible care for elderly, etc.) and residential treatment centers have not emerged to meet the growing demand for their services. Long-term and permanent facilities are needed for elderly, frail elderly, persons with mental illness, persons with developmental and physical disabilities and those with substance abuse problems. Such facilities should include transitional housing, single room occupancy units, intermediate care, residential treatment/care facilities, and affordable single and multi-family structures. Health and social services support should be made available with all supportive housing facilities and referrals to ensure wellness, full recovery and/or curtail recidivism.

Objectives.

Long-term Objective: To provide for the supportive service needs of those target groups who are not homeless but require special assistance to live independently.

Short-term Objective: To design and implement programs that deliver services to special populations such as the elderly; frail elderly; the mentally, physically and developmentally disabled; substances abusers; PWAs and their families; and residents of public housing.

Obstacles.

Affordable housing and supportive housing for persons with special needs is extremely limited in the County. Lack of Federal, state, local and private funding available to identify and support housing for special needs populations represent consistent obstacles.

Proposed Accomplishments.

Year 2004 CDBG funds will support the development of programs and services for training and employing 20 severely disabled adults, recreational options for 150 severely disabled adults, services to 300 seniors.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

Evaluation and Reduction of Lead-Based Paint Hazards

Over 40% (approximately 71442 units) of the County's housing stock (outside the cities of Atlanta, Sandy Springs and Johns Creek), was constructed before 1979, and contains lead-based paint. These older units are concentrated in the eleven small cities of the County, excluding the cities of Atlanta, Sandy Springs and Johns Creek and in unincorporated Fulton County.

Fulton County has incorporated the requirements of the Final Rule on Lead-Based Paint, published by HUD on September 15, 1999 as an integral part of project implementation. Program modifications include revisions to the housing rehabilitation general specifications, standards, work specifications, and operating procedures. In addition, all HOME and CDBG funded activities covered by the HUD Lead Safe Homes regulations will be carried out in accordance with the requirements of the Final Rule, including the Uniform Relocation Act.

Housing Rehabilitation Senior Housing Inspectors have completed Lead-Based Paint training and obtained Certification. The inspectors continue to have their certifications renewed periodically. The City of East Point's Housing Rehabilitation Program is administered

through the County in accordance with the requirements of the Lead Safe Homes regulations. However, the City of East Point did not allocate funds for their fiscal year 2008 Housing Rehabilitation Program.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

Housing Inventory

According to data collected by the Atlanta Regional Commission (ARC), in 2000, the following is a profile of the inventory of housing units in Fulton County:

- The total housing inventory consisted of 178,607 units and 58,805 households.
- Over 58% of the housing units are owner-occupied.
- Over 63% are single family units and 37% are multi-family units.
- Ninety percent (90%) are occupied and 10% are vacant (see Table I-1).
- The demand for single-family home ownership is projected to increase to nearly 66,515 by 2007 for heads of household between the ages of 35 and 64.
- The demand for smaller units and condominium type ownership is greater among household heads age 65 and older than among younger persons.

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- In 2000, the median selling price of a home in Fulton County was \$199,120.00. Only one-third of the households in the County could afford to purchase a home at the median selling price.
- One-half of homeowners with extremely low-incomes experience a severe housing cost burden spending more than 50% of their income on housing.
- Less than 1% of housing units in Fulton County are considered substandard and less than 5% are considered overcrowded.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

Recent trends show an increase in the proportion of non-family households which historically consist primarily of renters. Future growth is projected to be among households with heads at the opposite ends of the age spectrum: less than 35 years and more than 55 years of age. The demand for multi-family type dwellings tends to be higher among these households. Between 2002 and 2007, the number of households occupied by person's ages 75 or more will increase by 13.5% (1,034 households) from 7,642 in 2002 to 8,676 in 2007. During the same time period, the number of households headed by persons under the age 35 will increase by 10.1 % (4,419) from 43,475 in 2002 to 47,894 in 2007.

Trends also indicate that the proportion of homeowners versus renters in Fulton County is projected to be approximately equal by 2007. In 2002, 49% of the total housing units in the existing inventory were owner occupied, and 51% percent were occupied by renters. However, over the past decade building permit data show that Fulton County has added an average of 5,057 housing units per year. This indicates a demand for 9,912 single family owner occupied units over the next four years.

(b) NUMBERS AND TYPES OF FAMILIES IN NEED OF HOUSING

ASSISTANCE:Needs of Very low-income households (0-30%) of AMI

- Households earning 0-30%, of the HUD Adjusted Median Family Income (AMFI) are considered to be in the extremely low-income category.
- In 1990, there were a total of 6,384 extremely low income households in Fulton County.
- Approximately 4,532 or 71 percent of the total were renters, and 1,852 or 29 percent were homeowners.
- Sixty percent, (8,173) of the total households in this category were experiencing a severe cost burden, spending more than 50% of their income on housing.
- Almost three-fourths, or 10,216 extremely low income households spend more than 30% of their gross income on housing.
- A larger proportion of renter households (79%) relative to owners (65%) in this income category report having a housing problem.
- Another three-fourths of renters, (7,721 households) and almost one-half of home owners (4,887 households) were experiencing a housing problem, spending more than 30% of their income on housing.
- Approximately 2,229 (35%) of the total 6,384 extremely low income households consist of elderly persons.
- Elderly households comprise just about one-fourth 1,165 of very low income renter households.
- They also comprise over one-half (1,064) of the total extremely low income homeowners. Two-thirds (62%) of extremely low-income elderly households (renters and owners) experienced housing problems. Approximately 61% had a housing cost burden of 30% or more of their total income and 40% had a housing cost burden of 50% or more.

Needs of Low-income households (31-50%)

- Of the 158,805 total households in Fulton County, approximately seven percent (7,238) are in the low-income category.
- Almost three-fourths (72.4%) of these households are renters, and one-quarter (27.6%) are owners.
- Among renters, 38.6% are small households of related persons, 8.9% are large households of related persons and 33.9% are categorized as "other".
- Elderly households make up approximately one-fifth (18.5%) of low-income renters, and three-fifths (60.5%) of homeowners.
- Over three-fourths (77%) of low-income households in Fulton County experience housing problems.
- Most renter households (88%), in particular, reported a housing problem.
- Of all renters in this income category, 86% were experiencing a housing cost burden in 1990 and 32% were paying more than 50% of their income on housing.
- Nearly three-fourths (72%) of elderly renter households reported housing problems, with 72% experiencing a housing cost burden greater than 30% and 40% experiencing a housing cost burden greater than 50%.

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- Over 90% of all other renter households (small-related, large related and one-person) experienced housing problems and housing cost burdens of over 30%.
- A relatively smaller proportion of low-income homeowners (48%) reported housing problems, with 48% experiencing a cost burden of over 30% and 42% experiencing a severe cost burden of over 50%.
- Minorities constitute a large proportion of low-income and poverty households for whom housing problems are greatest.

Needs of moderate-income households (51-80%)

Almost 15% of all households in Fulton County are considered to be moderate-income, of which almost two-thirds (63%) are renter households and one-third (36.2%) are homeowners. Even though the percentage of households in the moderate income category with a major housing-related problem is relatively lower than for the extremely low and low income categories, still over one-half of both renter and owner households experienced at least one housing problem in 1990.

Of the 9,596 renter households, 47% experienced a cost burden and 4% a severe cost burden. Over 60% of elderly and non-elderly one-person or unrelated households had a housing cost burden of over 30%. Of the 5,443 homeowners 54% experienced a cost burden and 18% a severe cost burden.

Needs of middle-income households (81-95%)

Around eight percent of Fulton County households were considered middle-income in 1990, of which 54.0% were renters and 45.7% homeowners. Among renters, 34.9% are defined as small related households, 5.9% are large related households and 53.7% are categorized as "other". Elderly households only comprise 6% of the renter households. In contrast, approximately one-fourth of the homeowners are elderly.

Almost one-third of households in the middle income category had at least one housing problem in 1990. Homeowners in this income category are more likely to experience a housing related problem than are renters (41% and 23%, respectively). However, this does not hold true for the elderly population. Among elderly renters, 41% reported a housing problem, in contrast to only 17% of the elderly homeowners. The percent of households in this income category experiencing a severe cost burden is very low.

Needs of Single Persons/Large Families

Data indicates the average household size in Fulton County (including Atlanta) declined from 2.54 in 1980 to 2.42 in 1999 (ARC, 1999). This declining trend in household size is attributed to a rise in the proportion of single-person households and declining birth rates. The trend in declining household size is expected to continue through the next decade. The data indicate a relatively higher estimated growth rate of 55.6% for one-person households between 1990 and 2002 and 13.2% between 2002 and 2007. The growth rates for other household sizes are comparatively lower.

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Consequently, the proportion of one-person households is gradually increasing from 25% in 1990 to a projected 29% in 2007. The proportion of two-person households is expected to remain fairly constant at 33% over the same time period. Combined, three to five-person households and six-person households comprised approximately 41% of total households in 1990 but are expected to decline to 38% by 2007.

Needs of Renters and Owners

The supply of affordable rental units falls short of the demand. Particularly acute is the supply of units affordable to extremely low-income households earning 30% and below the 1990 HUD Adjusted Median Family Income (AMFI). On average, there were approximately 4.2 extremely low-income households for every unit that is affordable. North Fulton and Sandy Springs, in particular, have a very short supply of low-cost units renting for this amount with almost 8 households per affordable housing unit.

- Housing problems are more concentrated among renter households than owner households.
- Approximately one-half of moderate-income renters, as well as owners, reported housing cost burdens greater than 30%.
- A greater proportion of middle-income owners (29%) relative to middle income renters (18%), however, reported housing cost burdens greater than 30%.

Home ownership is also beyond the reach of many low to moderate income households in Fulton County. The maximum affordable home purchase price for low to middle-income households based on the HUD Adjusted Median Family Income (AMFI) was \$63,100 in 2000 for the Atlanta Metropolitan Area. These assumptions by no means reflect the average home buyer, but are used to show the severity of the housing affordability problem.

The data indicate that only households earning 120% and above the AMFI can afford the median sales price of a home in Fulton County. This represents 32% of all households. Home prices are slightly lower in South Fulton, however, only households earning at least 100% of the AMFI can afford the median sales price for a home. This represents 26% of all households in South Fulton County. Over one-half of the homes sold county-wide were priced at \$180,000 and above. These price ranges are out of the affordable range for low and moderate income households.

Moderate income households earning 51% to 80% of AMFI can afford homes ranging in price from \$85,000 to \$135,700, given an interest rate of 8% and no other debt obligations. In 2000, 5,095 homes were sold for under \$135,000 and there were approximately 29,463 households earning between \$30,000 and \$50,000 (50% and 80% of (AMFI) who could potentially afford these homes. Slightly more than 2000 homes (11%) sold for \$80,000 and below.

Housing Needs of the Elderly

It was estimated that in 2002, over 39,312 elderly persons resided in Fulton County. This was an increase of 66% from 1990. It is estimated that this number will increase by 18% between 2002 and 2007. In Fulton County a high proportion of elderly need some type of

housing assistance. Elderly households comprise approximately one-fourth (25.7%) of renter households and over one-half (57.7%) of extremely low-income homeowners. Approximately two-third (62%) of extremely low-income elderly households (renters and owners) experience housing problems, 61% had a housing cost burden of 30% or more, and 40% had a housing cost burden of 50% or more. It is estimated that at least 10% of the elderly live in poverty. Over one-half of all low-income elderly had housing problems, of which 19% live in substandard housing. A significant number of middle-income elderly experienced housing problems and housing cost burdens. One-half of extremely low-income elderly homeowners have a housing cost burden great than 30%. Since 1990 the following are noted trends for the elderly population in Fulton County:

- At least 10% of the elderly lived in poverty.
 1. Over one-half of all low-income elderly had housing problems of which 19% lived in substandard housing
 2. Over one-half of all low-income elderly spend more than 30% of their income on housing.
 3. A significant number of middle-income elderly experienced housing problems and housing cost burdens.
 4. Sandy Springs and South Fulton have higher proportions of the elderly population than North Fulton.
 5. Nearly 14,000 elderly residents have a mobility or self-care limitation.
 6. A high proportion of elderly need some type of housing assistance.

Elderly and Frail Elderly

In its report, "Housing our Elders: A Report Card on the Housing Conditions and Needs of Older Americans" (HUD PD&R, 2000), HUD states that older Americans have made great strides toward economic security, experiencing the fastest income growth of any age group in recent decades. Nevertheless, many elderly households, particularly women, minorities and renters, still live in a precarious financial position, with approximately 10% living in poverty. Similarly, the National Low Income Housing Coalition reports that the elderly are more likely than other adults to be poor or near poor.

With fixed and/or reduced incomes, the affordability of elderly-occupied housing is an important issue. HUD (2000) estimates that 30% of elderly households pay more than 30% of their income for housing and 14% pay more than 50% toward housing. A contributing factor to these high cost burdens is that of over-housing: a significant proportion of elderly homeowners often live in homes where the number of bedrooms is greater than the number of household members. The cost of maintaining their homes, both physically and financially, can prove to be a significant burden, especially for poor and frail seniors.

HUD reports that millions of elderly households live in housing that is in substandard condition, or fails to accommodate their physical capabilities or assistance needs. Lower-income elderly households in particular are more likely to live in physically substandard housing. In part, this is due to the fact that seniors tend to live in relatively older homes than younger people. According to HUD, one-half of all seniors tend to live in dwellings built before 1960. Older housing is positively correlated with physical problems, demands more

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maintenance and can be expensive to operate. Due to limited or reduced incomes, nearly one-half of all elderly households living in units with physical problems may not have the financial resources to correct them (HUD PD&R, 2000).

Elderly households age 85 and over are particularly vulnerable to the above mentioned housing problems. In its report on the elderly, HUD states that the fastest growing segment of the older population are those 85 years old and over or the "oldest old". The majority live in isolation (outside a family setting) and are much more likely to live in poverty, as well as have some mobility or self-care limitation. Approximately two-thirds of this group are homeowners, and approximately 15% reside in nursing home facilities. In addition, housing problems among older, frail and minority seniors is much higher than younger seniors.

The foregoing indicates that the housing needs for the elderly are multifaceted. A comprehensive approach is necessary to adequately address the housing needs of the elderly.

Housing and Supportive Service Needs for the Elderly in Fulton County

Based on 2002 estimates, 39,312 elderly persons reside in Fulton County. This represents an increase of 66% from 1990. The elderly population is projected to increase by 18% between 2002 and 2007. As a proportion of the population in Fulton County, however, the elderly population is projected to remain relatively constant at approximately 10% through this decade. A breakdown of the elderly by area in the county, however, reveals that South Fulton has a greater proportion of elderly persons at 12%.

Based on the most recent data concerning the income levels and assistance needs (as defined by HUD) for the elderly in Fulton County, the elderly households comprised approximately 15% (14,773) of total households in Fulton County. Of all elderly households, the majority (56%) were considered low to moderate-income. Approximately 30% of all elderly households were very low-income (0-50%AMFI) and 15% were considered extremely low-income (0-30% AMFI). Moderate-income (51-80% AMFI) and middle-income (81-95% AMFI) elderly households comprised 19% and 8% of all elderly households.

The housing condition and assistance needs of elderly persons in Fulton County are reflective of the national trends noted above. The majority of very low-income elderly households are in need of housing assistance. Overall, 28% of all elderly households (renters and homeowners) had housing problems in 1990. However, 62% of the extremely low-income elderly households had housing problems, 61% had a housing cost burden of 30% or more, and 40% had a housing cost burden of 50% or more. Just under one-half (49%) of low-income elderly households had housing problems and housing cost burdens of 30% or more, and approximately one-third had a housing cost burden of 50% or more.

The majority of elderly households were homeowners and the remaining were renters. Housing problems and high housing cost burdens were more concentrated among renter households. In general, 54% of all elderly renter households experienced housing problems, while only 19% of elderly homeowners experienced any housing problems. In all low-income categories, over two-thirds of elderly renter households had housing problems and housing cost burdens of 30% or more. Approximately one-third of low and moderate-income elderly homeowners had housing problems and housing cost burdens of 30% or

more. However, among extremely low-income elderly homeowners, 57% had housing problems, and 55% had a housing cost burden of 30% or more. Among middle-income elderly households, 41% of elderly renters and 17% of elderly homeowners had housing problems and housing cost burdens of 30% or more. These data indicate that a high percentage of low and middle-income elderly households, particularly elderly renters need some kind of housing assistance. The frail elderly are most in need of personal assistance and medical care, either in their own homes or in an assisted living facility.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

Affordable housing and supportive housing for persons with special needs is extremely limited in the County. Lack of Federal, state, local and private funding available to identify and support housing for special needs populations represent consistent obstacles.

The County as well as the rest of the Country has been hit hard by the recent economic downturn. The current employment rate is at 10.1%. Fulton County was extremely affected by the subprime mortgage crisis in the Atlanta Metropolitan area. Foreclosures and evictions have been at an all time high. These events have directly impacted the County and the way that it conducts the business of housing and community development. Mortgage loans have been more difficult to receive and therefore home sales are not where they need to be in order to have a thriving housing market. There is a reduction of new home sales and there is a reduction in permits for the construction of new housing.

The County generated seventeen (17) maps that identify the Eligible Community Development Block Grant Areas. These maps indicate the geographical areas and

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municipalities within the county. The maps also indicate the census tracts and block groups within the different municipalities and the percentage of low- to moderate-residents and the percentage of minority residents within the block groups. The block groups are considered low- to moderate-income if greater than 51% of the residents are at or below 80% of the area median income. The percentage of minority concentration is also indicated on the maps.

The Housing Authority of Fulton County is not expecting any public housing units to be lost from the County public housing inventory. According to the HAFC, the HAFC is not designated by HUD as a troubled agency and neither is other no housing authorities in the Atlanta Metro area are designated as troubled.

General Characteristics

Housing Supply- Data collected by the Atlanta Regional Commission (ARC) indicates that in 2000, Fulton County had a housing inventory of 178,607 units and 158,805 households. Over 58% of the housing units are owner-occupied. A little over 63% of the units are single family and 37% are multi-family units. Of the housing stock, 90 % are occupied and 10% vacant. The demand for single-family home ownership is projected to increase to nearly 66,515 by 2007 among household heads 35 to 64 years of age. The demand for smaller units and condominium type ownership is greater among household heads age 65 and older. Only one-third of the households in Fulton County could afford to purchase the median price home selling for \$199,120 in 2000. Nearly 30% of homeowners have extremely low-income and 30% of middle income owners reported a housing cost burden greater than 30%. Two-third of extremely low-income homeowners spends more than 30% of their income on housing. One-half of homeowners with extremely low-incomes experience a severe housing cost burden.

Table I-3, almost three-fourths of this growth occurred in North Fulton. Since 1990, the housing inventory in North Fulton increased by 91.6% (38,727 units), while housing units in Sandy Springs and South Fulton increased 23.7% (8,354 units) and 6.9% (3,486 units), respectively.

Area	Number of Units			Growth in Units 1980-1990		Growth in Units 1990-2000	
	1980	1990	2000	N	%	N	%
Fulton County	81,607	128,040	178,607	46,433	56.9%	50,567	39.5%
Single-family	--	78,264	112,059	--	--	33,795	43.2%
Multi-family	--	49,231	66,052	--	--	16,821	34.2%
Mobile Home	--	545	496	--	--	(49)	-9.0%

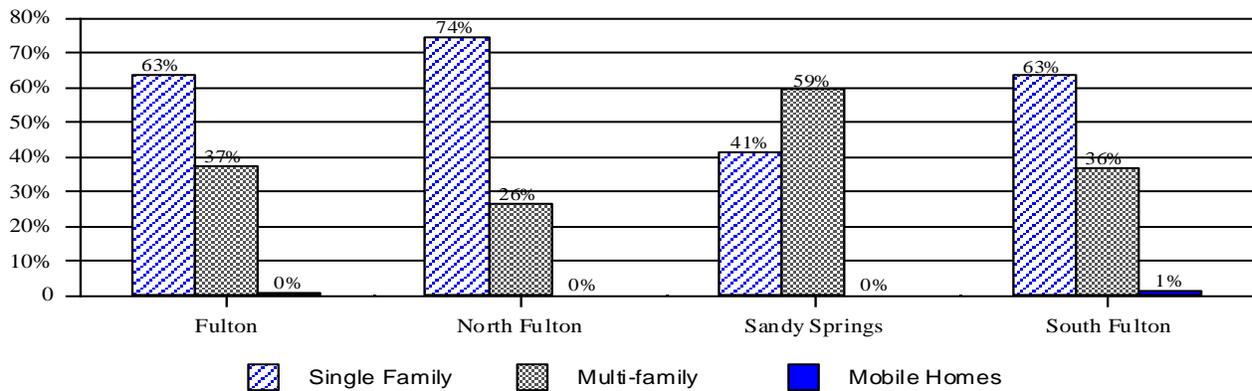
Area	Number of Units			Growth in Units 1980-1990		Growth in Units 1990-2000	
	1980	1990	2000	N	%	N	%
North Fulton	--	42,292	81,019	--	--	38,727	91.6%
Single-family	--	31,103	59,932	--	--	28,829	92.7%
Multi-family	--	11,124	21,022	--	--	9,898	89.0%
Mobile Home	--	65	65	--	--	0	0.0%
Sandy Springs		35,187	43,541			8,354	23.7%
Single-family	--	16,111	17,939	--	--	1,828	11.3%
Multi-family	--	19,072	25,598	--	--	6,526	34.2%
Mobile Home	--	4	4	--	--	0	0.0%
South Fulton	--	50,561	54,047	--	--	3,486	6.9%
Single-family	--	31,050	34,188	--	--	3,138	10.1%
Multi-family	--	19,035	19,432	--	--	397	2.1%
Mobile Home	--	476	427	--	--	(49)	-10.3%

Source: Atlanta Region Commission, 2000.

Figure I-41 illustrates the distribution of housing units in Fulton County by structure type in 2000. As can be seen, Fulton County's housing inventory is dominated by single-family units. In 2000, approximately two-thirds (62.7%) or 112,059 units were single-family homes. Multi-family units comprised 37.0% (66,052) of the total housing units. Mobile homes comprised a minute share of the housing units at .3% or 496 units and are primarily (86%) located in South Fulton. Single-family units comprise approximately three-fourths (74%) of the housing inventory in North Fulton and just under two-thirds (63.3%) in South Fulton. In Sandy Springs, however, multi-family units comprise over one-half (58.8%) of the housing inventory. Mobile homes comprise less than 1% of the housing inventory in all areas.

1 Ibid.

Figure I-4: Fulton County Housing Units by Structure Type - 2000



Source: Atlanta Regional Commission, 2000.

Housing Production

An examination of the building activity indicates that most housing construction has been in unincorporated Fulton County and the cities of Roswell and Alpharetta. Unincorporated Fulton County has been adding an average of 3,967 housing units per year. The cities of Roswell and Alpharetta added an average of 440 and 984 housing units, respectively. These data also show that over two-thirds of the permits issued in unincorporated Fulton County have been for single-family units. Permits for the construction of multi-family units have been issued consistently in unincorporated Fulton, Alpharetta, Roswell, and Fairburn.

Between 1990 and 2000 Sandy Springs has also experienced growth in households, which increased by just under one-fourth (23.6%). The growth rate in households in Sandy Springs between 2000 and 2007 is projected at 26.6%. The relative proportion of households in Sandy Springs decreased from 27.1% in 1990 to 24% in 2000, but is projected to increase again to 27.5% by 2007.

South Fulton, on the other hand, has had considerably slower growth in households. Between 1990 and 2000, an additional 3,305 households were formed in South Fulton, reflecting an increase of only 7.3%. By 2007, South Fulton is projected to have an increase of 6.6% to reach a total of 51,586 households. Consequently, the relative proportion of households in South Fulton decreased from 39.4% in 1990 to 30.3% in 2000, and is projected to decline to 29.3% by 2007.

The housing supply has kept pace with household growth. In general, the growth in housing units has kept pace with household growth and household formation trends during the past decade. From 1990 to 2000, the number of households in Fulton County increased by 39.3% (45,373 households). The increase in housing units during this same time period was 39.5%. In Sandy Springs and South Fulton the increase in housing units was 91.6%, 23.7% and 6.9%, respectively. This is consistent with the household growth rates of 90.5%, 23.6% and 7.3%.

Rental Housing

The supply of affordable rental units falls short of the demand. Particularly acute is the supply of units affordable to extremely low-income households earning 30% and below the HUD Adjusted Median Family Income (AMFI). On average, there were approximately 4.2 extremely low-income households for every unit that is affordable. North Fulton and Sandy Springs, in particular, have a very short supply of low-cost units renting for this amount with almost 8 households per affordable housing unit.

Cost of Housing

The major housing problem faced by many low-moderate income households in the United States today is that of affordable housing. According to HUD, affordable housing is defined as housing where the occupant is paying no more than 30% of their gross income for housing costs, including utility costs. Housing costs that exceed this threshold are considered high housing cost burdens. Further examination of housing costs data indicate that approximately 35.2% of renter households and 24% of owner households in Fulton County have housing cost burdens greater than 30% of household income. Nearly one-half (46.6%) of homeowners and one-third (32.1%) of renters reported spending less than 20% on housing costs.

Lower income households often face high housing cost burdens. Data shows that approximately three-fourths (73%) of extremely low-income households have a housing cost burden of 30% or more and about two-thirds (60%) have a housing cost burden of 50% or more. Among low-income households, one-fourth have a housing cost burden of 30% or more and over one-third (35%) of households pay over 50% on housing. One-half (49%) of moderate-income households have a housing cost burden of 30% or more, while slightly under one-third (29%) of middle-income households have a housing cost burden of 30% or more. Among extremely low and low-income households, a much greater proportion of renter households, relative to homeowners (65%), experience housing cost burdens of 30% or more. However, among moderate and middle-income households, a higher proportion of owners experience cost burdens greater than 30%.

Table I-5: Fulton County Maximum Affordable Home Purchase Price by Income Category - 2000

Income Category	2000 AMFI²	Monthly income	Affordable monthly housing cost (PITI)	Max. Affordable Home-purchase Price³	Households* earning AMFI or More⁴
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² HUD, 2000.

³ Based on Mortgage Calculator available from America Mortgage Online (www.amo-mortgage.com). Assumes 8% interest, no down payment and no other monthly debts/obligations.

⁴ HUD Community 2020, 199-98.

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120% AMFI	\$75,720	\$6,310	\$1,929	\$203,600	45,719
100% AMFI	\$63,100	\$5,258	\$1,608	\$169,700	59,841
80% AMFI	\$50,480	\$4,207	\$1,285	\$135,700	75,104
50% AMFI	\$31,550	\$2,629	\$804	\$84,800	104,567

Source: HUD, 2000.

Table I-6 shows the adjusted median sales price for homes sold in Fulton County in 2000, and the income category and the number of households who can afford the median purchase price. The figures are based on the mortgage qualification guidelines defined above and a 30% affordability housing cost burden. The data indicate that only households earning 120% and above the AMFI can afford the median sales price of a home in Fulton County. This represents 32% of all households. Home prices are slightly lower in South Fulton, however, only households earning at least 100% of the AMFI can afford the median sales price for a home. This represents 26% of all households in South Fulton County.

Table I-6: Fulton County Comparison of Income and Housing Costs – 2000

	Adjusted Median Sales Price ⁵	HH Income needed to afford Median Priced Home ⁶		Income category able to afford median priced home	Estimated number of Households with sufficient income ⁷	
		Monthly	Annual		Number	% of HH
Fulton County	\$199,120	\$6,341	\$76,104	120% AMI	45,719	32%
North Fulton	\$201,240	\$6,409	\$76,908	120% AMI	37,984	40%
South Fulton	\$157,940	\$5,030	\$60,360	100% AMI	12,251	26%

Source: Fulton County Tax Assessor's Records.

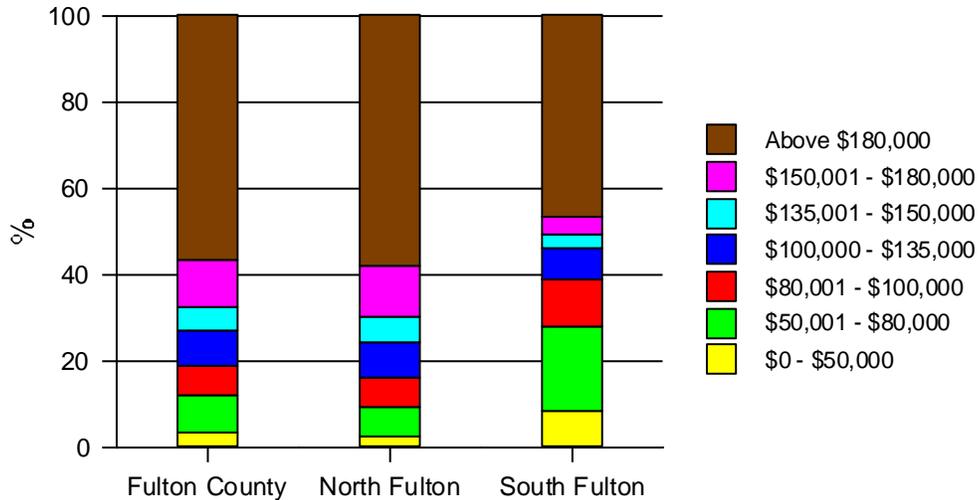
Figure I-8 shows the number and proportion of homes sold in different price ranges in Fulton County in 2000. Over one-half of the homes sold county-wide were priced at \$180,000 and above. These price ranges are out of the affordable range for low and moderate income households.

⁵ Fulton County Tax Assessors Records.

⁶ Based on Mortgage Calculator available from America Mortgage Online (www.amo-mortgage.com).

⁷ HUD Community 2020, 1994-98. 1997 Estimates

Figure I-8: Fulton County Home Sales by Price Range - 2000



\$0 - \$50,000	590	392	198
\$50,001 - \$80,000	1,600	1,136	464
\$80,001 - \$100,000	1,341	1,078	263
\$100,000 - \$135,000	1,564	1,394	170
\$135,001 - \$150,000	993	923	70
\$150,001 - \$180,000	2,106	2,009	97
Above \$180,000	10,724	9,600	1,124

d on the above analysis, moderate-income households earning 51% to 80% of AMFI can afford homes ranging in price from \$85,000 to \$135,700, given an interest rate of 8% and no other debt obligations. In 2000, 5,095 homes were sold for under \$135,000 and there were approximately 29,463 households earning between \$30,000 and \$50,000 (50% and 80% of AMFI) who could potentially afford these homes. Slightly more than 2000 homes (11%) sold for \$80,000 and below.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

Affordability is a critical issue for very low- and low-income households in Fulton County. Affordable rental properties are critical to the stability of the community. At least one-third of current households cannot reasonably afford to purchase a home and almost one-fourth cannot afford to rent decent housing, More than three-fourths (77%) of all renters earning 0-30% of the median family income experience a cost burden for housing (cost>30% of income). A full two-thirds have a severe cost burden, paying more than 50% of their income for housing costs. Very low-income renter households earning 31-50% of median family income face cost burdens also. Eighty-seven percent (87%) of this group experience a cost burden, with 34% experiencing a severe cost burden. Other low-income renters (earning 51-80% of the median family income) also experience housing affordability problems. Almost half (48%) report a cost burden and 3% report a severe cost burden for housing costs.

From statistics, it is clear that there are not enough affordable rental units available. Large affordable rental units with 3-4 bedrooms are particularly difficult to locate in the County; however, at the same time, many apartment complexes are struggling to manage high vacancy rates. This mismatch results in overcrowding in some cases, deteriorating housing stock in others and an overall increase in evictions and homelessness. The percentages of households with cost burdens are generally higher for elderly and large households in every income category.

In addition to scarce affordable rental units, most of the recent housing development in the County has been for higher-priced units. Escalating land and construction costs have priced the low- and moderate-income family out of the marketplace. Potential low- and moderate-income homebuyers often face the challenge of having enough cash at closing for the down payment and closing costs. Credit is also an issue for many who live paycheck to paycheck and lack budgeting skills.

Objectives.**(1) Single-Family Housing Rehabilitation**

Rehabilitate existing single family housing to be occupied by low- and moderate-income families and individuals.

Proposed Accomplishment

Annually, approximately 80 homes assisted with emergency repairs, moderate or substantial rehabilitation.

(2) Public Housing

Provide funds for improvements and replacement of family public housing units.

Proposed Accomplishments

- Create mixed-income communities;
- Upgrade public housing properties to improve the living conditions of public housing residents; and
- Replacement of 258 units of family public housing lost to demolition at Boat Rock.

(3) Transitional Housing

Provide funds for the acquisition of housing to provide transitional housing opportunities for homeless families.

Proposed Accomplishment

Provide transitional housing for 3,228 people in FY 2010 through rehabilitation/acquisition and services.

(4) Rental Assistance

Assist with rent payments for a maximum of 1 year.

Proposed Accomplishment

There will be approximately 2,232 families and/or individuals assisted.

(5) Down Payment Assistance

Provide home buying opportunities to low- and moderate-income residents through down payment assistance.

Proposed Accomplishment

Annually, approximately 16 loan closings for the purchase of homes by low- and moderate-income families and individuals.

(6) Affordable Housing

Provide funds to for-profit and nonprofit housing development organizations for the acquisition and/or rehabilitation of affordable units to support nonprofit managed transitional and other housing programs.

Proposed Accomplishment

41 units of affordable multifamily or single-family units acquired and rehabilitated.

(7) Affordable Housing - CHDO Activities

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Provide funds for eligible projects proposed by nonprofit affordable housing developers. CHDO activities can involve rehabilitation of existing single family or multifamily units, land acquisition, housing construction and other housing activities.

Proposed Accomplishment

Approximately 41 units of affordable multifamily or single-family units acquired, rehabilitated, or constructed.

Obstacles.

Primary obstacles include opposition to the equitable distribution of affordable housing throughout the County, limited capacity of nonprofit housing developers, and a limited amount of funding to design and construct the range of affordable units needed by low- and moderate-income individuals. Annually, the Department of Housing & Community Development receives many more requests for funding than the CDBG or HOME Programs can support.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

PUBLIC HOUSING

The Housing Authority of Fulton County (HAFC) operates as a quasi-governmental agency. The HAFC receives funding from HUD for capital improvements, operating, housing, and resident supportive service activities. These resources, as well as others, are utilized to increase the number and quality of affordable housing units available to eligible low and moderate-income families within Fulton County through proactive management, operational and development-related activities.

HAFC was previously responsible for 539 units of conventional public housing located in unincorporated Fulton County, as well as other types of housing that ensure availability and affordability for low- and moderate-income families. However, in FY 2001 the HAFC completed the task of relocating residents from Boat Rock, followed by the complete demolition of the property. In FY 2004, in partnership with a private developer, HAFC completed redevelopment of the former Boat Rock public housing site into a mixed-income, mixed-use development resulting in the completion of two hundred twenty-four (224)

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apartment homes, in addition to sixty-seven (67) single-family homes and seventeen (17) townhomes.

In April 2002, HAFC received an approved demolition application for Red Oak. A Red Oak Town homes Relocation Plan was developed utilizing the experience gained from the successful Boat Rock Relocation Program.

By the end of November 2002, all 144 families residing in the Red Oak complex at the time of demolition approval and has been successfully relocated utilizing Housing Choice Vouchers. During this process, the HAFC worked to integrate the residents from these developments into the larger community.

HAFC has ensured that all residents relocated from the Red Oak community received follow-up services on a monthly basis. Tracking and follow-up was conducted on a monthly basis.

In March 2003, the HAFC received from the Department of Housing and Urban Development (HUD), a HOPE VI grant in the amount of \$17,191,544 for development of a mixed-income, mixed-housing type and price level community. The development project involved the demolition of the existing 172 units of the Red Oak Townhomes public housing complex. This has been replaced with a mixed-income, mixed-housing type and price level community in South Fulton County. The proposed housing mix would include ownership townhouses, mixed-income multi-family rental units and senior housing.

The HAFC inventory consist of the 100-unit Allen Road High-rise for the elderly, designed to accommodate the special needs of specific populations and the nine-unit Belle Isle family public housing development. The demolition of the Red Oak development signaled the end of a reliance on large, concentrated public housing complexes to solve the housing needs of working families.

The HAFC is also moving forward, utilizing a HOPE VI grant and Replacement Housing Funds as the catalyst for redevelopment to undertake another mixed-income development in the South Fulton area. The plan provides for an integrated, safe mixed income community of single family homes and quality multi-family properties that provide homeownership opportunities to low and moderate income families, and quality market rate, Section 8 and public housing rental properties.

HAFC has fully implemented "The Renaissance Center", a "One Stop Homeownership Shop". The Center houses a non-profit social enterprise- Renaissance Realty and the HAFC Mortgage Lending Services, which includes pre and post-purchase education (inclusive of default counseling and foreclosure prevention programs), counseling, mortgage lending, realty, and other supportive, services all "under one roof".

Community Opportunity Centers, Inc., an affiliate non-profit of the HAFC will continue to receive in-kind support (non-financial) from the Authority and will seek supplemental funding to strengthen its' capacity for providing resident services and self-sufficiency initiatives. It is the intent of the HAFC to continue to prioritize all Housing Choice Voucher and homeownership initiatives as foundations for creating economic self-sufficiency opportunities.

Planned specific initiatives that are a continuation of existing strategies include:

- (1) Implementing a comprehensive capital and redevelopment investment strategy to coordinate and prioritize the expansion, modernization and redevelopment of the HAFC asset inventory in coordination with other County revitalization efforts, including consideration of the feasibility of disposing the Allen Road and Belle Isle properties and utilizing the proceeds to undertake affordable housing development in other areas of the County.
- (2) Continue to implement the HUD approved Family Self Sufficiency Program which provides case management for Housing Choice Voucher families, to include increased economic independence opportunities for special and targeted populations, and work with the COC, Inc. who will secure the partnerships necessary for service coordination for the benefit of these families.
- (3) Provide in-kind support (non-financial) to Community Opportunity Centers, Inc., (COC) an affiliate non-profit of the HAFC who will facilitate the provision of resident services and self-sufficiency initiatives for HAFC residents. The COC is being restructured as a "fundraising arm" to secure resources to sustain services and programs and to include, but not be limited to providing resident services.
- (4) To continue to manage all properties to uphold the strategic goal of the Authority of ensuring quality affordable housing within Fulton County.
- (5) Fully implement the de-concentration efforts through the Housing Choice Voucher Program.
- (6) To promote and fully implement the activities established through the "Pathways to Homeownership" Initiative. The programs and activities are now incorporated through the Renaissance Homeownership Center, which offers homeownership as a viable choice alternative to conventional public housing. It is the intent of the HAFC to continue to prioritize all homeownership initiatives as foundations for creating economic self-sufficiency opportunities.
- (7) Pursue the feasibility of acquiring land in North Fulton County for the purpose of building a senior facility and utilizing tax-exempt bonds and tax credits as possible funding sources.
- (8) Implement technology improvements to include all applicable indicators of the PHAS and SEMAP reports.
- (9) Improve the HAFC monitoring and tracking systems to include portability for the Housing Choice Voucher program.
- (10) Identify opportunities to provide project-based rental vouchers in North and South Fulton County.

During strategic planning sessions, provided to the HAFC were detailed summarization of goals and objectives completed that were contained within FY2009 Annual Plan. It is the intent of the HAFC to continue with the implementation of the goals and objectives established in the Five Year Plan. All strategies established for FY 2010 are consistent with the Five Year Plan (2010-2014) as they are a continuation of efforts and resources.

It is the intent of the HAFC to continue to deliver a high- quality level of comprehensive, affordable housing services to the residents of Fulton County. HAFC is committed to ensuring that the management and leadership initiatives will promote affordable housing in the County as "housing of choice" versus "housing of convenience or last resort".

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

Public Housing Strategy

It is the intent of the HAFC to continue to deliver a high- quality level of comprehensive, affordable housing services to the residents of Fulton County. In FY 2006, the HAFC received the prestigious status of being designated as a High Performing Agency by HUD. This designation indicates definitively the commitment of the agency toward ensuring that the management and leadership initiatives will promote affordable housing in the County as "housing of choice" versus "housing of convenience or last resort".

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In addition, CDBG and HOME funds will assist the HAFC by supporting the following 2009 initiative:

Tenant Based Rental Assistance - \$200,000 in HOME funds

In FY 2010, the Housing Authority of Fulton County (HAFC) proposes to utilize approximately \$1,160,106 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. Of the \$1,160,106, the HAFC proposes to utilize approximately \$460,739 for Capital Improvements, \$654,174 for replacement housing, and \$45,193 for Resident Services/Family Self Sufficiency. The HAFC will also utilize approximately \$8,474,729 to implement de-concentration efforts through the Housing Choice Voucher Program. There will also be efforts to continue the implementation of programs and services for residents including Resident Self-Sufficiency Training and Homeownership Programs.

The Housing Authority of Fulton County will be looking for partners, both governmental and private, to ensure a continuous supply of affordable housing.

Housing Choice Vouchers (formerly Section 8)

HAFC has designated the Housing Choice Voucher program as the key to resident mobility, designed to move families not only beyond dependence on public assistance, but out of high poverty neighborhoods. To that end, families are given assistance in identifying units located in all areas of Fulton County.

Through the portability feature of vouchers (the ability to move from one jurisdiction and/or state to another jurisdiction and/or state with Voucher assistance), the number of clients that have moved into unincorporated Fulton County from other states and jurisdictions has risen.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

Analysis.

The impact of local government codes, zoning regulations and administrative procedures on housing affordability has been a recurring theme in the national debate. It is historically one of the major tools with which government can influence the supply of housing. Land prices contribute substantially to development costs. Tax policy is an indirect method that jurisdictions can use to reduce the cost of building affordable housing.

Objective.

To reduce the negative effects that public tax policy has on access, development and maintenance of affordable housing.

Obstacles.

Taxes are a sizable component of the maintenance and operation of a home; therefore, providing tax benefits can enhance the feasibility of affordable housing developments. The County recognizes that taxation can penalize long-term, low-income residents (especially the elderly) and others needing affordable housing. Political realities, the slow response rate of bureaucracies and lack of cooperation between jurisdictions poses major obstacles to altering public policies that affect the provision of affordable housing.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent, information is available; the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

HOMELESSNESS

Fulton County continues to serve as the coordinating entity for the Atlanta Metropolitan Tri-Jurisdiction Continuum of Care (Tri-J). The Tri-Jurisdiction is made up of DeKalb County, Fulton County, and the City of Atlanta. The Tri-Jurisdiction oversees and administers the local NOFA process for HUD's McKinney/Vento Act, which offers Federal assistance to homeless providers. In addition, the Tri-Jurisdiction works with community stakeholders to oversee the existing continuum of care for homeless services and works collaboratively to create and facilitate a planning process to address the ongoing challenges of homeless intervention programs and homeless prevention strategies. As part of this effort, the Tri-Jurisdiction gathers and studies census data, Annual Progress Reports- (APR), AHAR, client service data, and population statistics through the Homeless Management Information System (HMIS).

The two primary methods for identifying homelessness within the Tri-J CoC is the bi-annual point in time (PIT) count and the service providers registration of the homeless at the point of intake into the HUD mandated Pathways HMIS. While the PIT count does not identify the homeless by racial/ethnic groups, the general intake page of the Pathways HMIS does.

Fulton County has adopted a continuum of care approach to address the needs of its homeless and special needs population. The county's vision to combat homelessness and assist persons with special needs requires that the root economic causes of homelessness (insufficient numbers of decent, safe, and sanitary low-cost housing units combined with limited financial capacity) and individual obstacles (chemical addictions, mental illness, and developmental disabilities) be addressed.

The county will address these issues by supporting projects to help combat the causes of homelessness, and through funding public and non-profit organizations that provide services that assist individuals in achieving self-sufficiency. The following are areas of focus for the Continuum of Services:

- Outreach and assessment to identify the needs of individuals and families and to connect them to facilities and services;
- Emergency shelter as a safe, decent alternative to life on the streets of the community;
- Transitional housing with various supportive services
- Permanent housing or permanent supportive housing.
- Employment training and accessing mainstreams benefits

Fulton County maintains a significant community role in the ongoing fight against homelessness. Through its Human Services Grant Program, over \$2 million in support funding is awarded to various homeless service organizations throughout the county. The Human Services Grant program is a competitive process whereby nonprofit organizations, located in and serving residents of Fulton County, are eligible to receive supportive funding for established programs. Priority funding categories are established in an effort to direct funds in the greatest area of need. Staff provides a technical review of all applications and forwards all eligible applications to the Human Services Coordinating Committee for final review and funding recommendations. The Board of Commissioners receives a grant recommendation package and makes all final grant awards.

Fulton County operates Jefferson Place, a homeless system of care directly providing emergency shelter, supportive services and transitional housing for 200 men daily and women and children indirectly through our community partners. Jefferson Place provides resettlement assistance services to women and children that are being case managed by community partners. In addition, the county through the Human Services Grant program supports various transitional housing programs throughout Fulton County. Such programs offer transitional housing and supportive services to homeless men, women, and families.

Homeless Needs (91.205 (b) and 91.215 (c))

The Fulton County Human Services Department -Office of Emergency and Transitional Housing is progressively addressing the nature and extent of homelessness in the Fulton County areas which consists of North Fulton and South Fulton (not including the City of Atlanta). Fulton County is also the lead entity of the Metropolitan Atlanta Tri-Jurisdictional Continuum of Care to Prevent Homelessness (Tri-J) which also includes the City of Atlanta and DeKalb County. According to the 2009 Tri-J Homeless Census **Point-In-Time** count, a total of 303 people were homeless in Fulton County (not including the City of Atlanta) on the morning of January 23, 2009 out of a total of 7,019 for the entire jurisdiction.

Individuals comprised 44% of the Fulton County homeless numbers, while family members were 56% of the Fulton County numbers. Of the 132 individuals who were homeless in Fulton County on Census morning, 72% were adult males and 28% were adult females. Of the 171 homeless family members in Fulton County, 64% were children, 29% were female heads of families (single women with children), 1% were male heads of families (single men with children), and 6% were two parent families (a male and female). Of the homeless individuals and families counted in Fulton, 95% were African America. The remaining 5% were Caucasian or Hispanic.

On census morning 2009, 108 people were unsheltered (36%), 27 people were sleeping at emergency shelters (9%), and 168 people were staying at transitional housing programs (55%) in Fulton County. Of the homeless individuals and families counted in Fulton County, 192 people (25 were unsheltered and 167 were in emergency shelters and transitional housing programs) were counted in North Fulton above the City of Atlanta and 111 homeless people (67 were unsheltered and 44 were in emergency sheltered and transitional housing programs) were counted in South Fulton below the Atlanta city limits.

Action Plan - Specific Homeless Prevention Elements Sources of Funds

1. Fulton County Human Services Department Office Emergency Transitional Housing supports the homeless service delivery network thorough various sources of funding:

Emergency Shelter Grant (ESG) \$96,062

There are no sub-recipients of ESG funds. The Fulton County Department of Human Services (DHS) administers the ESG funds, which are used for physical improvements to the

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Jefferson Place Emergency Shelter and the provision of essential services (hygiene kits, food, linen) to homeless men residing in Jefferson Place Assessment Center.

Department of Human Services Resettlement Assistance program \$150,000 HUD/Homeless Assistance Program

In addition to administering the ESG funds, DHS also provides assistance to shelter residents who transition to permanent housing. This assistance is available in the form of funds for security and utility deposits to help individuals and families move into permanent housing. Assistance is available for up to three (3) months but cannot exceed a total of \$2,000. Case managers are responsible for assisting clients in the transition from the shelter facility to the community. In addition, they also determine a client's needs for supportive services after leaving the facility and will make linkages needed and continue to meet with the client for at least a three (3) month period.

Emergency & Transitional Housing \$897,011 County General Funds

Fulton County operates Jefferson Place, a homeless system of care directly providing emergency shelter, supportive services and transitional housing for 200 men daily and women and children indirectly through our community partners.

DHS Grants \$ 2,000,000 County General Funds

The Department of Human Services (DHS) also manages an annual grant program for special needs populations. Annual grant allocations targeting homelessness and housing services equal approximately \$2 million. The County General Fund Budget provides these funds. Grants are awarded to community-based organizations to provide a wide range of services to prevent individuals and families from becoming homeless. Efforts include emergency assistance for utilities and rent, food assistance, eviction protection and legal assistance, financial counseling, and consumer credit counseling. Supportive services remain a key component to the success of homeless intervention programs. The Human Services Grant program supports the following services; job readiness training, community kitchens, furniture bank, domestic violence, information and referral services, healthcare, clothes closets, and counseling services

Metro Atlanta Tri-Jurisdictional Continuum of Care Funding (Tri-J) (HUD NOFA) \$ 1,868,092

Tri-J Continuum of Care (CoC) funds six agencies in Fulton county for a total of \$1,868,092 to provide services which include substance abuse to women and women with children, transitional housing for families, permanent housing for chronically homeless women over 55 years of age, homeless teen mothers with one infant, permanent housing for chronic homeless women and transitional housing for individuals.

2. Homelessness:

Addressing the needs of homelessness requires a continuum of services approach to assist individuals and families in transitioning from a life on the streets to permanent or

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permanent supportive housing. The following activities are the primary objectives for the homeless priority:

- Emergency and Transitional Housing
- Prevention & Supportive Services
- Permanent Supportive Housing
- Accessing mainstream benefits

The obstacles to addressing the needs of the homeless include: Lack of affordable housing, today's unstable economy to include the increasing number of foreclosures and rising unemployment rates in Fulton County, and the lack of supportive services for the range of homeless constituents to include low wage jobs and limited government resources such as subsidized housing and prevention dollars.

3. Eliminating Chronic Homelessness:

- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness has developed the Street Outreach Collaborative to include 12 partner agencies that meet together regularly to coordinate outreach to fragile or difficult-to-serve unsheltered groups. This coordination ensures that the various outreach teams are targeted effectively to street and encampment sites, and that information on available housing resources is shared widely with outreach staff for prompt placements. The shelter to home efforts is to move chronically homeless men out of shelters and into appropriate transitional housing or treatment, decreasing the risk that they will return to the streets.
- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness will create 181 permanent supportive housing beds for chronically homeless persons with in the next year.
- Barriers to achieving this are limited resources and a large demand for the need. The intensive supportive service requires a mental health component even with a constant decrease in funding mental health. The cooperation of this difficult -to-serve population refusing the services and the limited number of case managers needed to provide the intensive services are not always available due to budget constraints.

Homelessness Prevention:

Homeless Prevention Activities

Fulton County Grants are awarded to community-based organizations to provide a wide range of services to prevent individuals and families from becoming homeless. Efforts include emergency assistance for utilities and rent, food assistance, eviction protection and legal assistance, financial counseling, and consumer credit counseling. These programs focus on services to support and strengthen low-income families living on the brink of homelessness. The county funds of \$381,500 are allocated to Homeless Prevention in 2009 - 2010.

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The focus of the Fulton County HPRP is housing stabilization with the intent to provide temporary financial assistance and/or services to help persons gain housing stability. This temporary assistance should serve as a bridge to long-term stability. The Fulton County HPRP is intended to serve persons who are homeless or at risk of becoming homeless, and can remain stably housed after the temporary assistance of this program ends. Under the \$1.5 billion provided for the Homeless Prevention Fund for homeless prevention and rapid re-housing activities, Fulton County was awarded \$896,060 beginning September 2009 of which 60% is required to be used within the first two years of allocation.

4. Discharge Coordination Policy:

In Fulton County, there are discharge policies currently in place for corrections, foster care, primary health and mental health. However, those policies are not being shared on a comprehensive level. In the next year, the Fulton county Human Service department will attempt to organize a team of the designated department representatives to share and discuss these policies and how this effort will eliminate individuals from being homeless or being discharged in the streets.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless, and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Priority Homeless Needs

There are nine (9) homeless housing/shelter programs located in Fulton County. (Outside the City of Atlanta)

I. Emergency Shelters

- Another Chance operates an emergency shelter for single females located in South Fulton County. This shelter has a bed capacity of eight (8).
- The Partnership Against Domestic Violence operates an emergency shelter for battered women located in South Fulton County. This shelter has a bed capacity of forty-one (41).
- The Drake House operates an emergency shelter for females with children located in North Fulton County. This shelter has a bed capacity of fifty-four (54).
- The Fulton County Human Services Department operates Jefferson Place Men's Emergency Shelter. This shelter has a bed capacity of 150. The shelter is operated within the City of Atlanta.

II. Transitional Housing

- The Atlanta Step-Up Society operates two transitional housing programs for single men with substance abuse challenges. A four (4) bedroom house is located in College Park and a five (5) bedroom house is located in East Point
- Families First operates two (2) transitional housing programs. Weaver Gardens is a twenty-eight (28) bed facility for families and children. The Second Chance Home is an eight (8) bed facility serving single others and children under the age of one.
- Housing Initiatives of North Fulton operates a transitional housing program for families with a bed capacity of fifty-six (56).
- Mary Hall Freedom House operates transitional permanent housing programs -Reaching New Heights and Higher Ground for a total of fifty-four (60) beds for homeless women (and their children) with substance abuse problems.
- The Fulton County Human Services Department operates the County's Jefferson Place transitional facility. The facility provides transitional housing and support services for homeless men with drug addiction issues and has a bed capacity of fifty (50). The facility is operated within the City of Atlanta.

Needs for Facilities and Services for Sheltered Homeless & Unsheltered

The characteristics and needs of low-income individuals and children who are currently housed are at imminent risk of either residing in shelters or becoming unsheltered include the current state of the economy which leads to continuous low-paying jobs or the lack of employment availability, the lack of affordable housing, and the increasing costs of housing or healthcare necessities. Within the last 24 months, Fulton County Office of Emergency and Transitional Housing has seen an increase of more than 30% of consumers requesting housing or supportive services. The needs of Fulton County include:

- An increase of housing/shelter programs for the unsheltered homeless
- An increase of transitional and permanent supportive housing programs for those individuals and families who are homeless or at-risk of homeless, but do have some form of income.
- An increase of housing programs for single males, single females, single female with children, two unit households (male and female with children)
- An increase in assisting homeless individuals to assessing mainstream services

Chronic Homeless

A Permanent Supportive Housing for Single Persons Needed

On census night (2007), 2,071 single persons were unsheltered, and 2,006 of these were adults. With a chronic homeless population estimated at 1,495 single homeless persons, we estimated that 613 of the unsheltered singles were chronic homeless. An additional 583 chronically homeless persons were estimated to be in shelters on census night. Permanent supportive housing is needed for this population.

With roughly 600 new PSH beds for the chronic homeless needed and roughly 350 beds under development in 2007, the Tri-J currently needs at least another 250 PSH beds to house chronic homeless single adults. In conjunction with the Regional Commission on Homeless and the Tri-J CoC, we are in the process of creating 181 additional beds for this population.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

The Atlanta Metropolitan Tri-Jurisdictional Collaborative on Homelessness' (Tri-J) Continuum of Care maintains an inventory of 947 beds for chronic homeless persons. The (Tri-J) Continuum of Care as identified 1,649 chronic homeless persons. There are 12 supportive services programs that target the chronic homeless. There are 38 additional supportive services programs operating within the Tri-J CoC that provide services to the chronic homeless.

The 12 targeted supportive services programs for the chronic homeless meet regularly to coordinate street outreach efforts to the fragile or difficult to serve unsheltered groups. This coordination ensures that the various outreach teams are targeted effectively to street and encampment sites, and that information on available housing resources and services is shared with the various outreach staff to facilitate greater utilization by the chronic homeless. The specific service beyond recruitment include individual assessments, showers, personal hygiene items, meals, case management, clothing, health care, assisted with accessing mainstream benefits and identification, substance abuse and mental health treatment, legal assistance, emergency and transitional housing.

See Attached Tri-J Housing Inventory Chart

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process, which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless), make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also, describe, in a narrative, relationships, and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

Homeless Strategic Plan (91.215 (C)

1. In Fulton County Homeless outreach, assessing mainstreams services and prevention are critical steps in engaging, connecting homeless individuals and families to needed housing and supportive services. Furthermore, housing provided to the homeless must have an accompanying array of supportive services to address the comprehensive needs of the homeless. The 24/7 Gateway Project and Jefferson Place/City of Refuge Assessment Center in being a centralized location for the coordination of housing for homeless individuals, women and women with children services. Additionally, community nonprofits will continue to be encouraged to establish mainstream and self sufficiency programs and other innovations that get away from increasing shelter capacity. This would lead to the creation of programs and services which meet the special set of demands created by homelessness, thereby allowing decision makers for the homeless to fill the gaps that exist in meeting the needs of the homeless. The primary focus of service providers and advocates should consist of the elimination of the need for shelters by removing the barriers to affordable housing, prevention initiatives and addressing the underlying social problems through comprehensive community development efforts and collaboration of major entities.

2. Eliminating Chronic Homelessness:

- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness has developed the Street Outreach Collaborative to include 12 partner agencies that meet together regularly to coordinate outreach to fragile or difficult-to-serve unsheltered groups. This coordination ensures that the various outreach teams are targeted effectively to street and encampment sites, and that information on available housing resources is shared widely with outreach staff for prompt placements. The shelter to home efforts is to move chronically homeless men out of shelters and into appropriate transitional housing or treatment, decreasing the risk that they will return to the streets.
- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness will create 181 permanent supportive housing beds for chronically homeless persons with in the next year.

3. Homeless Prevention

Fulton County Human Services department grants are awarded to forty-seven (47) community-based organizations to provide a wide range of services to prevent individuals and families from becoming homeless. Efforts include emergency assistance for utilities and rent, food assistance, eviction protection and legal assistance, financial counseling, and consumer credit counseling. Partnerships among key service providers and support funding from the Human Services Grant program have created in the past a comprehensive homeless prevention initiative called Stepping Ahead and Stepping Ahead II. These programs focus on services to support and strengthen low-income families living on the brink of homelessness.

4. Institutional Structure

Fulton County continues to serve as the lead entity for the Atlanta Metropolitan Tri-Jurisdiction Continuum of Care (Tri-J). The Tri-Jurisdiction is made up of DeKalb County,

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Fulton County, and the City of Atlanta. The Tri-Jurisdiction oversees and administers the local NOFA process for HUD's McKinney/Vento Act, which offers Federal assistance to forty-one homeless providers for over 8 million dollars. In addition, the Tri-Jurisdiction works with community stakeholders to oversee the existing continuum of care for homeless services and works collaboratively to create and facilitate a planning process to address the ongoing challenges of homeless intervention programs and homeless prevention strategies. As part of this effort, the Tri-Jurisdiction gathers and studies census data, Annual Progress Reports- (APR), AHAR, client service data, and population statistics through the Homeless Management Information System (HMIS).

5. Discharge Coordination Policy:

In Fulton County, there are discharge policies currently in place for corrections, foster care, primary health and mental health. However, those policies are not being shared on a comprehensive level. In the next year, the Fulton county Human Service department will attempt to organize a team of the designated department representatives to share and discuss these policies and how this effort will eliminate individuals from being homeless or being discharged in the streets.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand

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economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

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

Fulton County will take the following action in 2010 to reduce the number of poverty level families in the County:

- Encourage and support job skills training provided by the County and non-profit agencies. (i.e. the Office of Workforce Development, the Atlanta Enterprise Center and other organizations).
- Continue 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.)
- Continue the allocation of HOME funds to develop senior housing.
- Continue the allocation of HOME funds for home ownership loans to low-income families.
- Allocate funds for qualifying first-time homebuyers.
- Support full implementation of the Housing Authority of Fulton County

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deconcentration efforts through the Housing Choice Voucher Program and implementation of a comprehensive homeownership development strategy, including the Housing Choice Voucher Homeownership Program.

- Support the collaboration of the County and numerous service providers participating in the Pathways network to eliminate duplication of efforts and streamline assistance to individuals.
- Continue to implement the HUD approved Family Self-Sufficiency Program, which provides case management for Housing Choice Voucher families, to include increased economic independence opportunities for special and targeted populations, and work with the Community Opportunity Centers (COC), Inc. that will secure the partnerships necessary for service coordination for the benefit of these families.
- Provide in-kind support (non-financial) to Community Opportunity Centers, Inc., (COC) an affiliate non-profit of the HAFC who will facilitate the provision of resident services and self-sufficiency initiatives for HAFC residents. The restructuring of COC as a “fundraising arm” will secure resources to sustain services and programs to include, but not be limited to providing resident services.
- To promote and fully implement the activities established through the “Pathways to Homeownership” Initiative. The programs and activities are now incorporated through the Renaissance Homeownership Center, which offers homeownership as a viable choice alternative to the metro area’s low-to-moderate and other workforce citizens, including public servants such as police, firefighters, teachers, nurses, clerks, etc. It is the intent of the HAFC to continue to prioritize all homeownership initiatives as foundations for creating economic self-sufficiency opportunities.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

States Only, Does Not Apply

NON-HOMELESS SPECIAL NEEDS**Specific Special Needs Objectives (91.215)**

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1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

Special Needs/Non-Homeless Needs

1,657 persons participate in the adaptive sports program for the purpose of enhancing suitable living environment through new/improved affordability;

27 disabled persons receiving employment training for the purpose of enhancing suitable living environment by providing economic opportunity; and

316 seniors receiving services for the purpose of enhancing suitable living environment through new/improved availability/accessibility.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

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5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

Non-Homeless Requiring Supportive Housing Services

It is difficult to determine the number of those needing services that are not homeless, as most of those served by Supportive Living Programs (SLP) are homeless. Likewise, information is not available to accurately determine priority housing and supportive housing needs for this population.

Based on information on services provided by the Fulton Regional Mental Health, Mental Retardation and Substance Abuse Board, for the 2010 – 2014 Consolidated Plan the estimated special needs population requirements include the following:

Mental Illness

- There are 51,048 individuals considered mentally ill in the County or 6.9% of the population;
- Of those estimated, 17,412 are in need of public sector services;
- 9,132 or 52.4% of this population were served by all public sector providers in Fulton County; and

Developmentally Disabled

In addition to those in need of services from the public sector estimates of the population classified as mentally retarded/developmentally disabled include:

- An estimated 9,541 or 1.28% of the total County population;
- 12% or 1,147 of that population were served by all public sector providers in Fulton County;
- 316 of that 12% were served by Fulton County Department of Mental Health, Mental Retardation and Substance Abuse; and
- The estimated unmet need in Fulton County is 8,394 or 88% of the

population to be served.

Substance Addictions

The Fulton County Alcohol and Drug Treatment Center has a total of 87 beds for homeless drug and alcohol abusers. The following needs data pertains to this population in Fulton County:

- Of an estimated population of 32,186 substance abusers in Fulton County, 83% are in need for public sector services.

Data from the Fulton County Department of Mental Health, Mental Retardation and Substance Abuse (MH/MR/SA) indicates that the department's SLP served an average of 195 clients per month in 1999, with 100% of those served classified as mentally ill. Of this number, 20-25% also were substance abusers with 90% having no income and 5% classified as low income. All referrals to the SLP were in need of housing assistance. Other data concerning MH/MR/SA programs indicate that:

- Most clients referred to the SLP are homeless with an average of 40 admissions per month. SLP residential placements include 5 group homes (2 for individuals in crisis and 3 for intermediate care.) Others with mental disabilities seek service at homeless shelters and personal care homes;
- African American females have a much greater need for supportive living services than African American males, who require more services than either white males or females;
- Most new admissions (80-85%) to the SLP are currently homeless with 15-20% seeking services while owning a home but need assistance with housing and living expenses;
- Average cost for housing is \$500/month, with few housing options available to meet the demand;
- Most housing is in poor, substandard condition with high rental rates. Most available housing is in low income, high crime, high drug use areas with minimal to poor furnishings;
- The priority need for this special needs population is for affordable apartments in safe, accessible areas. There is also the need for emergency funds for respite and temporary housing for the homeless; and
- Most funding to meet the needs of this population comes from the federal government and State of Georgia funding.

The SLP of Fulton County provides residential living services for persons experiencing severe and persistent mental illness or chemical dependency. It allows for alternatives to

institutional care for persons who are able to live in the community with clinical support and management assistance. The program includes supervised and independent apartment living, crisis group homes, intermediate care group homes, and special group home placements for emotionally disturbed homeless persons. Residential placements throughout the County are coordinated with clinical treatment for mental illness and substance abuse. Adequate residential aftercare following hospitalization is necessary to facilitate stabilization and access to a better quality of life in the community. In 1977, Georgia mandated the removal of persons from hospitals and required community-based residential services for this population. St. Therese House, supported with federal funds, provides housing for homeless mentally ill adult men who need a safe place to live. Ninety percent of the residents had previously been homeless for more than 90 days. The average length of stay is 10 to 18 months. Over half of the clients are dually diagnosed with two or more MH/MR/SA disabilities. Rehabilitation services such as medication monitoring, vocational training, independent living skills training, and counseling are available to all residents.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project

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sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.

5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

Studies among homeless persons in metro Atlanta have revealed consistently higher HIV infection rates than estimated rates for the general population.

Because of the availability of treatment at Grady Hospital in Atlanta, (and a corresponding lack of treatment facilities in other parts of the state), most cases of HIV/AIDS in Georgia are treated in Atlanta. Because of advances in treatment, persons with AIDS are living longer, and as more individuals develop the illness, there will be a growing need for treatment facilities, transitional housing, and supportive housing, and emergency shelter for the medically frail and immune compromised.

Up to 20% of patients seen in HIV clinics in DeKalb and Fulton counties have moderate to severe mental health disorders. These conditions are most often complicated by a history of substance abuse and are contributing factors to homelessness. Data from the Atlanta EMSA HIV/AIDS Housing plan indicate that 16% of consumers surveyed had a diagnosed serious mental illness and 20% were considered to have a dual diagnosis (substance abuse and mental illness). Of the 465 consumer respondents involved in the assessment, 15% stated that they had a psychiatric disorder.

The fear of being stigmatized keeps many people living with HIV/AIDS from seeking mental health care services. HIV infected individuals with severe mental illness typically lack access to health care, substance abuse treatment, HIV primary care, and new antiretroviral therapies. As a result, persons with severe mental illnesses are likely to have shortened HIV-related survival, severely impaired quality of life and more complications from HIV and other medical problems that disproportionately affect persons who are marginalized in health care systems.

The cost and complexity of providing mental health services to persons living with HIV are impacted by the ongoing and long-term treatment needs of clients. Individuals with severe mental illnesses are also among the hardest to reach populations, requiring targeted services, expanded outreach programs and increased case management services. Some clients will need access to free or affordable transportation to attend appointments. Others will require additional supportive services such as housing, food and child care assistance. The EMA HIV/AIDS mental health needs assessment (1999), reported the five highest rated

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services needed by persons living with HIV in the EMA as follows: individual therapy, support and education groups, HIV mental health services, services for children and adolescents, and substance abuse treatment with mental health treatment.

Shelters for Homeless AIDS Patients

AID Atlanta estimates that 10% to 20% of all homeless persons are infected with the AIDS virus. Additionally, more than 50% of all HIV infected persons in the Metro Atlanta area; approximately 6,720 persons will face the issue of homelessness. This is due to the progressive nature of the HIV infection, and the resultant loss of earnings and the ability to maintain housing.

There is a tremendous lack of bed space for this population. Presently, there are less than 200 beds dedicated in homeless shelters to persons with HIV. A critical need is for the addition of Emergency Shelter beds for the medically fragile. Immune-compromised persons should not be housed with the general population at emergency shelters. Such exposure can compromise their health, and emergency housing in this fashion is inhumane.

Specific Objectives

Both Outreach, Inc., and AID Atlanta stress that their number one priority is additional substance abuse treatment for persons that are HIV positive. They stated that 85% of their housed clients are substance abusers, and that a large percentage of their homeless are substance abusers. Treatment facilities do not offer any extended treatment options, which assist substance users along the entire recovery continuum. Thus, an individual with AIDS can get 7 days of detoxification treatment, but cannot get the needed follow-up or transitional housing to cement the gains made in the seven-day program. Relapse is therefore more the norm than the exception.

Please refer to the table on pages 14 and 15 for performance information related to projected accomplishments verses actual accomplishments for homelessness and special needs. In addition, the accompanying 2010 Annual Action Plan describes the federal and local public funds that will be used to address the identified needs in 2010.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

N/A Fulton County does not receive HOPWA funds.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

Affirmative Marketing

Fulton County’s affirmative marketing goal for the HOME program is to ensure that persons of all racial, ethnic and gender groups have the opportunity to rent or own a HOME assisted unit. Fulton County will carry out this policy through the affirmative marketing procedures established in accordance with the Final HOME Rule. These procedures are intended to further the objectives of Title VI of the Civil Rights Act of 1964, the Fair Housing Act, the Age Discrimination Act of 1975, Section 504 of the Rehabilitation Act of 1973, Section 3 of the Housing and Urban Development Act of 1968, and Executive Orders #11063 (as amended by Executive Order #12259) and #11246.

Fulton’s County’s goal will not apply to HOME assisted projects containing less than five housing units, families with housing assistance provided by a public housing authority, or families with tenant-based rental assistance provided with HOME funds.

Affirmative Marketing Procedures:Fulton County will inform the general public, owners, CHDOs, prime and sub-contractors about fair housing laws and the county’s affirmative marketing program.

Requires that, to the greatest extent feasible, CHDOs, prime and sub-contractors and owners of HOME assisted housing provide opportunities for training and employment of low-income persons residing within the housing market area of the HOME assisted housing.

Requires that, to the greatest extent feasible, project-related contracts for work on HOME assisted housing be awarded to business concerns located in or owned in substantial part by persons residing in the housing market area where HOME assisted housing is located.

Requires CHDOs, prime and sub-contractors, and owners of HOME assisted housing comply with the State’s affirmative marketing plan as a condition of assistance. This requirement is included as a legal covenant in the appropriate performance agreement.

Goals:

- Incorporate information on fair housing and affirmative marketing into all appropriate HOME program meetings open to the public or to potential participants.
- All appropriate printed materials associated with the HOME funded programs and distributed to the public will contain the equal housing opportunity logo.
- Require any CHDOs, prime contractors, and owners of HOME assisted housing to include the equal housing opportunity logo in any of its printed materials distributed to the public.
- Inform potential tenants of the availability of HOME Assisted Housing
- Requires that CHDOs, prime contractors, and owners of HOME assisted post and/or distributing information (flyers and/or brochures) in such places as

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community organization facilities, places of worship, employment centers, fair housing organizations, or housing counseling agencies.

- Will review and approve all AFHMP and MBE/WBE plans before any written agreements are signed or funds are disbursed.

Recordkeeping Procedures:

- Maintain records that will describe affirmative marketing activities undertaken and will require CHDOs, prime and sub-contractors, and owners of HOME assisted housing to maintain records and submit annual reports on their affirmative marketing activities to the County as a condition of receipt of HOME funds. In addition, Fulton County maintains a record of all published notices and newspaper articles concerning the HOME programs.
- Requires the owner to assess annually their affirmative marketing efforts and describe the method of self-assessment used.

Affirmative Marketing Activity Assessment and Corrective Actions:

Fulton County will review the success of its affirmative marketing activities associated with the HOME program and will take corrective action to strengthen any weaknesses in its affirmative marketing activities. This assessment will also be completed for each CHDO, prime contractor, and owner of HOME assisted housing over four units. This confirmation will occur annually that the AFHMP needs no revisions, has not been revised and reviews all documentation of the properties efforts. Smaller housing projects will be assessed every two years. Each will be required to take corrective action to strengthen any weakness. Failure to do so may result in the pursuit of remedies by the County.

Minority Outreach Efforts

Every American is entitled to a decent standard of living. Likewise, they should have the right to purchase houses and to borrow money for consumer purchases, free of illegal discrimination. Equal and free access to housing is fundamental to meeting essential needs and pursuing personal, educational and employment goals. Homeownership is a cornerstone of America's healthy, vibrant communities, and helps families to build stability and long term financial security. Sadly, homeownership is out of reach for many Americans especially for low income minority households. For millions of these families, homeownership is a distant, unreachable dream. Fulton County does not specifically have a program targeted towards any particular minority or ethnic group but is committed to ensuring that homeownership opportunities are available to all Americans. Fulton County abides by all regulations under the Fair Housing and Equal Opportunity laws. Fulton County's programs are not specifically targeted to areas of minority concentration, but serve low income persons.

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First Program Year Action Plan

The CPMP First Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 1 Action Plan Executive Summary:

As the application for FY 2010 Federal CDBG, HOME and ESG funds, this document is Fulton County's FY 2010 Annual Action Plan submitted to the United States Department of Housing and Urban Development (HUD). The document outlines the proposed activities to be carried out by the County in FY 2010 with the anticipated award of Federal funds. The FY 2010 Action Plan also identifies other Federal and non-Federal sources of funding that the County anticipates using to assist in meeting the needs identified in its 2010-2014 Consolidated Plan. Fulton County 2010-2014 Consolidated Plan provides the strategic blueprint on how the County will handle housing, homeless, special needs population, community development and economic development activities for low – moderate-income persons and neighborhoods over next the five years.

In 1992, Fulton County worked in conjunction with the Georgia Urban County Consortium (GUCC), the lead agency and recipient of the annual HOME funds from HUD. In FY 2000, Fulton County and the City of Roswell began receiving HOME funds from HUD as the Fulton County Urban Consortium. Fulton County will continue, through its 1992-1999 sub-recipient agreements, to participate with the GUCC until all HOME funds through the year 1999 have been drawn and reimbursed to Fulton County.

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Fulton County does not receive Housing Opportunities for Persons with AIDs (HOPWA) funds. HOPWA funded programs serving Fulton County residents are administered through the City of Atlanta.

The five-year plan will serve as the guideline for annual funding allocations, described in each year's annual Action Plan. The Annual Action Plan describes the County's annual allocation for the CDBG, HOME, and ESGP programs. The annual allocation funds activities to achieve the three major goals identified in the 2010-2014 Consolidated Plan. The three major goals are to provide decent affordable housing, a suitable living environment and expanded economic development opportunities to principally benefit low and moderate-income persons in Fulton County living outside the city limits of Atlanta, Sandy Springs, and Johns Creek.

As a requirement of this application, the County has prioritized the proposed use of its 2010 CDBG, HOME and ESG funds and has specified how these funds, and other available funds, will be used to meet the needs of its low- and moderate-income residents. As identified in the County's 2010-2014 Consolidated Plan, four (4) priority areas of need have been established and are summarized below:

Priority #1: Homeless Needs

Addressing the needs of the homeless requires a continuum of services to assist individuals and families in transitioning from a life on the streets to permanent or permanent supportive housing. The following activities are the primary objectives under the Homeless priority:

1. Emergency and Transitional Housing
2. Prevention & Supportive Services
3. Permanent Supportive Housing

Priority #2: Affordable Housing Needs

The affordable housing priority area includes programs and services directed at the development and maintenance of affordable housing units; both rental and owner occupied, and direct assistance to families and individuals to assist with rental payments and homeownership. The following activities are the primary objectives under the affordable housing priority:

1. Single-family Housing Rehabilitations
2. Public housing
3. Transitional housing
4. Rental Assistance
5. Down Payment Assistance
6. Affordable housing / Rental Rehabilitation
7. CHDO Affordable Housing

Priority #3: Non-Housing Community Development Needs

Non-housing Community Development identifies a broad range of needs encompassing three primary areas; Public Facilities, Public Service and Economic Development. Each area is briefly described below:

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Public Facilities: The Public Facilities include both public facility and public infrastructure activities. Public facility improvements include property acquisition, construction or rehabilitation of community centers, senior centers and other facilities offering services to low- and moderate-income persons. Public infrastructure improvements include upgrading streets and public utility systems (water, sewer & electrical) serving low- and moderate-income persons.

Public Service: Public Service funds are made available to assist non-profit agencies and other agencies within Fulton County to improve services that address needs, including but not limited to, employment, crime prevention, child care, health care, drug abuse, education, energy conservation, welfare and recreation.

Economic Development: Economic Development funds are made available to municipalities, non-profit agencies and other entities within Fulton County that provide services and/or facilities to promote business creation and expansion, and create or retain jobs for low- and moderate-income persons.

Priority #4: Other Special Needs

This priority area includes objectives of the first three priority areas with special emphasis on the needs of persons considered to have special needs. This group includes the elderly, persons with HIV/AIDS, mental illness and/or substance addictions, single parents, abused and neglected children and others.

Obstacles to Meeting Underserved Needs

Following is a summary of the obstacles faced by Fulton County in meeting the priority needs identified in the 2010-2014 Consolidated Plan:

Homelessness

The obstacles to addressing the needs of the homeless include: Lack of affordable housing, today's unstable economy to include the increasing number of foreclosures and rising unemployment rates in Fulton County, and the lack of supportive services for the range of homeless constituents to include low wage jobs and limited government resources such as subsidized housing and prevention dollars.

Affordable Housing

Primary obstacles to affordable housing include: limited private sector loan pools and tougher credit requirements for low- and moderate-income households; limited number of qualified and capable non-profit housing developers and limited funding available for the design and construction of the range of affordable units needed by low- and moderate-income persons.

Non-Housing Community Development

The greatest obstacle to meeting the non-housing community development need is the lack of resources. Annually, the County is only able to fund approximately 30% of dollars requested for eligible activities. In most cases, the approved funding levels for specific activities are considerably lower than the amounts requested. This, in turn, limits the impact of the proposed activities on the low- and moderate-income persons they are designed to serve.

The County distributes CDBG funds to the participating municipalities and the municipalities decide which kind of activities to carry out.

Other Special Needs

Affordable housing and supportive housing for persons with special needs is extremely limited in the County. Lack of federal, state, local and private funding available to identify and support housing for special needs populations represent consistent obstacles.

The activities proposed for FY 2010 address the priority needs identified in the County's Consolidated Plan and help to reduce obstacles in meeting these needs. In FY 2010 the following accomplishments are anticipated with the use of all financial resources available to the County:

- \$3,864,861 will address Priority #1 – Homelessness. These funds will provide approximately 1,542 Homeless people with emergency shelter, 1,667 people with transitional housing, 163,247 Homeless persons will receive support services and 20,844 will receive homeless prevention services.
- \$14,563,481 will address Priority #2 – Affordable Housing. These funds will assist approximately 2,232 people with rental assistance, rehabilitate 15 single-family owner occupied homes, create or maintain approximately 40 affordable housing units, provide 16 households with down payment assistance, assist 200 public housing residents, and create or maintain 452 public housing units.
- \$1,505,386 will address Priority #3 - Non-Housing Community Development. These funds will assist approximately 49,666 low- and moderate-income people with programs and services, 23 low- and moderate-income households will receive services, 9 public facilities will be constructed or improved to serve 39,349 people and 2 jobs will be created.
- \$25,000 will address Priority #4 - Special Needs/Non-Homeless. These funds will assist 195 physically disabled persons participating in an adaptive sports program and assist 390 seniors with a variety of services. The funds will also assist 42 Alcohol/Drug Addicted residents of Fulton County.

The special needs items listed above in Priority #4 are anticipated accomplishments from the sub-recipients. These accomplishments are reflected on Table 1B (Non-Homeless Special Needs). The Ed Isakson YMCA in Alpharetta is anticipating 195 participants in its adapted sports program. Senior Services of North Fulton is anticipating assisting 390 seniors. The Fulton County Superior Court Drug Court is anticipating 42 alcohol/drug addicted residents to go through their program.

The Statement of Specific Objectives, located on page 11, details the distribution of the anticipated FY 2010 funds from a variety of sources among the County's identified priority areas. The summary also includes the anticipated units of service to be accomplished under each priority, (i.e. number of people served, jobs created, housing units rehabilitated, etc.).

Fulton County Profile

Fulton County is one of the five core counties of the Atlanta metropolitan area and the most populous county in the U.S. state of Georgia. Fulton County's typically budgets \$1.2 billion funds for an array of resident services. With 34 branches, the Atlanta-Fulton Public Library System is one of the largest library systems in Georgia. Human services programs include one of the strongest senior center networks in metro Atlanta, including four multipurpose senior facilities. The county also provides funding to nonprofits with FRESH and Human Services grants.

Incorporated cities and towns

- [Alpharetta](#)
- [Atlanta](#)
- [Chattahoochee Hills](#)
- [College Park](#)
- [East Point](#)
- [Fairburn](#)
- [Hapeville](#)
- [Johns Creek](#)
- [Milton](#)
- [Mountain Park](#)
- [Palmetto](#)
- [Roswell](#)
- [Sandy Springs](#)
- [Union City](#)

The cities of Sandy Springs, Johns Creek, and Atlanta all receive entitlement funding directly from HUD.

Population –

Georgia population growth is among the most rapid in the nation. The fastest growing segments of the population are lower income persons and families. Georgia ranked as the tenth most populous state in the United States. 2008 U.S. Census estimates data revealed that Georgia had 9.5 million residents. The metro Atlanta area has the vast majority of Georgia's population. Four of those metro counties: Fulton, DeKalb, Gwinnett and Cobb have over 650,000 residents. Fulton has over 10% of this population with 1,014,932 residents.

The racial makeup of the county was 51% White, 42% Black or African American, 0.4% Native American, 4% Asian, 0.01% Pacific Islander, 8% of the population were Hispanic or Latino of any race and 1% from two or more races. The median income for a household in the county was \$62,682. The per capita income for the county was \$30,003. About 14.9% of the population was below the poverty line.

SOURCE AND USE OF FUNDS

Proposed Budget – FY 2010

Source of Revenue:

Community Development Block Grant (CDBG)	\$2,477,868
HOME Investment Partnerships (HOME)	\$1,262,116
Emergency Shelter Grant (ESG)	96,062
Estimated Program Income	100,000
<i>CDBG Program Income (\$100,000)</i>	
General Fund Local Matching Funds	222,273
<i>ESG Match (\$96,062)</i>	
<i>HOME Match (\$126,211)</i>	

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Other Federal Funding		\$13,929,894
Other Non-Federal Funding		<u>\$2,492,299</u>
	TOTAL	\$20,580,512

Use of Funds:

Public Facilities		\$437,000
Public Infrastructure		668,386
Public Service		340,000
Economic Development		150,000
		342,573
Single-Family Housing Rehabilitation		846,617
		654,044
Public Housing		4,394,727
Rental Assistance		8,674,729
Down Payment Assistance		170,000
Affordable Housing – Acquisition		30,000
Affordable Housing – CHDO Activities		447,408
Emergency and Transitional Housing		192,124
Transitional Housing		1,478,179
Homeless Supportive Services		1,693,058
Homeless Prevention Services		381,000
Special Needs		25,000
Program Administration & Unprogrammed Funds		<u>651,784</u>
	TOTAL	\$20,580,512

RESOURCES AND MATCHING REQUIREMENTS
Proposed 2010 Use of Funds by Source

FEDERAL ENTITLEMENT FUNDING

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

Sources of Funds:

CDBG Entitlement Grant	\$2,477,868
Business Improvement Loan Program Income	<u>100,000</u>
Total CDBG Funds Available	\$2,577,868

Uses of Funds:

Public Facilities	\$1,015,386
Public Services	340,000
Affordable Housing	209,336
Economic Development	150,000
Special Needs	25,000
Homelessness	120,000
Administration & Unprogrammed Funds	495,573
Contingency	<u>222,573</u>
Total CDBG Funds Allocated	\$2,577,868

(2) HOME Investment Partnerships Program (HOME).

Source of Funds:

HOME Funds	\$1,262,116
HOME Match Funds	<u>126,211</u>
Total HOME Funds Available:	\$1,388,327

Uses of Funds:

Home Ownership Assistance Program (HOAP)	\$170,000
Tenant-Based Rental Assistance (TBRA)	200,000
Housing Rehabilitation	444,708
Community Housing Development Organizations (Fulton)	223,704
City of Roswell (Community Housing Development Org.)	223,704
HOME Administration (10% of Entitlement funds & Prog. Inc.)	<u>126,211</u>
Total HOME Funds Allocated:	\$ 1,388,327

5 Year Strategic Plan and 1st Yr AAP

(3) Emergency Shelter Grant (ESG)*Sources of Funds:*

Emergency Shelter Grant \$ 96,062

County Match 96,062**Total ESG Funds Available \$192,124***Uses of Funds:*

Jefferson Place Shelter renovations and essential customer services

\$192,872**Total ESG Funds Allocated \$192,124**

**Total Entitlement Funding [\$2,577,868 + 1,388,327 + 192,124] =
\$4,158,319**

OTHER FUNDING

In addition to the anticipated 2010 CDBG, HOME and ESG funds, funding is projected to be available from the following Federal and non-Federal sources:

(4) Federal Funding:

Jefferson Place Transitional Housing Grant (Other Federal Funds) \$373,951

Jefferson Place Supportive Services (Other Federal Funds) \$686,487

Public Housing Operating Fund (HAFC) \$322,218

Public Housing Capital Fund (HAFC) \$138,521

Section 8 Tennant Based Assistance Annual Contribution (HAFC) \$8,474,729

Replacement Housing (HAFC) \$3,888,795

FSS Coordinator (HAFC) \$ 45,193**Total Other Federal Funding: \$13,929,894****(5) County Funding:**

Jefferson Place Transitional Housing Grant (County Match) \$ 513,228

Jefferson Place Supportive Services Grant (County Match) \$ 287,571

Homeless Prevention Services (Human Services Grants) \$ 381,500

Supportive Services (Human Services Grants) \$ 719,000

Transitional Housing (Human Services Grants) \$ 591,000**Total County Funds: \$ 2,492,299****Total Other Funding \$16,422,193****TOTAL ENTITLEMENT AND OTHER FUNDING FOR 2010
\$20,580,512**

5 Year Strategic Plan and 1st Yr AAP

In addition, the Housing Authority of Fulton County (HAFC) may issue bonds in 2010 primarily as a tool for private developers to undertake affordable housing projects. The estimated HAFC bond funding amount is approximately \$80 million.

Calculation of Funding Caps

CDBG

Public Service Calculation

Projected 2010 Grant Amount	\$2,477,868
Actual 2009 Program Income	<u>\$ 78,410</u>
	TOTAL
	\$2,556,278
	<u> x 15%</u>
CDBG 2010 Public Service Cap	\$383,442
CDBG Public Service Budget	\$365,000

Following is a list of the projects falling under the public service category:

Africa's Children's Fund	\$20,000
Atlanta Enterprise Center	15,000
Atlanta Legal Aid	20,000
Council on Aging	20,000
Ed Isakson/Alpharetta YMCA	15,000
Families First	15,000
Fulton County Library	20,000
Fulton County Office of Workforce Development	40,000
Fulton County Superior Court (Drug Court)	30,000
Hope Through Divine Intervention	10,000
Marcus Jewish Community Center	16,000
Metro Fair Housing	51,000
Quality Living Services	10,000
Senior Services of North Fulton	10,000
Tapestry Youth Ministry	20,000
Teens at Work, Inc.	15,000
Traveler's Aid	28,000
Young Adult Guidance Center	<u>10,000</u>
	Total
	\$365,000

Administration

Projected CDBG Award for 2010	\$2,477,868
Projected 2010 Program Income	<u>\$ 100,000</u>

Fiver Year Strategic Plan and AAP

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Total Projected 2010 CDBG Award	\$2,577,868
	<u> x 20%</u>
CDBG 2010 Administration Cap	\$ 515,574
CDBG 2010 Administration Budget	\$ 495,573

The County is anticipating a federal allocation of \$2,477,868 in CDBG and \$1,982,294 will be used for activities that benefit low- and moderate-income residents. The remaining 20% will be for administration of the program.

HOMEAdministration Cap

Projected 2010 HOME Allocation	\$1,262,116
Total projected 2010 HOME Funds	\$1,262,116
	<u> x 10%</u>
HOME 2010 Administration Cap	\$ 126,211
HOME 2010 Administration Budget	\$ 126,211

CHDO Set-Aside

An amount equal to 15% of the total FY 2010 HOME allocation will be set-aside for CHDO activities. Based on the projected allocation of \$1,262,116 the 2010 CHDO set-aside will equal \$223,704.

Matching Requirements

The HOME Program requires that participating jurisdictions provide match in an amount equal to no less than 25% of the total HOME funds draw down in the Integrated Disbursement and Information System (IDIS) for project costs. Fulton County estimates that a total of \$1,262,116 in HOME-eligible project costs will be drawn down in 2010. However, the County has been granted a 100% waiver from HUD for fiscal years 2008 and 2010 as a result of the March 2008 presidential disaster declaration resulting from the tornadoes at that time. As a result, the County will not be making a match contribution to the HOME Program with non-federal funds in 2010.

The ESG match requirement will be met by a Fulton County General Fund contribution included in the County's Capital Improvement Budget. The match amount will exceed 100% of the 2010 allocation. Match funds will supplement facility renovation and essential customer service activities at Jefferson Place Emergency Shelter and Employment Preparation and Job Assistance Program (EPJAP). \$89,262 has been expended on renovations and supportive services to date.

PROGRAM INCOME

CDBG program income in the amount of \$100,000 is anticipated in 2010 from loan repayments under the Business Improvement Loan Program.

STATEMENT OF SPECIFIC OBJECTIVES

Summary of Priority Needs and Objectives

Based upon information in the previous section and the County's allocation history, the categories of Homelessness, Affordable Housing, Non-Housing Community Development and Other Special Needs are prioritized below as required by the Consolidated Planning regulations for the implementation of goals and objectives to meet the needs of the County's LMI population. The county allocates funds according to demand and does not prioritize the categories. Funds are generally disbursed based on need and in Fulton County most of the need has been in housing rehabilitation, down payment assistance, and rental assistance. Homelessness, non-housing community development and special needs activities are also in demand for funds and are also addressed by the County.

Information reflects only projects and services delivered. Administrative funds not included in total available for each priority. Please refer to the *2010 Action Plan* for specific project descriptions, funding amounts and Consolidated Plan Priority, Objective classification and map locations.

FUNDING ALLOCATION PROCESS

Community Development Block Grant (CDBG)

CDBG funds are apportioned to various activities according to the distribution of low- and moderate-income persons in Fulton County and Board of Commissioners policies.

CDBG funds are distributed annually as follows:

- 25% - 45% is provided to the eleven (11) cities in Fulton County for eligible CDBG projects;
- 20% - 25% is used for planning, program administration and housing rehabilitation;
- Approximately 15% is awarded competitively to non-profit and county agencies who provide public services (CDBG regulations establish this 15% cap calculated on the previous years allocation plus program income); and
- The balance, 15% to 25% is used for economic development, public facilities & improvements, and affordable housing activities.

In addition to this distribution policy, the Fulton County Board of Commissioners has prioritized funding of CDBG projects and services to address the following:

- (1) Housing;
- (2) Conformity with the Americans with Disabilities Act (ADA); and
- (3) Economic Development.

On May 21, 2003, the Fulton County Board of Commissioners approved an amendment to modify the current CDBG allocation policy to:

3. Include a separate competitive pool of funds for Fulton County interagency applications;

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- Elevate housing related activities from the number two funding priority to the number one funding priority.

As required in the Consolidated Plan regulations, the County has prioritized its efforts and expenditure of funds for 2010 as follows:

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			
	Project	Amount	Proposed Accomplishment
1	Jefferson Place (ESG and Matching Funds)	\$192,124	1,508 People
2	Housing Initiatives (CDBG-PF)	\$25,000	7 Units
3	Young Adult Guidance Center (CDBG-PS)	\$10,000	46 People
	EMERGENCY AND TRANSITIONAL HOUSING TOTAL	\$227,124	1,554 People 7 Units
TRANSITIONAL HOUSING OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Jefferson Place Transitional Housing Grant (Federal Funds)	\$373,951	50 People
2	Jefferson Place Transitional Housing (County Funds)	\$513,228	0
3	Transitional Housing (Human Services Grants)	\$591,000	1,609 People
	Drake House (CDBG-PF)	\$65,000	1 Facility
4	Tapestry Youth Ministry (CDBG-PS)	\$20,000	15 People
	TRANSITIONAL HOUSING TOTAL	\$1,563,179	1,674 People 1 Facility
SUPPORTIVE SERVICES OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Jefferson Place Supportive Services (Other F Funds)	\$686,487	1,542 People
2	Jefferson Place Supportive Services (County Funds)	\$287,571	0
3	Homelessness Prevention Services (Human S Grants)	\$381,500	20,844 People
4	Homeless Supportive Services (Human S Grants)	\$719,000	140,861 People
	SUPPORTIVE SERVICES TOTAL	\$2,074,558	163,247 People

The total 2010 Homelessness Funds, \$3,864,861.00 are anticipated to result in the following accomplishments:

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- 3,167 homeless persons will receive shelter or be provided transitional housing.
- 61 homeless youth will be provided transitional housing.
- 163,247 homeless persons will receive supportive& prevention services

Priority #2: Affordable Housing

Affordable housing activities and services funded by the CDBG and HOME Programs and other funding.

SINGLE-FAMILY HOUSING REHABILITATION OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Fulton County Housing Rehabilitation Program (HOME \$444,708 and CDBG \$189,335 + 20,001)	\$654,044	15 Units- HOME 65 Units -CDBG
	SINGLE-FAMILY REHABILITATION TOTAL	\$654,044	80 Units
PUBLIC HOUSING OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Public Housing Operating and Cap. Funds (HAFC-Other Funds)	\$460,739	109 Units
2	Replacement Housing (HAFC - Other Federal Funds)	\$3,888,795	258 Units
3	Family Self-Sufficiency Coordinator (HAFC - Other F Funds)	\$45,193	200 Households
	PUBLIC HOUSING TOTAL	\$4,394,727	452 Units 200 Households
TRANSITIONAL HOUSING OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	<i>See Priority #1 Homelessness Transitional Housing</i>		
	TRANSITIONAL HOUSING TOTAL		
RENTAL ASSISTANCE OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Tenant-Based Rental Assistance (HOME)	\$200,000	32 Households
2	Section 8 Tenant Based Assistance (HAFC - Other F Funds)	\$8,474,729	2,200 Households
	RENTAL ASSISTANCE TOTAL	\$8,674,729	2,232 Households
DOWN PAYMENT ASSISTANCE OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Home Ownership Assistance Program (HOME)	\$170,000	16 Households

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	DOWN PAYMENT ASSISTANCE TOTAL	\$170,000	16 Households
ACQUISITION AFFORDABLE HOUSING OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Find A Way Home Housing (CDBG)	\$30,000	1 Unit
	AFFORDABLE HOUSING TOTAL	\$30,000	1 Unit
COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) AFFORDABLE HOUSING OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Fulton County – CHDO (HOME)	\$223,704	2 Units
2	City of Roswell – CHDO (HOME)	\$223,704	2 Units
	CHDO AFFORDABLE HOUSING OBJECTIVE TOTAL	\$447,408	4 Units

The total 2010 Affordable Housing Funds, **\$14,370,908** are anticipated to result in the following accomplishments

- 22 single-family, owner occupied homes rehabilitated
- 2,232 households provided rental assistance
- 26 households provided down payment assistance
- 539 public housing units created or maintained
- 4 affordable housing units created or maintained
- 200 households provided self-sufficiency assistance

Priority #3: Non-Housing Community Development

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

PUBLIC FACILITY OBJECTIVE			
	Projects	Amount	Proposed Accomplishment
1	City of Alpharetta – Facility Improvements (CDBG)	\$50,000	1,500 People
2	City of College Park – Facility Improvements (CDBG)	\$52,000	13,000 People
3	City of Hapeville – Parks Improvements (CDBG)	\$50,000	2,560 People
4	City of Mountain Park –Waterline Improvements (CDBG)	\$50,000	1,300 People
5	North Fulton Charities – Facility Renovation (CDBG)	\$25,000	16,925 People
6	Fulton County Department of Parks & Recreation (CDBG)	\$50,000	4,674 People
7	North Fulton Child Development Center – Facility Renovation (CDBG)	\$30,000	645 People
8	Partnership Against Domestic Violence – Facility Renovation (CDBG)	\$20,000	220 People
10	Trinity Care (CDBG)	\$20,000	25 People
	PUBLIC FACILITY TOTAL	\$347,000	40,849 People

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PUBLIC INFRASTRUCTURE OBJECTIVE			
	Projects	Amount	Proposed Accomplishment
1	City of East Point – Parks & Sidewalk Improvements (CDBG)	\$53,168	42,204 People
2	City of Fairburn – Infrastructure Improvements (CDBG)	\$50,000	359 People
3	City of Palmetto – Street & Sidewalk Improvements (CDBG)	\$50,000	1,370 People
4	City of Roswell – Waterline Replacement (CDBG)	\$465,218	1,641 People
5	City of Union City – Street Improvements (CDBG)	\$50,000	150 People
	PUBLIC INFRASTRUCTURE TOTAL	\$668,386	45,724 People
PUBLIC SERVICE OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Africa’s Children’s Fund (CDBG)	\$20,000	240 People
2	Atlanta Enterprise Center (CDBG)	\$15,000	790 People
3	Atlanta Legal Aid (CDBG)	\$20,000	400 People
6	Council on Aging (CDBG)	\$20,000	100 People
7	Families First (CDBG)	\$15,000	60 People
8	Fulton County Library (CDBG)	\$20,000	350 People
9	Fulton County Superior Court (CDBG)	\$30,000	42 People
10	Fulton County Workforce Development (CDBG)	\$40,000	491 People
11	HOPE Through Devine Intervention (CDBG)	\$10,000	12 People
13	Marcus Jewish Community Center (CDBG)	\$16,000	200 People
14	Metro Fair Housing (CDBG)	\$51,000	80 People
15	Quality Living Services (CDBG)	\$10,000	112 People
16	Teens at Work (CDBG)	\$15,000	450 People
17	Traveler’s Aid (CDBG)	\$28,000	100 People
	PUBLIC SERVICE TOTAL	\$310,000	3,427 People
ECONOMIC DEVELOPMENT OBJECTIVE			
	Project	Amount	Proposed Accomplishment
1	Fulton County Business Improvement Loan Program (CDBG (includes \$100,000 in anticipated program income)	\$150,000	2 Jobs
	ECONOMIC DEVELOPMENT TOTAL	\$150,000	2 Jobs

The total 2010 Non-Housing Community Development Funds, \$1,475,386 are anticipated to result in the following accomplishments:

- 49,151 people served (PS)
- 40,849 people served (PF)
- 2 jobs created

5 Year Strategic Plan and 1st Yr AAP

County. In view of the various impediments, the staff obtained an expenditure of funds below the expenditure ratio guidelines of 1.5.

Fulton County staff encountered various obstacles in carrying out the proposed activities.

CDBG Program

- The receipt of the Grant Agreement in May delayed contractual documentation regarding funding amounts awarded to subrecipients.
- Project coordination with various subrecipients caused delays with project implementations and expenditure of funds.

HOME Program

- The obtainment of sewer easements required for two affordable housing activities (Harmony Village and Intergenerational Resource Center, Inc.) caused a delay of the construction start date occurring during fiscal years of 2005 through 2006.
- Homeowners have encumbrances against their property (2nd mortgages, federal and state tax liens).
- Unclear title to the property.
- Required sewer connections and fees impact Emergency Assistance Grant Program
- Newly approved CHDO's experiencing the need for more time in order to receive financial backing/or approval, which has resulted in several delays.
- The need to have ongoing workshops or training programs designed to assist in the overall development of a CHDO
- The need for ongoing technical assistance for CHDOs other than staff.
- The lack of networking.
- There continue to be project delayed due to Community Housing Development Organizations which lacked financial and developmental capacity.
- Existing experienced CHDOs choose not to participate in program which provides low interest loans instead of deferred loans or grants.
- Need more advertising funding.
- NIMBY (Not In My Back Yard).
- Available property at a price that is market feasible.
- Not having adequate sewer capacity.
- Inadequate processes between HOME and Development Services

ESG Program

Accomplishments from January 01, 2009 through October 31, 2009:

1. Number of homeless persons served:

- 1,227 consumers utilized the Assessment Center within this reporting period
- 45, 033 meals provided to 852 consumers in Assessment Center/Shelter
- 916 personal hygiene kits were disbursed to 803 people

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2. Construction or improvements for Jefferson Place during the period (January 01, 2009 – October 31, 2009)
 - Duct & air handling cleanings
 - Ultra violet lighting (kills harmful bacteria in the air)
 - Installed commercial dishwasher in kitchen.
 - Installed six microwaves in canteen area.
 - Installed six large benches on patio.
 - Installed two steam presses in laundry.

Based on the evaluation of the County's 2009 performance, the following goals have been established for the upcoming 2010 program year:

CDBG Program

- Continue to provide technical assistance ensuring the importance of expenditure rates for FY 2010 CDBG sub-recipients 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.
- Continue to incorporate project performance measures in accordance with Community Planning & Development's Outcome Measurement System.

HOME Program

- Continue to provide oversight to policies and administrative procedures to ensure compliance with HOME program objectives.
- 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.

ESG Program

- Target funding toward renovation costs to establish short-term gap housing for the Chronic homeless/mentally ill.

Summary of Objectives and Outcomes

1. Homeless Needs

- 3,167 homeless persons will receive shelter or be provided transitional housing.
- 61 homeless youth will be provided transitional housing.
- 163,247 homeless persons will receive supportive& prevention services

2. Affordable Housing Needs

- 22 single-family, owner occupied homes rehabilitated
- 2,232 households provided rental assistance
- 26 households provided down payment assistance
- 539 public housing units created or maintained
- 4 affordable housing units created or maintained
- 200 households provided self-sufficiency assistance

3. Non-Housing Community Development Needs

- 49,151 people served (general)
- 2 jobs created

4. Special Needs/Non-Homeless Needs

- 195 persons participating in the adaptive sports program.
- 390 seniors receiving services.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.
4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

Program Year 1 Action Plan General Questions response:

GEOGRAPHIC DISTRIBUTION

Most Fulton County programs and services are available county wide with the exception of residents living in Sandy Springs, Johns Creek and the City of Atlanta. The project location maps located in Tab 3 of this document identify the location of proposed activities throughout the County. At least one HOME NOFA will be issued to invite investors, for-profit, non-profit and community housing development organizations in Fulton County to apply for funds, in the form of low-interest loans as gap financing, for construction and rehabilitation of affordable housing units.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 1 Action Plan Managing the Process response:

The Fulton County Consolidated Plan and the Annual Action Plan are jointly prepared by the Fulton County Department of Housing and Community Development (CDBG & HOME Programs), Department of Human Services (ESG Program) and the Housing Authority of Fulton County. The Department of Housing and Community Development is the lead entity responsible for overseeing the development of the documents. The County actively works to establish and support relationships with other County departments, federal and state agencies, local governments as well as non-profit, for-profit and private sector partners, to identify the affordable housing, community development and supportive service needs in Fulton County and develop strategies to meet these needs with combined resources.

Multiple Fulton County departments, non-profit organizations and nine municipalities in Fulton County (Alpharetta, Roswell, Mountain Park, College Park, Hapeville, East Point, Union City, Fairburn and Palmetto), are primarily responsible for implementing programs and services covered by the Consolidated Plan, under the direct supervision of the County.

Citizen Participation

1. Provide a summary of the citizen participation process.

2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.
Program Year 1 Action Plan Citizen Participation response:

FULTON COUNTY'S CITIZEN PARTICIPATION PLAN

1. §91.105 (1)(2) Encouragement of Citizen Participation and Information to be Provided.

Fulton County has taken specific actions to provide for and encourage increased participation in its housing and community development programs, particularly by persons of low- and moderate-incomes. These actions include:

- (a) Identification of geographic areas in the County with concentrations of low- and moderate-income persons and concentration of minorities;
- (b) Preparation of project proposal application forms and the Annual Action Plans in a manner so as to afford low- and moderate-income persons and other affected citizens the opportunity to examine its contents and comments to Fulton County.
- (c) Informing the citizens through newspapers, articles and advertisements, radio, public service announcements, local contact persons, public hearings, cable television announcements, etc., concerning the long and short term objectives to be utilized, the anticipated amount of HUD grant funds available for proposed activities, the potential activities to be funded, the actual projects chosen for funding, the annual progress in project implementation, and the availability of the Proposed Annual Action Plan for public review and comments;
- (d) Review of all citizen comments and incorporation of such comments into the Consolidated Plan, as applicable;
- (e) Analysis of the impact of Consolidated Plan program activities on neighborhood residents, particularly those of very low-, low- and moderate-incomes;
- (f) Conducting needs assessments as a means to best serve low- and moderate-income residents of the County with federal funding before submission in the Proposed Consolidated Plan;

- (g) Meetings with neighborhoods and groups to apprise them of the Consolidated Planning process, project eligibility, project selection, funding and implementation methods;
- (h) Fulton County will continue to provide a forum for open communication with its citizens, particularly very low-, low- and moderate-income persons concerning its HUD funded programs, and the ways these individuals might benefit from these programs. The county will continue to utilize various public notification techniques, including but not limited to: attendance at church and neighborhood meetings, civic associations, public hearings, newspaper articles and advertisement, radio and television announcements, feature stories and individual personal contacts. Fulton County will strive to continuously increase citizen participation in its housing and community development programs, particularly for persons of the targeted income groups;
- (i) Fulton County also makes special efforts to provide timely and accurate information about housing and community development program participation to all the participating municipalities. Active participation in the Fulton County Housing and Community Development programs is a means to insure that all low- and moderate-income city residents can participate fully in these HUD-assisted activities.

2. §91.105 (3) Access to Records, Local Meetings and Information.

Fulton County provides reasonable and timely access to all public hearings. All information and records relating to Fulton County Housing and Community Development program activities are made available to the public for review and comments as required by Federal, State and local laws and regulations.

CDBG projects for the small municipalities in Fulton County are submitted by the respective cities as a part of the annual CDBG application process. Fulton County then advertises those proposed projects in local newspapers prior to submission to the Board of Commissioners for approval in the Annual Action Plan. Citizens provide their comments on the proposed projects during the public comment period.

Notices of public hearings are widely publicized throughout the County. Before the hearings occur, at least one advertisement appears in a local newspaper of general circulation; advertisement appears on Fulton County's website, and postings occur at the North & South Service Center, and at additional libraries and governmental buildings. The advertisements are "display ads" or "legal ads" which appear in the sections of the newspaper most likely to be read by citizens, particularly low- and moderate-income citizens. The viewing of all advertisements for the County's website is at www.fultoncountyga.gov. For the year 2010-2014 Consolidated Plan Annual Action Plan, the following newspapers were available for advertisement:

- Atlanta Journal Constitution
- Fulton County Daily Report
- Atlanta Daily World
- Atlanta Voice
- Atlanta Inquirer

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- Marietta Daily Journal & Neighbor
- Mundo Hispanico
- Atlanta North Fulton Neighbor
- South Fulton Neighbor

Copies of public hearing notices, descriptive information concerning the HUD-assisted programs, the Interim Consolidated Plan, any amendments, IDIS Financial Reports or other information is available from Fulton County to permit public review and comment. Documentation is maintained in the Department of Housing and Community Development informing readers of assistance opportunities provided to citizens to insure that all meetings, records, documents and related information are and will be made readily accessible to the citizens of Fulton County.

Before Fulton County adopts a Consolidated Plan or amendment, information will be made available to citizens, public agencies and other interested parties that include the amount of financial assistance the County expects to receive from HUD, and the range of activities which the County expects to undertake, including the amount that will benefit persons of very low- and low-income. The county will also make known any information concerning plans to minimize displacement of persons and to assist any persons displaced. [24 CFR 91.105(b)(2)(i)]

Before Fulton County adopts a Consolidated Plan or amendment, a summary of the proposed Consolidated Plan or amendments will be published in the Atlanta Journal and Constitution, or a local newspaper of general circulation, and will make copies of the proposed plan available at libraries, government offices and other public places. The summary will describe the contents and purpose of the Consolidated Plan or amendments and will list locations where copies of the entire plan or amendments can be examined. [24CFR 91.1.5(b)(2)(ii)]

Fulton County will notify citizens and all participating municipalities of the availability of the Consolidated Plan as adopted, any amendments and/or its performance report, as these documents are developed, to afford citizens a reasonable opportunity to examine their content. [24 CFR 91.105(b)(2)(iv)]

Fulton County will provide a period of not less than thirty (30) calendar days to receive comments from citizens and units of general purpose local government on the Consolidated Plan, amendments or reports that are to be provided to HUD prior to the submission deadline. [24 CFR 91.105(b)(2)(iv)]

Fulton County will provide citizens, public agencies and other interested parties with reasonable and timely access to information and records relating to the Consolidated Plan and the county's use of HUD CDBG, HOME and ESG assistance during the preceding five years. Interested parties should contact the Housing and Community Development Department at (404) 612-8080 for such information. Or requests may be submitted in writing to:

Director
Fulton County Department of Housing and Community Development
Fulton County Government Center
141 Pryor Street, S.W., Suite 5001
Atlanta, Georgia 30303

Reasonable requests may be satisfied at the time of the request. If additional information is needed in an alternative format which does not exist in HUD-prescribed reports, such request will be fulfilled within fifteen (15) working days of the receipt of the request.

3. §91.105 (4) Provide Technical Assistance to Citizens.

The Fulton County Housing and Community Development Department provides technical assistance to Fulton County citizens, particularly to very low-, low- and moderate-income persons, who request such assistance in developing project proposals or who request other information (compliance requirements, program performance, funding information, etc.) covered by the Consolidated Plan. Project proposal forms are readily available and are provided at no cost to requesters. A meeting(s) will be arranged for individuals or group as necessary to explain project eligibility, application and approval processes or implementation requirements for all funding programs administered by the county. Staff of the Fulton County Housing and Community Development Department will attend neighborhood meetings, meet with non-profit organizations, individuals and others to provide additional technical assistance related to housing and community development programs as requested and as needed.

4. §91.105 (5) Public Hearings.

Fulton County will continue to hold public hearings to obtain citizen comments and concerns and to respond to proposals and questions at all stages of program operation. A minimum of one (1) Needs Assessment Public Hearing will be conducted annually, as required by HUD regulations, to determine the nature of assistance needed. At least one required by HUD regulations, to determine the nature of assistance needed. At least one (1) proposed Consolidated Plan and Annual Action Plan Public Hearing will be held to permit citizen comments on all proposed objectives, priorities and proposed projects. All activities proposed for funding with HUD CDBG, HOME, ESG and other funds will be carefully reviewed and appropriate recommendations will be made to the Fulton County Board of Commissioners by the Fulton County Citizens Review Panel and County staff. The Housing and Community Development department staff will assist with the review panel in the preparation of its recommendations to the Board. Notice of public hearings will be published in the local newspaper of general circulation prior to the hearing(s). The hearing(s) will be held at a location(s) and time(s) convenient for potential or actual program beneficiaries. The public hearing(s) will be held at a site(s) which has handicapped accessibility and parking facilities. All public hearings will be properly documented and will include a list of attendees, public comments, available funds, proposed objectives and projects and a description of the actual use of previous year funds. Written minutes of the public hearing(s) will be maintained on file in the department and will be available to the public for review during the normal business hours or at other times, which may be arranged by special request.

The public hearings will be held at two stages of the program year. The needs assessment public hearing(s) are held at the initiation of the planning cycle at which time citizens, agencies and other interested parties are invited to share with Fulton County their views on community development, affordable housing and social services needs. Fulton County also uses this set of public hearings to report to the citizens on prior year performance for its HUD-assisted programs.

The second set of public hearings are held following an open application cycle, which is publicized by newspaper advertisement and other forms of written communication to interested citizens and

agencies. The intent of these hearings is to present to the community all the projects submitted for funding. The second set of public hearings will also be utilized to present to the public all the proposed priority housing and non-housing needs, proposed long and short-term objectives and potential resources available to develop a Proposed Consolidated Plan or an update to its existing Consolidated Plan, which will be advertised for public review and comment.

(a) Provisions for Non-English Speaking/Hearing Impaired Residents.

Following a review of the Census information, and in consultation with County planning data personnel, it has been determined that less than 1% of residents in Fulton County are non-English speaking. Arrangements have been made with county personnel, local high schools and technical schools to make translators available at public hearings. Local contact persons are asked to identify non-English speaking residents, prior to the public hearings, so that adequate arrangements can be made to accommodate such citizens.

Also, some Department of Housing and Community Development staff members or other Fulton County employees who speak French and Spanish can be made available at public hearings to assist non-English speaking residents, when needed. However, non-English speaking persons should contact the Department of Housing and Community Development at (404) 612-8080 at least five (5) working days prior to the public hearing date to permit the department to make arrangements to have translation services available for the public hearing(s) in question.

(b) Assistance for the Hearing Impaired.

Hearing impaired persons who wish to participate in public hearings and who require an ASL translator, should contact the Georgia Relay Department at 1 (866) 694-5824 at least five (5) working days prior to the public hearing date.

5. §91.105 (6) Comments and Complaints.

Fulton County will consider any comments or views of citizens, agencies or other interested parties received in writing or orally at public hearings in preparing the final Consolidated Plan, amendment to the plan or performance report. A summary of these comments, or views not accepted, and the reasons for no acceptance will be attached to the final Consolidated Plan, plan amendment or performance report.

(a) Non-Discrimination Policy/Complaint Review Process.

As a recipient of federal funds, Fulton County must adhere to all federal requirements imposed by or pursuant to Title VI and Title VII of the Civil Rights Acts, as amended; the Age Discrimination in Employment Act; the Americans with Disabilities Act of 1990, as amended; the Fair Housing Act, as amended; and other applicable Acts which prohibit discrimination on the grounds of race, color, religion, sex, age, national origin, handicap, disability or familial status. No person shall be excluded from participating in, denied the benefit of or be subjected to discrimination in the receipt or administration of the federal

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funds covered by this Consolidated Plan. In addition to these federal acts, Fulton County maintains an affirmative action policy of inclusion and does not discriminate based upon race, age, gender, religion, color, national origin, sexual orientation or disability. Persons who feel that they have been discriminated against or have a complaint pertaining to the Fulton County Consolidated Plan, plan amendments or performance report may file a complaint in writing to:

Director
Department of Housing and Community Development
Fulton County Government Center
141 Pryor Street, S.W., Suite 5001
Atlanta, Georgia 30303

The complaint must contain the following information:

- (1) Name and address of the Complainant [person(s)] filing the complaint;
- (2) A description of the act or acts considered to be in violation;
- (3) Other available pertinent information which will assist in the investigation of the complaint.

Such complaints should be filed within sixty (60) calendar days of the alleged discriminatory act. A written response as to the disposition of the complaint will be issued by the Director of the Department of Housing and Community Development no later than fifteen (15) working days after the receipt of the complaint. The response will include information concerning the right-of-appeal, should the complaint disagree in whole or in part with the resolution. A complainant who is dissatisfied with the response to a complaint, or if the response is delayed more than fifteen (15) working days, may appeal in writing to:

Chairman
Fulton County Board of Commissioners
Fulton County Government Center
141 Pryor Street, S.W., Suite 10001
Atlanta, Georgia 30303

A written response as to the disposition of the complaint will be issued by the Chairman, Fulton County Board of Commissioners not later than thirty (30) working days after the receipt of the appeal. If the complainant is dissatisfied with the response of the Chairman, Fulton County Board of Commissioners, he/she may submit the complaint, in writing, to:

United States Department of Housing and Urban Development
Office of Fair Housing and Equal Employment Opportunity
40 Marietta Street, 15th Floor
Atlanta, Georgia 30303

No person shall intimidate, threaten, coerce or discriminate against any person because he/she has made a compliant, testified, assisted or participated in any matter in an investigation, proceeding or hearing related to a complaint.

The identity of complainant(s) shall be kept confidential, except to the extent necessary to carry out or conduct investigations, hearings or judicial proceedings arising out of the compliant.

6. §91.105 (7) Criteria for Consolidated Plan Amendments.

The Fulton County policy regarding amendments to the Consolidated Plan requires that any changes in eligible activities and distribution of funds or in the substantive language of the Plan require public hearings, as described in §91.105 (5), above and official approval by the Fulton County Board of Commissioners.

(a) The Citizen Participation Plan and Public Comment Process

Any comments on the Fulton County’s citizen participation plan should be provided to the county with other comments on the proposed Consolidated Plan. The citizen participation plan can be made available to citizens in formats appropriate for persons with disabilities. Fulton County will continue to make every possible effort to comply with all HUD requirements and provide for and encourage increased citizen participation in its HUD-assisted programs, with continued emphasis given to the encouragement of persons of very low-, low- and moderate-income to participate.

For further information concerning these HUD programs administered by Fulton County, interested citizens should contact:

Director
Department of Housing and Community Development
Fulton County Government Center
141 Pryor Street, S.W., Suite 5001
Atlanta, Georgia 30303
Telephone: (404) 612-8080 FAX: (404) 730-8112

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 1 Action Plan Institutional Structure response:

Developing Institutional Structure/Enhancing Coordination between Housing and Service Agencies

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Fulton County does not have a department that focuses on all facets of the County's housing and community development programs. Rather, it coordinates the efforts of several different departments and agencies to provide a comprehensive approach to addressing the County's housing and community development needs.

Following is a list of the departments involved:

- The Department of Housing & Community Development - (Services & Housing)
- The Department of Human Services - (Services & Emergency Assistance)
- The Housing Authority of Fulton County (HAFC) - (Rental Assistance)
- The Department of Environment & Community Development - (Planning & Zoning)

In addition, the following public and private sector partners are involved:

- Private Commercial Lenders
- Community Housing Development Organizations (CHDOs)
- Non-Profit and For-Profit Housing Organizations
- Non-Profit Service Providers
- Fulton County/City of Atlanta Land Bank Authority
- For-Profit Business Developers
- Atlanta Housing Authority (AHA)
- College Park Housing Authority
- East Point Housing Authority
- Roswell Housing Authority
- The Housing Authority of Palmetto, Fairburn & Union City

The Fulton County Department of Housing and Community Development, the Department of Human Services, the Housing Authority of Fulton County, and the Department of Environment and Community Development work in collaboration to coordinate programs and services to address the housing and community development needs in the County. This collaboration will continue in 2010 to provide efficient and comprehensive programs and services for the residents of Fulton County.

The County is also anticipating funding in excess of \$10 million under the Neighborhood Stabilization Program in 2010. Plans are underway to identify those areas of greatest need within the County based upon foreclosure issues as well as potential development partners for this initiative. It is expected that these funds will not only benefit income-eligible households through the creation of affordable rental and homeownership units, but also to help revitalize those communities that have been devastated by the increasing foreclosure problem and resulting vacant units.

Down Payment Assistance

The County works closely with the private lending community to connect low and moderate-income persons with home mortgages for those who qualify. The County maintains ongoing relationships with lenders throughout Metro Atlanta to ensure that home buying opportunities are available to those seeking to purchase a home in Fulton County outside of Atlanta.

Monitoring

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1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 1 Action Plan Monitoring response:

MONITORING

Monitoring Plan

The programs proposed in Fulton County's 2010 Consolidated Plan Annual Action Plan will be carried out principally by sub-recipients of CDBG, HOME, ADDI, ESG, and other HUD funds, with the County acting as administrator/monitor. The Housing and Community Development Department has developed and put into place a complete system for monitoring its sub-recipients for all programs. In general, monitoring will emphasize evaluations of progress, performance, and compliance with applicable regulations and procedural requirements. As in previous years, the County will carry out housing rehabilitation and business loan activities, and some homeownership and homeless assistance programs, directly.

Standards

Monitoring shall encompass compliance with applicable Federal and state laws and regulations, to include but not be limited to: 24 CFR Part 570 (Entitlement Grants Regulations, OMB Circular A-87, OMB Circulars (OMB) Circular A-122, "Cost Principles for Nonprofit Organizations," and with OMB Circular A-110, "Uniform Administrative Requirements for Grants and Agreements With Universities, Hospitals and Other Nonprofit Organizations". Performance will be measured against project timetables and objectives specified in contracts or cooperation agreements executed between the County and each sub-recipient.

Monitoring System

The staff of Housing and Community Development will carry out monitoring activities. Annually, the assignment of an individual staff member as Project Manager of a sub-recipient in receipt of the County's Federal Program funds occurs. The staff members are under the supervision of the Assistant Director, Deputy Director, and Director of the Housing and Community Development Department.

The monitoring system will include:

- (1) Risk Analysis of Sub-recipient:** Existing and new sub-recipients of Fulton County Federal program funds will be analyzed to determine strengths and weaknesses in the administration and implementation of grant allocations. Areas to be analyzed include, but are not limited to: program management capabilities, grants administration, financial reporting, and record maintenance; prior experience with the Federal program administration, progress of previously funded Federal projects, knowledge of CDBG, HOME

and ESG program regulations; and level of technical assistance needed to carry out proposed funding activities.

- (2) **Annual Monitoring Schedule:** Each project manager will develop a monitoring schedule for each project assigned and coordinate this schedule with the sub-recipient. Monitoring schedules are currently developed and followed by staff for their respective project assignments. It is required that sub-recipients be monitored on-site at least once per program year.
- (3) **Progress Reports:** Sub-recipient progress reports are routinely required in all written sub-recipient agreements. CDBG project managers require reports on a monthly or quarterly basis, depending on the project type, from all sub-recipients. When progress reports are not received as scheduled, the staff will contact the sub-recipient directly, both verbally and in writing, to request the applicable report.

Additionally, a monthly project management report will be maintained by the Department of Housing and Community Development with current information on the activity of each federally funded project. This information will be compiled and maintained by staff on a consistent and regular basis.

- (4) **Procedures for Reviewing Financial Management and Procurement:** A monitoring check-list form has been developed to review how sub-recipients are managing the financial aspects of projects for which funds are being disbursed by the County. Special attention is given to program income guidelines, administrative cost expenditures, identifying needs for and provision of technical assistance, financial analysis capabilities, receipt and review of the A-128 and A-133 audit reports, as well as monitoring of sub-recipient procurement practices.
- (5) **Training and Technical Assistance:** A training and technical assistance program has been developed and implemented by the Department of Housing and Community Development and presented to sub-recipients who are receiving CDBG and HOME funds for the first time, as well as for those who have been identified as high risk. High risk sub-recipients may include new and or familiar grantees. This program will specifically address the needs of federally funded sub-recipients in the administration of grant or loan funds and the understanding of relevant Federal regulations and requirements governing the use and management of these funds. A Program Manual outlining program procedures, requirements and regulations, has been developed and provided to all applicants and sub-recipients as a reference tool.
- (6) **Procedures for Correcting Deficiencies:** The results of all monitoring are communicated, in writing, to the agencies being monitored to inform them of areas of concern or non-compliance and suggest methods of correction. Follow-up technical assistance is also provided to ensure full compliance with all statutory and regulatory requirements.

Program Specific Monitoring

CDBG

Fulton County completes on-site monitoring of its CDBG projects at least one time per year. Some projects require additional on-site technical assistance during implementation. The need for additional monitoring or technical assistance is determined by the project manager assigned to the individual project. Activities which are determined to be high risk are monitored more regularly.

Fulton County also requires sub-recipient to submit quarterly status reports on their projects and monthly reports on the construction projects. The County also conducts an annual internal audit of the CDBG and HOME programs. These audits are coordinated through the County's Finance department.

HOME

Monitoring is conducted annually to ensure that HOME funds are used in accordance with all applicable Federal requirements. There are three primary goals for monitoring:

1. Ensure production and accountability;
4. Ensure compliance with HOME and other Federal requirements; and
5. Evaluate organizational and project performance.

An additional goal for monitoring is the collaboration of Fulton County with the Georgia Department of Community Affairs to conduct monitoring visits on those projects that have both HOME and Low-Income Housing Tax Credits funds. The basic elements of the monitoring visit include sending a formal notification letter, confirmation of monitoring dates, scope of the monitoring and information needed for review during the monitoring visit. Fulton County carries out on-site monitoring for all rehabilitation projects on a random basis preferably three to four times during rehabilitation work depending on the scope of the job.

Management system for oversight of HOME-assisted multifamily properties

Annual monitoring includes a review of the management and operation of each HOME assisted project. Certification Statements verifying compliance with the income targeting requirements for tenant-based rental assistance (TBRA) and HOME-assisted multifamily properties, have been developed. These statements will be signed and enclosed in each project file. Copies of Land Use Restriction Agreements (LURA) and Low Income Housing Tax Credits (LIHTC) for multifamily projects will also be in the files.

Income targeting requirements

Documentation under regulations 92.216, 90% of the total households assisted through the rental or TBRA program have incomes that do not exceed 60 percent of the area median income. Twenty percent of the HOME-assisted rental units must be occupied by families who have annual incomes that are 50% or less of median incomes. Documentation for the applicants to insure that they were low-income and eligible for HOME funds will be in each file. The County will include a certification statement in all project files.

Site and neighborhood standards

Documentation under regulations 92.202, in carrying out the site and neighborhood requirements with respect to new construction of rental housing, the County will make the determination that

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proposed sites for new construction meet the requirements in 24 CFR 983.6(b). Documentation will be in the file indicating findings. The County will comply with the applicable provisions of Title VI of the Civil Rights Acts of 1964, The Fair Housing Act, E.O. 11063, and HUD regulations to promote greater choice of housing opportunities.

Maximum per-unit subsidy

Documentation under regulations 92.250(a); all HOME assisted units do not exceed 221(d)(3) limits for elevator type housing and the Field Office of HUD may increase per-unit subsidy limits to 240% on a program-wide basis. Fulton County will comply with the applicable maximum per-unit subsidy standards.

Property standards

Documentation will be in the file indicating that the projects have been inspected by the County's inspectors. The County will include a certification statement in all project files to certify compliance with the applicable property standards.

HOME rents limits

In accordance with regulations 92.252, rent can not exceed 30% of the adjusted income of a family whose annual income equals 65% of the median income for the area, and if the unit receives Federal or State project-based rental subsidy the family must be very-low income (not to exceed 50% of the median income for the area), and the family must pay no more than 30% of adjusted income for rent. Documentation will be in the file indicating applicants are eligible for HOME funds.

Maximum sales price

Documentation under regulations 92.254(a)(2)(i), in the case of acquisition of newly constructed housing or standard housing, the purchase price for the type of single-family housing, cannot exceed 95% of the median purchase price for the area. The County will keep documentation of each home sold that will be occupied by low- to moderate-income families.

Record keeping requirements

Documentation for the applicants, under regulations 92.508(a)(3), demonstrating that they were low-income and eligible for HOME funds, will be contained in each file. The County will include a certification statement in all project files to certify the applicant's income status and acknowledge that they are eligible for HOME funds.

ESG

There are no sub-recipients of ESG funds. The Fulton County Department of Human Services will administer the ESG funds which are used for physical improvements to the Jefferson Place Emergency Shelter and the provision of essential services to homeless individuals and families residing in emergency shelters. All activities will be carried out in compliance with applicable Federal regulations. HUD monitors the county on its administration of the ESG program.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 1 Action Plan Lead-based Paint response:

Evaluation and Reduction of Lead-Based Paint Hazards

Over 40% (approximately 71,442 units) of the County's housing stock (outside the cities of Atlanta, Sandy Springs and Johns Creek), was constructed before 1979, and contains lead-based paint. These older units are concentrated in the eleven small cities of the County, excluding the cities of Atlanta, Sandy Springs and Johns Creek and in unincorporated Fulton County.

Fulton County has incorporated the requirements of the Final Rule on Lead-Based Paint, published by HUD on September 15, 1999 as an integral part of project implementation. Program modifications include revisions to the housing rehabilitation general specifications, standards, work specifications, and operating procedures. In addition, all HOME and CDBG funded activities covered by the HUD Lead Safe Homes regulations will be carried out in accordance with the requirements of the Final Rule, including the Uniform Relocation Act.

Housing Rehabilitation Senior Housing Inspectors have completed Lead-Based Paint training and obtained Certification. The inspectors continue to have their certifications renewed periodically. The City of East Point's Housing Rehabilitation Program is administered through the County in accordance with the requirements of the Lead Safe Homes regulations. However, the City of East Point did not allocate funds for their fiscal year 2008 Housing Rehabilitation Program.

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

3. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
4. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

PUBLIC HOUSING

The Housing Authority of Fulton County (HAFC) operates as a quasi-governmental agency. The HAFC receives funding from HUD for capital improvements, operating, housing, and resident supportive service activities. These resources, as well as others, are utilized to increase the number and quality of affordable housing units available to eligible low and moderate-income families within Fulton County through proactive management, operational and development-related activities.

HAFC was previously responsible for 539 units of conventional public housing located in unincorporated Fulton County, as well as other types of housing that ensure availability and affordability for low- and moderate-income families. However, in FY 2001 the HAFC completed the task of relocating residents from Boat Rock, followed by the complete demolition of the property. In FY 2004, in partnership with a private developer, HAFC completed redevelopment of the former Boat Rock public housing site into a mixed-income, mixed-use development resulting in the completion of two hundred twenty-four (224) apartment homes, in addition to sixty-seven (67) single-family homes and seventeen (17) townhomes.

In April 2002, HAFC received an approved demolition application for Red Oak. A Red Oak Town homes Relocation Plan was developed utilizing the experience gained from the successful Boat Rock Relocation Program.

By the end of November 2002, all 144 families residing in the Red Oak complex at the time of demolition approval and has been successfully relocated utilizing Housing Choice Vouchers. During this process, the HAFC worked to integrate the residents from these developments into the larger community.

HAFC has ensured that all residents relocated from the Red Oak community received follow-up services on a monthly basis. Tracking and follow-up was conducted on a monthly basis.

In March 2003, the HAFC received from the Department of Housing and Urban Development (HUD), a HOPE VI grant in the amount of \$17,191,544 for development of a mixed-income, mixed-housing type and price level community. The development project involved the demolition of the

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existing 172 units of the Red Oak Townhomes public housing complex. This has been replaced with a mixed-income, mixed-housing type and price level community in South Fulton County. The proposed housing mix would include ownership townhouses, mixed-income multi-family rental units and senior housing.

The HAFC inventory consist of the 100-unit Allen Road High-rise for the elderly, designed to accommodate the special needs of specific populations and the nine-unit Belle Isle family public housing development. The demolition of the Red Oak development signaled the end of a reliance on large, concentrated public housing complexes to solve the housing needs of working families.

The HAFC is also moving forward, utilizing a HOPE VI grant and Replacement Housing Funds as the catalyst for redevelopment to undertake another mixed-income development in the South Fulton area. The plan provides for an integrated, safe mixed income community of single family homes and quality multi-family properties that provide homeownership opportunities to low and moderate income families, and quality market rate, Section 8 and public housing rental properties.

HAFC has fully implemented "The Renaissance Center", a "One Stop Homeownership Shop". The Center houses a non-profit social enterprise- Renaissance Realty and the HAFC Mortgage Lending Services which includes pre and post-purchase education (inclusive of default counseling and foreclosure prevention programs), counseling, mortgage lending, realty, and other supportive services all "under one roof".

Community Opportunity Centers, Inc., an affiliate non-profit of the HAFC will continue to receive in-kind support (non-financial) from the Authority and will seek supplemental funding to strengthen its' capacity for providing resident services and self-sufficiency initiatives. It is the intent of the HAFC to continue to prioritize all Housing Choice Voucher and homeownership initiatives as foundations for creating economic self-sufficiency opportunities.

Planned specific initiatives that are a continuation of existing strategies include:

- (1) Implementing a comprehensive capital and redevelopment investment strategy to coordinate and prioritize the expansion, modernization and redevelopment of the HAFC asset inventory in coordination with other County revitalization efforts, including consideration of the feasibility of disposing the Allen Road and Belle Isle properties and utilizing the proceeds to undertake affordable housing development in other areas of the County.
- (2) Continue to implement the HUD approved Family Self Sufficiency Program which provides case management for Housing Choice Voucher families, to include increased economic independence opportunities for special and targeted populations, and work with the COC, Inc. who will secure the partnerships necessary for service coordination for the benefit of these families.
- (3) Provide in-kind support (non-financial) to Community Opportunity Centers, Inc., (COC) an affiliate non-profit of the HAFC who will facilitate the provision of resident services and self-sufficiency initiatives for HAFC residents. The COC is being restructured as a "fundraising

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arm” to secure resources to sustain services and programs. To include, but not be limited to providing resident services.

- (4) To continue to manage all properties to uphold the strategic goal of the Authority of ensuring quality affordable housing within Fulton County.
- (11) Fully implement the de-concentration efforts through the Housing Choice Voucher Program.
- (12) To promote and fully implement the activities established through the “Pathways to Homeownership” Initiative. The programs and activities are now incorporated through the Renaissance Homeownership Center which offers homeownership as a viable choice alternative to conventional public housing. It is the intent of the HAFc to continue to prioritize all homeownership initiatives as foundations for creating economic self sufficiency opportunities.
- (13) Pursue the feasibility of acquiring land in North Fulton County for the purpose of building a senior facility and utilizing tax exempt bonds and tax credits as possible funding sources.
- (14) Implement technology improvements to include all applicable indicators of the PHAS and SEMAP reports.
- (15) Improve the HAFc monitoring and tracking systems to include portability for the Housing Choice Voucher program.
- (16) Identify opportunities to provide project-based rental vouchers in North and South Fulton County.

During strategic planning sessions, provided to the HAFc were detailed summarization of goals and objectives completed that were contained within FY2010 Annual Plan. It is the intent of the HAFc to continue with the implementation of the goals and objectives established in the Five Year Plan. All strategies established for FY 2010 are consistent with the Five Year Plan (2010-2014) as they are a continuation of efforts and resources.

It is the intent of the HAFc to continue to deliver a high- quality level of comprehensive, affordable housing services to the residents of Fulton County. HAFc is committed to ensuring that the management and leadership initiatives will promote affordable housing in the County as “housing of choice” versus “housing of convenience or last resort”.

Public Housing Strategy

It is the intent of the HAFc to continue to deliver a high- quality level of comprehensive, affordable housing services to the residents of Fulton County. In FY 2006, the HAFc received the prestigious status of being designated as a High Performing Agency by HUD. This designation indicates definitively the commitment of the agency toward ensuring that the management and leadership initiatives will promote affordable housing in the County as “housing of choice” versus “housing of convenience or last resort”.

In addition, CDBG and HOME funds will assist the HAFc by supporting the following 2009 initiative:

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Tenant Based Rental Assistance - \$200,000 in HOME funds

In FY 2010, the Housing Authority of Fulton County (HAFC) proposes to utilize approximately \$1,160,106 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. Of the \$1,160,106, the HAFC proposes to utilize approximately \$460,739 for Capital Improvements, \$654,174 for replacement housing, and \$45,193 for Resident Services/Family Self Sufficiency. The HAFC will also utilize approximately \$8,474,729 to implement de-concentration efforts through the Housing Choice Voucher Program. There will also be efforts to continue the implementation of programs and services for residents including Resident Self-Sufficiency Training and Homeownership Programs.

The Housing Authority of Fulton County will be looking for partners, both governmental and private, to ensure a continuous supply of affordable housing.

Housing Choice Vouchers (formerly Section 8)

HAFC has designated the Housing Choice Voucher program as the key to resident mobility, designed to move families not only beyond dependence on public assistance, but out of high poverty neighborhoods. To that end, families are given assistance in identifying units located in all areas of Fulton County.

Through the portability feature of vouchers (the ability to move from one jurisdiction and/or state to another jurisdiction and/or state with Voucher assistance), the number of clients that have moved into unincorporated Fulton County from other states and jurisdictions has risen.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

Fulton County will continue to market the restructured Down payment Assistance Program to income eligible borrowers.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

ADDI

The American Dream Down Payment Act is a down payment assistance initiative that allows grants to be given to participating jurisdictions to assist low-to-mid-income families and uniformed employees such as, policemen, firemen, sanitation, maintenance workers, and teachers who are employees of the participating state to achieve homeownership. ADDI was administered as a part of the HOME Investment Partnerships Program. The American Dream Downpayment Initiative (ADDI) was not funded this year.

HOME

Fulton County's Home Ownership Assistance Program, hereinafter referred to as **HOP**, is designed to assist eligible home buyers, who are seeking to purchase a home in Fulton County, outside the city limits of Atlanta, Sandy Springs, and Johns Creek. The program will assist approved homebuyers with up to \$10,000 and not less than \$1,000 in the form of a deferred payment soft second mortgage loan, which does not require repayment as long as the home remains the primary residence, and is occupied by the borrower for a period of six (6) years. Fulton County will directly administer the Homeownership Assistance Program (HOP) through a network of participating lenders. These lenders are lending institutions that are required to comply with the Community Reinvestment Act (CRA). The participating lenders are responsible for originating, underwriting, closing, and funding Program Loans. Applications will be reviewed following standard insuring underwriting criteria, Fulton County compliance guidelines based on HOME regulations found at 24 CFR Part 92 and funded on a first-come, first-served basis. All HOP borrowers must complete a pre and post purchase home ownership counseling course by a HUD approved home ownership-counselor.

Other Forms of Investments and/or Assistance

Fulton County does not anticipate investing HOME funds in other forms than described in 24 CFR Section 92.205(b) of the HOME Investment Partnership Final Rule regulations effective October 1, 1996 and as subsequently amended. The County will notify HUD as appropriate if any changes are proposed and follow the applicable substantial amendment process as outlined in the County's Citizen Participation Plan.

HOME and CHDOs

A Community Housing Development Organization (CHDO) is a nonprofit housing, community-based service development organization whose primary purpose is to provide and develop decent, affordable housing for the community it serves and that has obtained or intends to obtain the staff with the capacity to develop this decent and affordable housing as outlined in Section 92.2 of the Final HOME Rule. A minimum of 15% of Fulton County's HOME funds are reserved to fund housing projects proposed by organizations that meet the CHDO definition.

During the upcoming and each calendar year there after, Fulton County may issue qualification applications to all nonprofit organizations that have expressed an interest in applying for CHDO status. Interested organizations must meet federal and state qualifications to become a CHDO. If Fulton County decides to accept any applications, a notice will be release advertising the application process and Fulton County will review these applications to determine if all federal and state requirements have been met. A letter will be issued confirming their CHDO status and describe the available programs for them to follow. As of December 1, 2009, Fulton County has three CHDOs available for project activities.

Program Specific Requirements : Guidelines for Recapture of HOME Funds Used for Home Buyers under the Home Ownership Assistance Program (HOP):

As previously discussed, Fulton County proposes to operate a second mortgage program designed to assist eligible home buyers using HOME funds. The Fulton County Home Ownership Assistance Payments (HOP) Program provides down payment assistance to

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eligible low-moderate income residents that purchase in Fulton County, Georgia, outside the city limits of Atlanta, Sandy Springs and Johns Creek. The loan amount is partially or fully financed with the assistance of the HOP loan and is a deferred payment loan in the amount up to \$10,000 but not less than \$1,000. The borrower must take maximum advantage of the terms offered by the first mortgage lender in order to minimize the amount of the HOP Loan. The first mortgage loan amount must include the maximum LTV, closing costs, and prepaid expenses, to the extent permitted by the Mortgage Insurer (or the investor, in the case of an uninsured first mortgage). If conditions of the note are met, the principal balance will be reduced by 20% each year for the duration of the loan. If there is an occurrence of default, the outstanding principal balance will become due and payable.

The applicant(s) must occupy the property as his/her primary residence for the period of affordability as set forth by the loan amount. The HOP loan agreement is signed by the homebuyer at the time of financing to ensure that the homebuyer is committed to this obligation. The Period of Affordability ensures that the property will remain affordable for a certain prescribed period. This time period is based upon the loan amount of the assistance and begins upon activity completion into HUD's IDIS reporting systems. The Period of Affordability for all the HOME Loans under \$15,000 is six years, eleven years for all HOME Loans \$15,000 - \$40,000 and sixteen years for amounts \$40,001 and higher. Fulton County will follow the guidelines indicated below for all HOME Loans both during and after the affordability period associated with the HOME assistance:

Sale, Transfer or Foreclosure:

In the event the borrower sells or transfers the mortgaged property or if the mortgaged property is foreclosed upon, and after the first lien holder is satisfied, Fulton County will employ the shared net proceeds option in accordance with 24 CFR Part 92.254(a)(5)(ii)(A) and will accept the remaining funds available based on the Settlement Statement as the net proceeds of the sale and as the amount of HOME funds subject to recapture as provided in 24 CFR Part 92.254(a)(5)(ii)(A)(3). The borrower signs a loan agreement stating they agree to repay an amount equal to the net proceeds of the Fulton County HOME loan. Repayment is forgiven if and only if there are no funds remaining to repay the loan after disposition of the property, thereby writing-off the remaining balance. Fulton County will satisfy the security deed and will not pursue any further collection efforts.

If a transfer of the property is made to a lineal heir(s) upon death, in the event that said lineal heir(s) is not eligible for assistance under the Fulton County Down Payment Assistance Program, said lineal heir must repay the loan in full or pay the amount remaining after satisfaction of the first mortgage and closing costs.

Buydowns

Buy downs can not be used with Fulton County Home Ownership funds.

Assumption of the First Mortgage:

Loan Assumptions cannot be used with Fulton County Home Ownership Program.

Subordination of the HOME Loan:

Under specific conditions, Fulton County will agree to subordinate the HOME Loan to a refinanced first mortgage. In most instances, HOP Loans will be subordinate to Participating Lender Loans. In order to determine the amount of the new first mortgage, Fulton County will review the HUD-1 Settlement Statement or other documentation Fulton County determines is appropriate. The new loan with lender **shall not** include the following: adjustable rate mortgage, balloon mortgage, cash out by the borrower, debt consolidation, third (3rd) Party Payouts, any interest rate equal to or higher than that of the present first mortgage holder, and no prepayment penalties. Fulton County will charge the borrower a processing fee of \$150 to cover the administrative cost of the subordination.

The policy of Fulton County for the recapture of HOME investments in cases where the borrower does not occupy the house for the full term of the affordability period is derived from the HOME program regulations at 92.254(a)(5)(ii)(A) and section 215(b)(3)(B) of the National Affordable Housing Act. Fulton County has selected option number three, shared net proceeds, as set forth in paragraph 92.254(a) (5) (ii) (A)(3) of the program regulations. Net proceeds means the sales price minus the first loan repayment, standard real estate commissions, if any, real estate taxes and closing costs. If the net proceeds are not sufficient to recapture the full amount of the investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the homeowner since purchase, the County must share the net proceeds with the homeowner. Fulton County's policy of proportional return of investment is to encourage the purchaser to participate in the program and provides a fair return to both the purchaser and Fulton County at the time of the sale. Because it is impossible to dictate the sales market condition at the time of the actual sale, Fulton County has elected to set the following policy:

The net proceeds will be divided proportionally as set forth herein by mathematical formula:

A = HOME Recapture amount
B = Amount to homeowner

Direct HOME investment

Direct HOME investment + homeowner investment X Net proceeds = A

Homeowner investment

Direct HOME investment + homeowner investment X Net proceeds = B

The Home Investment is the amount of funds that the owners made for improvements to the property over time.

If there are no net proceeds, repayment of the note is not required. In the event the net proceeds exceed the amount necessary to repay both the homeowner's investment, the excess proceeds will be paid to the homeowner. The Fulton County recapture policy is the same for voluntary and involuntary sales.

Guidelines for Recapture of HOME Funds Used to provide a Development Subsidy

The Period of Affordability for use of a development subsidy will be 11 years. The period of affordability must be guaranteed in the terms of the home buyer's loan through a deed restriction. The period of affordability can only begin once the property is sold to an eligible low to moderate-income home buyer. This period of affordability must be enforced based on recapture restrictions and these provisions will be incorporated into the terms of the Home Buyer Subsidy received by the home buyer. Fulton County will follow the recapture guidelines for HOME Loans indicated above both during and after the affordability period associated with the HOME assistance. The Developer Subsidy is not subject to recapture under these provisions.

Refinancing

Refinancing is not an eligible activity under any of its federally funded HOME programs or insured by any federal program, including CDBG.

HOME Match

The County will comply with all HOME matching fund contribution requirements as outlined in 92.218 of the HOME regulations.

Affirmative Marketing

Fulton County's affirmative marketing goal for the HOME program is to ensure that persons of all racial, ethnic and gender groups have the opportunity to rent or own a HOME assisted unit. Fulton County will carry out this policy through the affirmative marketing procedures established in accordance with the Final HOME Rule. These procedures are intended to further the objectives of Title VI of the Civil Rights Act of 1964, the Fair Housing Act, the Age Discrimination Act of 1975, Section 504 of the Rehabilitation Act of 1973, Section 3 of the Housing and Urban Development Act of 1968, and Executive Orders #11063 (as amended by Executive Order #12259) and #11246.

Fulton's County's goal will not apply to HOME assisted projects containing less than five housing units, families with housing assistance provided by a public housing authority, or families with tenant-based rental assistance provided with HOME funds.

Affirmative Marketing Procedures: Fulton County will inform the general public, owners, CHDOs, prime and sub-contractors about fair housing laws and the county's affirmative marketing program.

Requires that, to the greatest extent feasible, CHDOs, prime and sub-contractors and owners of HOME assisted housing provide opportunities for training and employment of low-income persons residing within the housing market area of the HOME assisted housing.

Requires that, to the greatest extent feasible, project-related contracts for work on HOME assisted housing be awarded to business concerns located in or owned in substantial part by persons residing in the housing market area where HOME assisted housing is located.

Requires CHDOs, prime and sub-contractors, and owners of HOME assisted housing comply with the County's affirmative marketing plan as a condition of assistance. This requirement is included as a legal covenant in the appropriate performance agreement.

Goals:

- Incorporate information on fair housing and affirmative marketing into all appropriate HOME program meetings open to the public or to potential participants.
- All appropriate printed materials associated with the HOME funded programs and distributed to the public will contain the equal housing opportunity logo.
- Require any CHDOs, prime contractors, and owners of HOME assisted housing to include the equal housing opportunity logo in any of its printed materials distributed to the public.
- Inform potential tenants of the availability of HOME Assisted Housing
- Requires that CHDOs, prime contractors, and owners of HOME assisted post and/or distributing information (flyers and/or brochures) in such places as community organization facilities, places of worship, employment centers, fair housing organizations, or housing counseling agencies.
- Will review and approve all AFHMP and MBE/WBE plans before any written agreements are signed or funds are disbursed.

Recordkeeping Procedures:

- Maintain records that will describe affirmative marketing activities undertaken and will require CHDOs, prime and sub-contractors, and owners of HOME assisted housing to maintain records and submit annual reports on their affirmative marketing activities to the County as a condition of receipt of HOME funds. In addition, Fulton County maintains a record of all published notices and newspaper articles concerning the HOME programs.
- Requires the owner to assess annually their affirmative marketing efforts and describe the method of self-assessment used.

Affirmative Marketing Activity Assessment and Corrective Actions:

Fulton County will review the success of its affirmative marketing activities associated with the HOME program and will take corrective action to strengthen any weaknesses in its affirmative marketing activities. This assessment will also be completed for each CHDO, prime contractor, and owner of HOME assisted housing over four units. This confirmation will occur annually that the AFHMP needs no revisions, has not been revised and reviews all documentation of the properties efforts. Smaller housing projects will be assessed every two years. Each will be required to take corrective action to strengthen any weakness. Failure to do so may result in the pursuit of remedies by the County.

Minority Outreach Efforts

Every American is entitled to a decent standard of living. Likewise, they should have the right to purchase houses and to borrow money for consumer purchases, free of illegal discrimination. Equal and free access to housing is fundamental to meeting essential needs and pursuing personal, educational and employment goals Homeownership is a cornerstone of America's healthy, vibrant communities, and helps families to build stability and long

term financial security. Sadly, homeownership is out of reach for many Americans especially for low income minority households. For millions of these families, homeownership is a distant, unreachable dream. Fulton County does not specially have a program targeted towards any particular minority or ethnic group but is committed to ensuring that homeownership opportunities are available to all Americans. Fulton County abides by all regulations under the Fair Housing and Equal Opportunity laws. Fulton County's programs are not specifically targeted to areas of minority concentration, but serve low income persons.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

HOMELESSNESS

Fulton County continues to serve as the coordinating entity for the Atlanta Metropolitan Tri-Jurisdiction Continuum of Care (Tri-J). The Tri-Jurisdiction is made up of DeKalb County, Fulton County, and the City of Atlanta. The Tri-Jurisdiction oversees and administers the local NOFA

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process for HUD's McKinney/Vento Act which offers Federal assistance to homeless providers. In addition, the Tri-Jurisdiction works with community stakeholders to oversee the existing continuum of care for homeless services and works collaboratively to create and facilitate a planning process to address the ongoing challenges of homeless intervention programs and homeless prevention strategies. As part of this effort, the Tri-Jurisdiction gathers and studies census data, Annual Progress Reports- (APR), AHAR, client service data, and population statistics through the Homeless Management Information System (HMIS).

Fulton County has adopted a continuum of care approach to address the needs of its homeless and special needs population. The county's vision to combat homelessness and assist persons with special needs requires that the root economic causes of homelessness (insufficient numbers of decent, safe, and sanitary low-cost housing units combined with limited financial capacity) and individual obstacles (chemical addictions, mental illness, and developmental disabilities) be addressed.

The county will address these issues by supporting projects to help combat the causes of homelessness, and through funding public and non-profit organizations that provide services that assist individuals in achieving self-sufficiency. The following are areas of focus for the Continuum of Services:

- Outreach and assessment to identify the needs of individuals and families and to connect them to facilities and services;
- Emergency shelter as a safe, decent alternative to life on the streets of the community;
- Transitional housing with various supportive services
- Permanent housing or permanent supportive housing.
- Employment training and accessing mainstreams benefits

Fulton County maintains a significant community role in the ongoing fight against homelessness. Through its Human Services Grant Program, over \$2 million in support funding is awarded to various homeless service organizations throughout the county. The Human Services Grant program is a competitive process whereby nonprofit organizations, located in and serving residents of Fulton County, are eligible to receive supportive funding for established programs. Priority funding categories are established in an effort to direct funds in the greatest area of need. Staff provides a technical review of all applications and forwards all eligible applications to the Human Services Coordinating Committee for final review and funding recommendations. The Board of Commissioners receives a grant recommendation package and makes all final grant awards.

Fulton County operates Jefferson Place, a homeless system of care directly providing emergency shelter, supportive services and transitional housing for 200 men daily and women and children indirectly through our community partners. Jefferson Place provides resettlement assistance services to women and children that are being case managed by community partners. In addition, the county through the Human Services Grant program supports various transitional housing programs throughout Fulton County. Such programs offer transitional housing and supportive services to homeless men, women, and families.

Homeless Needs (91.205 (b) and 91.215 (c))

The Fulton County Human Services Department -Office of Emergency and Transitional Housing is progressively addressing the nature and extent of homelessness in the Fulton County areas which consists of North Fulton and South Fulton (not including the City of Atlanta). Fulton County is also the lead entity of the Metropolitan Atlanta Tri-Jurisdictional Continuum of Care to Prevent Homelessness (Tri-J) which also includes the City of Atlanta and DeKalb County. According to the 2009 Tri-J Homeless Census **Point-In-Time** count, a total of 303 people were homeless in Fulton County (not including the City of Atlanta) on the morning of January 23, 2009 out of a total of 7,019 for the entire jurisdiction.

Individuals comprised 44% of the Fulton County homeless numbers, while family members were 56% of the Fulton County numbers. Of the 132 individuals who were homeless in Fulton County on Census morning, 72% were adult males and 28% were adult females. Of the 171 homeless family members in Fulton County, 64% were children, 29% were female heads of families (single women with children), 1% were male heads of families (single men with children), and 6% were two parent families (a male and female). Of the homeless individuals and families counted in Fulton, 95% were African America. The remaining 5% were Caucasian or Hispanic.

On census morning 2009, 108 people were unsheltered (36%), 27 people were sleeping at emergency shelters (9%), and 168 people were staying at transitional housing programs (55%) in Fulton County. Of the homeless individuals and families counted in Fulton County, 192 people (25 were unsheltered and 167 were in emergency shelters and transitional housing programs) were counted in North Fulton above the City of Atlanta and 111 homeless people (67 were unsheltered and 44 were in emergency sheltered and transitional housing programs) were counted in South Fulton below the Atlanta city limits.

Priority Homeless Needs

There are nine (9) homeless housing/shelter programs located in Fulton County. (outside the City of Atlanta)

III. Emergency Shelters

- Another Chance operates an emergency shelter for single females located in South Fulton County. This shelter has a bed capacity of eight (8).
- The Partnership Against Domestic Violence operates an emergency shelter for battered women located in South Fulton County. This shelter has a bed capacity of forty-one (41).
- The Drake House operates an emergency shelter for females with children located in North Fulton County. This shelter has a bed capacity of fifty-four (54).
- The Fulton County Human Services Department operates Jefferson Place Men's Emergency Shelter. This shelter has a bed capacity of 150. The shelter is operated within the City of Atlanta.

IV. Transitional Housing

- The Atlanta Step-Up Society operates two transitional housing programs for single men with substance abuse challenges. A four (4) bedroom house is located in College Park and a five (5) bedroom house is located in East Point

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- Families First operates two (2) transitional housing programs. Weaver Gardens is a twenty-eight (28) bed facility for families and children. The Second Chance Home is an eight (8) bed facility serving single others and children under the age of one.
- Housing Initiatives of North Fulton operates a transitional housing program for families with a bed capacity of fifty-six (56).
- Mary Hall Freedom House operates transitional permanent housing programs- Reaching New Heights and Higher Ground for a total of fifty-four (60) beds for homeless women (and their children) with substance abuse problems.
- The Fulton County Human Services Department operates the County's Jefferson Place transitional facility. The facility provides transitional housing and support services for homeless men with drug addiction issues and has a bed capacity of fifty (50). The facility is operated within the City of Atlanta.

Needs for Facilities and Services for Sheltered Homeless & Unsheltered

The characteristics and needs of low-income individuals and children who are currently housed are at imminent risk of either residing in shelters or becoming unsheltered include the current state of the economy which leads to continuous low-paying jobs or the lack of employment availability, the lack of affordable housing, and the increasing costs of housing or healthcare necessities. Within the last 24 months, Fulton County Office of Emergency and Transitional Housing has seen an increase of more than 30% of consumers requesting housing or supportive services. The needs of Fulton County include:

- An increase of housing/shelter programs for the unsheltered homeless
- An increase of transitional and permanent supportive housing programs for those individuals and families who are homeless or at-risk of homeless, but do have some form of income.
- An increase of housing programs for single males, single females, single female with children, two unit households (male and female with children)
- An increase in assisting homeless individuals to assessing mainstream services

Chronic Homeless

A Permanent Supportive Housing for Single Persons Needed

On census night (2007) 2,071 single persons were unsheltered, and 2,006 of these were adults. With a chronic homeless population estimated at 1,495 single homeless persons, we estimated that 613 of the unsheltered singles were chronic homeless. An additional 583 chronically homeless persons were estimated to be in shelters on census night. Permanent supportive housing is needed for this population.

There are roughly 600 new PSH beds for the chronic homeless needed and roughly 350 beds under development in 2007. The Tri-J currently needs at least another 250 PSH beds to house chronic homeless single adults. In conjunction with the Regional Commission on Homeless and the Tri-J CoC we are in the process of creating 181 additional beds for this population.

Homelessness information by categorized by racial/ethnic groups is not available.

Homeless Strategic Plan (91.215 (C)

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1. In Fulton County Homeless outreach, assessing mainstreams services and prevention are critical steps in engaging, connecting homeless individuals and families to needed housing and supportive services. Furthermore, housing provided to the homeless must have an accompanying array of supportive services to address the comprehensive needs of the homeless. The 24/7 Gateway Project and Jefferson Place/City of Refuge Assessment Center in being a centralized location for the coordination of housing for homeless individuals, women and women with children services. Additionally, community nonprofits will continue to be encouraged to establish mainstream and self sufficiency programs and other innovations that get away from increasing shelter capacity. This would lead to the creation of programs and services which meet the special set of demands created by homelessness, thereby allowing decision makers for the homeless to fill the gaps that exist in meeting the needs of the homeless. The primary focus of service providers and advocates should consist of the elimination of the need for shelters by removing the barriers to affordable housing, prevention initiatives and addressing the underlying social problems through comprehensive community development efforts and collaboration of major entities.

2. Eliminating Chronic Homelessness:

- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness has developed the Street Outreach Collaborative to include 12 partner agencies that meet together regularly to coordinate outreach to fragile or difficult-to-serve unsheltered groups. This coordination ensures that the various outreach teams are targeted effectively to street and encampment sites, and that information on available housing resources is shared widely with outreach staff for prompt placements. The shelter to home efforts is to move chronically homeless men out of shelters and into appropriate transitional housing or treatment, decreasing the risk that they will return to the streets.
- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness will create 181 permanent supportive housing beds for chronically homeless persons with in the next year.

3. Homeless Prevention

Fulton County Human Services department grants are awarded to forty seven (47) community-based organizations to provide a wide range of services to prevent individuals and families from becoming homeless. Efforts include emergency assistance for utilities and rent, food assistance, eviction protection and legal assistance, financial counseling, and consumer credit counseling. Partnerships among key service providers and support funding from the Human Services Grant program have created in the past a comprehensive homeless prevention initiative called Stepping Ahead and Stepping Ahead II. These programs focus on services to support and strengthen low-income families living on the brink of homelessness.

The Stepping Ahead and Stepping Ahead II initiatives were not funded for FY 2010 however in FY 2010 Fulton County Human Services funds eight (8) prevention projects in the amount of \$276,000.

5. Institutional Structure

Fulton County continues to serve as the lead entity for the Atlanta Metropolitan Tri-Jurisdiction Continuum of Care (Tri-J). The Tri-Jurisdiction is made up of DeKalb County, Fulton County, and the City of Atlanta. The Tri-Jurisdiction oversees and administers the local NOFA process for HUD's McKinney/Vento Act which offers Federal assistance to forty one homeless providers for over 8 million dollars. In addition, the Tri-Jurisdiction works with community stakeholders to oversee the existing continuum of care for homeless services and works collaboratively to create and facilitate a planning process to address the ongoing challenges of homeless intervention programs and homeless prevention strategies. As part of this effort, the Tri-Jurisdiction gathers and studies census data, Annual Progress Reports- (APR), AHAR, client service data, and population statistics through the Homeless Management Information System (HMIS).

6. Discharge Coordination Policy:

In Fulton County, there are discharge policies currently in place for corrections, foster care, primary health and mental health. However those policies are not being shared on a comprehensive level. In the next year, the Fulton county Human Service department will attempt to organize a team of the designated department representatives to share and discuss these policies and how this effort will eliminate individuals from being homeless or being discharged in the streets.

**Action Plan - Specific Homeless Prevention Elements
Sources of Funds**

1. Fulton County Human Services Department Office Emergency Transitional Housing supports the homeless service delivery network thorough various sources of funding:

Emergency Shelter Grant (ESG) \$96,062

There are no sub-recipients of ESG funds. The Fulton County Department of Human Services (DHS) administers the ESG funds which are used for physical improvements to the Jefferson Place Emergency Shelter and the provision of essential services (hygiene kits, food, linen) to homeless men residing in Jefferson Place Assessment Center.

Department of Human Services Resettlement Assistance program \$150,000 HUD/Homeless Assistance Program

In addition to administering the ESG funds, DHS also provides assistance to shelter residents who transition to permanent housing. This assistance is available in the form of funds for security and utility deposits to help individuals and families move into permanent housing. Assistance is available for up to three (3) months but cannot exceed a total of \$2,000. Case managers are responsible for assisting clients in the transition from the shelter facility to the community. In addition, they also determine a client's needs for supportive services after leaving the facility and will make linkages needed and continue to meet with the client for at least a three (3) month period.

Emergency & Transitional Housing \$897,011 County General Funds

Fulton County operates Jefferson Place, a homeless system of care directly providing emergency shelter, supportive services and transitional housing for 200 men daily and women and children indirectly through our community partners.

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DHS Grants \$ 2,000,000 County General Funds

The Department of Human Services (DHS) also manages an annual grant program for special needs populations. Annual grant allocations targeting homelessness and housing services equal approximately \$2 million. These funds are provided by the County General Fund Budget. Grants are awarded to community-based organizations to provide a wide range of services to prevent individuals and families from becoming homeless. Efforts include emergency assistance for utilities and rent, food assistance, eviction protection and legal assistance, financial counseling, and consumer credit counseling. Supportive services remain a key component to the success of homeless intervention programs. The Human Services Grant program supports the following services; job readiness training, community kitchens, furniture bank, domestic violence, information and referral services, healthcare, clothes closets, and counseling services

Metro Atlanta Tri-Jurisdictional Continuum of Care Funding (Tri-J) (HUD NOFA) \$ 1,868,092

Tri-J CoC funds six agencies in Fulton county for a total of \$1,868,092 to provide services which include substance abuse to women and women with children, transitional housing for families, permanent housing for chronically homeless women over 55 years of age, homeless teen mothers with one infant, permanent housing for chronic homeless women and transitional housing for individuals.

2. Homelessness:

Addressing the needs of homelessness requires a continuum of services approach to assist individuals and families in transitioning from a life on the streets to permanent or permanent supportive housing. The following activities are the primary objectives for the homeless priority:

- Emergency and Transitional Housing
- Prevention & Supportive Services
- Permanent Supportive Housing
- Accessing mainstream benefits

The obstacles to addressing the needs of the homeless include: Lack of affordable housing, today's unstable economy to include the increasing number of foreclosures and rising unemployment rates in Fulton County, and the lack of supportive services for the range of homeless constituents to include low wage jobs and limited government resources such as subsidized housing and prevention dollars.

3. Eliminating Chronic Homelessness:

- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness has developed the Street Outreach Collaborative to include 12 partner agencies that meet together regularly to coordinate outreach to fragile or difficult-to-serve unsheltered groups. This coordination ensures that the various outreach teams are targeted effectively to street and encampment sites, and that information on available housing resources is shared widely with outreach staff for prompt placements. The shelter to home

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efforts is to move chronically homeless men out of shelters and into appropriate transitional housing or treatment, decreasing the risk that they will return to the streets.

- Fulton County in collaboration with the Tri-J CoC and the Regional Commission on Homelessness will create 181 permanent supportive housing beds for chronically homeless persons with in the next year.
- Barriers to achieving this are limited resources and a large demand for the need. The intensive supportive service requires a mental health component even with a constant decrease in funding mental health. The cooperation of this difficult -to-serve population refusing the services and the limited number of case managers needed to provide the intensive services are not always available due to budget constraints.

Homelessness Prevention:

Homeless Prevention Activities

Fulton County Grants are awarded to community-based organizations to provide a wide range of services to prevent individuals and families from becoming homeless. Efforts include emergency assistance for utilities and rent, food assistance, eviction protection and legal assistance, financial counseling, and consumer credit counseling. These programs focus on services to support and strengthen low-income families living on the brink of homelessness. The county funds of \$381,500 are allocated to Homeless Prevention in 2009 - 2010.

The focus of the Fulton County HPRP is housing stabilization with the intent to provide temporary financial assistance and/or services to help persons gain housing stability. This temporary assistance should serve as a bridge to long-term stability. The Fulton County HPRP is intended to serve persons who are homeless or at risk of becoming homeless, and can remain stably housed after the temporary assistance of this program ends. Under the \$1.5 billion provided for the Homeless Prevention Fund for homeless prevention and rapid re-housing activities, Fulton County was awarded \$896,060 beginning September 2009 of which 60% is required to be used within the first two years of allocation.

5. Discharge Coordination Policy:

In Fulton County, there are discharge policies currently in place for corrections, foster care, primary health and mental health. However those policies are not being shared on a comprehensive level. In the next year, the Fulton county Human Service department will attempt to organize a team of the designated department representatives to share and discuss these policies and how this effort will eliminate individuals from being homeless or being discharged in the streets.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

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Program Year 1 Action Plan ESG response:

N/A

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

5. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
6. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

FUNDING ALLOCATION PROCESS

Community Development Block Grant (CDBG)

CDBG funds are apportioned to various activities according to the distribution of low- and moderate-income persons in Fulton County and Board of Commissioners policies.

CDBG funds are distributed annually as follows:

- 25% - 45% is provided to the eleven (11) cities in Fulton County for eligible CDBG projects;
- 20% - 25% is used for planning, program administration and housing rehabilitation;
- Approximately 15% is awarded competitively to non-profit and county agencies who provide public services (CDBG regulations establish this 15% cap calculated on the previous years allocation plus program income); and
- The balance, 15% to 25% is used for economic development, public facilities & improvements, and affordable housing activities.

In addition to this distribution policy, the Fulton County Board of Commissioners has prioritized funding of CDBG projects and services to address the following:

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- (1) Housing;
- (2) Conformity with the Americans with Disabilities Act (ADA); and
- (3) Economic Development.

On May 21, 2003, the Fulton County Board of Commissioners approved an amendment to modify the current CDBG allocation policy to:

5. Include a separate competitive pool of funds for Fulton County interagency applications;
6. Elevate housing related activities from the number two funding priority to the number one funding priority.

Fulton County also makes special efforts to provide timely and accurate information about housing and community development program participation to all the participating municipalities. Many of the heaviest concentrations of low- and moderate-income and minority persons reside within the boundaries of these municipalities—particularly the Tri-Cities area (College Park 83.7% Minority & 71.3% Low-Mod, East Point 78.9% Minority & 71.5% Low-Mod and Hapeville 49.5% Minority & 70.9 Low-Mod) and other areas such as Fairburn, Union City and Palmetto. Active participation in the Fulton County Housing and Community Development programs is a means to insure that all low- and moderate-income city residents can participate fully in these HUD-assisted activities.

On March 27, 2001, as item # 01-0359, the Fulton County Board of Commissioners approved the implementation of a multi-year funding cycle beginning in fiscal year 2002. The Fulton County Department of Housing and Community Development advertised the availability of fiscal years 2009, 2010 & 2011 CDBG funds through the division's annual competitive grant process, beginning July 7, 2008 and ending August 1, 2008. Following this announcement, the Department conducted technical assistance workshops for interested organizations on the completion of the fiscal years 2009, 2010 & 2011 grant application. Staff then reviewed the applications that were submitted to ensure that the proposed projects and services to be funded with CDBG met HUD national objectives and eligibility requirements. The results were compiled for review by the Citizen Review Panel, who consider staff recommendations on projects and service that may be funded for the County's 2009, 2010 and 2011 CDBG program years.

Two (2) Citizen Review Panel members may be appointed by each member of the Fulton County Board of Commissioners for a two (2) year period. These appointments are intended to provide equal representation in the decision-making for the applications submitted for CDBG funding. The Citizen Review Panel, after considering staff recommendations, makes the final recommendation to the Board of Commissioners concerning which projects should receive funds for the upcoming years. The Board of Commissioners in turn considers the recommendations by the panel and makes the final determination as to which projects and services will be funded. Staff then submits the Board's decision to HUD in November of each year. These projects and services represent the County's annual action plan for the CDBG program that is required by HUD.

The implementation of a 3 yr funding cycle enhances the CDBG in the following ways:

- a. Non-profit agencies are able to make the most efficient use of their time by planning their budgets and fund raising activities based on a two year funding decision. Time saved by completing an annual funding application can be applied to the delivery of services.

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- b. Municipal and non-profit agencies applying for public facility project funds are able to obtain a two year commitment of funds which allows them to proceed with large projects rather than breaking activities into smaller phases. By implementing larger projects the duplication of required processes such as procurement, is reduced. This saves both time and money in project implementation.
- c. With the absence of an annual application cycle, staff is available to provide more technical assistance to its sub-recipients and agencies interested in applying for CDBG funding.

Although funding decisions are made on a triennial basis, an Annual Action Plan including all anticipated funding will be submitted to HUD each year as required by the Consolidated Plan regulations. Contracts with sub-recipients are executed annually after the executed grant agreement is received from HUD. All sub-recipients are notified that funding awards are contingent upon the County receiving the anticipated level of funding from HUD.

The next application cycle will be for the award of FY 2012, 2013 and 2014 CDBG funds. It is anticipated that this application cycle will begin in early 2011. Annual needs assessments will continue with the results being applied to decisions regarding reallocated funds and the next funding cycle.

Questions concerning this or any other information concerning the Community Development Block Grant program may be directed to the Department of Housing & Community Development at the address listed below.

Fulton County Department of Housing and Community Development
141 Pryor Street, S.W, Suite 5001
Atlanta, GA 30303 (404) 612-8080

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

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

Fulton County will take the following action in 2010 to reduce the number of poverty level families in the County:

- Encourage and support job skills training provided by the County and non-profit agencies. (i.e. the Office of Workforce Development, the Atlanta Enterprise Center and other organizations).
- Continue 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.)
- Continue the allocation of HOME funds to develop senior housing.

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- Continue the allocation of HOME funds for home ownership loans to low-income families.
- Support full implementation of the Housing Authority of Fulton County de-concentration efforts through the Housing Choice Voucher Program and implementation of a comprehensive homeownership development strategy, including the Housing Choice Voucher Homeownership Program.
- Support the collaboration of the County and numerous service providers participating in the Pathways network to eliminate duplication of efforts and streamline assistance to individuals.
- Continue to implement the HUD approved Family Self-Sufficiency Program, which provides case management for Housing Choice Voucher families, to include increased economic independence opportunities for special and targeted populations, and work with the Community Opportunity Centers (COC), Inc. which will secure the partnerships necessary for service coordination for the benefit of these families.
- Provide in-kind support (non-financial) to Community Opportunity Centers, Inc., (COC) an affiliate non-profit of the HAFC who will facilitate the provision of resident services and self-sufficiency initiatives for HAFC residents. The restructuring of COC as a "fundraising arm" will secure resources to sustain services and programs to include, but not be limited to providing resident services.
- To promote and fully implement the activities established through the "Pathways to Homeownership" Initiative. The programs and activities are now incorporated through the Renaissance Homeownership Center, which offers homeownership as a viable choice alternative to the metro area's low-to-moderate and other workforce citizens, including public servants such as police, firefighters, teachers, nurses, clerks, etc. It is the intent of the HAFC to continue to prioritize all homeownership initiatives as foundations for creating economic self-sufficiency opportunities.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

4. Special Needs/Non-Homeless Needs

195 persons participate in the adaptive sports program for the purpose of enhancing suitable living environment through new/improved affordability;

390 seniors receiving services for the purpose of enhancing suitable living environment through new/improved availability/accessibility.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 1 Action Plan HOPWA response:

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 1 Specific HOPWA Objectives response:

N/A

HOPWA funds totaling \$11,047,559 were awarded to Georgia with the City Of Atlanta receiving \$8,788,464, Department of Community Affairs receiving \$1, 860,455 and Augusta receiving \$398,650. Fulton County does not receive entitlement funds under the HOPWA Program.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.