

THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): <u>Fulton County</u> <i>(identify lead entity in case of joint agreements)</i>	NSP Contact Person: Melvin Richardson Address: 141 Pryor St. S.W., Suite 5001 Atlanta, GA 30303 Telephone: 404-612-8060 Fax: 404-730-7377 Email: Melvin.richardson@fultoncountyga.gov
Jurisdiction Web Address: www.fultoncountyga.gov <i>(URL where NSP Substantial Amendment materials are posted)</i>	

A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction's consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State's own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions' consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity's own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data, in developing this section of the Substantial Amendment.

Response:

Fulton County has been allocated \$10,333,410.00 under the Housing and Economic Recovery Act of 2008 (HERA) to address foreclosed and abandon properties within the County's jurisdiction, excluding the entitlement cities of Atlanta, Johns Creek, and Sandy Springs based on a needs analysis using three distinct criteria as indicated below.

1. Greatest percentage of home foreclosures;
2. Highest subprime mortgage related loans;
3. Areas most likely to face a significant rise in the rate of home foreclosures;

According to the Atlanta Regional Commission, Fulton County's total 2007 population was 933,600. Those persons resided in 422,026 housing units of which 234,370 are single-family units. According to data from the Atlanta Foreclosure Report, from 2007-2008 eleven percent (11%) or 25,872 of those units were in foreclosure countywide. In the County's entitlement area (outside of the separate CDBG entitlement areas of Atlanta,

Sandy Springs and Johns Creek) there were 7,407 advertised foreclosures from January 2007 to June 2008 to account for 29% of all foreclosures in Fulton County.

Based upon the available data from HUD and the Atlanta Foreclosure Report, the following 5 maps were developed to be used in this prioritizing process:

- Map 1 (**Fulton County Percentage of 2007-2008 Foreclosure Petitions by Commission District**) represents the percentage of houses in the County for which foreclosure petitions were filed during the prescribed period.
- Map 2 (**Fulton County 2007-2008 Foreclosure Petitions by Census Tract**) shows the number of actual foreclosure initiations in each Census Tract.
- Map 3 (**Fulton County Foreclosure Risk Score by Block Group**) shows HUD's ranking of each block group on the risk for future foreclosures with 1 being the lowest risk and 10 being the highest.
- Map 4 (**Fulton County Home Mortgage Disclosure Act High Cost Loan Rate by Block Group**) shows the percentage of high cost loans in each area of the County.
- Map 5 (**Fulton County Percentage of Households with Less Than 120% of Average Median Income by Block Group**) indicates the percent of the population in each area of the County that has income within the 120% of median income requirement of the program.

Weighting Methodology

Using the data contained in the maps, it was determined that the best way to delineate geographic priority areas was through the use of the existing County Commission district borders. Because the CDBG rules apply as to cooperation agreements with participating municipalities, the cities of Atlanta, Sandy Springs, and Johns Creek were excluded from this analysis. All other areas of the County were included. Because all of District 6 is within the boundaries of the City of Atlanta, this district was also excluded from this analysis.

For each of the maps, a weighting system was devised in an attempt to quantify the magnitude of the foreclosure problem in each Census Tract or Block Group. Listed below is an explanation of how weighting was determined for each map based upon the information included in the legends:

Map 1 (Fulton County Percentage of 2007-2008 Foreclosure Petitions by Commission District):

Tracts with < 5% of Properties in Foreclosure-----2 points
Tracts with 5-16% of Properties in Foreclosure-----8 points

Tracts with 17-78% of Properties in Foreclosure-----10 points

Map 2 (Fulton County 2007-2008 Foreclosure Petitions by Census Tract):

Tracts with 0-100 Foreclosure Petitions-----2 points
 Tracts with 101-200 Foreclosure Petitions-----4 points
 Tracts with 201-300 Foreclosure Petitions-----6 points
 Tracts with 301-400 Foreclosure Petitions-----8 points
 Tracts with 401-509 Foreclosure Petitions-----10 points

Map 3 (Fulton County Foreclosure Risk Score by Block Group):

Block Groups with Risk Scores of 0-5-----2 points
 Block Groups with Risk Scores of 6-8-----8 points
 Block Groups with Risk Scores of 9-10-----10 points

Map 4 (Fulton County Home Mortgage Disclosure Act High Cost Loan Rate by Block Group):

Block Groups with 0-20% High Cost Loans-----4 points
 Block Groups with 20.1-40% High Cost Loans-----6 points
 Block Groups with 40.1-60% High Cost Loans-----8 points
 Block Groups with 60.1-80% High Cost Loans-----10 points

Map 5 (Fulton County Percentage of Households with Less Than 120% of Average Median Income by Block Group):

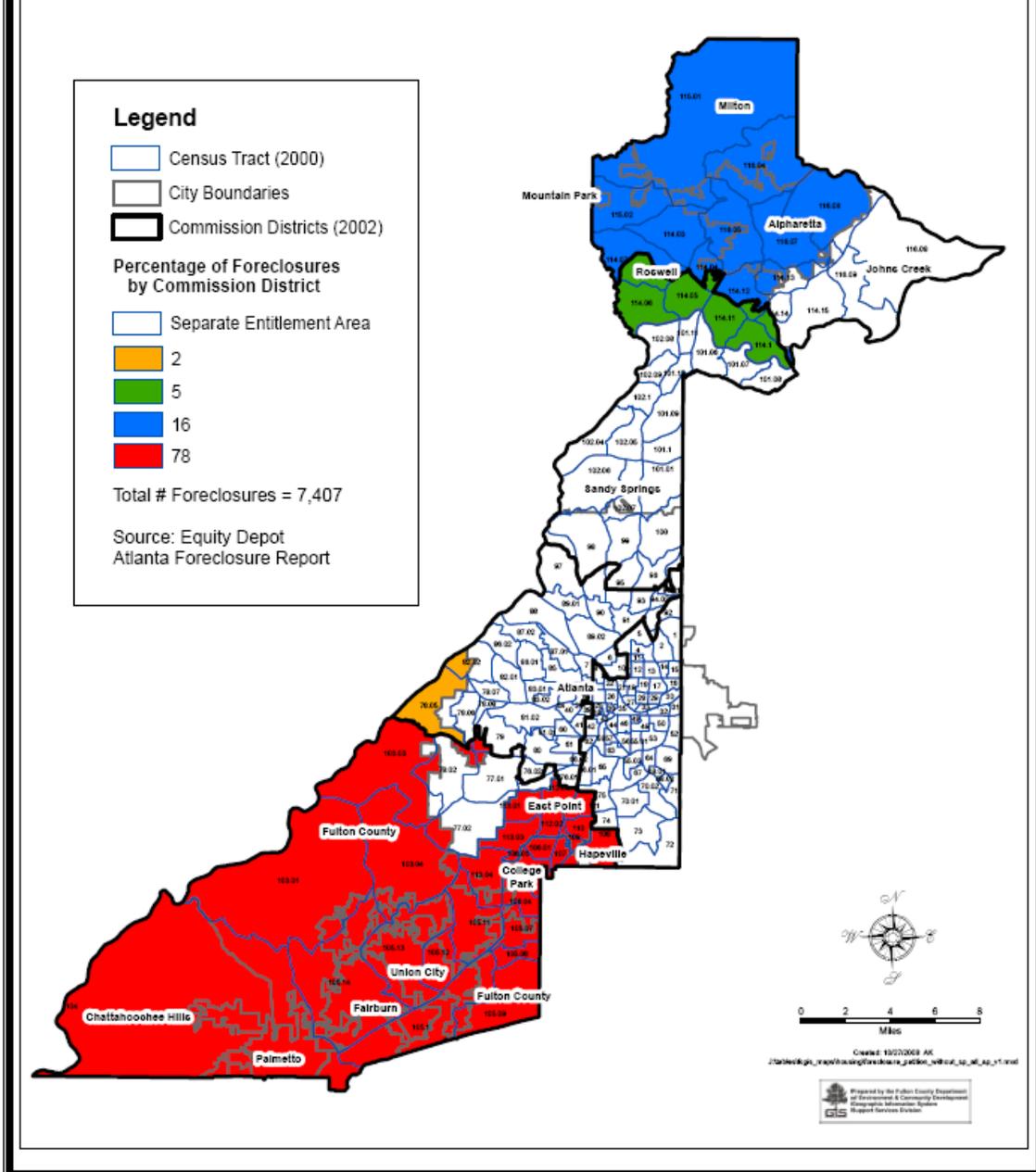
Block Groups with 0-50% Households at 120% AMI----- 4 points
 Block Groups with 51-75% Households at 120% AMI-----8 points
 Block Groups with 76-100% Households at 120% AMI-----10 points

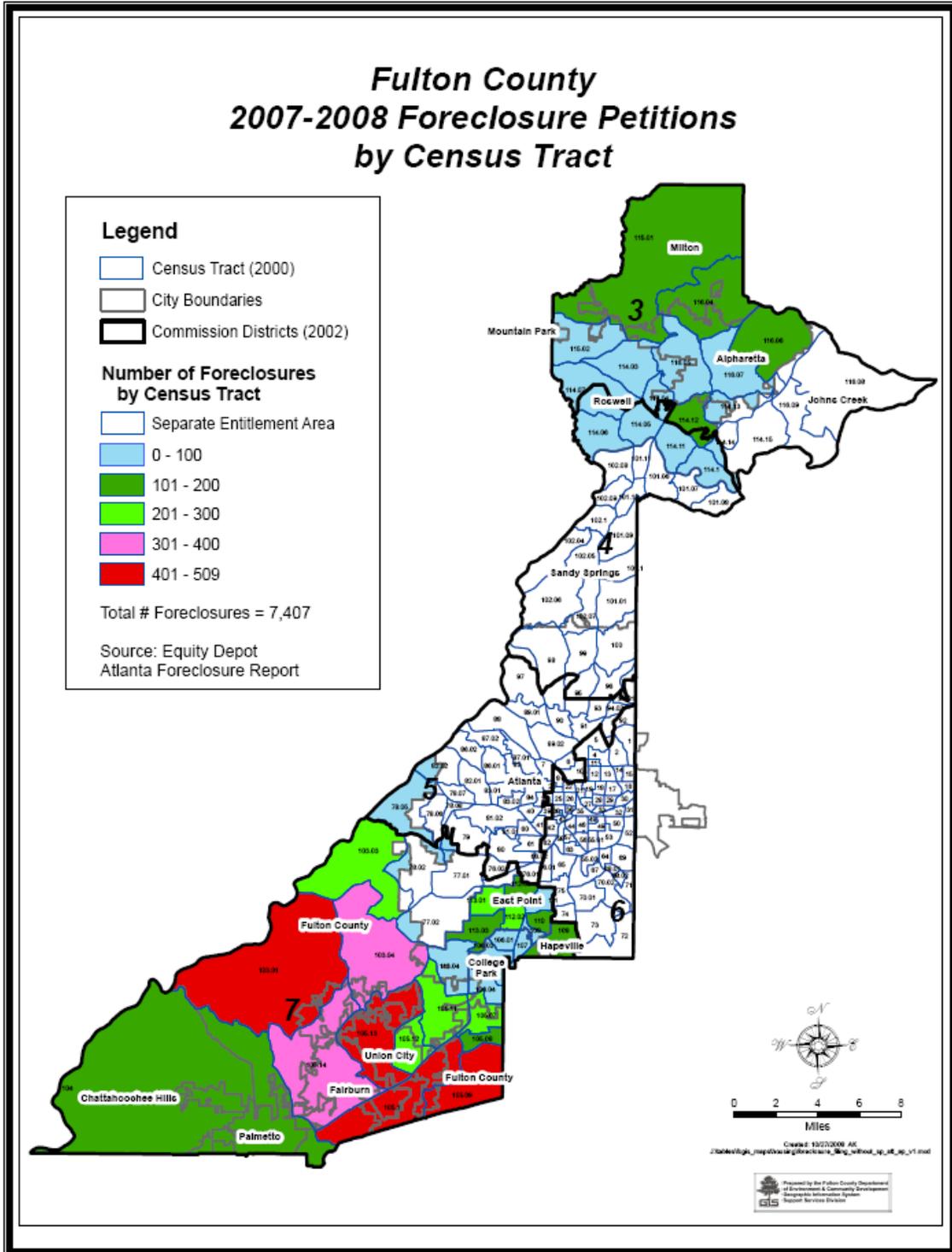
Using the weighting factors listed above, the scores by Commission District are included in the following table:

District	Percent Foreclosure	Number of Foreclosures	Foreclosure Risk	High Cost Loan Rate	Income Less than or equal to 120% of AMI	Total Score
3	8	6	2	10	12	38
4	2	2	2	4	12	22
5	2	2	10	18	14	46
7	10	30	18	24	22	104

Map Number: 1

Fulton County Percentage of 2007-2008 Foreclosure Petitions by Commission District





Fulton County Foreclosure Risk Score by Block Group

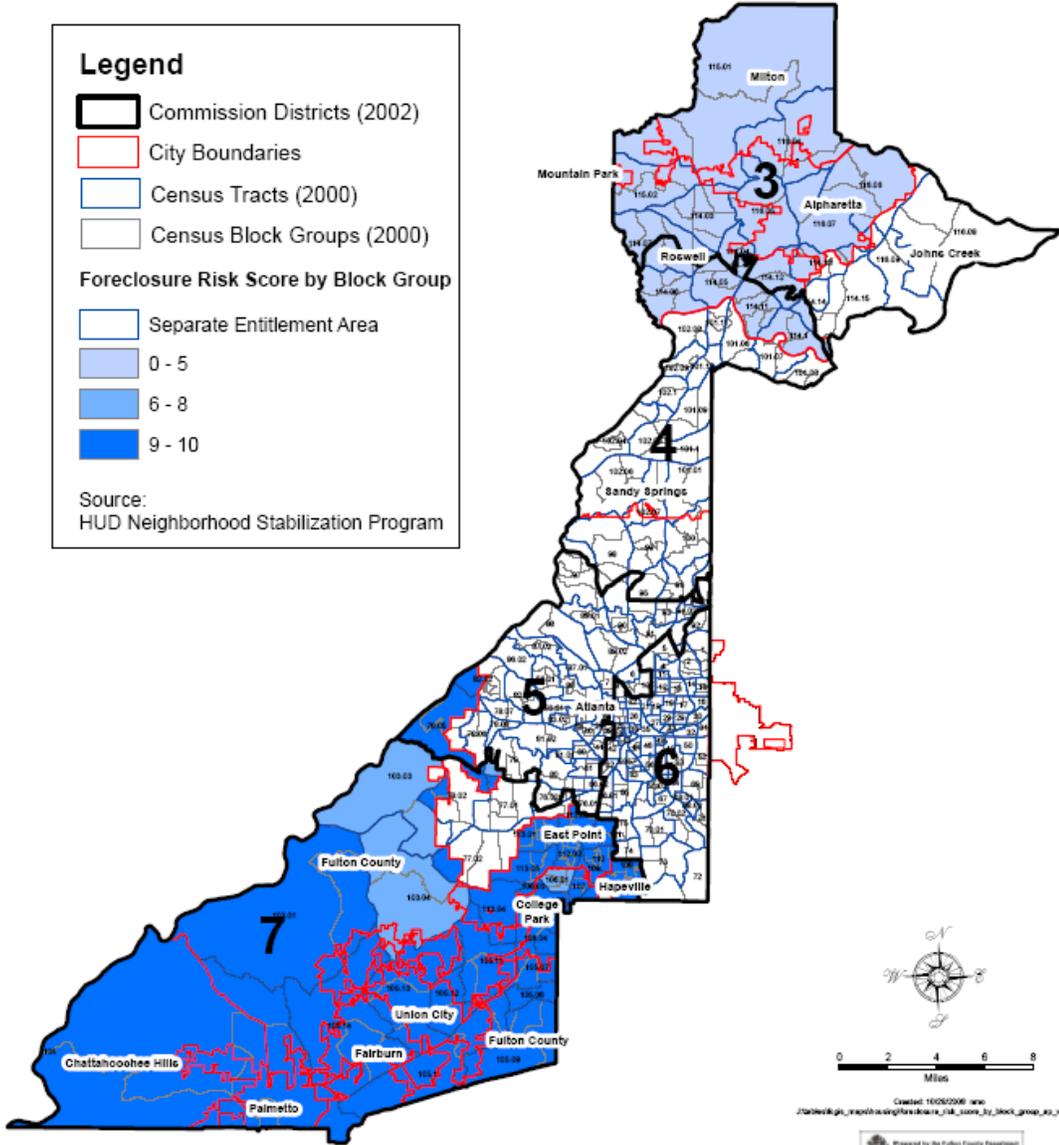
Legend

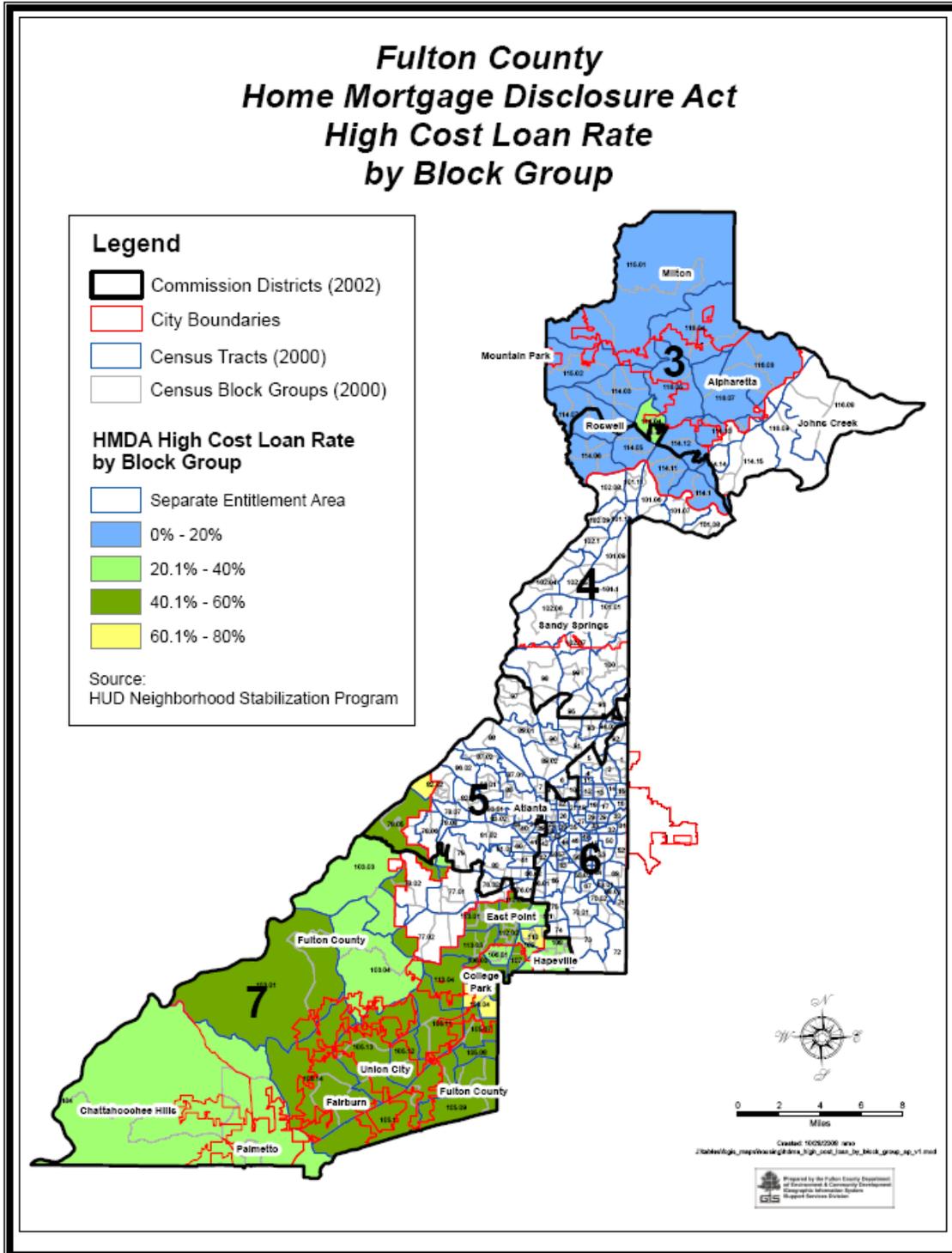
- Commission Districts (2002)
- City Boundaries
- Census Tracts (2000)
- Census Block Groups (2000)

Foreclosure Risk Score by Block Group

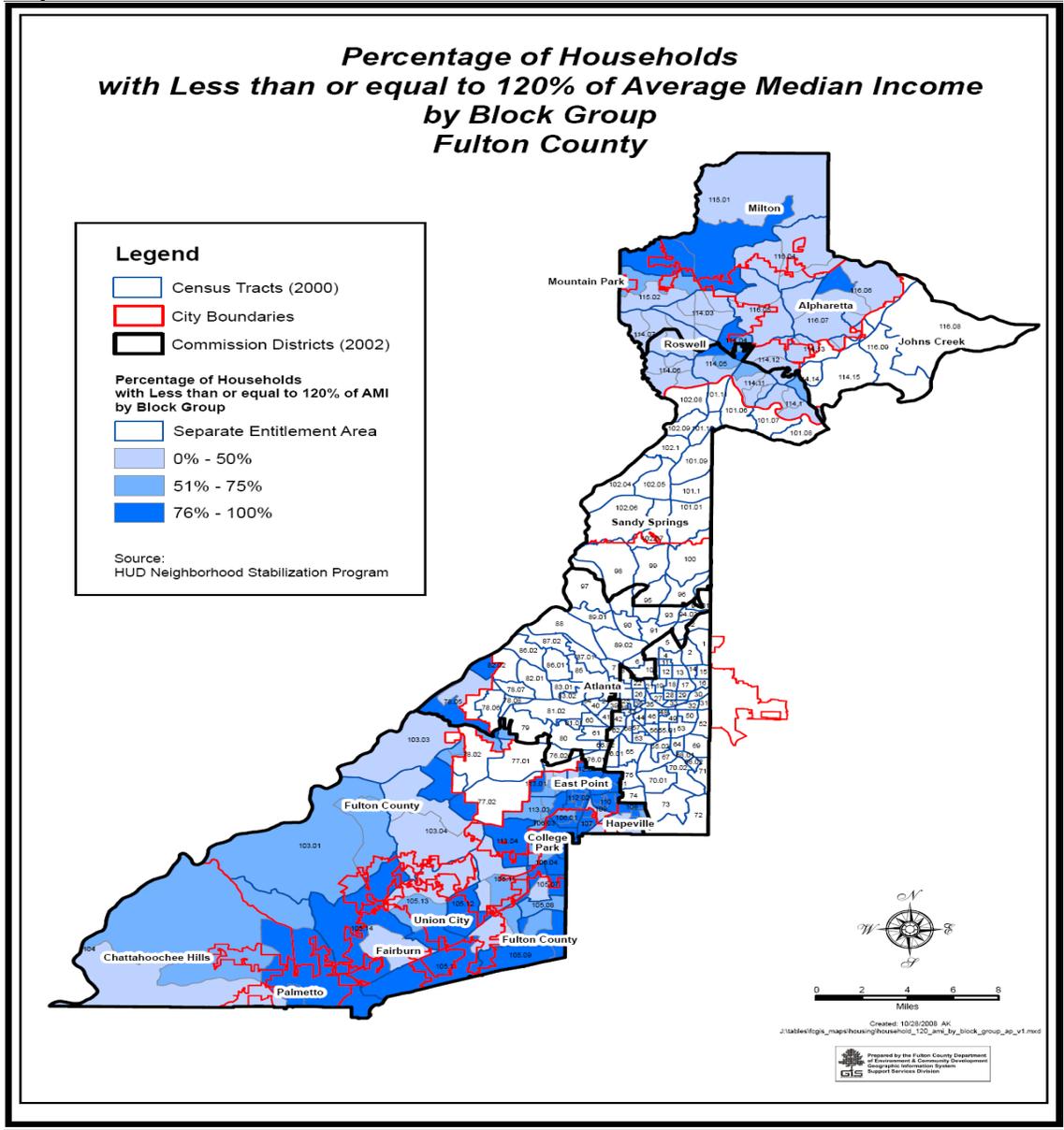
- Separate Entitlement Area
- 0 - 5
- 6 - 8
- 9 - 10

Source:
HUD Neighborhood Stabilization Program





**Percentage of Households
with Less than or equal to 120% of Average Median Income
by Block Group
Fulton County**



B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. *Note:* The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

The preceding maps were prepared with data from HUD and the Atlanta Foreclosure Report and a scoring system was devised in an effort to quantify these needs and establish priority areas for the County by Commission District for the distribution of funds. For purposes of the program, all eligible uses will be considered for the projects undertaken in any of the County's Commission Districts. Following is an analysis by District of the need for assistance under NSP. District 6 is not included in this analysis as it is completely within the city limits of Atlanta.

Commission District 4

The bulk of this District consists of the entitlement communities of Atlanta and Sandy Springs. There is, however, a small portion of the district that is in the City of Roswell where projects may be considered for assistance with Fulton's NSP funds. County staff will work with the city staff to see if there are concentrations of problem areas with significant foreclosures or abandoned properties where NSP funding may be considered. Based upon the scoring system methodology, this district would have the lowest priority for project funding although projects will be considered on a spot basis if the need is there and funding is available.

Commission District 3

This District is comprised totally of the incorporated cities of Roswell, Milton, Alpharetta, and Mountain Park. Based upon the scores generated by the available data, this district would have the second lowest priority. If funding is available after other higher priority areas are addressed, the County will contact city officials for possible locations and problem areas to be considered and projects will be considered on a spot basis.

Commission District 5

This District is almost totally within the City of Atlanta with the exception of two Census Tracts in the southwest corner of the District that are in an unincorporated area. Despite the relatively small size of the eligible area, the need based upon the scores appears to be

greater here. County staff will visit both tracts and conduct windshield surveys to determine the number of abandoned properties and review property information to see if any projects are feasible in this area, which has the second highest score of the Districts in the County.

Commission District 7

District 7 clearly has the greatest need of all the Commission Districts in the County with a score more than twice as high as the next highest District. This is the area with the greatest concentration of low- and moderate-income households in the County and with the most abandoned and foreclosed residential properties outside of the City of Atlanta. The County intends to focus most of its efforts under NSP in this District in an effort to be able to assist the most critical areas and have maximum impact on revitalizing distressed communities.

C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of “blighted structure” in context of state or local law.

Response:

Fulton County does not have a formal definition of “blighted structure.” The State of Georgia has adopted a definition of “blighted property, blighted, or blight” to mean any urbanized or developed property which:

- (A) Presents two or more of the following conditions:
- (i) Uninhabitable, unsafe, or abandoned structures;
 - (ii) Inadequate provisions for ventilation, light, air, or sanitation;
 - (iii) An imminent harm to life or other property caused by fire, flood, hurricane, tornado, earthquake, storm or other natural catastrophe respecting which the Governor has declared a state of emergency under state law or has certified the need for disaster assistance under federal law; provided, however, this division shall not apply to property unless the relevant public agency has given notice in writing to the property owner regarding specific harm caused by the property and the owner has failed to take reasonable measures to remedy the harm;
 - (iv) A site identified by the federal Environmental Protection Agency as a Superfund site pursuant to 42 U.S.C. Section 9601, et seq., or environmental contamination to an extent that requires remedial investigation or a feasibility study;
 - (v) Repeated illegal activity on the individual property of which the owner knew or should have known: or
 - (vi) The maintenance of the property is below state, county, or municipal codes for at least one year after notice of the code violation; and
- (B) is conducive to ill health, transmission of disease, infant mortality, or crime in the immediate proximity of the property.

(2) Definition of “affordable rents.” *Note:* Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to

ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

The County will use the fair market rents for the metropolitan Atlanta area as determined and updated by HUD each year and adjusted for utilities as the standard for rental affordability under the program. The current figures listed below were effective October 1, 2008:

	0 BR	1 BR	2 BR	3 BR	4 BR
FMR	\$729	\$789	\$878	\$1,069	\$1,166

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

Fulton County has adopted the affordability period requirements for the HOME Program as its standard for this program as contained in Sections 92.252 and 92.254 of the HOME regulations. Assistance provided through NSP will be secured by legal documents that spell out all these requirements throughout the affordability period. Rental projects will be monitored on a regular basis to ensure that they are meeting all requirements regarding the income of occupants, rents they are charging, and physical condition of the housing units and common property. Homeownership units will have recapture clauses built into the legal documents that will allow the County to recapture the NSP investment or a portion thereof in the event the house is sold or the owner ceases to occupy it as his or her primary residence during the period of affordability. These periods of affordability will be determined as follows based upon the level of assistance provided per unit:

- Up to \$15, 000-----5 Years
- \$15,001-\$40,000-----10 Years
- Over \$40,000-----15 Years
- New Construction of Rental Units-----20 Years

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

All rehabilitation and new construction funded with NSP will be completed up to the standards required by the Fulton County Housing Code or the city’s housing standards if located in a municipality within the County.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$2,583,353.00.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

It is anticipated that the bulk of these funds will be used to develop affordable multi-family and single-family rental units because of the difficulty in assisting households at this income level to become homeowners. The County, however, will make every effort possible to try and develop homeownership units for this population where feasible and expects to coordinate this effort with other potential partners including the Housing Authority of Fulton County.

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income).

If so, include:

- **The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.**
- **The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).**
- **The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.**

Response:

The County does not plan to demolish any more existing units than possible and instead hopes to use NSP resources to rehabilitate whenever possible. Decisions to demolish will be based upon the current condition of the property, its appraised value, the cost to rehabilitate it up to all applicable Code standards, and whether it is currently legally occupied. There are several multi-family projects in the County that are abandoned and severely blighted where demolition will be considered, possibly in conjunction with acquisition but also as a stand-alone activity under the program. The County's projected total of demolished units under this program is 96. Of this total, most of these units were probably last occupied by households with incomes at or below 80% of the area median

income, but that occupancy would have ended some time ago and the County would have no way to verify the income levels of those households.

One concern going forward will be the ability of potential buyers to be able to qualify and secure mortgages for homeownership units due to the instability and uncertainty of the credit markets. Working to identify lenders and assisting potential buyers to prepare themselves financially for this process will be a top priority and the County has already begun to identify potential partners for this. It is expected that acquisition of units should begin in the second quarter of 2009 once funding is made available and will continue throughout the year. It is the intent of the County to carry out the program in phases and acquire additional units as others are completed and occupied by income-eligible households and that this process may take the full 18 month commitment term to complete. Rehabilitation will continue throughout the 4-year program term until all units are completed. The table below summarizes the activities the County expects to undertake and the anticipated income levels of the beneficiaries.

ACTIVITY	Very Low income (≤50%)	Moderate income (51-80%)	Middle income (81-120%)
Acquisition	14	15	13
Rehab	13	13	13
Sale of Homes	4	10	12
Demolition	12	80	4
Redevelopment	1	2	0
Land Banking	2	2	2

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Response:

A total of four hearings were held to solicit comment on the County’s proposed substantial amendment during the November 3-November 18 comment period. These were held as follows:

- Adamsville Collier Heights Library--November 10, 2008—Attendance 40
- South Fulton Service Center—November 12, 2008—Attendance 38
- North Fulton Service Center—November 13, 2008—Attendance 23
- Southwest Arts Center—November 17, 2008—Attendance 28

Feedback from the public on the County’s proposed NSP Plan was generally favorable. A number of questions were asked about the program rules and the process and how

potential community partners may participate in the program. Specific comments and suggestions received at the hearings are noted below.

- 1) Potential buyers of homes under the program will need extensive financial literacy education and both pre- and post-purchase counseling to help them continue to stay in the homes.
- 2) The County needs to do a good job of making potential purchasers aware of properties available under the program and to help them secure financing. You need to work with the real estate community and homeowner's associations to spread the word.
- 3) The County needs to be careful about houses it acquires under the program to be sure they are of good construction quality.
- 4) The County needs to consult with homeowner's and neighborhood associations before undertaking projects in those communities. Homeowner's associations should be allowed to pre-screen new prospective residents to make sure they are properly prepared to assume homeownership responsibilities.
- 5) This program does not address the needs of those who have lost jobs or are on the verge of losing their homes. You need to assist this population if you want to really stabilize communities.
- 6) These funds are not sufficient to address all the needs in the County. The County needs to work with lenders and other partners to try and leverage funding as much as possible. You should consider short sales and lender financing.
- 7) The County should ask the lenders it is acquiring these homes from to make commitments to provide mortgage financing to the subsequent purchasers.
- 8) The focus of the program should be on those areas south of I-20 and should be targeted primarily to those families below 50% and 80% of area median income.
- 9) The County needs to be aware of security and vandalism issues with this program. You need to work closely with the Police so they can keep an eye on these properties. The County should also consider working with Habitat for Humanity.
- 10) When carrying out the rehab of these homes, the County should consider energy efficiency improvements as much as possible.
- 11) When the County is doing its neighborhood assessments and inspecting vacant units, it should take the opportunity to create a list of problem properties for follow-up by Code Enforcement.
- 12) The County needs to consider working with non-profit organizations in the program through acquisition and rehab as well as down payments and soft second mortgages. You should also consider working with private investors.
- 13) Buying these homes at a discount and selling them at no profit may have the negative effect of pulling down surrounding property values when they are resold. The County needs to see if this can be avoided if at all possible.
- 14) It will be difficult to find private sector mortgage financing and this program will be dealing with a very challenging population. The County needs to be sure that these homes do not get foreclosed and become a problem again.
- 15) You need to consider providing funds to the buyers to allow them to buy down their interest rates to make their monthly payments more affordable as with the Section 235 Program.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

Activity 1- Acquisition of Foreclosed Properties

(1) **Activity Name:** Acquisition of Foreclosed Properties

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use-HERA Section 2301 (c) (3) (B)-Purchase and Rehabilitation

CDBG Eligible Activities-24 CFR 570.201

- (a) Acquisition
- (b) Disposition
- (i) Relocation
- (n) Homeownership assistance

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- Housing Activities-24 CFR 570.208 (a) (3)
- NSP CDBG activities will meet the low-, moderate-, and middle income national objective of the assisted activity as long as assistance is used to provide or improve permanent residential structures that will be occupied by a household whose income is at or below 120 % of area median income.

(4) **Projected Start Date:** January 1, 2009

(5) **Projected End Date:** July 31, 2013

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Zachary L. Williams, County Manager
Administrative Contact: Melvin Richardson, Assistant Director
Fulton County Housing and Community Development Department
141 Pryor Street, S.W. Suite 5001
Atlanta, Georgia 30303

(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally,

projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified.

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

**For financing activities, include:
range of interest**

The County will develop partnerships with other entities to acquire properties. Discussions have already begun with the Housing Authority of Fulton County and the existing Fulton County-City of Atlanta Land Bank Authority about working together in this initiative. Additionally, other partners may be determined through an RFP process. This may include both non-profit and for-profit developers. It is the County's goal to avoid having to acquire properties in its own name if possible.

The County intends to work with its partners to identify eligible properties and acquire them within the required discount parameters of 15% whenever possible. Priority for the acquisition of properties will be in those areas of the County south of the City of Atlanta where data indicates the problem is greatest. This includes unincorporated Fulton County as well as the cities of East Point, Hapeville, College Park, Union City, Palmetto, Fairburn, and Chattahoochee Hills. The initial focus will be to look at the availability of HUD FHA foreclosures as well as inventory from both Fannie Mae and Freddie Mac. With regard to HUD properties, it is hoped that other development and financing tools can be used in this program including discounts available for properties in HUD's Revitalization Areas and through the Good Neighbor Next Door Program. Private lenders with available inventory in the County eligible for acquisition through this program will also be approached.

Properties purchased and rehabilitated under the program will be used for both rental and homeownership. A minimum of 25% of the County's grant (\$2,583,353) will be used to house those at or below 50% of area median as required with the primary focus for this population to be rental units. The County will track the expenditure of these funds separately as projects are undertaken to ensure that this requirement is met. All rental

properties will have affordability standards that conform with the requirements of the HOME Program that are secured through legal documents and the County will carry out ongoing monitoring to ensure these are met through the required period of affordability. For homeownership units, a policy will be developed that will outline how equity will be accrued by the buyer throughout the period of affordability in the event they cease to occupy the property as their primary residence and funds need to be recaptured. This will be incorporated into all liens that will be placed on these properties to secure the County’s interest throughout the period of affordability.

I. Total Budget: (Include public and private components)

The total amount of the County’s grant expected to be used towards the acquisition of eligible properties is \$6,720,000. This figure is based upon a proposed acquisition price of \$160,000 per unit for 42 properties. Of these, a total of 26 are projected for resale after rehab is completed for an average price of \$175,000. The County is anticipating that the buyers will get private mortgages for \$150,000 for each of these with soft seconds being executed for the balance for a total of \$3,900,000 in private funding for the program. This is expected to result in program income in the amount of \$3,900,000 being returned to the County for use with additional eligible activities under the program once all mortgages have been closed.

This activity will be closely tied to the rehabilitation of the properties. It is expected that with higher purchase prices, less funding will be needed for rehab. If the purchase price is lower, larger amounts may be needed to bring the properties into Code compliance. For this reason, the County will be looking at these two activities as one for purposes of budget flexibility. The need for any formal amendments to the program budget once implementation has begun will be based upon changes to the totals for both activities rather than each being viewed independently.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

ACTIVITY	Very Low income (<50%)	Moderate income (51-80%)	Middle income (81-120%)
Acquisition	14	15	13

Activity 2- Rehabilitation of Foreclosed Properties

(1) **Activity Name:** Rehabilitation of Foreclosed Properties

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use-HERA Section 2301 (c) (3) (B)-Purchase and Rehabilitation

CDBG Eligible Activities-24 CFR 570.202 –Eligible rehabilitation and preservation activities

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- Housing Activities-24 CFR 570.208 (a) (3)
- NSP CDBG activities will meet the low-, moderate-, and middle income national objective of the assisted activity as long as assistance is used to provide or improve permanent residential structures that will be occupied by a household whose income is at or below 120 % of area median income.

(4) Projected Start Date: January 1, 2009

(5) Projected End Date: July 31, 2013

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Zachary L. Williams, County Manager
Administrative Contact: Melvin Richardson, Assistant Director
Fulton County Housing and Community Development Department
141 Pryor Street, S.W. Suite 5001
Atlanta, Georgia 30303

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally, projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified.

(8) Activity Description:
Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

**For financing activities, include:
range of interest**

Rehabilitation of properties acquired under NSP will be carried out under the auspices of the subrecipient involved with the acquisition in most cases. County staff will inspect all units prior to the commencement of rehab to review the work scopes and ensure that they will be sufficient to bring the property up to all local Code standards. Staff will also monitor to be sure that issues such as lead-based paint standards and procurement requirements are satisfied through the program. An average of \$15,000 per unit is being used in order to devise the total budget allocation for rehab. This figure may be too low in the event properties are acquired that are severely distressed or have been abused by the previous owners. A portion of these funds will be used to rehab units that will be made available to households at or below 50% of area median income as required by the Act.

I. Total Budget: (Include public and private components)

Private funding for this program will be explored by the County as much as possible although no commitments have been secured to this point. The total amount of the County's grant expected to be used towards the rehabilitation of vacant properties is \$585,000.

This activity will be closely tied to the acquisition of the properties. It is expected that with higher purchase prices, less funding will be needed for rehab. If the purchase price is lower, larger amounts may be needed to bring the properties into Code compliance. For this reason, the County will be looking at these two activities as one for purposes of budget flexibility. The need for any formal amendments to the program budget once implementation has begun will be based upon changes to the totals for both activities rather than each being viewed independently.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

ACTIVITY	Very Low income (≤50%)	Moderate income (51-80%)	Middle income (81-120%)
Rehab	13	13	13

Activity 3- Sale of Acquired Foreclosed Homes

(1) **Activity Name:** Sale of Acquired Foreclosed Homes

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use-HERA Section 2301 (c) (3) (A)-Financing Mechanisms

CDBG Eligible Activities-24 CFR 570.201 (n) – Homeownership Assistance

- (a) Acquisition
- (b) Disposition
- (i) Relocation
- (n) Direct homeownership assistance

24 CFR 570.202-Eligible rehabilitation and preservation activities for homes and other residential properties.

- A. Note that rehabilitation may include counseling for those seeking to take part in the activity.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- Housing Activities-24 CFR 570.208 (a) (3)
- NSP CDBG activities will meet the low-, moderate-, and middle income national objective of the assisted activity as long as assistance is used to provide or improve permanent residential structures that will be occupied by a household whose income is at or below 120 % of area median income.

(4) Projected Start Date: January 1, 2009

(5) Projected End Date: July 31, 2013

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Zachary L. Williams, County Manager
Administrative Contact: Melvin Richardson, Assistant Director
Fulton County Housing and Community Development Department
141 Pryor Street, S.W. Suite 5001
Atlanta, Georgia 30303

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally,

projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified.

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

range of interest rates

The County will explore a number of financing mechanisms to assist buyers to acquire the homes once they are brought to Code. Assistance may be provided through NSP or the County's existing Home Ownership Assistance Program and may be used for down payment and closing cost assistance, to buy down interest rates or mortgage principals, or to provide second mortgages. The County will develop the specifics on these issues as program implementation begins and spell out the terms of equity sharing throughout the period of affordability, which will conform to the requirements of the HOME Program. Efforts will be made to work with those at or below 50% of median income to assist them to purchase these homes and a special subsidy program may be developed for this population. Housing counseling will be required of all potential purchasers and the County will review and approve the terms of all private financing to ensure it complies with Treasury's guidance for non-traditional mortgages. Sales prices of the homes will not exceed the total cost of acquisition, rehab, and redevelopment. If financing is provided with NSP funds, the anticipated interest rate will not exceed 3% and may also be offered as a deferred payment loan. The term of assistance will conform to the HOME periods of affordability based upon the level of subsidy provided the buyer.

I. Total Budget: (Include public and private components)

It is anticipated that most financial assistance provided to buyers of these homes will be provided through the County's existing Home Buyer Assistance Program or will come through reduced purchase prices and soft seconds at the time of sale. For those purchasers who are between 80-120% of median income, they will not be eligible for this assistance as they exceed HOME income requirements. A total of \$120,000 has been allocated to assist the middle-income buyers under this program.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

ACTIVITY	Very Low income (≤50%)	Moderate income (51-80%)	Middle income (81-120%)
Sale of Homes	4	10	12

Activity 4- Demolition of Foreclosed Properties

(1) **Activity Name:** Demolition and Clearance of Foreclosed Properties

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use-HERA Section 2301 (c) (3) (D)-Demolition

CDBG Eligible Activities-24 CFR 570.201 (d) –Clearance and Demolition

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- Housing Activities-24 CFR 570.208 (a) (3)
- NSP CDBG activities will meet the low-, moderate-, and middle income national objective of the assisted activity as long as assistance is used to provide or improve permanent residential structures that will be occupied by a household whose income is at or below 120 % of area median income.

(4) **Projected Start Date:** January 1, 2009

(5) **Projected End Date:** July 31, 2013

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Zachary L. Williams, County Manager
 Administrative Contact: Melvin Richardson, Assistant Director
 Fulton County Housing and Community Development Department
 141 Pryor Street, S.W. Suite 5001
 Atlanta, Georgia 30303

(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally, projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified.

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

range of interest rates

The County is anticipating demolishing a total of 96 housing units. These would be units that are severely blighted and infeasible to repair to County or local Code standards. It is expected that most of these demolitions will take place without a subsequent acquisition by the County. In those situations, a lien will be placed on the property to secure the cost of the demolition. The primary geographic focus for this activity will be South Fulton south of the city limits of Atlanta although spot demolitions will be considered in other areas as needed.

I. Total Budget: (Include public and private components)

No private funding is anticipated for this aspect of the County’s NSP Program. The County is allocating a total of \$800,000 towards the demolition of units under this activity.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

ACTIVITY	Very Low income (<50%)	Moderate income (51-80%)	Middle income (81-120%)
Demolition	12	80	4

Activity 5- Redevelopment of Demolished or Vacant Properties

(1) **Activity Name:** Redevelopment of Demolished or Vacant Properties

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use-HERA Section 2301 (c) (3) (E)-Redevelopment

CDBG Eligible Activities-24 CFR 570.201

- (a) Acquisition
- (b) Disposition
- (c) Public facilities and improvements
- (e) Public services for housing counseling, but only to the extent that counseling beneficiaries are limited to prospective purchasers or tenants of the redeveloped properties
- (e) Relocation
- (f) Direct homeownership[assistance (for persons whose income does not exceed 120% of median income)

24 CFR 570.204-Community based development organizations

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- Housing Activities-24 CFR 570.208 (a) (3)
- Public Facilities and Improvements-24 CFR 570.201 (c)

- NSP CDBG activities will meet the low-, moderate-, and middle income national objective of the assisted activity as long as assistance is used to provide or improve permanent residential structures that will be occupied by a household whose income is at or below 120 % of area median income.

(4) **Projected Start Date:** January 1, 2009

(5) **Projected End Date:** July 31, 2013

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Zachary L. Williams, County Manager
Administrative Contact: Melvin Richardson, Assistant Director
Fulton County Housing and Community Development Department
141 Pryor Street, S.W. Suite 5001
Atlanta, Georgia 30303

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally, projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified.

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

range of interest rates

The County is projecting the redevelopment of 3 properties. It is expected that the bulk of housing units created under this program will be rehabilitated rather than newly constructed. The County anticipates that most redevelopment activities would be for public facilities rather than housing units. These may include, among other possible uses, family resource centers and a facility to serve the needs of grandparents raising their grandchildren. Any public facilities created under this activity will be developed in and will serve those areas that are primarily occupied by households at or below 120% of area median income. Operational costs of these facilities will come from non-NSP sources. For any demolitions that occur, the County will evaluate the sites on a case by case basis for possible new construction, but the higher priority will be rehabilitation of existing housing units.

I. Total Budget: (Include public and private components)

The County is allocating a total of \$615,069 for redevelopment activities on properties acquired under this program.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

ACTIVITY	Very Low income (≤50%)	Moderate income (51-80%)	Middle income (81-120%)
Redevelopment	1	2	0

Activity 6- Land Banking of Acquired Properties

(1) **Activity Name:** Land Banking of Acquired Properties

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use-HERA Section 2301 (c) (3) (C)- Land Banks

CDBG Eligible Activities-24 CFR 570.201

- (a) Acquisition
- (b) Disposition

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

- Housing Activities-24 CFR 570.208 (a) (3)
- NSP CDBG activities will meet the low-, moderate-, and middle income national objective of the assisted activity as long as assistance is used to provide or improve permanent residential structures that will be occupied by a household whose income is at or below 120 % of area median income.

(4) **Projected Start Date:** January 1, 2009

(5) **Projected End Date:** July 31, 2013

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Zachary L. Williams, County Manager
 Administrative Contact: Melvin Richardson, Assistant Director
 Fulton County Housing and Community Development Department
 141 Pryor Street, S.W. Suite 5001
 Atlanta, Georgia 30303

(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally,

projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified.

(8) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- **tenure of beneficiaries--rental or homeownership;**
- **duration or term of assistance;**
- **a description of how the design of the activity will ensure continued affordability.**

For acquisition activities, include:

- **discount rate**

For financing activities, include:

range of interest rates

The County is fortunate to already have the Fulton County-City of Atlanta Land Bank Authority in place and operational. That Authority, which was established in the early 1990's, recognizes the opportunities afforded it through NSP and is evaluating operational and staffing needs in order to be able to meet the increased demands within its service area. The County is projecting to work with them initially on the acquisition and rehabilitation of 6 properties, but this number may increase significantly in the event they develop the organizational capacity to handle a much larger number of properties.

I. Total Budget: (Include public and private components)

No private funding is anticipated for this aspect of the County's NSP Program. The County is allocating a total of \$460,000 for the Land Bank Authority to use for the acquisition and rehab of units.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

ACTIVITY	Very Low income (≤50%)	Moderate income (51-80%)	Middle income (81-120%)
Land Banking	2	2	2

Activity 7- Planning and Administration

(1) Activity Name: Planning and Administration

(2) **Activity Type:** (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use-HERA Section 2301 (c) (3 –Administration and Planning Costs

CDBG Eligible Activities-24 CFR 570.206 (a)(1) –Planning and Administration

(3) **National Objective:** (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

N/A

(4) **Projected Start Date:** September 29, 2008

(5) **Projected End Date:** July 31, 2013

(6) **Responsible Organization:** (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Zachary L. Williams, County Manager
Administrative Contact: Melvin Richardson, Assistant Director
Fulton County Housing and Community Development Department
141 Pryor Street, S.W. Suite 5001
Atlanta, Georgia 30303

(7) **Location Description:** (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Housing and Community Development Department, 141 Pryor Street, S.W. Suite 5001
Atlanta, GA 30303

(8) **Activity Description:**

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

**For financing activities, include:
range of interest rates**

Administration funds will be used by the County for all eligible activities under the Act. These include staffing costs related to general management, planning, oversight, monitoring, and program coordination as well as related direct and indirect costs. Any pre-award costs incurred by the County after the effective date of September 29, 2008 will also be charged to this activity. All eligible costs related to the acquisition, rehabilitation or new construction, and disposition will be attributed to each individual project and applied towards the basis costs of each housing unit.

I. Total Budget: (Include public and private components)

The County is allocating its full allowable 10% of the total grant in the amount of \$1,033,341 towards program planning and administration. In addition, 10% of any program income generated will also be used for this purpose.

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

N/A

CERTIFICATIONS

(1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.

(5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.

(6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

(9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.

(10) **Use NSP funds ≤ 120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.

(11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction will comply with applicable laws.

Signature/Authorized Official

Date

Title

PUBLIC NOTICE

Citizen Review and Comment Period
November 3, 2008 – November 18, 2008

Fulton County Neighborhood Stabilization Program (NSP) Substantial Amendment to the Draft 2008 Consolidated Plan Annual Action Plan Amendment for Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grant (ESG) Programs, and Amendments

Fulton County has been allocated \$10,333,410 under the Housing and Economic Recovery Act of 2008 (HERA) to address foreclosed and abandon properties within the County’s jurisdiction, excluding the Cities of Atlanta, Sandy Springs, and Johns Creek.

As required by the U.S. Department of Housing and Urban Development (HUD), Fulton County must publish for citizen review and comment, its NSP Substantial Amendment to the Draft 2008 Consolidated Plan Annual Action Plan in mid November. Fulton County must evaluate all jurisdictions and give priority emphasis to areas with greatest percentage of home foreclosures; highest subprime mortgage related loans; and areas most likely to face a significant rise in the rate of home foreclosures for submission as a combined planning and application document.

THE FULTON COUNTY NSP Substantial Amendment to the Draft 2008 Consolidated Plan ANNUAL ACTION PLAN

Proposed NSP County Funded Activities:

Activity	Total
Acquisition of Foreclosed/Abandoned Properties	\$6,720,000.00
Rehabilitation of Foreclosed/Abandoned Properties	585,000.00
Homebuyer Assistance	120,000.00
Demolition of Abandoned Properties	800,000.00
Property Redevelopment	615,069.00
Land Banking	460,000.00
Planning and Administration	1,033,341.00
Total	\$10,333,410.00

Public Hearing Schedule

Citizens are encouraged to attend and participate in public hearings for the NSP Substantial Amendment to the Draft 2008 Consolidated Plan Annual Action Plan. Comments expressed by citizens at the hearings will be included in the

Amendment to the 2008 Consolidated Plan Annual Action Plan, and submitted to HUD. The scheduled public hearings are:

Date and Time: Monday, November 10, 2008 at 4:00 p.m.
Location: Adamsville Collier Heights Library, 3424 MLK Jr. Drive

Date and Time: Wednesday, November 12, 2008 at 6:00 p.m.
Location: South Fulton Service Center, 5600 Stonewall Tell Rd.

Date and Time: Thursday, November 13, 2008 at 6:00 p.m.
Location: North Fulton Service Center, 7741 Roswell Rd.

Date and Time: Monday, November 17, 2008 at 6:00 p.m.
Location: Southwest Arts Center, 915 New Hope Rd.

For citizens unable to attend and participate in the public hearings, written comments on the Fulton County NSP Substantial Amendment to the Draft 2008 Consolidated Plan Annual Action Plan may be submitted to the address below; however, written comments must be postmarked by 5:00 p.m. November 18, 2008.

For additional information, please contact:

Fulton County
Department of Housing and Community Development
141 Pryor Street, S.W., Suite 5001 Phone: 404.612.8080
Atlanta, GA 30303 Fax: 404.612.8112

Copies of the NSP Substantial Amendment to the Draft 2008 Consolidated Plan Annual Action Plan is available for review at the following locations:

1. Fulton County Department of Housing and Community Development
141 Pryor St., SW, Suite 5001
2. South Fulton County Service Center
5600 Stonewall Tell Road
3. North Fulton County Service Center
7741 Roswell Road
4. Adamsville Collier Heights Library
3424 Martin Luther King Jr., Drive
5. Southwest Arts Center
915 New Hope Road
6. Fulton County Web site: www.fultoncountyga.gov

**AMENDMENT OF THE FULTON COUNTY FISCAL YEAR 2008
COMMUNITY DEVELOPMENT BLOCK GRANT
FINAL STATEMENT AND CONSOLIDATED PLAN
OF COMMUNITY AND HOUSING DEVELOPMENT OBJECTIVES
AND PROPOSED USE OF FUNDS
FISCAL YEAR 2008**

Delete

Housing Initiatives of North Fulton

Acquisition
(\$100,000)

Add

Housing Initiatives
of North Fulton

Rehabilitation
\$100,000

Published as follows:

Atlanta Journal-Constitution	11/3/08
Neighbor Newspapers (11 total)	11/5/08
Atlanta Inquirer	11/6/08
Atlanta Voice website	11/1/08

NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): <u>Fulton County</u> Lead Agency: Housing and Community Development Department Jurisdiction Web Address: <u>www.fultoncountyga.gov</u> (URL where NSP Substantial Amendment materials are posted)	NSP Contact Person: Melvin Richardson Address: 141 Pryor St, S.W. Suite 5001 Atlanta, GA 30303 Telephone: (404) 612-8060 Fax: (404) 730-7377 Email: <u>Melvin.richardson@fultoncountyga.gov</u>
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The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. AREAS OF GREATEST NEED

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction?

Yes No . Verification found on pages 1-8.

B. DISTRIBUTION AND USES OF FUNDS

Does the submission contain a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes No . Verification found on pages 9-10.

Note: The grantee’s narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. DEFINITIONS AND DESCRIPTIONS

For the purposes of the NSP, do the narratives include:

- a definition of “blighted structure” in the context of state or local law,
 Yes No . Verification found on page 10.
- a definition of “affordable rents,”
 Yes No . Verification found on page 11.
- a description of how the grantee will ensure continued affordability for NSP assisted housing,

Yes No . Verification found on page 11.

- a description of housing rehabilitation standards that will apply to NSP assisted activities?

Yes No . Verification found on page 11.

D. INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,
Yes No . Verification found on pages 15-29.
- correlated eligible activity under CDBG,
Yes No . Verification found on pages 15-29.
- the areas of greatest need addressed by the activity or activities,
Yes No . Verification found on pages 15-29.
- expected benefit to income-qualified persons or households or areas,
Yes No . Verification found on pages 15-29.
- appropriate performance measures for the activity,
Yes No . Verification found on pages 15-29.
- amount of funds budgeted for the activity,
Yes No . Verification found on pages 15-29.
- the name, location and contact information for the entity that will carry out the activity,
Yes No . Verification found on pages 15-29.
- expected start and end dates of the activity?
Yes No . Verification found on pages 15-29.

E. SPECIFIC ACTIVITY REQUIREMENTS

Does each activity narrative describe the general terms under which assistance will be provided, including:

If the activity includes acquisition of real property,

- the discount required for acquisition of foreclosed upon properties,
Yes No . Verification found on page 16.

If the activity provides financing,

- the range of interest rates (if any),
Yes No . Verification found on page 21.

If the activity provides housing,

- duration or term of assistance,
Yes No . Verification found on page 21.
- tenure of beneficiaries (e.g., rental or homeownership),
Yes No . Verification found on page 16.
- does it ensure continued affordability?
Yes No . Verification found on page 17.
- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 16.

F. LOW INCOME TARGETING

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on pages 16-17.
- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on pages 16, 19.
Amount budgeted = \$2,583,353.

G. DEMOLISHMENT OR CONVERSION OF LOW- AND MODERATE-INCOME UNITS

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

- Yes No . (If no, continue to next heading)
Verification found on pages 22-23.

Does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?
Yes No . Verification found on page 23.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for

in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?

Yes No . Verification found on page 13.

- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?

Yes No . Verification found on page 13.

H. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the grantee jurisdiction’s usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes No . Verification found on pages 32-34.

Is there a summary of citizen comments included in the final amendment?

Yes No Verification found on page 13-14.

I. WEBSITE PUBLICATION

The following Documents are available on the grantee’s website:

- SF 424 Yes No .
- Proposed NSP Substantial Amendment Yes No .
- Final NSP Substantial Amendment Yes No .
- Subsequent NSP Amendments Yes No .

Website URL: www.fultoncountyga.gov

K. CERTIFICATIONS

The following certifications are complete and accurate:

- | | | |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds ≤ 120 of AMI | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |