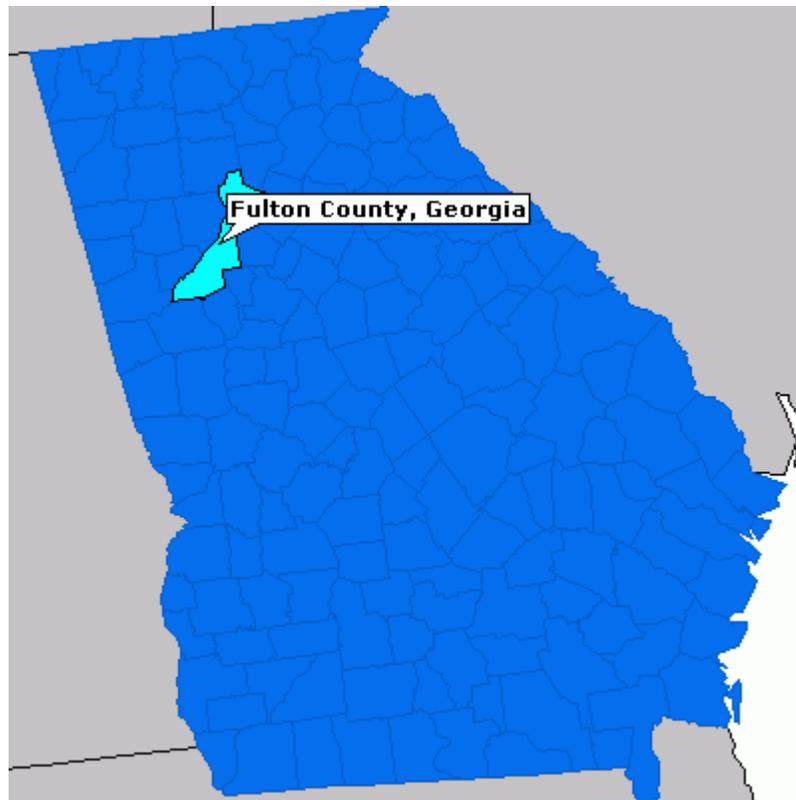


**NSP SUBSTANTIAL
AMENDMENT/
ABBREVIATED ACTION
PLAN**



HOUSING AND HUMAN SERVICES DEPARTMENT

SUBMISSION: FEBRUARY 25, 2011



NSP 3 GRANTEE INFORMATION:

Jurisdiction(s): <u>Fulton County Government:</u> <u>Housing and Human Services</u>	NSP Contact Person: Lolita S. Collins Address: 137 Peachtree Street, SW Atlanta, GA 30303 Telephone: 404-612-8067 Fax: 404-893-6620 Email: Lolita.Collins@fultoncountyga.gov
Jurisdiction Web Address: www.fultoncountyga.gov	

The Neighborhood Stabilization Program (NSP 3) is authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) of 2010 (Pub. L. 111-203, approved July 21, 2010) for emergency assistance for redevelopment of abandoned and foreclosed homes and residential properties. The State of Georgia will receive \$50,421,988 in NSP 3 with \$3,094,885 being made available to Fulton County through the U.S. Department of Housing and Urban Development (HUD). This Substantial Amendment represents a diligent planning and application effort by Fulton County to secure these NSP 3 federal funds to address critical housing needs in the County’s highest risk census tracts due to foreclosures, abandonment and blight.

A. AREAS OF GREATEST NEED

Identify the specific geographic areas of greatest need in the grantee’s jurisdiction.

Note: Each grantee must use the HUD Foreclosure Need website (<http://www.huduser.org/portal/datasets/NSP.html>) to submit to HUD the locations of its NSP3 areas of greatest need. On this site, HUD provides estimates of foreclosure need and a foreclosure related needs scores at the Census Tract level. The scores range from 1 to 20, with the higher scores indicating census tracts with the HUD-estimated greatest need. The neighborhood or neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual score for the grantee’s identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. HUD provides the minimum threshold for each state at its website at www.hud.gov/nsf. If more than one neighborhood is identified in the Action Plan, HUD will average the neighborhood NSP3 scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Response:

Fulton County has been allocated \$3,094,885 as part of a \$1 Billion award to stabilize neighborhoods hard hit by foreclosure. It is provided under the Dodd-Frank Wall Street Reform and Consumer Protection Act to address foreclosed and abandoned properties within the County’s jurisdiction, excluding the entitlement cities of Atlanta, Johns Creek and Sandy Springs. In order to comply with the NSP 3 requirement that funds be concentrated in the highest needs census tracts the County utilized the mapping tool on the HUD USER website that shows foreclosure related risk scores for each census tract. HUD developed scores for census tracts that estimated the risk for foreclosure based on four key variables:

- whether or not loans are high cost or highly leveraged in the census tract;
- if home values in the metropolitan areas have fallen and by how much;
- the unemployment rate in 2008; and

- whether or not that unemployment has changed between 2007 and 2008.

The HUD mapping tool assists in the preparation of data to draw the exact location of targeted neighborhoods. The tool also calculated the number of housing units, Neighborhood NSP 3 Scores, and a minimum threshold NSP 3 score for each targeted area. Using the minimum scoring criterion of at least nineteen (19) will allow funds to be directed to those areas with the highest percentage of home foreclosures, highest percentage of homes financed by subprime mortgage related loans, and the percentage of low-, moderate- and middle-income (LMMI) less than 120% area median income for each area will better ensure sufficient funds to address the number of units per eligible census tract required to achieve greatest impact. The County reviewed 30 census tracts with a score of 19 and above and determined where the funding would create the most significant impact.

NSP 3 Allocation Amount	Estimated Greater of Foreclosure Starts or REO completions in greatest need neighborhoods (3+ years)	Homes 90+ days vacant in greatest need neighborhoods (USPS, March 2010)	Unemployment Change June 2005-June 2010 (BLS)
\$3,094,885	8,810	4,947	4.4%
Percent Loans Low Cost/High Leverage 2004-2007 (HMDA)	Percent Loans High Cost/High Leverage 2004-2007 (HMDA)	Percent Loans High Cost/Low Leverage 2004-2007 (HMDA)	Metro Area Decline in Home Price Since Maximum (FHFA)
12.1%	9.1%	12.0%	-11.6%

* HMDA = Home Mortgage Disclosure Act, USPS = United States Postal Service, BLS= Bureau of Labor Statistics

Based upon the available mapping data from HUD, Fulton developed maps. Each map contains the associated census tract number, estimate serious delinquency, the number of units, the targeted score, percentage of LMMI less than 120%, Percentage of low, moderate less than 80% of AMI, estimate foreclosure starts, Real Estate Owned (REO) foreclosure completed, and HMDA (Home Mortgage Disclosure Act) percentage of mortgage executed to be used in this prioritizing process:

1. Fulton County's Foreclosure Risk Score by census tract reflects shows HUD's ranking of each block group on the risk for future foreclosures
2. Fulton County's Home Mortgage Disclosure Act High Cost Loan Rate shows the percentage of high cost loans in each census tract.
3. Fulton County's 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's that has income within the 120% of median income requirement of the program.

There were a total of 294 census tracts in the Fulton County jurisdiction reviewed for potential NSP 3 investments. Based upon the scoring system methodology from HUD, census tracts were selected in District 7. Areas in District 7 were selected for funding under NSP I because District 7 has the greatest concentrated 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. Under NSP I it was determined that the best way to delineate geographic priority areas were

through the use of the existing County Commission District borders. Under NSP I, Fulton obligated 100% of both the federal and state awards totaling \$11,060,031.86. The County was successful in acquiring and rehabbing 77 homes, with 17 properties sold to qualified homebuyers. While the NSP 3 funding may be utilized for the same variety of NSP I eligible activities, the County took in consideration market conditions, available funding and capacity when designing the NSP 3 program. The HUD mapping tool was used to determine the targeted areas. Fulton is proposing essentially the same high-foreclosure target geography for its NSP 3 application as was proposed for its NSP I program. The County intends to focus efforts and be able to assist the most critical areas and have maximum impact on revitalizing distressed communities.

Commission District 7

District 7 clearly has the greatest need of all the Commission Districts in the County with 28 census tracts reflecting a score of 19 or above. This area has the highest concentration of low- and moderate-income households in the County with the most abandoned and foreclosed residential properties outside of the City of Atlanta. In addition to having a high score on HUD's foreclosure risk indices, this target area has an elevated rate of serious delinquencies and a high concentration of lender-owned foreclosed properties. In an effort to adequately address rapidly declining neighborhoods, the County has chosen four potential census tracts to invest: 10508 block group 2, 10509 block group 1, 10510 block group 5 and 10511 block group 1. The County will obtain foreclosure information, define if the properties are eligible based on the HUD defined foreclosure and abandoned definition, and acquire the required HUD defined impact units.

C. DEFINITIONS AND DESCRIPTIONS

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

Response:

Fulton County will utilize the adopted State of Georgia definition of blighted. The State of Georgia has adopted a definition of "blighted property, blighted, or blight". Pursuant to Official Code of Georgia Annotated (O.C.G.A.) 22-1-1 "Blighted property," "blighted," or "blight" means 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 property 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.

Fulton County will also reference the October 6, 2008, Federal Register Notice definition for blighted structures. In that notice, the definition is “blighted structure” states a “structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.”

(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 require the NSP program recipients to follow the HUD regulations as set forth in 24 CFR 92.252. The County will use the Fair Market Rents (FMR) 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, 2010:

Final FY 2011 FMRs By Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2011 FMR	\$731	\$792	\$881	\$1,072	\$1,170

Fulton County is in the new Atlanta-Sandy Springs-Marietta, GA HUD Metro FMR Area.

(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 set forth in 24 CFR 92.252 (a) (c) (e) and (f) for rental housing and in 24 CFR 92.254 for homeownership housing, based on the amount of NSP funds provided for each project. These periods of affordability will be determined as follows based upon the level of assistance provided per unit for homeownership housing:

Amount of NSP funds in project	Period of affordability in years
Under \$15,000	6
\$15,000 to \$40,000 inclusive	11
Over \$40,000	16

Assistance provided through NSP will be secured by legal documents such as deed restrictions, and a loan agreement that spell out all these requirements throughout the affordability period. When there is more than one financing source (besides NSP) imposing land use restrictions on a project, the most restrictive requirements will apply to the project. Homeownership units will have recapture clauses built into the legal documents including a subordinate deed to secure debt, loan agreement and/or note will be used to enforce the

required period of affordability 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. Repayments will be re-invested in the NSP program on eligible activities.

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

Response:

All rehabilitation and new construction funded with NSP will comply with applicable laws, codes, and other requirements relating to housing safety, quality, and habitability, in order to sell, rent, or redevelop such homes and properties. The minimum code to be followed will be standards required by Fulton County Housing code or the city’s housing standards if located in a municipality within the County or the Minimum Standard Georgia Building Codes. Rehabilitation in excess of the above minimum standards may be undertaken in order to incorporate modern, green building and energy-efficiency improvements which will enhance long-term affordability. Information on these codes is available at <http://www.dca.state.ga.us/development/constructioncodes/programs/codes2.asp>

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: \$773,721.25

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:

Fulton County will enter into an agreement with qualified Development Partner(s) for the management of rental properties. These units will only be available to residents at or below 50% of AMI. The County will make every effort possible to try and develop affordable rental opportunities for this population where feasible. If multifamily units cannot be obtained at the required eligible discounted price then the County will acquire, rehabilitate homeownership units and placed them on the market for homeownership, lease to own or rent to low to moderate income households. The County will monitor the progress toward meeting the 25% investment requirement as a part of its quarterly progress assessment process.

E. ACQUISITIONS & RELOCATION

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

Response:

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	0

The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 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).	0
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	0

The County does not plan to demolish any existing units in this proposed use of NSP funds.

F. PUBLIC COMMENT

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

Response:

A comprehensive effort was undertaken to disseminate draft versions of this Substantial amendment/application in conformance with the County’s Citizen Participation Plan. The County placed advertisements to notify the public of the document’s availability in several newspapers: Neighbor Newspapers: Roswell Neighbor, Atlanta North Fulton Neighbor, and South Fulton Neighbor, The Daily Report, Atlanta Inquirer, and Mundo Hispanico. Reoccurring public service announcements were also featured on the County’s cable station FGTV (Fulton Government Television). Additional, clips of the televised public meetings were featured on FCTV. FGTV’s original programming informs citizens about services that are available in Fulton County.

The document was also made available to the public on the County’s web site Monday, January 31, 2011, at the below locations and hard copies were available.

Fulton County Department of Housing and Human Services 137 Peachtree Street, SW, Suite 300, Atlanta, GA 30303 Atlanta-Fulton County Main Library 1 Margaret Mitchell Square, S.W., Atlanta, GA 30303 South Fulton County Service Center 5600 Stonewall Tell Rd., College Park, GA 30349	Southwest Regional Public Library 3665 Cascade Rd., S.W., Atlanta, GA 30331 North Fulton Service Center 7741 Roswell Rd., Sandy Springs, GA 30350 Roswell Public Library 115 Norcross St, Roswell, GA 30075	Fulton County Government Service Center 5440 Fulton Industrial Boulevard, Atlanta, GA 30336 College Park Library 3647 Main St College Park 30337 South Fulton Library 4055 Flat Shoals Road, Union City, GA 30291 Fairburn Branch Library 60 Valley View Drive Fairburn, GA 30213
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At the close of the 15-day comment period Tuesday, February 15, 2011, comments received were reviewed, summarized in and included in the final document. A total of two public hearings were scheduled to allow the public the opportunity to comment on the County’s plan.

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

Activity # 1	Acquisition and rehabilitation of foreclosed upon homes for resale to clients not exceeding 120% AMI
Use	<input checked="" type="checkbox"/> Eligible Use B: Acquisitions and Rehabilitation
CDBG Activity or Activities	<p>As part of an activity delivery cost for an eligible activity as defined in:</p> <p>24 CFR 570.201(a) Acquisition</p> <p>(b) Disposition,</p> <p>(i) Relocation, and</p> <p>(n) Direct homeownership assistance (as modified below);</p> <p>24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties.</p>
National Objective	Benefiting low, moderate and middle income persons, as defined in the NSP Notice: > 120 % AMI Low Moderate Middle Income Housing (LMMH)
Activity Description	<p>Fulton County will acquire and rehabilitate at least fourteen homes to be sold. The County will procure Development Partner Services to provide the acquisition, rehabilitation, and asset management services for single-family foreclosed properties. On October 21, 2009, the Fulton County Board of Commissioners approved contract awards; Agenda Item # 09-1079, under the Fulton County Neighborhood Stabilization Program (NSP), for the acquisition, rehabilitation, housing counseling and asset management services for single-family foreclosed properties (the "Agreement"). After completion of rehab work, the homes will be marketed for sale to income eligible clients.</p> <p>Other options if the houses do not sell timely, would include a lease purchase program alternative or conversion to affordable rental units.</p> <p>During the rehabilitation stage, energy and green efficiencies will be integrated into the properties. County staff will inspect all units prior to the commencement of rehabilitation 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 rehabilitation.</p>

<p style="text-align: center;">Location</p>	<p>The County intends to work with its Development Partners to identify eligible properties and acquire them within the required parameters of the third round of the grant in the specified location of greatest needs from the mapping tool. Priority for the acquisition of properties will be in those areas of the County where data indicates the problem is greatest. The maps indicated that there are 294 logical records from Census data in the County, with 30 of these records justifying the effectiveness of the NSP investment. This includes unincorporated Fulton County as well as the cities of East Point, College Park, and Union City. 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.</p>									
<p style="text-align: center;">Budget</p> <p>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 Private lenders with available inventory in the County eligible for acquisition. No other financial sources have been identified at this time.</p>	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: left;">Source of Funding</th> <th style="text-align: left;">Dollar Amount</th> </tr> </thead> <tbody> <tr> <td>NSP 3 total</td> <td>\$1,911,675.00</td> </tr> <tr> <td>Acquisition</td> <td>\$1,411,675.00</td> </tr> <tr> <td>Rehabilitation</td> <td>\$500,000</td> </tr> </tbody> </table>		Source of Funding	Dollar Amount	NSP 3 total	\$1,911,675.00	Acquisition	\$1,411,675.00	Rehabilitation	\$500,000
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Acquisition	\$1,411,675.00									
Rehabilitation	\$500,000									
<p style="text-align: center;">Performance Measures</p>	<p>Fourteen homes will be acquired, rehabilitated and sold to clients at or below 120% AMI. A policy is in place outlining 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.</p>									
<p style="text-align: center;">Projected Start Date</p>	<p>April 1, 2011</p>									
<p style="text-align: center;">Projected End Date</p>	<p>April 1, 2014</p>									
<p style="text-align: center;">Responsible Organization</p>	<table border="1" style="width: 100%;"> <tr> <td style="width: 30%;">Name</td> <td>Fulton County Government Housing and Human Services</td> </tr> <tr> <td>Location</td> <td>137 Peachtree Street, SW Atlanta, GA 30303</td> </tr> <tr> <td>Administrator Contact Info</td> <td>Troy D. White Telephone: 404-613-7944</td> </tr> </table>		Name	Fulton County Government Housing and Human Services	Location	137 Peachtree Street, SW Atlanta, GA 30303	Administrator Contact Info	Troy D. White Telephone: 404-613-7944		
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Activity # 2	Acquisition and rehabilitation of foreclosed upon homes for resale to clients not exceeding 50% AMI
Use	<input checked="" type="checkbox"/> Eligible Use B: Acquisitions and Rehabilitation
CDBG Activity or Activities	As part of an activity delivery cost for an eligible activity as defined in: 24 CFR 570.201(a) Acquisition (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties.
National Objective	Benefiting low, moderate and middle income persons, as defined in the NSP Notice: meeting the required 25% set-aside for individuals and families with incomes at or below 50 percent of the area median income.
Activity Description	Fulton County will acquire and rehabilitate at least six homes to be sold or 1-4 Multifamily units for rental. The County will procure Development Partner Services to provide the acquisition, rehabilitation, and asset management services for single-family foreclosed properties. The partners will be responsible for maintenance of the rental homes. On October 21, 2009, the Fulton County Board of Commissioners approved both contract awards; Agenda Item # 09-1079, under the Fulton County Neighborhood Stabilization Program (NSP), for the acquisition, rehabilitation, housing counseling and asset management services for single-family foreclosed properties. After completion of rehab work, the homes will either be marketed for sale to income eligible clients or low income tenants will be sought for rental opportunities. 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. During the rehabilitation stage, energy and green efficiencies will be integrated into the properties. 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 expected in order to devise the

	total budget allocation for rehab.											
Location	<p>The County intends to work with its Development Partners to identify eligible properties and acquire them within the required parameters of the third round of the grant in the specified location of greatest needs from the mapping tool. Priority for the acquisition of properties will be in those areas of the County where data indicates the problem is greatest. The maps indicated that there are 294 logical records from Census data in the County, with 30 of these records justifying the effectiveness of the NSP investment. This includes unincorporated Fulton County as well as the cities of East Point, College Park, and Union City. 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.</p>											
Budget	<table border="1"> <thead> <tr> <th>Source of Funding</th> <th>Dollar Amount</th> </tr> </thead> <tbody> <tr> <td>NSP 3: 25 % Set-aside</td> <td>\$773,721.25</td> </tr> <tr> <td>Other</td> <td></td> </tr> <tr> <td>Other</td> <td></td> </tr> <tr> <td></td> <td></td> </tr> </tbody> </table>		Source of Funding	Dollar Amount	NSP 3: 25 % Set-aside	\$773,721.25	Other		Other			
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Performance Measures	<p>Six homes will be acquired, rehabilitated and sold to clients at or below 50% AMI or used for affordable rental. The County will track the expenditure of these funds separately as projects are undertaken to ensure that this requirement is met. A policy is in place outlining 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.</p>											
Projected Start Date	April 1, 2011											
Projected End Date	April 1, 2014											
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	137 Peachtree Street, SW											

	Location	Atlanta, GA 30303
	Administrator Contact Info	Troy D. White Telephone: 404-613-7944 Email: troy.white@fultoncountyga.gov

Activity # 3	
Use	<input checked="" type="checkbox"/> A Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers.
CDBG Activity or Activities	The eligible activities listed below to the extent financing mechanisms are used to carry them out. As part of an activity delivery cost for an eligible activity as defined in: 24 CFR 570.201
National Objective	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 % and at or below 50% of area median income.
Activity Description	Assistance will 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 up to \$25,000 depending on need. 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. This assistance will be based on need and be forgiven on a prorated basis. 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.	
Location	District 7 has been identified as the area of greatest need based on the HUD mapping tool. The maps indicated that there are 294 logical records from Census data in the County, with 30 of these records justifying the effectiveness of the NSP investment. This includes unincorporated Fulton County as well as the cities of East Point, College Park, and Union City.	
Budget A total of \$100,000 has been allocated to assist the middle-income buyers under this program. The County anticipates that buyers will obtain private mortgages with soft seconds being executed.	Source of Funding	Dollar Amount
	NSP 3: Housing Assistance	\$100,000
	Other	
	Other	
Performance Measures	Up to twenty homes may be sold to income eligible clients. A policy is in place outlining 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.	
Projected Start Date	April 1, 2011	
Projected End Date	April 1, 2014	
Responsible Organization	Name	Fulton County Government Housing and Human Services
	Location	137 Peachtree Street, SW Atlanta, GA 30303
	Administrator Contact Info	Troy D. White Telephone: 404-613-7944 Email: troy.white@fultoncountyga.gov

Activity # 4	
Use	
CDBG Activity or Activities	As part of an activity delivery cost for an eligible activity as defined in: 24 CFR 570.206
National Objective	N/A

Activity Description	Administration will be utilized for the oversight of the program and for the use of administering the program.	
Location	137 Peachtree Street SW, 3 rd floor Atlanta GA 30303 and 227 East Broad Street Fairburn, GA 30	
Budget	Source of Funding	Dollar Amount
	NSP 3: Planning and Administration	\$309,488.50
Performance Measures	N/A	
Projected Start Date	April 1, 2011	
Projected End Date	April 1, 2014	
Responsible Organization	Name	Fulton County Government Housing and Human Services
	Location	137 Peachtree Street, SW Atlanta, GA 30303
	Administrator Contact Info	Troy D. White Telephone: 404-613-7944 Email: troy.white@fultoncountyga.gov

Planning and Administration

Administration funds will be used by the County for all eligible activities under the Act. These include staffing costs related to general management, financial processing, reporting performance measures to HUD, planning, oversight, monitoring and program coordination as well as related direct and indirect costs. 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. The County's Housing and Community Development Office will be responsible for the day to day management of the NSP III Program. The County is allocating 10% of the total grant in the amount of \$309,488.50 towards program planning and administration. In addition, 10% of any program income generated will also be used for this purpose.

Additional Requirements

The County includes in its contractual agreements requirements that developers make a good faith effort to involve minority and women owned businesses as contractors and subcontractors when working on federally funded projects. Fulton County Government's internal policy mandates that small businesses, businesses owned by women and businesses owned by minorities have a fair and equal opportunity to participate in the County's purchasing process. Therefore, the Fulton County's Department of Purchasing & Contract Procurement Services Division encourages all disadvantaged businesses, small businesses, businesses owned by women and/or minorities to compete for our contracts and other

opportunities. The Office of Housing and Community Development will provide the registered Fulton County's Department of Purchasing & Contract Procurement Services vendors' the listing to any selected development partner. This would assist with ensuring that vicinity hiring is achieved. Fulton County will include in the selected Development partner agreement the following provision: to the maximum extent feasible, will provide for the hiring of employees who reside in the vicinity of projects funded by NSP 3 or contract with small businesses owned and operated by persons residing in the vicinity of such projects.

CERTIFICATIONS

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it 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-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that 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.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it 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.

(7) **Section 3.** The jurisdiction certifies that it 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.

(8) **Citizen participation.** The jurisdiction certifies that it 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.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) The jurisdiction certifies:

- a. 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; and
- b. 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:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. 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 nonviolent civil rights demonstrations within its jurisdiction.

(13) Compliance with anti-discrimination laws. The jurisdiction certifies that 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 jurisdiction certifies that its 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 certifies that it will comply with applicable laws.

(16) Vicinity hiring. The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) Development of affordable rental housing. The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

CERTIFICATION SIGNATURE PAGE

FULTON COUNTY

John H. Eaves, Chairman
Fulton County Board of Commissioners

ATTEST

Mark Massey, Clerk to the Commission
Fulton County Board of Commissioners

DATE:

SEAL:

Troy D. White., Director
Housing and Human Services Department

Lolita S. Collins, Community Development Manager
Housing and Human Services Department

Vincent Hyman, Office of the Fulton County Attorney

DATE:

PUBLIC NOTICE

Citizen Review and Comment Period

January 31, 2011 – February 15, 2011

Fulton County Neighborhood Stabilization Program (NSP 3) Substantial Amendment /Abbreviated Action Plan

Fulton County has been allocated \$3,094,885 as part of a \$1 Billion award to stabilize neighborhoods hard hit by foreclosure. It is provided under the Dodd-Frank Wall Street Reform and Consumer Protection Act to address foreclosed and abandoned properties within the County’s jurisdiction, excluding the entitlement cities of Atlanta, Johns Creek, and Sandy Springs.

As required by the U.S. Department of Housing and Urban Development (HUD), Fulton County must publish for citizen review and comment, its NSP 3 Substantial Amendment.

THE FULTON COUNTY NSP 3 Substantial Amendment

Proposed NSP County Funded Activities:

Activity	Total
Acquisition of Foreclosed/Abandoned Properties	\$1,411,675.00
Rehabilitation of Foreclosed/Abandoned Properties	\$500,000.00
Set-aside Requirement	\$773,721.00
Housing Assistance	\$100,000.00
Planning and Administration	\$309,488.50
Total	\$3,094,885

Public Hearing Schedule

Citizens are encouraged to attend and participate in public hearings for the NSP 3 Substantial Amendment. Comments expressed by citizens at the hearings will be included in the Amendment and submitted to HUD. The scheduled public hearings are:

Date and Time:
Wednesday, February 9, 2011 12:30

Date and Time:
Wednesday, February 9, 2011 5:30

Location:
Roswell Library 115 Norcross St.
Roswell, GA 30075

Location:
Southwest Library 3665 Cascade Rd.,
S.W., Atlanta, GA 30331

For citizens unable to attend and participate in the public hearings, written comments on the Fulton County NSP 3 Substantial Amendment may be submitted to the address below; however, written comments must be postmarked by 5:00 p.m. February 15, 2011.

For additional information, please contact:
Fulton County Housing and Human Services Department
Attn: NSP Manager 137 Peachtree Street SW, Suite 300 Atlanta, GA 30303

Copies of the NSP 3 Substantial Amendment are available for review at the following locations:

- Fulton County Department of Housing and Human Services 137 Peachtree Street, SW, Suite 300, Atlanta, GA 30303
- Atlanta-Fulton County Main Library 1 Margaret Mitchell Square, S.W., Atlanta, GA 30303
- South Fulton County Service Center 5600 Stonewall Tell Rd., College Park, GA 30349
- Southwest Regional Public Library 3665 Cascade Rd., S.W., Atlanta, GA
- North Fulton Service Center 7741 Roswell Rd., Atlanta, GA 30350
- Roswell Public Library 115 Norcross St., Roswell, GA 30075
- Fulton Co Government Service Center 5440 Fulton Industrial Boulevard, Atlanta, GA 30336
- College Park Library 3647 Main St College Park 30337
- South Fulton Library 4055 Flat Shoals Road, Union City, GA 30291
- Fairburn Branch 60 Valley View Drive Fairburn, GA 30213
- Fulton County Government Website: www.fultoncountyga.gov

Published as follows: The below newspapers were sent advertisement request to publish the week of January 31, 2011.

Neighbor Newspapers, Fulton County Daily Report, Atlanta Daily World, Atlanta Inquirer, and Mundo Hispanico.