

# 2021 Annual Action Plan

## DRAFT February 2021

## **C**ontents

## 2021 Annual Action Plan

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### **Executive Summary**

#### AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

Fulton County receives funding annually from the U.S. Department of Housing and Urban Development under the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) Programs. The Department of Health & Human Services, Fulton County Department of Community Development is the County's designated department responsible for the federal grant programs. One of the requirements for receiving these funds is the development of a five-year Consolidated Plan for Housing and Community Development (CP) to provide policy direction for the next five years of funding decisions. The County prepared a new Five-Year Consolidated Plan for FY 2020-2024. The Consolidated Plan is the basis for allocation priorities and actions for FY 2021.

#### 2. Summarize the objectives and outcomes identified in the Plan

Goals were established in the Five-Year Plan to meet the identified needs as follows:

- ➤ Decent Housing Goal #1 Affordable Housing Construction and Preservation
  - Support the development of rental housing affordable to low- and moderate-income households, including projects located near employment, transportation, and other community resources and for seniors, veterans, people with disabilities, or other special needs households, such as people who are formerly homeless or at risk of homelessness.
  - As economically feasible, consider possible opportunities to extend the useful life of existing affordable rental housing by funding acquisition and/or rehabilitation activities
  - Support development of for-sale housing units affordable to low- and moderate-income households, including homes located near employment, transportation, or other community resources.
  - Increase the number of first-time homebuyers through down payment and closing cost
  - Encourage agencies to develop affordable for-sale housing that is accessible to people with disabilities.
- ➤ Decent Housing Goal #2 Down Payment Assistance
  - Support development of for-sale housing units affordable to low- and moderate-income households, including homes located near employment, transportation, or other community resources.
  - Increase the number of first-time homebuyers through down payment and closing cost assistance.

- Encourage agencies to develop affordable for-sale housing that is accessible to people with disabilities.
- ➤ Decent Housing Goal #3 Homeowner Rehabilitation
  - Preserve the existing affordable housing stock by assisting income-eligible homeowners with housing rehabilitation and repairs, with an emphasis on housing problems affecting health and safety.
- Decent Housing Goal #4 Rental Assistance
  - Assist income-eligible renter households with tenant-based rental assistance.
  - Collaborate with agencies in the Continuum of Care (CoC) and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.
  - Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability.
- ➤ Decent Housing Goal #5 Homelessness Housing and Prevention
  - Assist income-eligible renter households with tenant-based rental assistance.
  - Collaborate with agencies in the Continuum of Care (CoC) and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.
  - Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability.
- Suitable Living Environment Goal #1 CDBG Public Services
  - Fund eligible public services to serve low- and moderate-income residents, youth, seniors, people with disabilities, and other special needs populations.
- Suitable Living Environment Goal #2 ESG Homeless Supportive Services
  - Collaborate with agencies in the CoC and others to provide coordinated supportive services and case management to people experiencing homelessness to support moves to appropriate housing and greater stability
- Suitable Living Environment Goal #3 Fair Housing Education and Enforcement
  - Provide assistance to eligible households which might include but is not limited to:
    - Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities.
    - o Provide fair housing complaint investigation services.
    - Consumer education and awareness around predatory lending fraudulent mortgages, and other housing scams.
- > Suitable Living Environment Goal #4 Facility and Infrastructure Improvements
  - Work with other County departments, cooperating cities within Fulton County, and nonprofit agencies.
  - Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, and community centers in income-eligible areas.

- Assist community service organizations in improving or expanding physical structures to serve homeless residents, low- and moderate-income households, and other special needs populations.
- Demolish dilapidated structures to stop the spread of blight in low- and moderate-income areas as needed.

#### Program Administration

 Program administration related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG, HOME, and ESG programs.

#### 3. Evaluation of past performance

Each year, Fulton County reports its progress in meeting its five-year and annual goals by preparing a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is due to HUD within 90 days of the start of the new program year. The annual block grant allocation for Fulton County directly benefits Fulton County residents who reside in Fulton County but outside the jurisdictional boundaries of the Cities of Atlanta, John's Creek, Roswell and Sandy Springs. Specific cities in Fulton County that partnered through a Cooperative Agreement for the Urban Entitlement resources are the cities of Alpharetta, Chattahoochee Hills, College Park, East Point, Fairburn, Hapeville, Milton, Mountain Park, Palmetto, and Union City.

The CAPER for 2020 will be produced and available for public display in early March. The CAPER for 2019 was late due to Covid but available for public display in August 2020. During FY 2019, the County managed the three federal grant programs: CDBG, HOME and ESG. CDBG funds successfully contributed to improved existing public infrastructure and the enhancement of projects. The projects completed in 2019 included parks and recreational developments, storm drainage and sewer system improvements, street and sidewalk improvements, community meeting facilities improvements, and handicap accessible facilities.

The CDBG funds are also used to support local economic activities and increase the availability of programs and services that empower low and moderate-income households. Many of the funded activities serve dual purposes by also being the resource that helps families avert situations of homelessness, which continues to be a high priority area.

HOME funds were allocated to homeownership and owner-occupied housing rehabilitation as well as Tenant Based Rental Assistance. Additional lenders have been added to the Homeownership program and approximately 10 loans per month have been closed over the past several months, despite COVID. There were 13 TBRA units and 5 homeowner rehabilitation units completed in 2019.

ESG Funds for 2019 were subgranted later in 2020 and funds from 2018 were expended in 2020. The providers continue to serve families and individuals in need of shelter and ready for rapid re-housing and provide homeless prevention to stabilize households at risk of homelessness.

During this period Fulton County also received Covid assistance for CDBG and ESG and worked to develop a comprehensive community response. CDBG funds were allocated to several municipalities to undertake a variety of activities that prevent, prepare for, and respond to coronavirus. ESG funds were used to support the homeless shelters and outreach efforts, provide for rapid re-housing, and homeless prevention.

Copies of recent CAPERs are available for review at Fulton County's Community Development Department or online at www.fultoncountyga.gov/services/human-services/housing-and-urban-development-funded-programs.

#### 4. Summary of Citizen Participation Process and consultation process

Fulton County consulted with residents, County staff, government agencies, nonprofit agencies, housing and homeless service providers, and others to develop this Annual Action Plan. The County held two public meetings and interviewed key stakeholders to develop its strategy for 2021. Applications were solicited from local municipalities for CDBG funds and from ESG service providers. HOME funds were allocated to an on-going homeownership program and Tenant-Based Rental Assistance.

Fulton County held two virtual meetings to present receive stakeholder input on the draft plan. The First meeting was held to receive Citizen input on the needs of the County that could be met with federal grant funds and to provide a summary of the past use of funds. The second public hearing was held to provide an opportunity for the public to comment on the draft Annual Action Plan. The 30-day public comment period ran from March 11 to April 12, 2021.

On February 3, 2021, HUD issued a waiver allowing public hearings to be held virtually to allow for social distancing and limited public gatherings during a public health emergency. The County/City revised its Citizen Participation Plan to allow for virtual public meetings during public health emergencies. The County/City is continuing to follow local, state and federal recommendations to limit public gatherings during the COVID-19 public health emergency. As such, the County/City is utilizing the waiver during the development of its 2021 AAP and will solicit public comment and conduct public hearings in a virtual way in accordance with its Citizen Participation Plan. Accommodations will be made for persons with disabilities and LEP persons. Documents for public review will be shared via the County's Website.

#### 5. Summary of public comments

Comments will be received through the public meetings and one-on-one interviews and will be summarized in the Citizen Participation section of this Plan and incorporated in individual sections as relevant.

#### 6. Summary of comments or views not accepted and the reasons for not accepting them

**TBD** 

#### 7. Summary

#### PR-05 Lead & Responsible Agencies – 91.200(b)

#### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	Fulton County	Department of Community Development
CDBG Administrator	Fulton County	Department of Community Development
HOME Administrator	Fulton County	Department of Community Development
ESG Administrator	Fulton County	Department of Community Development

Table 1 - Responsible Agencies

#### Narrative (optional)

The Fulton County Department of Community Development provides oversight, management, and administration of projects, programs, and initiatives as shown with the Annual Action Plan. The Department of Community Development is responsible for all documentation, administrative, and compliance requirements of the HUD-funded programs that the County administers, including the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grants (ESG) programs.

The County works actively to establish and support relationships with other County departments, federal and state agencies, local governments, nonprofit organizations, and private sector partners to identify affordable housing, community development, and supportive service needs in Fulton County and develop strategies to meet these needs with combined resources. Multiple Fulton County departments, nonprofit organizations, and municipalities in Fulton County (Alpharetta, Chattahoochee Hills, College Park, East Point, Fairburn, Hapeville, Milton, Mountain Park, Palmetto, and Union City, as of current cooperative agreements) are primarily responsible for implementing programs and services covered by the Consolidated Plan under supervision of the Department of Community Development.

Annual Action Plan

#### **Consolidated Plan Public Contact Information**

Mia Redd Deputy Director Health & Human Services, Fulton County Department of Community Development 137 Peachtree Street SW, Atlanta, Georgia 30303,

Phone: 404-808-4150

Email: mia.redd@fultoncountyga.gov

#### AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

#### 1. Introduction

Fulton County conducted a variety of public outreach to gather input from County and City staff, government agencies, nonprofit agencies, affordable housing developers, local service providers, and county residents in preparing this plan. The County held two community meetings open to the public; and interviewed a variety of nonprofit staff and Continuum of Care members, Health and Human Services Department staff, and queried cooperating cities regarding anticipated capital projects.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

Fulton County works closely with public and private sector providers to ensure delivery of services to residents and to promote interagency communication and planning. The County has representatives on many non-profit agency boards and/or advisory committees. The County works with various housing, health, mental health, and service agencies to gather data and identify gaps in services.

In developing the Consolidated Plan in 2020 and this Annual Plan in 2021, the County strived to include input from housing providers and health, mental health, and other service agencies. A variety of assisted housing providers and health, mental health, and service agency stakeholders were invited to attend the public meeting held February 11, 2021. Stakeholders included city elected officials and staff, housing authority staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, agencies serving people with disabilities, an agency representing persons with limited English-speaking ability, senior services, workforce development organizations, and others. The public meetings and interviews included discussions of the connections between housing and other community needs. The Consolidated Plan was written to promote enhanced coordination amongst local housing and service organizations and through the Annual Plan and daily activities of the Department we seek to continue in that effort.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Fulton County falls within the Fulton County Georgia-502 Homeless Continuum of Care (CoC), which was formed to provide a more focused approach to issues of homelessness within the County. The CoC was formed in 2014 to carry out the planning responsibilities for homeless people within the political boundaries of Fulton County. It coordinates housing, services, and funding streams; promotes community-wide commitment to goals of ending homelessness; analyzes homeless needs in the county; and coordinates the housing and services systems to align resources & functions.

From a regional perspective, the County collaborates with the State of Georgia, City of Atlanta, and DeKalb County to facilitate service coordination, client referrals and the collection of data through a shared Homeless Management Information System (HMIS).

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The Emergency Solutions Grant Program is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. The program focuses on assisting people to regain stability and move to permanent housing.

To assist in determining how to allocate ESG funds, Fulton County held several community meetings throughout the years as Covid funding was allocated and spoke with stakeholders to identify priority and evolving needs. Stakeholders include emergency, transitional, and supportive housing providers; service providers and community organizations; and local government agencies.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Representative agencies, groups, and organization that were contacted during the year and specifically for the 2021 Annual Action Plan are shown in the table on the following pages. In addition to the agencies listed, others may have participated in public meetings or COC meetings.

#### Table 2 – Agencies, groups, organizations who participated

(to be completed in IDIS)

## Identify any Agency Types not consulted and provide rationale for not consulting

There are no agency types that were not consulted in preparation of the annual plan.

## Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Fulton County	Continuum of Care members assist with emergency shelter, transitional housing, homelessness prevention, and outreach and supportive services, which align with goals and priorities identified in the Strategic Plan.
Fulton County Strategic Plan (2020-2024)	Fulton County Office of Strategy and Performance Management	<ul> <li>Goals identified in the Comprehensive Plan which align with those of the Strategic Plan include:</li> <li>Improve the quality, quantity, and accessibility of housing stock across the County.</li> <li>Develop a sense of community and independence among seniors and intellectually and developmentally disabled (IDD) persons by providing an affordable, safe space to receive care.</li> <li>Ensure that the county-wide workforce has the skills needed to meet business demand and opportunities to overcome hiring barriers.</li> <li>Expand the County's economic development impact by pursuing opportunities that link to regional economic development efforts, target areas with the greatest need, and increase return on investment.</li> <li>Deliver high quality cultural and recreation services through County facilities.</li> <li>Increase access to arts and culture services across the county by funding organizations key to the county's cultural ecosystem.</li> <li>Ensure that Fulton County residents live in the healthiest environment possible.</li> </ul>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Fulton County Comprehensive Plan (2016-2035)	Fulton County Department of Planning and Community Services	Goals identified in the Comprehensive Plan which align with those of the Strategic Plan include: Senior housing options should expand as the population continues to grow.  Make "Aging in Place" a more achievable reality by aligning with the goals and policies of the Atlanta Regional Commission's Aging-in-Place initiative.  Encourage a wide variety of housing types to accommodate a range of income levels for current and future residents.  Promote appropriate infill housing and development through planning, infrastructure placement, and regulations.  Encourage development that promotes open space, walking paths and bicycle lanes as a means to connectivity and neighborhood cohesiveness.  Review current land use development patterns that may cause difficulties in the creation of walkable/bikeable communities and MARTA transit opportunities by encouraging wider sidewalks and pedestrian amenities.  Seek transportation enhancements (highway, transit, bicycle, and pedestrian) to compliment and align with land use efforts.  Plan and design multi-use trails and/or sidewalks during the development or renovation of any Fulton County facility. Encourage cooperative efforts between the city, county and school district to provide adequate facilities for community activities and needs (i.e. senior and youth centers).

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the
		goals of each plan?
Cradle to Golden Years Five- Year Strategic Plan (2016-2020)	Fulton County Aging and Youth Services Department	<ul> <li>To improve access to screenings and immunizations that result in better health outcomes.</li> <li>To ensure children are receiving developmental screenings and the necessary support to prepare them for kindergarten and beyond.</li> <li>To create intergenerational programs and services to enhance social skills and academic outcomes for children and youth.</li> <li>To facilitate engagement and mentoring opportunities that decrease social isolation among the senior population.</li> <li>To elevate the level of communication and understanding between seniors, children, and youth.</li> <li>To provide caregiver and relative-care education and support that improve the quality of life and relationships between the caregiver and care recipient.</li> <li>To advocate for government and private partnerships to eliminate food deserts as a means to address nutrition-related health problems including obesity, diabetes, and heart disease.</li> <li>To partner with organizations in educating the public about the advantages of shared housing in addressing financial needs and social isolation.</li> <li>To leverage county dollars with partners to implement programs that enhance the quality of life of existing customers while attracting new ones who could benefit from the services.</li> <li>To develop partnerships that will increase transportation options and increase rider capacity.</li> <li>To develop web-based courses that increase access to health and wellness programming.</li> <li>To facilitate the co-location of services (via on-site or appbased) for seniors, children, and youth in the four multipurpose facilities that increase access to public and private services.</li> <li>To invest in evidence-based health and wellness services that lower hospital readmissions and prevent premature institutionalization.</li> </ul>

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the
		goals of each plan?
		To promote instructional programs that improve public safety.
		<ul> <li>To enhance case management services that promote self- sufficiency.</li> </ul>
		To promote and enhance resources that assist individuals with financial management to improve economic status.
		To connect citizens to publicly and privately funded emergency assistance programs that provide temporary financial relief.
		<ul> <li>To connect citizens with workforce development resources that increase their access to economic opportunities.</li> <li>To identify partners that mitigate generational trends of</li> </ul>
		unhealthy/criminal behavior and improve family dynamics  Goals identified in the Draft Homeless Plan Strategy which align
Fulton County Homeless Plan Strategy	Fulton County Homeless Programs Division	<ul> <li>with those of the Strategic Plan include:</li> <li>Expand Housing Resources:</li> <li>Expand the inventory of low-income housing in both</li> </ul>
		non-profit and for-profit sectors and grow the sources of available funding.  Develop goals in partnership with the Fulton County's
		Departments and programs that provide services to the homeless population to include sub-goals for each homeless sub-population, including single adults, families with children, and units for youth.
		Standardize Best Practices: Establishment of system-wide basic standards for all county funded service providers to increase housing placement and reduce reentry to homelessness.
		<ul> <li>County Homeless Housing Policy: Build a cohesive, county policy framework via zoning, development and related policy areas to create a unified and effective approach to include:</li> </ul>
		Increased Housing Densities; Review of County Housing Development Standards; Integration of local municipality
	711.2 011.1 1/ : 1	planning processes; and, Exploration of local municipality resources.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the state and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I)).

During FY 2021, we will continue to work with other local public and private entities, regional organizations, and the state of Georgia. Several public entities provided input during the development of this Plan, including Fulton County Department of Community Development, Fulton County Continuum of Care, the Housing Authority of Fulton County, Fulton County Schools, the Fulton County Development Authority, the City of East Point, the City of Roswell, the City of Union City, and the East Point and Fairburn Housing Authorities.

#### **AP-12 Participation – 91.105, 91.200(c)**

## 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Lake County's Citizen Participation Plan provides the steps to be taken to ensure that the public and stakeholders in the federal grant programs have a say in the development of the Action Plan. This process includes outreach to municipalities and organizations. Such outreach included:

- 1. Informing the municipalities and organizations of the availability of funds, application deadline. Letters and emails were sent out in December 2020.
- 2. The first public meeting was held on February 11, 2021. The hearing was advertised in the local newspaper and a blast emailed to organizations, municipalities and others to inform them of the hearing.
- 3. The Action Plan was disseminated by email to the participating jurisdictions as well as organizations that represent low- and moderate-income persons and those with limited English proficiency. The second public hearing announcement was included in this communication.
- 4. The plan was available for public comment for 30 days and available on the county website.
- 5. A second hearing will be held on April 1, 2021 and advertised with the availability of the Action Plan for display. Notice will be disseminated through agencies that have contact with low- and moderate-income persons and those with limited English proficiency.
- 6. Comments received (TBD)

## **Citizen Participation Outreach**

Sort Ord er	Mode of Out reach	Target of Out reach	Summary of response/atte ndance	Summary of comments re ceived	Summary of co mments not accepted and reasons	URL (If applica ble)
1	Public Needs Hearing	General Public	12 people attended the 1 <sup>st</sup> Public Needs Hearing	TBD		
2	Newspaper Ads	General Public	The newspaper ads were used to inform the public of the first and second public hearings as well as the availability of the plan.	TBD	None	N/A
3	Public Hearing	General Public	XX people in attendance	TBD	None	N/A
4	Letters /Emails	Municipalities and Agencies	Sent to inform entities of process	TBD	None	N/A

Table 4 – Citizen Participation Outreach

## **Expected Resources**

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

**Anticipated Resources** 

Program	Source	Uses of Funds	Expected Amount Available Year 1				Expected	Narrative Description
	of Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
CDBG	Federal	Acquisition Admin and planning Economic development Housing Public improvements Public services	\$1,867,240	\$0	\$0	\$1,867,240	\$5,602,860	CDBG funds may be used to carry out activities related to housing rehabilitation, demolition and community revitalization, public improvements, public services, economic development, and planning.
НОМЕ	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$877,260	\$0	\$0	\$877,260	\$2,632,532	HOME funds may be used for homebuyer assistance, TBRA, homeowner rehab, affordable housing development, CHDO activities, and program administration.
ESG	Federal	Conversion and rehab for transitional housing Financial assistance Overnight shelter Rapid re-housing Rental assistance services Transitional housing	\$166,641	\$0	\$0	\$166,641	\$499,923	ESG funds may be used for homeless prevention, rapid rehousing, emergency shelter and services, street outreach, HMIS, and program administration.

Table 5 - Expected Resources - Priority Table

Fulton County will use federal funds to leverage additional private, state, and local funds where applicable. Fulton County funding serves as gap financing for housing development projects, which typically also include a combination of private and other public funds.

There are no CDBG Matching funds requirements. Communities are encouraged to use CDBG funds to leverage local funds to undertake projects of local significance.

HOME requires a matching fund contribution of 25% as outlined in 24 CFR 92.218. These are anticipated to be satisfied through a mix of match carryover from prior years as interest foregone as a result of homeowners received below market rate loans with HOP assistance. The County provides matching funds of twenty-five cents from the County's General Fund for each HOME dollar expended. General fund dollars are used to cover the cost of title search examinations for the Single-Family Rehabilitation program.

The Emergency Solutions Grant (ESG) program requires a 100% match which will also be met using County General Funds. The County funds activities that serve persons experiencing homelessness through the CSP program.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

CDBG funding will be used to develop public facilities for public purposes using existing owned properties to include parks, recreational facilities, and community centers in low- and moderate-income areas of the County. Sidewalks, including accessibility improvements for sidewalks and curbs, may be installed or replaced in these areas, especially in locations with high pedestrian use such as routes commonly used by school children or people walking to public transportation and shopping.

## **Annual Goals and Objectives**

**AP-20 Annual Goals and Objectives** 

**Goals Summary Information** 

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Areas	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing Goal #2 – Down Payment Assistance	2020	2024	Affordable Housing	Not Applicable	Affordable Homeownership Opportunities	HOME: \$212,537	Direct financial assistance to homebuyers: 10 households assisted
2	Decent Housing Goal #3 – Homeowner Rehabilitation	2020	2024	Affordable Housing	Not Applicable	Housing Rehabilitation Assistance for Homeowners	CDBG: \$214,000	Homeowner housing rehabilitated: 3 housing units
3	Decent Housing Goal #4 – Rental Assistance	2020	2024	Affordable Housing	Not Applicable	Rental Assistance, Homelessness Prevention, and Rapid Rehousing	HOME: \$577,000	Tenant based rental assistance / rapid rehousing: 25 households assisted
4	Decent Housing Goal #5 – Homelessness Housing and Prevention	2020	2024	Homeless	Not Applicable	Rental Assistance, Homelessness Prevention, and Rapid Rehousing	ESG: \$66,656	Homeless person overnight shelter: 300 persons assisted
6	Suitable Living Environment Goal #2 – ESG Homeless Supportive Services	2020	2024	Homeless	Not Applicable	Supportive Services for Homeless Individuals and Families	ESG: \$87,486.60	Homelessness prevention: 40 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Areas	Needs Addressed	Funding	Goal Outcome Indicator
6	Suitable Living Environment Goal #3 – Fair Housing Education and Enforcement	2020	2024	Non-Housing Community Development	Not Applicable	Fair Housing Education and Enforcement	CDBG: \$23,334	Public service activities for low/moderate income household benefit: 15 persons assisted
7	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements	2020	2024	Non-Housing Community Development	Not Applicable	Community Improvements	CDBG: \$1,256,458	Public facility, infrastructure, or other improvement activities for low/moderate income household benefit: 50,000 persons assisted  Enforcement/foreclosed property care: 10 housing units
8	Program Administration	2020	2024	Affordable Housing Homeless Non-Housing Community Development	Not Applicable	Program Administration	CDBG: \$373,448 HOME: \$87,5726 ESG: \$12,498	Not applicable

Table 6 – Goals Summary

#### **Goal Descriptions**

- Decent Housing Goal #1 Affordable Housing Construction and Preservation
  - Support the development of rental housing affordable to low- and moderate-income households, including projects located near employment, transportation, and other community resources and for seniors, veterans, people with disabilities, or other special needs households, such as people who are formerly homeless or at risk of homelessness.
  - As economically feasible, consider possible opportunities to extend the useful life of existing affordable rental housing by funding acquisition and/or rehabilitation activities
  - Support development of for-sale housing units affordable to low- and moderate-income households, including homes located near employment, transportation, or other community resources.
  - Increase the number of first-time homebuyers through down payment and closing cost assistance.
  - Encourage agencies to develop affordable for-sale housing that is accessible to people with disabilities.
- Decent Housing Goal #2 Down Payment Assistance
  - Support development of for-sale housing units affordable to low- and moderate-income households, including homes located near employment, transportation, or other community resources.
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  - Encourage agencies to develop affordable for-sale housing that is accessible to people with disabilities.
- Decent Housing Goal #3 Homeowner Rehabilitation
  - Preserve the existing affordable housing stock by assisting income-eligible homeowners with housing rehabilitation and repairs, with an emphasis on housing problems affecting health and safety.
- Decent Housing Goal #4 Rental Assistance
  - Assist income-eligible renter households with tenant-based rental assistance.
  - Collaborate with agencies in the Continuum of Care (CoC) and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.
  - Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability.
- Decent Housing Goal #5 Homelessness Housing and Prevention
  - Assist income-eligible renter households with tenant-based rental assistance.
  - Collaborate with agencies in the Continuum of Care (CoC) and others to assist households at-risk of homelessness with short-term rental payments, utility assistance, rapid rehousing, or other assistance.

- Collaborate with agencies in the CoC and others to assist people who are homeless through provision of and access to emergency, transitional, and permanent housing to enable them to move to appropriate housing and achieve greater stability.
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  - Fund eligible public services to serve low- and moderate-income residents, youth, seniors, people with disabilities, and other special needs populations.
- Suitable Living Environment Goal #2 ESG Homeless Supportive Services
  - Collaborate with agencies in the CoC and others to provide coordinated supportive services and case management to people experiencing homelessness to support moves to appropriate housing and greater stability
- > Suitable Living Environment Goal #3 Fair Housing Education and Enforcement
  - Provide assistance to eligible households which might include but is not limited to:
    - Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities.
    - o Provide fair housing complaint investigation services.
    - Consumer education and awareness around predatory lending fraudulent mortgages, and other housing scams.
- ➤ Suitable Living Environment Goal #4 Facility and Infrastructure Improvements
  - Work with other County departments, cooperating cities within Fulton County, and nonprofit agencies.
  - Fund infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, and community centers in income-eligible areas.
  - Assist community service organizations in improving or expanding physical structures to serve homeless residents, low- and moderate-income households, and other special needs populations.
  - Demolish dilapidated structures to stop the spread of blight in low- and moderate-income areas as needed.

### **Projects**

#### **AP-35 Projects – 91.220(d)**

#### Introduction

The projects listed below represent the activities Fulton County plans to undertake during the 2021 program year to address the goals of providing decent affordable housing, promoting a suitable living environment, and encouraging economic opportunity. The allocation of funding for the 2021 projects has been determined based on overall priority needs of county residents and community input received during the planning process.

If the final allocation from HUD for FY 2021 is greater or less than the amount anticipated in this plan, the County may make minor amendments to the existing projects to adjust to the final authorized amount. If there is a change in scope or new projects are added or any project canceled, a substantial amendment with public notice will be required.

#### **Projects**

#	Project Name
1	2021 ESG Activities
2	Owner Occupied Housing Rehabilitation
3	Fair Housing Activities
4	College Park - Park Improvements
5	East Point Waterline
6	Hapeville Tom E. Morris Park
7	Fairburn ADA Pedestrian Improvements
8	Union City Oakley Road
9	Palmetto Veterans Park
10	2021 CDBG Program Administration
11	2021 Home Ownership Program
12	2021 Tenant-Based Rental Assistance
13	2021 HOME Program Administration

**Table 7 - Project Information** 

## Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In allocating funding, Fulton County prioritized affordable housing, homelessness, and community revitalization (including facility, park, and infrastructure improvements), which emerged as critical needs during the Consolidated Planning process. CDBG funded Public services are being addressed through the

COVID funding allocated to Fulton County and not prioritized in the Annual Plan for 2021. Fulton County does not designate specific areas for allocation of funds as part of its strategic use of HUD grant funds. Instead, the County's programs are designed to serve eligible individuals and households throughout the County's service area.

Obstacles to meeting underserved needs include limited funding availability, limited affordable housing development opportunities and shovel-ready projects, and increased development costs.

## **AP-38 Project Summary**

## **Project Summary Information**

1	Project Name	S-ESG Activities
	Target Area	Countywide
	Goals Supported	Decent Housing Goal #5 – Homelessness Housing and Prevention Suitable Living Environment Goal #2 – ESG Homeless Supportive Services Program Administration
	Needs Addressed	Rental Assistance, Homelessness Prevention, and Rapid Rehousing Supportive Services for Homeless Individuals and Families Program Administration
	Funding	ESG: \$166,641
	Description	ESG funding will be used to provide emergency shelter operations and services; HMIS support; homelessness prevention (20%), rapid rehousing (20%); street outreach (38%); emergency shelter (20%); and program administration (2%).
	Target Date	12/31/2021
	Estimate the number and type of persons that will benefit from the proposed activity	Homeless person overnight shelter: 399 people assisted Homelessness prevention/rapid rehousing: 1,016 people assisted
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Eligible ESG activities, including emergency shelter operations and services, homelessness prevention, rapid rehousing, street outreach, HMIS support, and program administration by Fulton County Department of Community Development staff.
2	Project Name	Owner Occupied Housing Rehabilitation
	Target Area	Countywide

	Goals Supported	Decent Housing Goal #3 – Homeowner Rehabilitation
	Needs Addressed	Housing Rehabilitation Assistance for Homeowners
	Funding	CDBG: \$214,000
	Description	A 5-year deferred-payment loan program for eligible homeowners to hire an eligible contractor to address code violations and stabilize and preserve Fulton County's housing stock.
	Target Date	12/31/2021
	Estimate the number and type of persons that will benefit from the proposed activity	Homeowner housing rehabilitated: 3 single-family units
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Housing rehabilitation assistance for income-eligible homeowners.
3	Project Name	Fair Housing Activities
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #3 – Fair Housing Education and Enforcement
	Needs Addressed	Fair Housing Education and Enforcement
	Funding	CDBG: \$23,334
	Description	Fair housing education services for residents, community organizations, and housing providers. Fair housing complaint investigation services.
	Target Date	12/31/2021

	Estimate the number and type of persons that will benefit from the proposed activity	Fair housing activities to benefit about 30 low/moderate income residents
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Fair housing education and enforcement activities.
4	Project Name	College Park – Park Improvements
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$ 240,729
	Description	College Park will improve three (3) parks:  Richard D. Zupp at 1622 Hawthorne Ave. Charles E. Phillips Park – 4400 Herschel Road Barret Park – 2001 Walker Ave. All parks serve a city-wide population
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	City wide population is 11,775 residents
	Location Description	<ul> <li>Richard D. Zupp at 1622 Hawthorne Ave.</li> <li>Charles E. Phillips Park – 4400 Herschel Road</li> <li>Barret Park – 2001 Walker Ave.</li> </ul>

Planned Activities	Eligible public facility, infrastructure, park improvements, sanitary sewer, and demolition and clearance activities.
Project Name	East Point Waterline
Target Area	City of East Point
Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
Needs Addressed	Community Improvements
Funding	CDBG: \$200,000
Description	Improvement of the waterline on Cedar Avenue between Sylvan and Blount Streets
Target Date	12/31/2022
Estimate the number and type of persons that will benefit from the proposed activity	Population of CT 1100 bg 1 and 2 is 1730 people
Location Description	Cedar Ave.
Planned Activities	Waterline Improvement
Project Name	City of Hapeville – Tom E. Morris Splash Park
Target Area	City of Hapeville
Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements

Needs Addressed	Community Improvements
Funding	CDBG: \$150,000
Description	Development of a Splash Pad in the park for citywide use
Target Date	12/31/2022
Estimate the number and type of persons that will benefit from the proposed activity	The population of CT 108 block groups 1-6 is 60.3% Low-mod, 6,645 persons
Location Description	3430 Claire Dr. Hapeville GA
Planned Activities	Park improvements
Project Name	City of Fairburn – ADA Pedestrian Improvements
Target Area	City of Fairburn
Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
Needs Addressed	Community Improvements
Funding	CDBG: \$240,729
Description	Sidewalk replacement with installation of curb ramps at the intersections and driveways
Target Date	12/31/2022

	Estimate the number and type of persons that will benefit from the proposed activity	Census Tract 105.14 BG3 population 3,185 people
	Location Description	Margaret Street (Entire Street) From West Campbellton Street to Orchard Street
	Planned Activities	Sidewalk improvements
	Project Name	Union City – Oakley Road Improvement
	Target Area	City of Union City
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$225,000
	Description	Improvement of Oakley Road from Mall Boulevard to Flat Shoals Rd.
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	Census Tract 105.12 BG 3 has a population of 2,220 people.
	Location Description	Oakley Road from Mall Boulevard to Flat Shoals Rd.
	Planned Activities	Street improvements
	Project Name	City of Palmetto – Veterans Park

Target Area	City of Palmetto
Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
Needs Addressed	Community Improvements
Funding	CDBG: \$200,000
Description	Park improvements in Veterans Park
Target Date	12/31/2022
Estimate the number and type of persons that will benefit from the proposed activity	Veterans Park serves Census Tract 104 Block group 4 with a population of 1,295
Location Description	509 Park Street, Palmetto GA
Planned Activities	Park improvements
Project Name	2021 CDBG Program Administration
Target Area	Countywide
Goals Supported	Program Administration
Needs Addressed	Program Administration
Funding	CDBG: \$373,448
Description	Program administration costs related to the overall planning and execution of CDBG-assisted community development activities, in accordance with the CDBG administrative cap. Up to 20 percent of each year's CDBG grant plus program income can be obligated for planning and administrative costs.
Target Date	12/31/2021

	Estimate the number and type of persons that will benefit from the proposed activity	Not Applicable
	Location Description	Fulton County Department of Community Development, 137 Peachtree Street SW, Atlanta, Georgia 30303
	Planned Activities	Costs related to overall planning and execution of CDBG-assisted activities.
	Project Name	2020 Home Ownership Program
	Target Area	Countywide
	Goals Supported	Decent Housing Goal #2 – Down Payment Assistance
	Needs Addressed	Affordable Homeownership Opportunities
	Funding	HOME: \$168,171
	Description	Loans to eligible first time homebuyers to assist with down payment costs related to eligible home purchases in Fulton County.
	Target Date	12/31/2021
	Estimate the number and type of persons that will benefit from the proposed activity	Direct financial assistance to homebuyers: 30 households assisted
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Down payment assistance to first time homebuyers.
	Project Name	2021 Tenant-Based Rental Assistance

Target Area	Countywide	
Goals Supported	Decent Housing Goal #4 – Rental Assistance	
Needs Addressed	Rental Assistance, Homelessness Prevention, and Rapid Rehousing	
Funding	HOME: \$577,500	
Description	Reimbursement to contracted partner(s) to provide tenant-based rental assistance programs for extremely lowand low-income households.	
Target Date	12/31/2020	
Estimate the number and type of persons that will benefit from the proposed activity	Tenant based rental assistance / rapid rehousing: 12 households assisted	
Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year	
Planned Activities	Tenant-based rental assistance for extremely low- and low-income households.	
Location Description	TBD	
Planned Activities	Housing development	
Project Name	2021 HOME Program Administration	
Target Area	Countywide	
Goals Supported	Program Administration	

Needs Addressed	Program Administration
Funding	HOME: \$87,726
Description	Program administration costs related to the overall planning and execution of HOME-assisted affordable housing activities, in accordance with the HOME administrative cap. Up to 10 percent of each year's HOME grant plus program income can be obligated for planning and administrative costs.
Target Date	12/31/2020
Estimate the number and type of persons that will benefit from the proposed activity	Not Applicable
Location Description	Fulton County Department of Community Development, 137 Peachtree Street SW, Atlanta, Georgia 30303
Planned Activities	Costs related to overall planning and execution of HOME-assisted activities.

#### AP-50 Geographic Distribution – 91.220(f)

# Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Fulton County entitlement jurisdiction covers unincorporated Fulton County, as well as the cities of Alpharetta, Chattahoochee Hills, College Park, East Point, Fairburn, Hapeville, Milton, Mountain Park, Palmetto, and Union City, who executed a cooperation agreement with Fulton County during urban county requalification process. The cities of Atlanta, Roswell, and Sandy Springs and South Fulton do not participate with Fulton County and receive their own HUD grant allocations.

Geographically, the Fulton County entitlement jurisdiction is divided into disparate north and south portions by the cities of Atlanta, Roswell, and Sandy Springs, which lie in middle of the county. While HUD-funded activities that qualify on an area basis may be located in any income-eligible areas with the entitlement jurisdiction, all of Fulton County's low- and moderate-income census tracts are located in southern Fulton County. Thus, CDBG-funded public facility and infrastructure improvements completed over the next five years will be targeted to the southern portion of Fulton County, unless they serve a population that is specifically eligible for assistance (e.g., seniors, people with disabilities, victims of domestic violence).

#### **Geographic Distribution**

Target Area	Percentage of Funds
Countywide	100%

Table 8 - Geographic Distribution

#### Rationale for the priorities for allocating investments geographically

Fulton County does not designate specific areas for allocation of funds as part of its strategic use of HUD grant funds. Instead, the County's programs are designed to serve low- and moderate-income individuals and households throughout the County's service area.

The County chooses not to designate specific geographic target areas so that it may concentrate on priority need for services and improvements based on eligibility, availability of funds, and readiness to proceed.

#### **Affordable Housing**

#### AP-55 Affordable Housing - 91.220(g)

#### Introduction

During the 2021 program year, Fulton County will assist 379 households with housing needs. Through ESG, the County will fund emergency shelter and homelessness prevention/rapid rehousing for 350 households. Using HOME funds, the County anticipates providing tenant-based rental assistance to 25 households and assisting 11 homebuyers purchase homes. Using CDBG funds, the County will provide a homeowner rehabilitation program that will assist an estimated 3 single-family homeowners.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	79
Special-Needs	
Total	89

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	75
The Production of New Units	
Rehab of Existing Units	3
Acquisition of Existing Units	11
Total	89

Table 10 - One Year Goals for Affordable Housing by Support Type

#### Discussion

The above goals are based on the accomplishment goals set in the Projects section AP 35.

#### **AP-60 Public Housing - 91.220(h)**

#### Introduction

The Housing Authority of Fulton County (HAFC) operates Public Housing and Housing Choice Voucher programs in Fulton County. As of 2020, the HAFC operates or assists 1,958 total units of affordable housing. 960 assisted families utilize housing choice vouchers, 132 units are Low Income Housing Tax Credits, 212 units are project-based vouchers (of which 100 resulted from a RAD conversion), and 654 are port vouchers.

The Housing Authority of the City of East Point (EPHA) currently has 280 units of traditional public housing, as well as 555 housing choice voucher units.

#### Actions planned during the next year to address the needs to public housing

The goal of the HAFC is to provide decent, safe, and sanitary rental housing for eligible families, to provide opportunities, promote self-sufficiency and economic independence for Housing Choice Voucher (HCV) participants. The Mission Statement is "To provide and develop quality affordable housing opportunities for individuals and families while promoting self-sufficiency and community revitalization." HAFC has partnered in six Low-Income Housing Tax Credits (LIHTC) developments, owned, and managed by private entities, with Phase II of the newest development underway. HAFC continues to seek development partners, HUD funding, LIHTC, and other non-federal sources to develop affordable housing construction or rehabilitation.

The HAFC has converted all public housing units in its portfolio to other forms of publicly supported housing other than Sterling Place Apartments located at 144 Allen Road, Sandy Springs, Georgia. The "Partnership Properties" include:

- Arcadia at Parkway Village
- Woodbridge at Parkway Village
- Providence at Parkway Village
- Legacy at Walton Lakes

The EPHA added 180 units of senior housing in the summer of 2020. The new EPHA development is called the Hillcrest Active Adult Community and is funded with tax credits and has a Section 8 project based vouchers for 36% of the units. A second phase is planned in the future. The Resident Council Association is an active force in working with the Authority staff.

### Actions to encourage public housing residents to become more involved in management and participate in homeownership

HAFC residents have several opportunities to receive assistance with the home buying process.

• The HAFC is a HUD Certified Housing Counseling Center, which offers Homebuyer Education Workshops to prepare residents to become first-time homebuyers.

- There are also 25 HAFC housing choice voucher participants utilizing their vouchers for homeownership.
- HAFC offers the Family Self-Sufficiency Program a 5-year program that provides tenants with
  individual training and supportive services to help the family prepare to transition out of assisted
  housing programs. The program encourages participants' families' self-sufficiency and helps
  expand family opportunities that address educational, socio-economic, recreational, and other
  human service needs.

The EPHA offers the Family Self-Sufficiency Program as well.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

None of the housing authorities in Fulton County are designated as "troubled."

# AP-65 Homeless and Other Special Needs Activities – 91.220(i) Introduction

Fulton County is covered by the Fulton County Continuum of Care, a network of service providers covering Fulton County (not including the City of Atlanta). The Fulton County Continuum of Care brings together housing and service providers to meet the needs of homeless individuals and families. Fulton County is in the process of completing a Homeless Plan that will seek to align existing planning efforts related to homelessness to foster a more consistent approach to homelessness and affordable / low-cost housing.

# Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

### Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Coordinated Intake and Assessment System (CIAS) is designed to complete outreach and recruit homeless individuals and families throughout the geographic area of Fulton County, to assess their individual needs and facilitate access to services in response to those identified needs. CIAS utilizes a multi-tiered approach which requires for the operation of an Assessment Center centrally located in both the south and north areas of Fulton County. To satisfy eligibility criteria for participation in the Emergency Solutions Grant program, applicants must be below 30% AMI, according to the current HUD income limits (for homelessness prevention assistance), or homeless or at risk of becoming homeless (for rapid rehousing assistance) and lacking sufficient resources and support networks necessary to retain housing without ESG assistance. All ESG participants receive an initial consultation to determine eligibility and assistance.

Over the next year, the CoC and other homeless housing and service providers in Fulton County will continue reaching out to homeless persons, including unsheltered persons, through emergency shelter, meals, transportation, counseling, and case management. One of the objectives of Fulton County's draft Homeless Plan is to prioritize unsheltered and vulnerable households, with strategies that include training and support for service providers and integrated services with behavioral health and healthcare systems. The GA 502 Fulton County CoC and Fulton County established Homeless Assessment Centers at the North and South Fulton Annex offices in an effort to establish a collective community and county approach to supporting and providing solutions to homelessness and homeless prevention.

The GA 502 CoC hosts six CoC membership meetings a year to discuss homeless issues and strategies; provide ongoing updates through a newsletter and public announcements. Additionally, the COC sponsors periodic workshops.

Hope through Soap provides outreach primarily in the North Fulton County area. The send referrals to the County Assessment Center for followup.

#### Addressing the emergency shelter and transitional housing needs of homeless persons

There are 467 emergency shelter beds in the County. Of these, 2/3 are for single adults, 159 for families with children. There are 4 beds available for unaccompanied youth. There are also 93 Transitional Housing units, of which 20 are dedicated to Veterans. Most transitional housing is available only to families with children and 4 beds are available for unaccompanied youth.

During the 2021 program year, Fulton County will use ESG funds to fund emergency shelter and transitional housing providers.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

During the 2021 program year, Fulton County will fund organizations that provide case management and housing navigation services to assist homeless individuals and families, including those staying in emergency shelter, make the transition to permanent housing and prevent returns to homelessness. ESG funds are provided to North Fulton Community Charities for rapid rehousing. In addition, the County will fund case management, legal representation and counseling, emergency financial assistance, and rental assistance. The County will also work to increase the availability of affordable housing in Fulton County by using HOME funds to support the development of new affordable rental housing.

The GA 502 Fulton County CoC and Fulton County established Homeless Assessment Centers at the North and South Fulton Annex offices in an effort to establish a collective community and county approach to supporting and providing solutions to homelessness and homeless prevention.

A key objective of the County's draft Homeless Plan is to increase the inventory of diversion, rapid rehousing, and permanent supportive housing to successfully divert or quickly rehouse all eligible households.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Over the next year, housing and service providers in Fulton County will continue to work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. Organizations and resources to prevent homelessness that will be in place during the 2021 program year in Fulton County include:

- North Fulton Community Charities provides emergency financial assistance, thrift shop, food bank, government benefits screening, and rapid rehousing.
- The Community Assistance Center provides rental assistance, food, clothing and education resources for homelessness prevention.
- LIFT Community Development Corp. provides housing and shelter referrals, life and financial skills training, food and clothing giveaways, transportation assistance, education and employment referrals, and mental health and wellness assessments.
- HOPE Atlanta (Travelers Aid) provides rental and security deposit assistance, housing search
  assistance, one-on-one support, and rapid rehousing, as well as emergency services, crisis
  intervention, transitional and permanent supportive housing for persons living with HIV/AIDS. HOPE
  Atlanta's Supportive Services for Veterans and their Families Program funds rapid re-housing and
  prevention assistance to homeless veteran households.

The Homeless Department is navigating the County's work with diversion programs and in 2020 joined task forces that address justice and mental health.

#### AP-75 Barriers to affordable housing – 91.220(j)

#### Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In January 2019, the Fulton County Board of Commissioners passed a resolution urging municipalities in Fulton County to implement affordable housing policies. The resolution allows the Development Authority of Fulton County to apply local affordable housing ordinances to any multi-family projects completed through the Development Authority.

The Analysis of Impediments to Fair Housing Choice (AI) completed for Atlanta and Fulton County in September 2020 identified barriers to affordable housing and homeownership. One primary barrier is the shortage of available units in arears of economic opportunity. The lack of investment in neighborhoods where there is affordable housing that are high concentrations of racial and ethnic concentrations and a concentration of poverty creates further barriers. For persons with disabilities, the problems are magnified. There is a shortage of housing served by transit and other amenities. Zoning in many communities defines "family" in restrictive way that prevents development of shared housing and make it difficult to work with the ordinances that rely on variances and SUPs rather than reasonable accommodation. Language also creates a barrier to access to housing.

Programs that are funded by Fulton County that seek to overcome these barriers include the HOP – Homeownership program and a willingness to fund rental developments through the HOME Program. Housing rehabilitation and public facility improvements in lower income areas alleviates some of the investment barriers in these areas.

The County continues to fund rental assistance for persons leaving emergency shelters or the streets through rapid re-housing and additional resources were made available with COVID funding sources. Funding through COVID resources is available through the County for rental assistance as well.

#### **AP-85 Other Actions – 91.220(k)**

#### Introduction:

This section details Fulton County's actions planned to ensure safe and affordable housing for its residents, along with plans to meet underserved needs, reduce poverty, develop institutional structure, and enhance coordination between public and private sector housing and community development agencies.

#### Actions planned to address obstacles to meeting underserved needs

Fulton County identified the underserved needs as: affordable housing and homeownership opportunities, rehabilitation assistance for low-income homeowners, homeless prevention and rapid-rehousing, supportive services for persons experiencing homelessness and special needs populations, fair housing enforcement and education and community revitalization (including facility, park, and infrastructure improvements.

To help remove obstacles to meeting underserved needs and improve service delivery, Fulton County supports the continued development of the Fulton County Continuum of Care, a collaborative to coordinate the work of social service organizations, disseminate news and information, eliminate duplication of effort, and spearhead community-wide solutions to local needs. Fulton County will provide funding to address underserved needs through CDBG, HOME, ESG and general fund commitments in support of programs that address these needs. Such programs include:

- Housing rehabilitation
- Housing development and homeownership
- Tenant Based Rental Assistance
- ESG funded facility operations and services
- ESG funded rapid re-housing and homeless prevention
- Community projects to improve parks, remove handicap barriers, improve sidewalks, water and sewer facilities

The Analysis of Impediments to Fair Housing Choice (AI) completed for Atlanta and Fulton County in September 2020 identifies obstacles to having a more equitable housing choice as well as institutional obstacles. Lack of knowledge of fair housing protection and redress results in lack of reporting. Lack of knowledge also presents obstacles facing persons with disabilities from seeking protection through fair housing laws. Training has been offered and will continue to be offered to advocacy groups and individuals seeking to address the needs of persons with disabilities.

The CDBG program will continue to fund Metro Fair Housing Services, Inc. to address this obstacle by conducting fair housing outreach and to assist residents navigate the complaint process with HUD and

the Georgia Department of Justice.

#### Actions planned to foster and maintain affordable housing

Fulton County will continue to offer their core programs – including home purchase assistance, housing rehabilitation assistance, and tenant-based rental assistance – in order to foster housing affordability. HOME funds will also be used to support the development of new affordable housing, including multifamily rental developments and homeownership opportunities. The County will continue to use HOME funds to support development of affordable housing by a local CHDO.

In addition to specific programs designed to foster and maintain affordable housing, the County will encourage participating jurisdictions to review their zoning ordinances for prospective barriers to affordable housing development, and to make amendments as needed.

#### Actions planned to reduce lead-based paint hazards

Over the next year, Fulton County will continue to conduct lead-based paint inspections associated with the housing rehabilitation and homeownership programs and, if a hazard is found, remediation. These actions will both reduce lead exposure risk and help to maintain the county's older, lower and moderately priced housing. Any housing rehabilitation activities conducted using HOME and CDBG funds will continue to be monitored closely for any potential lead exposure.

#### Actions planned to reduce the number of poverty-level families

Over the FY 2021 program year, Fulton County will continue its workforce development programs through WorkSource Fulton to connect individuals with job skills and employment. Homeless service providers will continue to offer job search and resume assistance. A focus on improving the jobs/housing balance in existing and emerging job centers in Fulton County will aim to help poverty-level families access more employment opportunities, while potentially lowering transportation and housing costs.

CDBG and HOME funds will continue to enforce the provisions of Section 3 providing Employment Opportunities to low-income residents of Fulton County. To the extent possible, Section 3 gives priority to hiring workers for federally funded projects over \$100,000 and to contracting and subcontracting with businesses that are Section 3 certified.

#### Actions planned to develop institutional structure

Fulton County has developed a robust administrative structure to manage its CDBG, HOME, and ESG funds. The County's Department of Community Development offers technical assistance sessions for potential subrecipients, CHDOs, and contractors to learn how to effectively administer funding from the CDBG and HOME programs. In addition to working with organizations, the County's citizen participation process is designed to keep constituents abreast of funding plans and make engaged and informed citizens another vital part of the institutional structure.

The CoC hosts 6 membership meetings a year to discuss homeless issues and strategies; provide ongoing

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updates through a newsletter and public announcements. Additionally, the COC sponsors periodic workshops. These venues allow the County to be involved in the overall system to address homelessness.

The AI pointed to the need to address education and knowledge of Fair Housing protections. Metro Fair Housing Services, Inc., a nonprofit fair housing advocacy organization whose service area includes Fulton County and the City of Atlanta, was awarded grant funding under HUD's Fair Housing Initiatives Program (FHIP) in 2020. Under the FHIP, HUD awards grant money to local fair housing advocacy organizations who assist persons believed to have been harmed by discriminatory housing practices; to help people identify government agencies that handle complaints of housing discrimination; to conduct preliminary investigation of claims; to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with the fair housing laws. Both HUD and the Georgia Department of Justice adjudicate complaints. CDBG funding is also granted to Metro Fair Housing Services, Inc.

The County will continue to strengthen its outreach to limited-English speaking persons in accordance with the Language Access Plan.

### Actions planned to enhance coordination between public and private housing and social service agencies

Fulton County will continue to be an active participant in the Fulton County Continuum of Care. The CoC promotes community-wide commitment to goals of ending homelessness; quickly re-housing homeless individuals and families; effective utilization of mainstream resources; optimizing consumer self-sufficiency. Membership includes emergency, transitional, and permanent housing providers, nonprofit social service organizations, and government agencies.

#### **Program Specific Requirements**

#### AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

#### Introduction:

# Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	TBD
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	

#### **Other CDBG Requirements**

1. The amount of urgent need activities. Note that Fulton County is exploring options to use CDBG funding to assist with response to the COVID-19 pandemic according to HUD guidelines.	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall benefit – A consecutive period of one, two, or three years may be used to determine that a minimum of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100%

### HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

### 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

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

### 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Fulton County's Home Ownership Program (HOP) provides direct assistance to homebuyers towards the purchase price of a home. The affordability is based on a recapture provision. If the home is sold or otherwise changes ownership or fails to remain the principal residence of the buyer during the first five years, a portion of the HOME funds must be repaid (All HOP loans are \$15,000 or less thereby requiring only a 5-year recapture period.) The affordability provision is secured and enforced through a mortgage deed and a note. The mortgage deed is filed for recordation with the Fulton County Clerk of Superior Courts, and these requirements place a lien on the property that should trigger any action related to the sale, transfer, assumption or foreclosure of the HOME-assisted property. The mortgage and note clearly define the dollar amount and the loan terms; contain default provisions and stipulation that the Borrower is responsible for maintaining the home in good repair.

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

Fulton County's policy of proportional return of investment is to encourage the purchaser to participate in the program and provides a fair return to both the purchaser and Fulton County at the time of the sale. Because it is impossible to dictate the sales market condition at the time of the actual sale, Fulton County has elected to set the following policy: The net proceeds will be divided proportionally as set forth herein by mathematical formula: A = HOME Recapture amount, B= Amount to homeowner; <u>Direct HOME investment</u>; <u>Direct HOME investment</u> + homeowner investment X Net proceeds = A; <u>Homeowner investment</u>, <u>Direct HOME investment</u> + homeowner investment X Net proceeds = B. The Home Investment is the amount of funds that the owners made for improvements to the property over time. If there are no net proceeds, repayment of the note is not required. In the event the net proceeds exceed the amount necessary to repay both the homeowner's investment, the excess proceeds will be paid to Annual Action Plan

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the homeowner.

Should the county fund a rental development project, a resale provision will be used. A restrictive covenant would be place on the property for the term of the affordability period.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Fulton County's HOME program has adopted the use of the recapture provision for homeownership to achieve the goal of continued affordability and annually certifies that the homeowner maintains the assisted unit as their primary resident. The County annually sends a Homebuyer Certification document to each HOP second mortgage beneficiary (currently in the affordability period) terms of the second mortgage loan to include existing primary residency requirement. Recipients are requested to verify receipt of the certification document by including the respective borrower's signature and date of the document, then return to the Signature and date of the document, then return to the County via facsimile or U.S. Postmaster. To ensure that the home buyer certification documents are sent and not forwarded to any other address the County uses a stamp stating the following: "Return Service Requested Do Not Forward."

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Refinancing is not an eligible activity under any federally-funded HOME programs. Therefore, Fulton County does not plan to use HOME funds to refinance existing debt and has not established refinancing policy guidelines for the use of HOME funds.

### Emergency Solutions Grant (ESG) Reference 91.220(I)(4)

#### 1. Include written standards for providing ESG assistance (may include as attachment)

Fulton County enthusiastically supports and partners with the GA 502 Fulton Country CoC approach to addressing the needs of people who are homeless or at risk of becoming homeless. Our shared vision and commitment are focused on rooting out the causes of homelessness and aiding individuals and families in their successful reintegration into the community. Fulton County and the GA 502 Fulton County CoC work collaboratively to identify and serve the chronically homeless, youth, families, and veterans through the GA 502 Coordinated Intake and Assessment System (CIAS). The staff of the Fulton County's Homeless Division provides administrative support to the GA 502 Board of Directors. Utilizing ESG and other jurisdictional allocations coupled with the CoC Supportive Housing Program grant funds, the planning committee formulates the plan to implement strategies to address the 7 performance measures targeting the groups identified above and measures, using HMIS performance data, the impact of the strategies on the intended population. Fulton County's ESG written standards are included as an attachment to this plan.

# 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Coordinated Intake and Assessment System (CIAS) is designed to complete outreach and recruit homeless individuals and families throughout the geographic area of Fulton County, to assess their individual needs and facilitate access to services in response to those identified needs. CIAS utilizes a multi-tiered approach which requires for the operation of an Assessment Center centrally located in both the south and north areas of Fulton County. To satisfy eligibility criteria for participation in the Emergency Solutions Grant program, applicants must be below 30% AMI, according to the current HUD income limits (for homelessness prevention assistance), or homeless or at risk of becoming homeless (for rapid rehousing assistance) and lacking sufficient resources and support networks necessary to retain housing without ESG assistance. All ESG participants receive an initial consultation to determine eligibility and assistance.

### 3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

In accordance with HUD 24 CFR 576.3 (Allocation of Funding), regulations mandate that 7.5% of funds should be spent on administrative activities, a maximum of 60% of Fulton County's ESG funds are to be spent on shelter activities, and the remaining 40% are to be spent on homeless prevention and rapid rehousing activities proposed by organizations. The Department of Community Development administers ESG funds through its Homeless Assessment Centers and also awards grant funds to sub-recipients to carry out eligible activities in compliance with all applicable federal regulations. The ESG written standards

attached to this plan outline the County's process for allocating ESG funds.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Not applicable. Fulton County successfully meets the homeless participation requirements.

#### 5. Describe performance standards for evaluating ESG.

ESG performance standards are upheld through review of monthly or quarterly reports determined by the designated ESG Project Manager depending on the project or service to the County. It is imperative that the reports are submitted as scheduled. The County is responsible for reporting program accomplishments to HUD, who in turn submits the information in congressional reports. Each Project Manager responsible for technical support of the subrecipient will provide reporting formats prior to commencement of the ESG-funded project or service. Project Manager(s) will visit the site of each project or service delivery location no less than annually to assess progress. Additional site visits may be required depending on the subrecipient's need for technical support. Each ESG subrecipient must keep records of fund expenditures; a copy of the ESG contract executed with Fulton County; and all other project or service information important to the administration of the project for a minimum of four (4) years. The County will monitor ESG subrecipient files and record keeping procedures at least annually. Each agency receives notification in writing prior to the anticipated monitoring date. The HMIS database is also reviewed to review performance.

#### **Attachments:**

**ESG Performance Standards** 

HOME Recapture/Resale policy