



**FULTON
COUNTY**

2021 Annual Action Plan

March 2021

FOR PUBLIC DISPLAY MARCH 11 to APRIL 12

Contents

2021 Annual Action Plan

Executive Summary.....	1
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	1
PR-05 Lead & Responsible Agencies – 91.200(b).....	5
AP-10 Consultation – 91.100, 91.200(b), 91.215(l).....	7
AP-12 Participation – 91.105, 91.200(c)	18
Expected Resources	20
AP-15 Expected Resources – 91.220(c)(1,2)	20
Annual Goals and Objectives	23
Projects	28
AP-35 Projects – 91.220(d)	28
AP-38 Project Summary	30
AP-50 Geographic Distribution – 91.220(f).....	38
Affordable Housing	39
AP-55 Affordable Housing – 91.220(g)	39
AP-60 Public Housing – 91.220(h).....	40
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	42
AP-75 Barriers to affordable housing – 91.220(j)	45
AP-85 Other Actions – 91.220(k)	46
Program Specific Requirements.....	49

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 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.
 - 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.
 - 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 non-profit 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 successfully contributed to the completion of projects in 2019 to include parks and recreational developments, storm drainage and sewer system improvements, street and sidewalk improvements, community meeting facilities improvements, and handicap accessible facilities.

In 2019 CDBG public service funds were also used to increase the availability of programs and services that empower low and moderate-income households. Many of the funded activities served dual purposes by also being the resource that helps families avert situations of homelessness, which continues to be a high priority area. No new public services were funded in 2020 through CDBG.

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 (AAP). The County held two public meetings on February 11 and April 1, 2021 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 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 revised its Citizen Participation Plan to allow for virtual public meetings during public health emergencies. The County is continuing to follow local, state and federal recommendations to limit public gatherings during the COVID-19 public health emergency. As such, the County 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 received during the public hearing where participants indicated a need for affordable housing and food security.

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

These comments were accepted and were being met in part with funds provided in the Annual Plan and/or the Covid funding provided to the County.

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.

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(I)

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

1	Agency/Group/Organization	ATLANTA LEGAL AID
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	As a subrecipient, Atlanta Legal Aid provides fair housing outreach and education.
2	Agency/Group/Organization	City of College Park
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis non-housing improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	College Park is a subrecipient of funding and will carry out several park improvement projects.
3	Agency/Group/Organization	CITY OF EAST POINT
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Point is a subrecipient in both the CDBG and ESG Programs. They are tackling the needs of homeless residents and those threatened with homelessness through ESG and CDBG CV funds. They will receive an allocation for a Waterline project for FY 2021 CDBG.

4	Agency/Group/Organization	CITY OF HAPEVILLE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis non-housing improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Hapeville is a CDBG subrecipient and will receive funds in 2021 for a park project.
5	Agency/Group/Organization	City of Fairburn Georgia
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs non-housing improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Fairburn will be a subrecipient of funds for 2021 CDBG. Sidewalk and curb ramp improvements will improve pedestrian access.
6	Agency/Group/Organization	CITY OF UNION CITY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	non-housing needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Union City will be a subrecipient of funds for 2021 CDBG. Street improvements will be done on Oakley Road.
7	Agency/Group/Organization	CITY OF PALMETTO
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	non-housing needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Palmetto will be a subrecipient of funds for 2021 CDBG. A park will be improved.
8	Agency/Group/Organization	Fulton County Housing Authority
	Agency/Group/Organization Type	PHA Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Fulton County Housing authority provides services to those households in lowest income brackets. The HAFC provides counseling for homeownership and self-sufficiency.
9	Agency/Group/Organization	Housing Authority of the City of East Point
	Agency/Group/Organization Type	PHA Services-Employment
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	East Point Housing Authority offers Self-Sufficiency educational programming to residents and has recently developed a new Senior housing opportunity.
10	Agency/Group/Organization	Community Assistance Center
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Community Assistance Center provides homeless prevention services for persons threatened with homelessness.
11	Agency/Group/Organization	FULTON COUNTY HEALTH & HUMAN SERVICES DEPARTMENT
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Health Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Fulton County Department of Health and Human Services provides oversight to the COC and homeless services for the County, including the ESG Program.
12	Agency/Group/Organization	TRAVELER'S AID OF METROPOLITAN ATLANTA, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Traveler's Aid of Metropolitan Atlanta is a Shelter provider.

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	<p>Goals identified in the Comprehensive Plan which align with those of the Strategic Plan include:</p> <ul style="list-style-type: none"> • Improve the quality, quantity, and accessibility of housing stock across the County. • 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. • Ensure that the county-wide workforce has the skills needed to meet business demand and opportunities to overcome hiring barriers. • 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. • Deliver high quality cultural and recreation services through County facilities. • Increase access to arts and culture services across the county by funding organizations key to the county’s cultural ecosystem. • Ensure that Fulton County residents live in the healthiest environment possible.

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	<p>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.</p> <ul style="list-style-type: none"> • 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 style="list-style-type: none"> • To improve access to screenings and immunizations that result in better health outcomes. • To ensure children are receiving developmental screenings and the necessary support to prepare them for kindergarten and beyond. • To create intergenerational programs and services to enhance social skills and academic outcomes for children and youth. • To facilitate engagement and mentoring opportunities that decrease social isolation among the senior population. • To elevate the level of communication and understanding between seniors, children, and youth. • To provide caregiver and relative-care education and support that improve the quality of life and relationships between the caregiver and care recipient. • 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. • To partner with organizations in educating the public about the advantages of shared housing in addressing financial needs and social isolation. • 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. • To develop partnerships that will increase transportation options and increase rider capacity. • To develop web-based courses that increase access to health and wellness programming. • To facilitate the co-location of services (via on-site or app-based) for seniors, children, and youth in the four multipurpose facilities that increase access to public and private services. • To invest in evidence-based health and wellness services that lower hospital readmissions and prevent premature institutionalization.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
		<ul style="list-style-type: none"> • To promote instructional programs that improve public safety. • To enhance case management services that promote self-sufficiency. • 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. • To connect citizens with workforce development resources that increase their access to economic opportunities. • To identify partners that mitigate generational trends of unhealthy/criminal behavior and improve family dynamics
Fulton County Homeless Plan Strategy	Fulton County Homeless Programs Division	<p>Goals identified in the Draft Homeless Plan Strategy which align with those of the Strategic Plan include:</p> <ul style="list-style-type: none"> • Expand Housing Resources: <ul style="list-style-type: none"> ○ Expand the inventory of low-income housing in both 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. • 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: Increased Housing Densities; Review of County Housing Development Standards; Integration of local municipality 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(l)).

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 the Atlanta Regional Commission, 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, and the East Point and Fairburn Housing Authorities, the Cities of Alpharetta, East Point, College Park, Fairburn, Hapeville, Milton, Mountain Park, Union City and Palmetto

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

Fulton 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 a cross section of organizations, municipalities, state agencies, as well as advocacy organizations focused on fair housing, and language barriers. 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 were provided during the public hearing during which participants indicated a need for affordable housing and food security.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Needs Hearing	General Public	37 people attended the 1 st Public Needs Hearing	Comments expressed at the public hearing indicated a need for affordable housing and food security.	accepted	
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.	None	None	N/A
3	Public Hearing	General Public	No one attended	None	None	N/A
4	Letters /Emails	Municipalities and Agencies	Sent to inform entities of process and encourage participation by constituent groups	TBD	None	N/A

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The table below shows the County's grant allocations for the 2021 program year as announced by HUD, along an estimate of anticipated grant funding for the remaining years covered by this Consolidated Plan. This estimate assumes that funding over the remaining years will average to be about the same as the 2020 allocations upon which this project was based. All grant funds will be used to support the Fulton County Department of Community Development's goals to provide decent affordable housing, a suitable living environment, and expanded economic development.

HOME Program income reflects the actual amount of prior year program income available for use in 2021.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and planning Economic development Housing Public improvements Public services	\$1,393,957	\$0	\$0	\$1,373,714	\$6,096,386	CDBG funds may be used to carry out activities related to housing rehabilitation, demolition and community revitalization, public infrastructure improvements, park improvements, public services, and planning.
HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$670,081	\$0	\$33,915.32	\$703,996.32	\$2,839,711	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	\$159,268	\$0	\$0	\$159,268	\$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.

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: \$126,073	Direct financial assistance to homebuyers: 3 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: 10 housing units
3	Decent Housing Goal #4 – Rental Assistance	2020	2024	Affordable Housing	Not Applicable	Rental Assistance, Homelessness Prevention, and Rapid Rehousing	HOME: \$477,000	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: \$63,707	Homelessness prevention: 40 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: \$83,616	Homeless person overnight shelter: 300 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: 30 persons assisted
7	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements	2020	2024	Non-Housing Community Development	Not Applicable	Community Improvements	CDBG: \$877,838	Public facility, public infrastructure, park improvements, and other improvement activities for low/moderate income household benefit: 18,360 persons assisted
8	Program Administration	2020	2024	Affordable Housing Homeless Non-Housing Community Development	Not Applicable	Program Administration	CDBG: \$278,785 HOME: \$67,008 ESG: \$11,945	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.
 - 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.
 - 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 non-profit 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.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Housing will be provided through several programs to different population groups:

	Extremely low	Low income	Moderate Income
Housing Rehabilitation	2	4	4
Homeownership		1	2
TBRA	25		
Rapid Rehousing	20		

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.

Projects

#	Project Name
1	2021 ESG Activities
2	Owner Occupied Housing Rehabilitation
3	Fair Housing Activities
4	College Park - Barrett Park Improvements
5	East Point-Waterline Infrastructure Improvements
6	Hapeville-Park Improvements
7	Fairburn -ADA Pedestrian Improvements
8	Union City- Street Resurfacing Improvements
9	Palmetto – Veteran’s Park Improvements
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, fair 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	12/31/2022
	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: 10 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
	Target Area	City of College Park
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$100,000
	Description	Park improvements including playground equipment replacement, handicap barrier removal, roof replacement on pavilion, and landscaping
	Target Date	12/31/2022

	Estimate the number and type of persons that will benefit from the proposed activity	CT 106.01 population 3,285
	Location Description	Barrett Park 2001 Walker Ave.
	Planned Activities	Park Improvement
5	Project Name	East Point Waterline Infrastructure Improvements
	Target Area	City of East Point
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$150,000
	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 Avenue
	Planned Activities	Waterline Improvement

6	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: \$100,000
	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
7	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: \$236,638
	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
8	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: \$175,000
	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
9	Project Name	Palmetto
	Target Area	City of Palmetto
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$100,000
	Description	Improvement to Veteran’s Park including: replacement of playground equipment (2 playgrounds).
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	CT 104 BG 4 population 1,295
	Location Description	509 Park Street, Palmetto

	Planned Activities	Park Improvement
10	Project Name	2021 CDBG Program Administration
	Target Area	Countywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$274,742
	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.
11	Project Name	2021 Home Ownership Program
	Target Area	Countywide
	Goals Supported	Decent Housing Goal #2 – Down Payment Assistance
	Needs Addressed	Affordable Homeownership Opportunities
	Funding	HOME: \$126,073
	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: 3 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.
12	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: \$477,000
	Description	Reimbursement to contracted partner(s) to provide tenant-based rental assistance programs for extremely low- and low-income households.
	Target Date	12/31/2021
	Estimate the number and type of persons that will benefit from the proposed activity	Tenant based rental assistance / rapid rehousing: 25 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
13	Project Name	2021 HOME Program Administration
	Target Area	Countywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$67,008
	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.

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

In allocating funding, Fulton County prioritized affordable housing, homelessness, public services, and community revitalization (including facility, park, and infrastructure improvements), which emerged as critical needs during the Consolidated Planning process. 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-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 78 households with housing needs. Through ESG, the County will fund homelessness prevention/rapid rehousing for 40 households. Using HOME funds, the County anticipates providing tenant-based rental assistance to 25 households and assisting 3 homebuyers purchase homes. Using CDBG funds, the County will provide a homeowner rehabilitation program that will assist an estimated 10 single-family homeowners.

One Year Goals for the Number of Households to be Supported	
Homeless	40
Non-Homeless	38
Special-Needs	
Total	78

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	65
The Production of New Units	
Rehab of Existing Units	10
Acquisition of Existing Units	3
Total	78

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 re-housing 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 follow-up.

During the 2021 program year, Fulton County will use ESG funds to fund street outreach.

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:

During the 2021 program year, Fulton County will provide HOP funds to help lower income households become homeowners. Removing the barrier for African-American households to become homeowners is a means to building generational wealth.

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 areas 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

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:

Fulton County will continue to receive CDBG, HOME and ESG funding in 2021.

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	\$0
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	0

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(l)(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: $A = \text{HOME Recapture amount}$, $B = \text{Amount to homeowner}$; Direct HOME investment; $\text{Direct HOME investment} + \text{homeowner investment} \times \text{Net proceeds} = A$; Homeowner investment, $\text{Direct HOME investment} + \text{homeowner investment} \times \text{Net proceeds} = B$. The Home Investment is the amount of funds that the owners made for improvements to the property over time. If there are no net proceeds, repayment of the note is not required. In the event the net proceeds exceed the amount necessary to repay both the homeowner's investment, the excess proceeds will be paid to

the homeowner.

Should the county fund a rental development project, a resale provision will be used. A restrictive covenant would be placed 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(l)(4)**

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

Fulton County enthusiastically supports and partners with the GA 502 Fulton County 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

ESG WRITTEN STANDARDS

This page intentionally left blank.

EMERGENCY SOLUTIONS GRANT PROGRAM (ESG) Allocation Process

In accordance with HUD CFR576.3, (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% to be spent on homeless prevention and rapid rehousing activities proposed by organizations. ESG funds are awarded through a Notice of Funding Availability (NOFA)/ Request for Proposals/Qualifications/Offers (RFP) from qualified applications with projects which are ready-to-go. The department adheres to the following: solicitation, application process, technical assistance, review of eligibility, funding recommendation, funding selection and written agreements.

Solicitation: The RFP will be widely publicized throughout the County using press releases coordinated with the Office of Communication, use of a mailing list with various groups/partners and advertisements appearing in a local newspaper of general circulation; advertisement on Fulton County's website and postings at specified libraries, government offices and other public places. The advertisement will specify the amount of funds that are available, basic eligibility criteria, details on the process, contact information and the deadline for applications to be submitted, which is typically 30 days.

Application Process: Agencies seeking ESG funding for shelter activities or homeless prevention /rapid rehousing must submit an Application and attach all required documentation including certification forms. The application package consists of an eligibility checklist to be completed by the applicant. The checklist addresses each area of HUD eligibility and provides the applicant the opportunity to specify the documentation they are providing to meet each criteria, work scopes, development and operating budgets, other financing for the project, and long-term cash flow projections upon completion.

ESG applications will only be accepted from eligible organizations (those that can demonstrate experience and staff capacity to manage the day-to-day operations) that have a specific project for which they are seeking funding.

Provide Technical Assistance: Prior to application submission, staff will conduct a mandatory Technical assistance workshop to address compliance requirements, program performance, funding information covered by the RFP. Applicants not attending the mandatory Technical Assistance Workshop will be deemed ineligible for funding. Information regarding the workshop will also be included in the advertisement and press release.

Review for Eligibility/Recommendation/Selection: The Fulton County Continuum of Care Board will recommend candidates for the RFP selection committee which will evaluate and rank all applications and submit recommendations to the Director of the Fulton County Department of Housing and Community Development.

**Board of Commissioner Approval is only needed if the general activity has not been approved in the current year Annual Action Plan. The ESG Program budget includes line items for Shelter activities, Homeless Prevention, and Rapid Rehousing activities without identifying specific projects. The BOC passed a resolution authorizing the Commission Chairman to execute all documents regarding Continuum of Care projects on their behalf without requiring approval of each identified project (Agenda Item 13-0462). If approval is required, an agenda item will be prepared seeking BOC approval, entered into SIRE for the proposed ESG project after adherence of the Citizen Participation Plan.

Development of Standard Written Agreements: Staff will refer to 24 CFR Part 91.100(d) and 24 CFR 400 (e) for ESG using specific standards along with the citations for the regulations pertaining to ESG Written Agreements in coordination with Fulton County Legal Staff.

References: 24 CFR Part 576, 24 CFR Part 91.100 (d), 24 CFR 400 (e)

INTRODUCTION

The Fulton County Continuum of Care (FCCoC) is a group of organizations and individuals working to address homelessness through a coordinated community-based process of identifying needs and building a system of housing and services to address those needs. The group is comprised of stakeholders who, as an administrative entity, coordinate a year-round planning effort and prepare the annual application for homeless services grants from the U.S. Department of Housing and Urban Development (HUD).

HEARTH Act amendments to the McKinney-Vento Homeless Assistance Act codified the role and functions of the CoC, formalizing the responsibilities of a CoC and establishing minimum requirements for its operation and management. This governance charter:

- outlines the governance structure of the Fulton CoC under the new CoC Program Interim Rule;
- defines the roles and responsibilities of the Board, Committees, Working Groups and staff; and
- establishes policies and procedures for operating and managing the CoC.

ARTICLE I. NAME, VISION, MISSION, PURPOSE AND RESPONSIBILITIES

- A. Name. The name of this unincorporated association is the Fulton County Continuum of Care (FCCoC).
 - B. Mission. The FCCoC plans, develops and implements comprehensive and coordinated strategies to address homelessness in Fulton County.
 - C. Vision. The vision of the FCCoC is that in our community every person is appropriately, safely and decently housed. The FCCoC works to alleviate homelessness through prevention, assistance toward self-sufficiency and the provision of a continuum of housing and service options.
 - D. Purpose. The purposes of the FCCoC are to:
 1. Promote communitywide commitment to implementing best practices to work toward the goal of ending homelessness in Fulton County;
 2. Maximize available funding for efforts by providers and government entities to prevent homelessness and quickly re-house homeless individuals and families in Fulton County, while minimizing the trauma and dislocation that homelessness causes to individuals, families and the community;
 3. Promote access to mainstream programs by homeless individuals and families, encouraging the full, effective use of available resources; and
 4. Improve self-sufficiency among individuals and families that experience homelessness.
- A. Responsibilities. The FCCoC will fulfill the responsibilities assigned to continuums of care under Title 24, Part 578 of the Code of Federal Regulations and will satisfy all other legal requirements necessary to secure maximum funding under relevant state and federal programs to end homelessness.

ARTICLE II. CONTINUUM OF CARE COMMITTEE STRUCTURE, DESIGNATED ENTITIES AND ROLES

A. Fulton County Planning/Coordinated Assessment Committee (FCP/CAC). The FCP/CAC serves as the primary working entity of the FCCoC. This committee is open to the public and meets quarterly to strengthen coordination and service delivery, and to carry out CoC responsibilities defined by the CoC Program Interim Rule. Primary responsibilities of the FCP/CAC include:

- i. To convene regular meetings of the FCCoC;
- ii. To establish performance targets and to monitor and act on outcomes;
- iii. To provide system coordination; and
- iv. To conduct the Point in Time (PIT) count, Housing Inventory Count (HIC) and Annual Gaps analysis.

B. Coordinated Assessment Working Group. The Coordinated Assessment Working Group will work with ESG and CoC recipients to develop the following items for Board approval:

- a. Plans to establish a coordinated system for individuals experiencing homelessness that provides a standardized process for assessing needs for housing or services across all providers.
- b. Written standards for providing CoC assistance that at a minimum include:
 - i. Policies and procedures for evaluating individuals' eligibility for assistance;
 - ii. Policies and procedures for determining and prioritizing which eligible households will receive transitional housing assistance;
 - iii. Policies and procedures for determining and prioritizing which eligible households will receive rapid rehousing assistance;
 - iv. Standards for determining what percentage or amount of rent each program participant must pay while receiving rehousing assistance;
 - v. Policies and procedures for determining and prioritizing which eligible households will receive permanent supportive housing assistance; and
 - vi. A specific policy to guide the operation of the coordinated assessment system in addressing the needs of households who are fleeing, or attempting to flee, domestic violence, dating violence, sexual assault or stalking, but who are seeking shelter or services from non-victim service providers.
- c. A plan for monitoring the coordinated assessment system and verifying that the written standards guiding its operation are being applied uniformly.

Members include representatives from relevant organizations and agencies working in Fulton County, GA, as well as other individuals interested in working to prevent and end homelessness in the county. Relevant organizations include nonprofit homeless assistance providers, victim service providers, faith-based organizations, government entities, businesses, advocates, public housing agencies, school representatives, social service providers, mental health agencies, hospitals and health care practitioners, universities, affordable housing developers, law enforcement and organizations that serve veterans.

The following subcommittees of the FCP/CAC are responsible for HMIS management and oversight, development and operation of a coordinated assessment system and establishment of written standards for providing assistance under the Emergency Solutions Grant (ESG) and CoC Programs. Subcommittees can be created at the discretion of the Board as needed.

1. HMIS Working Group. The Homeless Management Information System (HMIS) Working Group meets at a minimum of quarterly to advise the operations, policies, and procedures of the FCoC HMIS implementation. This group oversees and informs operation of the HMIS by the designated HMIS Lead (Department of Community Affairs - DCA) as outlined in the HMIS Governance Charter and works to monitor performance targets as established by the FCCoC.
2. Governance Committee. This committee shall annually review the internal operation of the Board. Committee should hear and investigate any reported misconduct of a board member. The committee will also serve as the governance body of any agency appeals. The committee shall consist of three (3) members who shall be current Directors. The current Chair may not be a member of this committee. The committee members shall be appointed by the FCCoC Board on an annual basis, to serve until the next annual meeting of the Board.
3. Ad Hoc Committees/Taskforce. The FCCoC Board may from time to time create one or more ad hoc committees for special purposes. Ad hoc committees may include both Directors and individuals who are not Directors. Ad hoc committees may not exercise the authority of the FCCoC Board.

B. Designated Entities.

1. **Collaborative Applicant.** The Fulton County Board of Commissioners is the designated Collaborative Applicant for the FCCoC. The Collaborative Applicant is the eligible applicant that submits the annual CoC Consolidated Application for funding on behalf of the CoC. The Collaborative Applicant is the only entity that can apply for a grant for Continuum of Care planning funds on behalf of the CoC.
2. **HMIS Lead.** **Department of Community Affairs (DCA)** is the designated HMIS Lead for the FCCoC.
3. **Support Entity.** As the designated Collaborative Applicant and HMIS Lead, Fulton County Collaborative Applicant (FCCA) plays a significant role in supporting the operation and management of the FCCoC and its HMIS system.

Fulton County CoC staff coordinate and facilitate monthly FCCoC meetings, distribute written meeting agendas and minutes, manage the content of the FCCoC website and newsletter, staff the FCCoC Board and its subcommittees, coordinate the annual PIT and HIC and, with the oversight of the FCCoC Board, design, operate and follow a collaborative, fair and transparent process for developing applications in response to CoC Program NOFAs. Additionally, Fulton County CoC staff will participate in and represent the FCCoC in the Consolidated Plan and ESG allocation and reporting processes. Fulton County CoC staff members are also active participants in regional and State groups meeting to coordinate efforts related to provision of ESG and CoC funds.

- C. FCCoC Board.** The FCCoC Board meets quarterly or as needed to oversee the work of the designated entities, the FCPC and its subcommittees and working groups defined above. The Board is responsible for ensuring that the FCCoC fulfills the responsibilities assigned to continuums of care under Title 24, Part 578 of the Code of Federal Regulations and oversees progress toward meeting local, regional and federal goals to prevent and end homelessness. The FCCoC Board is also responsible for establishing priorities for funding projects under the CoC Program and for ranking multiple applications if required by HUD in the Notice of Funding Availability (NOFA). The FCCoC Board may form a Ranking Subcommittee to fulfill responsibilities related to the NOFA to ensure ranking decisions are made by individuals with no financial interest in the decisions made.

ARTICLE III. CONTINUUM OF CARE BOARD POLICIES AND PROCEDURES

- A. Number, Composition and Terms.** The Fulton County Homeless Continuum of Care shall be a board as outlined in the Hearth Rule 24 CFR Part 578. Said Board shall be comprised of no more than eleven (11) members as follows:
- One (1) representative nominated by each of the Commission Districts for a total of seven (7) members, this includes one (1) representative from District 1, 2, 3, 4, 5, 6, and 7. Each representative would serve a two (2) year term and could be reappointed to serve additional terms. Notwithstanding the foregoing, no term of any member nominated by a District

Commissioner shall extend beyond the term of the District Commissioner who nominates that member.

- One (1) representative nominated from the South Fulton Service Coalition. This would represent a wide variety of organizations from South Fulton that could help in coordinating services for the homeless to serve a three (3) year term.
- One (1) representative nominated from the North Fulton Interagency Council. This would represent a wide variety of organizations from North Fulton that could help in coordinating services for the homeless to serve a three (3) year term.
- Two (2) representatives that are currently homeless or were formerly homeless.
 - One representative would be nominated and voted upon by the South Fulton Service Coalitions and the North Fulton Interagency Council.
 - These individuals would serve a two (2) year term.

B. Code of Conduct - Conflicts of Interest and Recusal Process. FCCoC Board members must exercise care and when acting on behalf of the FCCoC. These individuals must complete the work they have agreed to undertake in a timely manner. In addition, they must attend Board meetings and be prepared to discuss matters presented for their deliberation. Absence without notice or explanation for three meetings within a calendar year or repeated failure to complete work assignments will be grounds for removal from the Board. Repeated failure to participate thoughtfully and respectfully in discussions or persistent disruptive or obstructive conduct during meetings will be grounds for removal.

FCCoC Board members must abide by the following rules in order to avoid conflicts of interest and promote public confidence in the integrity of the FCCoC and its processes. Failure to honor these rules will be grounds for removal from the Board and any of its committees.

1. Members may not participate in or influence discussions or resulting decisions concerning the award of a grant or other financial benefit to:
 - a. Any organization that they or a member of their immediate family represents; or
 - b. Any organization from which they or a member of their immediate family derives income or anything of value.
2. Whenever FCCoC Board members or any of their immediate family members have a financial interest or any other personal interest in a matter coming before the Board or one of its committees, they must:
 - a. Fully disclose the nature of the interest; and
 - b. Withdraw from discussing, lobbying and voting on the matter.

At the beginning of every Board meeting, the facilitator must ask if there are any conflicts of interest or potential conflicts of interest that need to be disclosed before the business included in the meeting's agenda is discussed.

Any matter in which FCCoC Board members have an actual or potential conflict of interest will be decided only by a vote of disinterested individuals. The minutes of any meeting at which such a vote is conducted must reflect the disclosure of interested directors' actual or potential conflicts of interest and their recusal from participation in the decision.

FCCoC Board members must sign a conflict of interest form annually, affirming that they have reviewed the conflict of interest policy and disclosing any conflicts of interest they face or are likely to face in fulfilling their duties as Board members.

Removal of Directors. A Director may be removed without cause by the vote of two-thirds (2/3) of the Directors then in office. In addition, a Director may be removed by the affirmative vote of a majority of the Directors then in office for to comply with this Charter's Code of Conduct or other required written policies.

ARTICLE IV. APPROVAL OF GOVERNANCE CHARTER AND SUBSEQUENT AMENDMENTS

- A. Scope of the Governance Charter. The FCCoC Governance Charter establishes a framework for governing the Continuum as well as roles and responsibilities related to establishment of policies and procedures needed to comply with 24 CFR Part 578.
- B. Approval and Subsequent Amendments. The governance framework outlined in this document and every subsequent amendment to that framework must be approved by a majority of FCCoC members.
- C. Regular Reviews of the Governance Charter. In consultation with the Collaborative Applicant and the HMIS Lead, the FCP/CAC will review the charter annually and recommend to the Board changes to improve the functioning of the FCCoC and maintain compliance with federal regulations. Every five years after initial approval of the charter, the FCCoC Board will invite interested members to participate in a review and discussion of the Board selection process. Based on the consensus achieved in that discussion, the Board will ask FCPC members to ratify the existing selection process or approve proposed changes to that process at their next monthly meeting.
- D. Charter Amendments. This Charter may be amended or repealed and new bylaws may be adopted by the Board of Directors. At least seven (7) days written notice of any meeting of Directors at which an amendment is to be approved, unless notice is waived. The notice must state that the purpose or one of the purposes, of the meeting is to consider a proposed amendment to the Charter and contain or be accompanied by a copy or summary of the amendment or state the general nature of the amendment. Any amendment must be approved by two-thirds (2/3) of the Directors in office at the time the amendment is adopted.

Article V: Meeting of the FCCoC Board

- A. Place of Meetings. All meetings of the FCCoC Board shall be held in Fulton County, Georgia, at such place as the Board of Directors may determine.
- B. Annual Meeting. The annual meeting of the Board of appointing officers, and committee members and transacting other business, shall be held at 10:00 a.m. on the first Tuesday in May of each year, or at such other time as the Board of Directors may determine.
- C. Regular Meetings. Additional regular meetings of the FCCoC Board shall be held quarterly at times and dates as established by the Board.
- D. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the Chair person or twenty percent (20%) of the Directors then in office.
- E. Notice of Meetings. Regular meetings of the Board of Directors may be held without notice if the date, time and place of the meeting previously have been fixed by the Board; otherwise, regular meetings must be preceded by at least two (2) days' notice to each Director of the date, time and place, but not the purpose, of the meeting. Special meetings of the Board of Directors must be preceded by at least two (2) days' notice to each Director of the date, time, place, and purpose of the meeting. Notice required by the foregoing provisions may be given by any usual means of communication and may be oral or written. However, any Board action to remove a Director or to approve a matter that would require approval by the members shall not be valid unless each Director is given at least seven (7) days' written notice that the matter will be voted upon at a Directors' meeting.
- F. Quorum. A majority of the Board shall constitute a quorum for the transaction of business at any meeting of the Board. If less than a majority of the Directors are present at said meeting, a majority of the Directors present may adjourn the meeting without further notice.
- G. Manner of Acting. If a quorum is present when a vote is taken, the affirmative vote of a majority of Directors present is the act of the Board unless the vote of a greater number of Directors is required by law or this charter.
- H. Presumption of Assent. A Director who is present at a meeting of the Board of Directors when action is taken is deemed to have assented to the action taken unless: (a) such Director objects at the beginning of the meeting (or promptly upon arrival) to holding it or transacting business at the meeting; (b) such Director's dissent or abstention from the action taken is entered in the minutes of the meeting; or (c) such Director delivers written notice of dissent or abstention to the presiding officer of the meeting before adjournment or immediately after adjournment of the meeting. The right of dissent or abstention is not available to a Director who votes in favor of the action taken.
- I. Meeting Via Communications Equipment. The Board of Directors may permit any or all Directors to participate in a regular or special meeting by, or conduct the meeting through the use of, any means of communication by which all Directors participating may simultaneously hear each other during the meeting. A Director participating in a meeting by this means is deemed to be present in person at the meeting.

Article VI. Indemnification.

- A. Director who in the legal defense of any proceeding to which the Director was a party because

he or she is or was a Director, against reasonable expenses actually incurred by the Director in connection with the proceeding. In addition, if any individual is made a party to a proceeding because the individual is or was a Director or officer, may, to the extent permitted by law, authorize Fulton County to advance expenses to such individual and/or indemnify such individual against liability incurred in the proceeding.



**HOME INVESTMENT
PARTNERSHIPS PROGRAM**
Recapture/Resale Provisions



2017



Fulton County, GA Housing and Community Development pledges to foster the letter and spirit of the law for achieving equal housing opportunity.

Background

The HOME Investment Partnerships (HOME) Program was established under **TITLE II of the Cranston-Gonzalez National Affordable Housing Act**. The purpose {SEC. 203. [t42 U.S.C. 12722]} of HOME funding is to:

- A. Expand
 - a. The supply of decent, safe, sanitary and affordable housing
 - b. The capacity of Nonprofit Housing Providers
- B. Strengthen:
 - a. Ability of state and local governments to design and implement strategies for achieving an adequate supply of housing
 - b. Public-private partnership
- C. Provide participating jurisdictions, on a coordinated basis, with the various forms of Federal housing assistance, including capital investment, mortgage insurance, rental assistance, and other Federal assistance, needed

The HOME Program is administered through the U.S. Department of Housing and Urban Development (HUD). Fulton County, as a participating jurisdiction (PJ), receives funds under the HOME Program.

Purpose of this manual

The purpose of this Manual is to provide information required to carry out the responsibilities under the Fulton County HOME Program. Fulton County Housing and Community Development is responsible for ensuring appropriate utilization of the Department of Housing and Urban Development (HUD) entitlement funds. If, in the course of using this Manual, inconsistencies or ambiguities are found by the user, it is the responsibility of the user to contact Fulton County for clarification. Such clarifications will be provided by Fulton County in its sole and absolute discretion. This Manual will be applicable (until amended or superseded). Any updated policies and/ or forms will be distributed under a cover letter and inserted into this Manual.

Participating Jurisdictions (PJs) undertaking HOME-assisted homebuyer activities, including any projects funded with HOME Program Income (PI), must establish written resale and/or recapture provisions that comply with HOME statutory and regulatory requirements. These provisions must also be set forth in the PJ's Consolidated Plan. The written resale and/or recapture provisions that a PJ submits in its annual Action Plan must clearly describe the terms of the resale and/or recapture provisions, the specific circumstances under which these provisions will be used (if more than one set of provisions is described), and how the PJ will enforce the provisions for HOME-funded ownership projects. HUD reviews and approves the provisions as part of the annual Action Plan process.

HOME requires that PJs utilize resale and/or recapture provisions to ensure continued affordability for low- to moderate-income homeowners and as a benefit to the public through the wise stewardship of federal funds.

DHCD has programs which could use HOME funds to assist homeowners or homebuyers:

- Housing Rehabilitation Deferred Payment Loan Program/ Deferred Payment Loans (DPL): This program assists low to moderate income Fulton County residents make needed home improvements for the correction of health, safety code violations through Deferred Payment Loans (DPL).
- Home Ownership Program (HOP)/ a second mortgage Deferred Payment Loan: This program assisted approved homebuyers with a deferred payment soft second mortgage loan for down payment assistance and closing cost. Fulton County directly administers the program through a network of participating lenders, who are responsible for originating, underwriting, closing, and funding mortgage loans. Applications are reviewed following standard insuring underwriting criteria, and Fulton County compliance guidelines based on HOME regulations found at 24 CFR Part 92. Funds are reserved on a first-come, first-served basis, and all HOP borrowers must complete a pre purchase home ownership counseling workshop or individual counseling. Post Counseling may be required. Housing counseling activities must be facilitated by a HUD approved counseling agency. There was a revision made to the program guidelines to include providing up to 6% of sales price, not to exceed \$10,000, in down payment and closing cost assistance in accordance with the 1st mortgage lender requirements.
- CHDO/Rental Development: The Development Programs administer funding to qualified agencies to assist with the development of affordable rental properties through acquisition and rehabilitation activities. On-going compliance is provided to several properties during the affordability period.

Specific examples where the DHCD would use the resale method include: N/A.

DHCD does not have any cases where resale is encouraged and does use resale in the HOME program however, if a situation arises a resale provision policy will be outlined in accordance with 24 CFR Part 92.254(a)(5)(i)(A) and (B).

Specific examples where the DHCD would use the recapture method include: HOP

Fulton County's Home Ownership Program is designed to assist eligible home buyers, who are seeking to purchase a home in Fulton County, outside the city limits of Atlanta, Roswell, and Sandy Springs. The program will assist approved homebuyers with assistance depending upon the loan type in the form of a deferred payment soft second mortgage loan, which does not require repayment as long as the home remains the primary residence, and is occupied by the borrower during the affordability period. The borrower must take maximum advantage of the terms offered by the first mortgage lender in order to

minimize the amount of the HOP Loan. The first mortgage loan amount must include the maximum LTV, closing costs, and prepaid expenses, to the extent permitted by the Mortgage Insurer (or the investor, in the case of an uninsured first mortgage). There will be no required regular monthly or annual payments under this Note.

Fulton County will directly administer the HOP through a network of participating lenders. These lenders are lending institutions that are required to comply with the Community Reinvestment Act (CRA). The participating lenders are responsible for originating, underwriting, closing, and funding Program Loans. A home buyer must apply for any of these deferred payment options through one of these lenders. Applications will be reviewed following standard insuring underwriting criteria, Fulton County compliance guidelines based on HOME regulations found at 24 CFR Part 92 and funded on a first-come, first-served basis. All HOP borrowers must complete a pre-purchase home ownership counseling course and possibly post-counseling. The applicant is made aware of the post-counseling mandate and acknowledges this requirement via a HOP closing form.

Recapture Provisions

Fulton County's HOME program has adopted the use of the recapture provision to achieve the goal of continued affordability. The design of the HOP program is direct assistance to the homebuyer towards the purchase price of the home. Currently, HOME funds do not cover the difference between the fair market value of the property and the sales price. This 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 places a lien on the property thereby 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 amounts and the loan terms; contain default provisions and stipulation that the Borrower is responsible for maintaining the home in good repair.

Recapture Funds: HOME funds recouped by Fulton HCD when HOME assisted homeownership housing does not fulfill the requirements set by the program for the full -imposed affordability period.

Program Specific Requirements: Guidelines for Recapture of HOME Funds Used for Home Buyers under the Home Ownership Assistance Program (HOP): If conditions of the note are met, the principal balance will be reduced by 20% each year beginning after the first year of occupancy, for the duration of the loan. If there is an occurrence of default, the outstanding principal balance will become due and payable. These funds will be remitted to Fulton County HCD and will be utilized for HOME-eligible activities only.

The applicant(s) must occupy the property as his/her primary residence for the period of affordability as set forth by the loan amount. The HOP loan agreement is signed by the homebuyer at the time of financing to ensure that the homebuyer is committed to this obligation. The borrower is also required to sign the acknowledgement of rights form certifying that they understand certain program restrictions.

The Period of Affordability ensures that the property will remain affordable for a certain prescribed period. This time period is based upon the loan amount of the assistance and begins upon activity completion into HUD's IDIS reporting systems. The Period of Affordability for all the HOME Loans under \$15,000 is six years. Fulton County will follow the guidelines indicated below for all HOME Loans both during and after the affordability period associated with the HOME assistance:

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

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

- in the event that said lineal heir(s) is not eligible for assistance under the Fulton County Home Ownership Assistance Program, said lineal heir must repay the loan in full or pay the amount remaining after satisfaction of the first mortgage and closing costs;
- if the lender permits the lineal heir to assume the first mortgage, and the lineal heir is over-income for HOME assistance, the lineal heir must repay the remaining balance of the HOME loan;
- if the lender permits the lineal heir to assume the first mortgage, and the lineal heir is HOME income-eligible, then the County's loan agreement should permit the lineal heir to also assume the HOME loan if he/she agrees to occupy the property as their principal residence and other deed restrictive covenant items for the entire affordability period then there are no net sale proceeds;
- If a lineal heir inherits the property and immediately sells it, he/she must repay the net sales proceeds up to the amount of the remaining balance of the HOME loan.
- Mortgage Release: Fulton County HCD will file a "Release" document with the Fulton County Clerk of Superior Courts to release the original HOME-assisted homebuyer from the requirements of the mortgage or other similar mechanism.

Enforcement of recapture provisions. Through the use of a Restrictive Covenant (note, deed, written agreement) signed by the homebuyer at closing.

Monitoring of the provision:

Fulton County annually maintains and certifies that the homeowner maintains the assisted unit as their primary resident. In order to satisfy the requirements of the Program, that homeowner agrees to not:

- Rent, or contract to rent, any party to assume, lease, sell or abandon the Property, or any
- Part thereof, whether voluntarily or involuntarily, to any individual or individuals; or
- Use the Property as an investment property; or
- Use the Property as a recreational home or "second" home; or
- Change the use of the Property, or any part thereof, to a use other than for single-family occupancy.

Process:

Annually the County mails each recipient a letter reminding them of the second mortgage loan, the amount of assistance, the term that the primary residency remains in effect based on the affordability table, and their acknowledge of receiving these funds. The County also maintains and updates a spreadsheet reflecting when the letter was mailed and any other important information.

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

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

A = HOME Recapture amount B = Amount to homeowner

Direct HOME investment

Direct HOME investment + homeowner investment X Net proceeds = A

Homeowner investment

Direct HOME investment + homeowner investment X Net proceeds = B

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

The HOME program will ensure that any recipient of HOME funds adheres to the County's affordability provision. Currently, the HOP program is the only program using funds for down payment. The County does not use any subrecipients, State recipients, urban county or consortium members, CHDOs or other entities to provide the homebuyer assistance. If the County elects to provide any other entity funds for this purpose, the entity will be required to follow the recapture provision.