



**FULTON
COUNTY**

FY 2020 Annual Action Plan

**Amended
February 2021**

ANTICIPATED RESOURCES – 91.215(A)(4), 91.220(C) (1,2)

Introduction

The table below shows the County’s grant allocations for the 2020 program year as announced by HUD, along an estimate of anticipated grant funding for the remaining four years covered by this Consolidated Plan. This estimate assumes that funding over those four years will average to be about the same as the 2020 allocations. 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.

Anticipated Resources

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	\$1,867,240	\$0	\$0	\$1,867,240	\$7,470,100	CDBG funds may be used to carry out activities related to housing rehabilitation, demolition and community revitalization, public improvements, public services, economic development, and planning.

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: \$		
HOME	Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$877,260	\$0	\$0	\$877,260	\$3,509,792	HOME funds may be used for homebuyer assistance, TBRA, homeowner rehab, affordable housing development, CHDO activities, and program administration.
ESG	Federal	Conversion and rehab for transitional housing Financial assistance Overnight shelter Rapid re-housing Rental assistance services Transitional housing	\$166,641	\$0	\$0	\$166,641	\$666,564	ESG funds may be used for homeless prevention, rapid rehousing, emergency shelter and services, street outreach, HMIS, and program administration.

AP-20 ANNUAL GOALS AND OBJECTIVES

Goals Summary Information

TABLE 1 – GOALS SUMMARY

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Areas	Needs Addressed	Funding	Goal Outcome Indicator
1	Decent Housing Goal #2 – Down Payment Assistance	2020	2024	Affordable Housing	Not Applicable	Affordable Homeownership Opportunities	HOME: 212,534	Direct financial assistance to homebuyers: 8 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: 8 housing units
3	Decent Housing Goal #4 – Rental Assistance	2020	2024	Affordable Housing	Not Applicable	Rental Assistance, Homelessness Prevention, and Rapid Rehousing	HOME: \$577,000	Tenant based rental assistance / rapid rehousing: 25 households assisted
4	Decent Housing Goal #5 – Homelessness Housing and Prevention	2020	2024	Homeless	Not Applicable	Rental Assistance, Homelessness Prevention, and Rapid Rehousing	ESG: \$124,148	Homeless person overnight shelter: 399 persons assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Areas	Needs Addressed	Funding	Goal Outcome Indicator
6	Suitable Living Environment Goal #2 – ESG Homeless Supportive Services	2020	2024	Homeless	Not Applicable	Supportive Services for Homeless Individuals and Families	ESG: \$166,641	Homelessness prevention: 28 persons assisted
7	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
8	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements	2020	2024	Non-Housing Community Development	Not Applicable	Community Improvements	CDBG: \$1,247,124	Public facility, infrastructure, or other improvement activities for low/moderate income household benefit: 13,780 persons assisted
9	Program Administration	2020	2024	Affordable Housing Homeless Non-Housing Community Development	Not Applicable	Program Administration	CDBG: \$373,448 HOME: \$87,260	Not applicable

PROJECTS

AP-35 PROJECTS – 91.220(D)

Introduction

The projects listed below represent the activities Fulton County plans to undertake during the 2020 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 2020 projects has been determined based on overall priority needs of county residents and community input received during the planning process.

Projects

TABLE 2 – PROJECT LIST

#	Project Name
1	2020 ESG Activities
2	2020 Owner Occupied Housing Rehabilitation
3	canceled
4	canceled
5	2020 Fair Housing Activities
6	2020 CDBG Program Administration
7	2020 Home Ownership Program
8	2020 Tenant-Based Rental Assistance
9	2020 HOME Program Administration
10	2020 Fairburn – Community Plaza
11	2020 Hapeville – Tom E. Morris Splash Park
12	2020 Union City – Old Savannah Infrastructure Phase II
13	2020 Palmetto – Sewer Improvements
14	2020 College Park – Recreation Center
15	2020 East Point - Waterline

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-38 PROJECT SUMMARY

Project Summary Information

TABLE 3 – PROJECT INFORMATION

1	Project Name	2020 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%); emergency shelter (20%), street outreach (38%); and program administration (2%).
	Target Date	12/31/2021
	Estimate the number and type of persons that will benefit from the proposed activity	Homeless person overnight shelter: 399 people assisted Homelessness prevention/rapid rehousing: 1,016 people assisted
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Eligible ESG activities, including emergency shelter operations and services, homelessness prevention, rapid rehousing, street outreach, HMIS support, and program administration by Fulton County Department of Community Development staff.

2	Project Name	2020 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	12/31/2020
	Estimate the number and type of persons that will benefit from the proposed activity	Homeowner housing rehabilitated: 3 single-family units
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Housing rehabilitation assistance for income-eligible homeowners.
3	Project Name	2020 CDBG Public Service Activities - CANCELED
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	
	Target Date	

	Estimate the number and type of persons that will benefit from the proposed activity	Public service activities to benefit about 400 low/moderate income residents
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Eligible public service activities.
4	Project Name	2020 Infrastructure – CANCELED – See Specific projects below
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	
	Description	
	Target Date	
	Estimate the number and type of persons that will benefit from the proposed activity	
	Location Description	
	Planned Activities	

5	Project Name	2020 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 50 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.
6	Project Name	2020 CDBG Program Administration
	Target Area	Countywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	CDBG: \$373,448
	Description	Program administration costs related to the overall planning and execution of CDBG-assisted community development activities, in accordance with the CDBG administrative cap. Up to 20 percent of each year's CDBG grant plus program income can be obligated for planning and administrative costs.
	Target Date	12/31/2020

	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 CDBG-assisted activities.
7	Project Name	2020 Home Ownership Program
	Target Area	Countywide
	Goals Supported	Decent Housing Goal #2 – Down Payment Assistance
	Needs Addressed	Affordable Homeownership Opportunities
	Funding	HOME: \$404,000
	Description	Loans to eligible first time homebuyers to assist with down payment costs related to eligible home purchases in Fulton County.
	Target Date	12/31/2021
	Estimate the number and type of persons that will benefit from the proposed activity	Direct financial assistance to homebuyers: 30 households assisted
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Down payment assistance to first time homebuyers.
8	Project Name	2020 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: \$186,000
	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: 12 households assisted
	Location Description	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	Planned Activities	Tenant-based rental assistance for extremely low- and low-income households.
9	Project Name	2020 HOME Program Administration
	Target Area	Countywide
	Goals Supported	Program Administration
	Needs Addressed	Program Administration
	Funding	HOME: \$87,726
	Description	Program administration costs related to the overall planning and execution of HOME-assisted affordable housing activities, in accordance with the HOME administrative cap. Up to 10 percent of each year's HOME grant plus program income can be obligated for planning and administrative costs.
	Target Date	12/31/2021
	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 HOME-assisted activities.
10	Project Name	2020 Fairburn – Community Plaza
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$250,000
	Description	Construction of a passive recreation space in the triangle of land created by the intersection of Dodd and Orchard Street in the Lightening Neighborhood
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	161 persons in 69 households
	Location Description	155-161 Dodd Street, Fairburn, GA 30349
	Planned Activities	Construction of a park facility
11	Project Name	2020 City of Hapeville – Tom E. Morris Splash Park
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$103,000
	Description	Improvement to Tom E. Morris Splash Park to develop a Splash 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 with 6,615 persons
	Location Description	3430 Claire Drive Hapeville, GA 30354
	Planned Activities	Improvement of a park facility
12	Project Name	2020 Union City – Old Savannah Infrastructure Phase II
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	CDBG: \$322,000
	Description	Drainage improvements located in CT 105.12 bg 3
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	2220 people
	Location Description	6454 Abercorn Street 30291
	Planned Activities	Sewer project
13	Project Name	2020 Palmetto – Sewer Improvements
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	\$218,971

	Description	Sewer improvements in the low mod area – CT 104 BG 4
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	CT 104 BG 4 has a population of 1295 people
	Location Description	Sewer improvements in the low mod area – CT 104 BG 4
	Planned Activities	Sewer improvements
14	Project Name	2020 College Park – Recreation Center Improvements
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	\$162,487
	Description	Improvements to the Brady Recreation Center, Phase III
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	CT 106.01, 106.03 and 106.04 and CT 123 BG 1-3 – city wide 2,345 people
	Location Description	3571 Breningham Drive College Park 30337
	Planned Activities	Recreation Center improvements

15	Project Name	2020 East Point - Waterline
	Target Area	Countywide
	Goals Supported	Suitable Living Environment Goal #4 – Facility and Infrastructure Improvements
	Needs Addressed	Community Improvements
	Funding	\$200,000
	Description	Improvements to waterline on Cedar Ave.
	Target Date	12/31/2022
	Estimate the number and type of persons that will benefit from the proposed activity	CT 110 BG 1 and 2 with 1,730 people
	Location Description	Cedar Ave. between Sylvan and Blount Street
	Planned Activities	Waterline improvements

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 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 south Fulton County. Thus, CDBG-funded public facility and infrastructure improvements completed over the next five years will be targeted to south 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

TABLE 4 – GEOGRAPHIC DISTRIBUTION

Target Area	Percentage of Funds
Countywide	100%

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 2020 program year, Fulton County will assist 1,460 households with housing needs. Through ESG, the County will fund emergency shelter and homelessness prevention / rapid rehousing for 1,415 people. Using HOME funds, the County anticipates providing tenant-based rental assistance for 12 households and assisting 30 homebuyers purchase homes. Using HOME and CDBG funds, the County will provide a homeowner rehabilitation program that will assist an estimated 3 single-family home owners.

TABLE 5 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households to be Supported	
Homeless	452
Non-Homeless	16
Special-Needs	0
Total	468

TABLE 6 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

One Year Goals for the Number of Households Supported Through	
Rental Assistance	452
Production of New Units	0
Rehab of Existing Units	8
Acquisition of Existing Units	8
Total	468

Discussion:

Homeless housing needs will be met with 399 persons provided shelter, 20 units of homeless prevention and 8 units of rapid rehousing through ESG. TBRA from HOME will provide 25 households with stable housing most of whom would also be homeless.

Homeownership Opportunities with down payment and closing costs will be provided to 8 households and housing rehabilitation provided to another 8 non-homeless households.

AP-60 PUBLIC HOUSING – 91.220(H)

Introduction

Public housing in Fulton County is operated by the Housing Authority of Fulton County (HAFC). As of 2019, the HAFC operates 2,272 total units, of which 947 utilize housing choice vouchers, 132 are LIHTC units, 190 are project-based vouchers/RAD and 1,003 are port vouchers.¹ 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 HAFC has converted all public housing units in its portfolio to other forms of publicly-supported housing. The EPHA is anticipated to complete 180 units of senior housing by the summer of 2020. The new EPHA development will be called the Hillcrest Active Adult Community.

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

Housing authority participants in Fulton County 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 24 HAFC housing choice voucher participants in the Neighborhood Assistance Corporation of America (NACA) home buying program. Both the HAFC and EPHA offer the Family Self-Sufficiency Program – a 5-year program which provides tenants with an individual training and services plan to help the family prepare to transition out of publicly-supported housing.

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

Not applicable – 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 developing 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.

¹ Housing Authority of Fulton County. “FY 2019 Annual Plan.” <https://www.hafc.org/FY2019%20Annual%20Plan.pdf>. p. 1.

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

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

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.

2. Addressing the emergency shelter and transitional housing needs of homeless persons.

During the 2020 program year, Fulton County will use ESG funds to fund emergency shelter and transitional housing providers, possibly to include:

- Travelers Aid dba HOPE Atlanta, which provides emergency assistance and supportive housing.
- North Fulton Community Charities, which provides rapid rehousing.
- Hope through Soap, which provides outreach.
- Fulton County Assessment Centers, which provide financial assistance for shelter, homeless prevention, and rapid rehousing.

3. 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 2020 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. Specifically, the County will fund rapid rehousing, 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.

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

4. 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 2020 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.

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

Actions 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.^{2,3}

AP-85 OTHER ACTIONS – 91.220(K)

Introduction

² Fulton County Board of Commissioners. "Recess Meeting – January 23, 2019"
<https://agendaminutes.fultoncountyga.gov/sirepub/mtgviewer.aspx?meetid=14181&doctype=MINUTES>.

³ Fulton County Board of Commissioners. "A Resolution Urging the Municipalities Located Within Fulton County, Georgia to Adopt and Implement Policies and Initiatives in Support of Affordable Housing; and for Other Purposes."
<https://agendaminutes.fultoncountyga.gov/sirepub/cache/2/fbu5e4h2pn4phuitpwgjiyol/49528112122019063037839.PDF>

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

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 for the following to address underserved needs:

Homelessness Prevention and Services

- Case management, emergency financial assistance to prevent homelessness, and rapid rehousing

Emergency Shelter and Transitional/ Supportive Housing

- Transitional and emergency shelter
- Case management and supportive housing
- Supportive housing for victims of domestic violence

Fair Housing

- Fair housing education and enforcement
- Legal Representation and counseling to low income households

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. 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. The County is currently in the process of developing an updated Analysis of Impediments to Fair Housing Choice in cooperation with the City of Atlanta. As a result of this study, Fulton County and the City of Atlanta may undertake additional approaches to foster fair and affordable housing.

Actions Planned to Reduce Lead-Based Paint Hazards

Over the next year, Fulton County will continue to conduct lead-based paint inspections 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 2020 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.

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.

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(L) (1,2,4)

Introduction

Following is a description of the program-specific requirements under the Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) programs.

As a result of both federal mandate and local policy, each of the County’s entitlement programs requires or encourages some level of “match” or “leveraging” – financing from other sources in addition to the requested entitlement funds. Locally-adopted policies for the HOME program require that 25% of project costs be accounted for by matching funds. In addition, the County’s CDBG process awards higher points to project proposals that leverage additional resources. Under the ESG program, federal regulations require that there be a dollar-for-dollar match from other public or private sources.

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

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

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

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.	90%

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

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

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

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

Fulton County's Home Owner Program (HOP) provides direct assistance to homebuyers towards the purchase price of a home. Currently, 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 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 amounts and the loan terms; contain default provisions and stipulation that the Borrower is responsible for maintaining the home in good repair.

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 becomes due and payable. These funds will be remitted to Fulton County 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 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: $A = \frac{\text{HOME Recapture amount}}{\text{Direct HOME investment} + \text{homeowner investment}} \times \text{Net proceeds}$; $B = \frac{\text{Homeowner investment}}{\text{Direct HOME investment} + \text{homeowner investment}} \times \text{Net proceeds}$. 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.

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 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. Post Master. 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 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.

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.