

**NEIGHBORHOOD STABILIZATION PROGRAM**  
**APPLICATION FOR RESERVATION OF FUNDS**  
**STATE OF GEORGIA**  
**ACTION PLAN**

<p>Jurisdiction(s): <b>Fulton County/City of Roswell</b></p> <p><i>(submitted by):</i> <b>Fulton County Housing and Community Development Department</b></p> <p>Jurisdiction Web Address:  <a href="http://www.fultoncountyga.gov">www.fultoncountyga.gov</a>  <a href="http://www.roswellgov.com">www.roswellgov.com</a></p> <p><i>(URL where NSP Substantial Amendment materials are posted)</i>  <b>Same as above</b></p>	<p>NSP Contact Persons:  <b>Melvin Richardson, Fulton County</b>  <b>Danny Blitch, City of Roswell</b></p> <p>Address: <b>141 Pryor Street, S.W.</b>  <b>Suite 5001</b>  <b>Atlanta, GA 30303</b></p> <p><b>38 Hill Street, Suite 115</b>  <b>Roswell, GA 30075</b></p> <p>Telephone: <b>(404) 612-8060-Fulton County</b>  <b>(770) 641-3727-Roswell</b></p> <p>Email: <b>Melvin.richardson@fultoncountyga.gov</b>  <b>dblitch@roswellgov.com</b></p>

**THE STATE OF GEORGIA WILL ACCEPT REQUESTS FOR RESERVATION OF FUNDS UNDER TITLE III OF THE HOUSING AND ECONOMIC RECOVERY ACT (HERA) SEC. 2301 ENTITLED “EMERGENCY ASSISTANCE FOR THE REDEVELOPMENT OF ABANDONED AND FORECLOSED HOMES”.**

**A. AREAS OF GREATEST NEED**

Provide summary needs data identifying the geographic areas of greatest need in the applicant’s jurisdiction.

**Note:** The local jurisdiction must identify the area(s) of greatest need(s) and provide analysis of contributing factors that created the need described.

Response:

Fulton County has been allocated \$7,896,988 by the Department of Community Affairs (DCA) under the NSP allocation for the state based upon the need in the County as

determined by DCA and the shortfall in direct HUD funding for the same program. Based upon population figures, DCA has determined that sub allocations are appropriate for the cities of Atlanta, Sandy Springs, and Roswell in the respective amounts of \$3,988,317, \$883,670, and \$721,321. This application is submitted jointly by Fulton County and the City of Roswell with the assumption that the other two municipalities would be applying for a direct allocation of their own from DCA. In the event they do not apply or are not fully funded by the state, it is the intent of Fulton County to come back to DCA and amend this application to allow for the use of those funds as required by the program regulations.

## **FULTON COUNTY**

The determination of the areas of greatest need within Fulton County is based upon a needs analysis using three distinct criteria as indicated below.

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

According to the Atlanta Regional Commission, Fulton County's total 2007 population was 933,600. Those persons resided in 422,026 housing units of which 234,370 are single-family units. According to data from the Atlanta Foreclosure Report, from 2007-2008 eleven percent (11%) or 25,872 of those units were in foreclosure countywide. In the County's entitlement area (outside of the DCA sub-allocation areas of the cities of Atlanta and Sandy Springs) there were 7,957 advertised foreclosures from January 2007 to June 2008 to account for 31% of all foreclosures in Fulton County.

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

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

each area of the County that has income within the 120% of median income requirement of the program.

**Weighting Methodology**

Using the data contained in the maps, it was determined that the best way to delineate geographic priority areas County-wide was through the use of the existing County Commission district borders. The cities of Atlanta and Sandy Springs have both been excluded from this analysis. Because all of District 6 is within the boundaries of the City of Atlanta, this district was also excluded from this analysis.

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

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

Tracts with < 5% of Properties in Foreclosure-----2 points  
Tracts with 5-21% of Properties in Foreclosure-----8 points  
Tracts with 22-72% of Properties in Foreclosure-----10 points

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

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

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

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

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

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

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

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

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

District	Percent Foreclosure	Number of Foreclosures	of Foreclosure Risk	High Cost Loan Rate	Income Less than or equal to 120% of AMI	Total Score
3	8	12	2	10	22	54
4	2	2	2	4	22	32
5	2	2	10	18	14	46
7	10	30	18	24	22	104

**Roswell**

The City of Roswell identified the areas of greatest need (i.e., percentage of home foreclosures; number of sub-prime related loans; and greatest risk of future home foreclosures) through a number of methodologies. The Roswell Community Development Department investigated mortgage foreclosures by zip code in the “Fulton County Daily Report” and found 49 properties in the November 13, 2008 report alone. The Community Development Department also relied upon the HUD foreclosure and abandonment risk score to initially narrow the area of greatest need. The Department was also able to confirm the areas of greatest need through consultation with several local Real Estate Specialists, Brokers and Agents. Roswell’s Community Development Program Coordinator conducted several windshield surveys within and outside the City’s CDBG established target areas. The result of the windshield surveys further narrowed the areas of greatest need. The review of neighborhood data (i.e., sales, foreclosures, tax) and the surveys revealed that a need exists in the Liberty Square and Holcomb’s Crossing neighborhoods for stabilization. However, there is concrete evidence that Roswell has foreclosures scattered through out and in every price range. Map Number 6 shows the city’s primary Target Areas for NSP activities.

Furthermore, the Roswell Community Development Department found that there were a number of factors that created the needs described above. The neighborhood de-stabilization factors include: percentage of home foreclosures; number of sub-prime related loans; greatest risk of future home foreclosures; aging housing stock; affordable housing unit prices before foreclosure; number of owner occupied housing units; and, percentage of households with less than 120% of Average median Income (AMI).

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

**Legend**

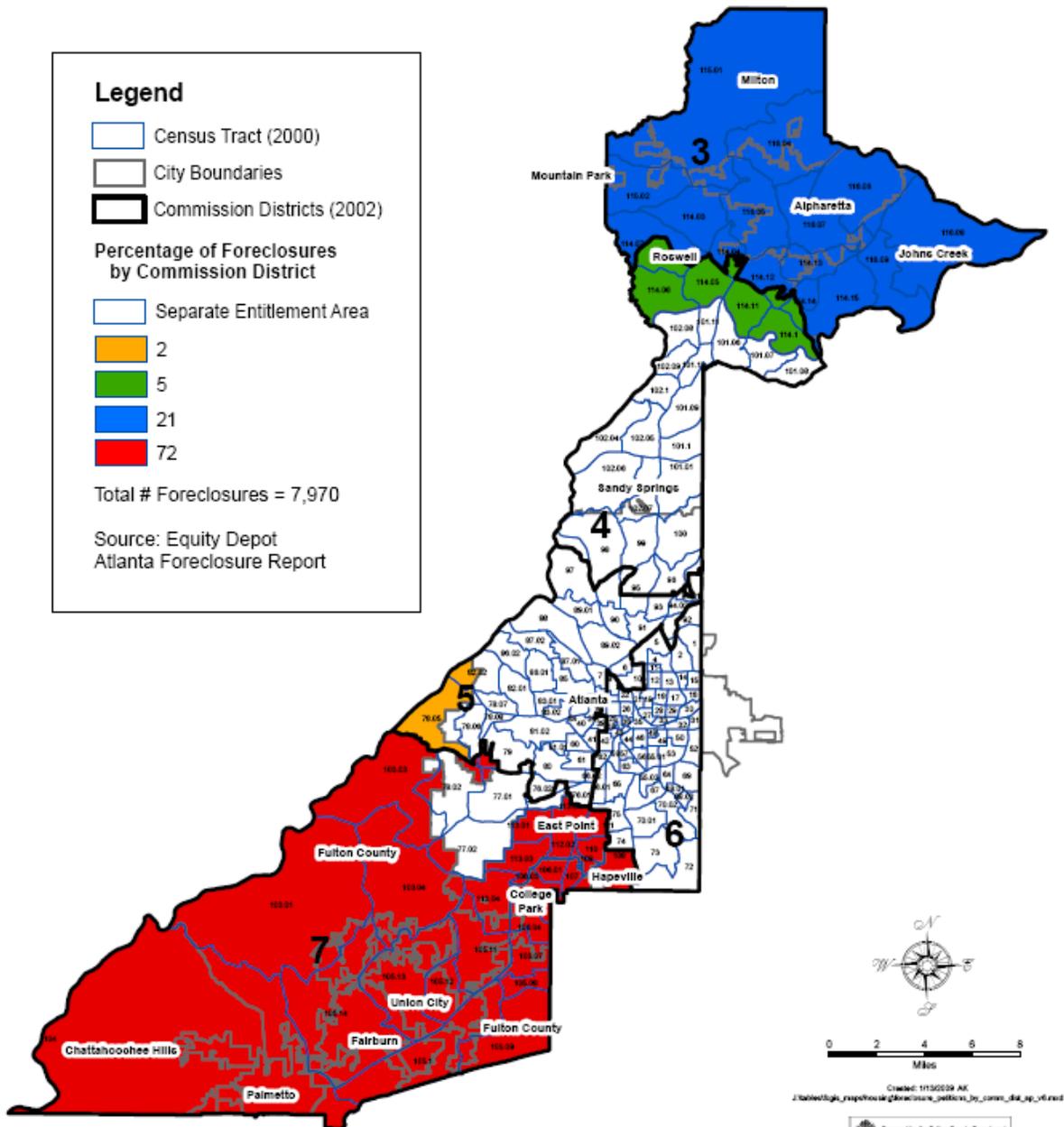
- Census Tract (2000)
- City Boundaries
- Commission Districts (2002)

**Percentage of Foreclosures by Commission District**

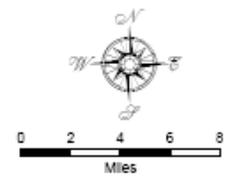
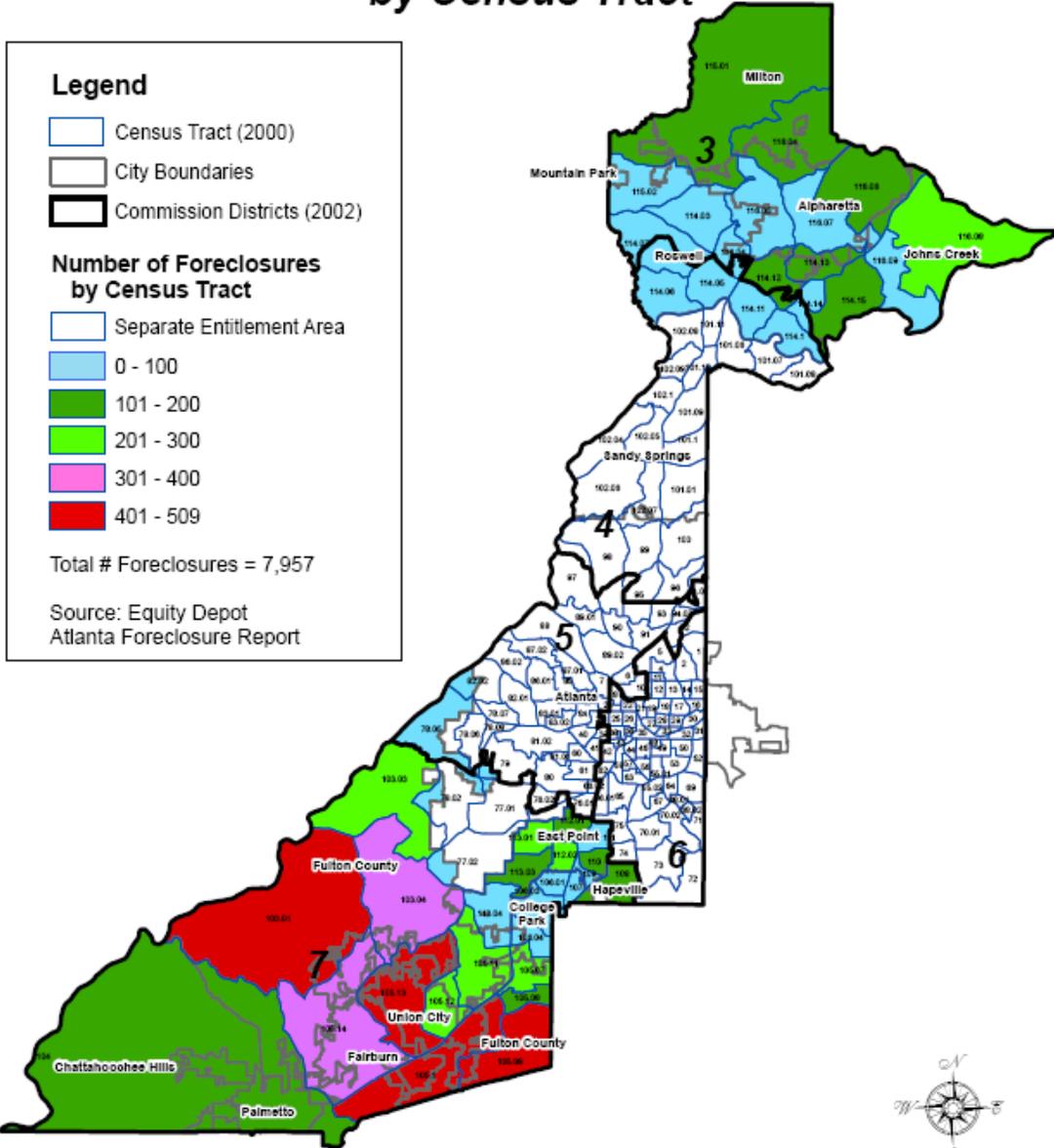
- Separate Entitlement Area
- 2
- 5
- 21
- 72

Total # Foreclosures = 7,970

Source: Equity Depot  
Atlanta Foreclosure Report



## Fulton County 2007-2008 Foreclosure Petitions by Census Tract



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## Fulton County Foreclosure Risk Score by Block Group

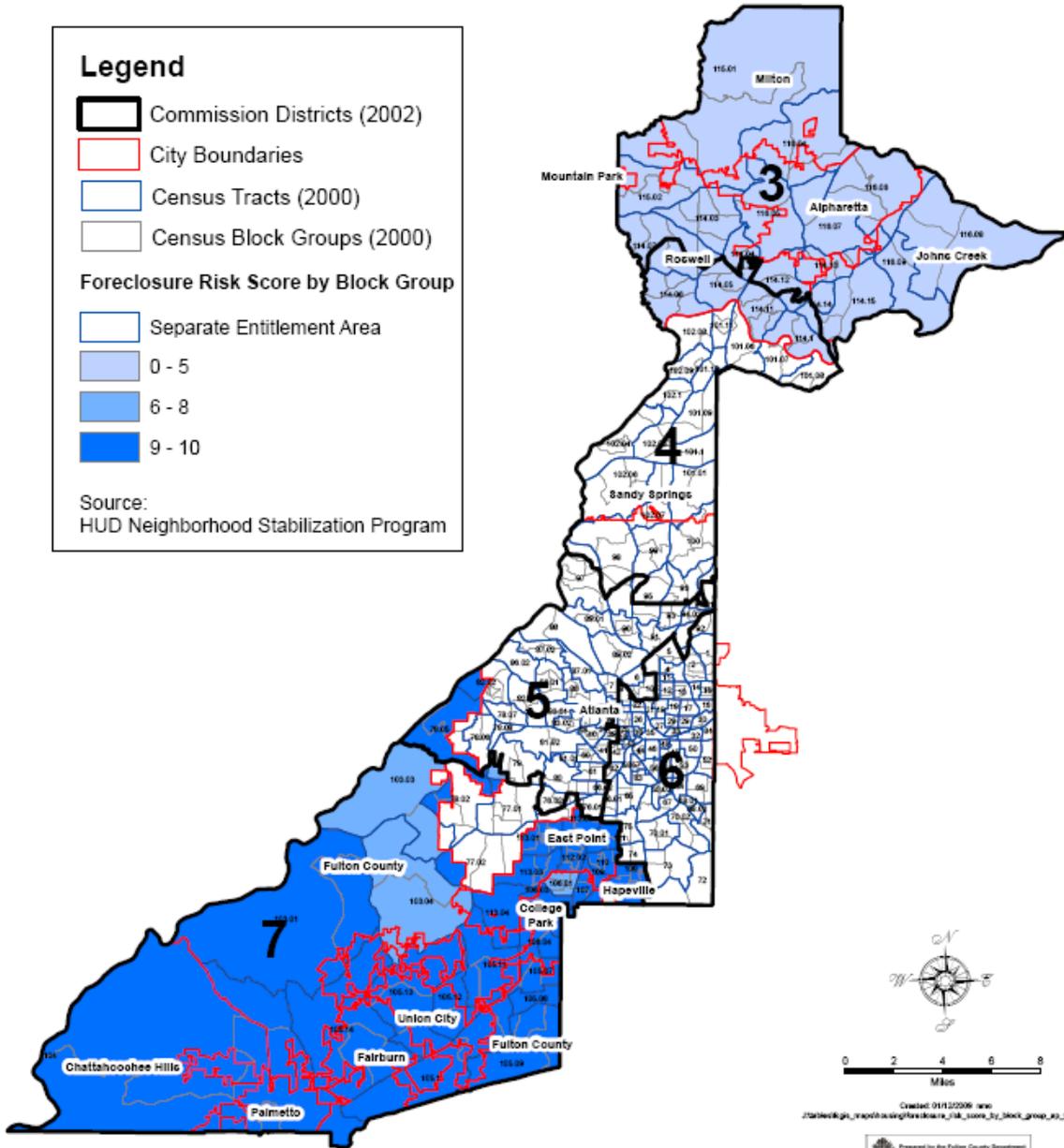
**Legend**

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

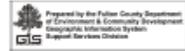
**Foreclosure Risk Score by Block Group**

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

Source:  
HUD Neighborhood Stabilization Program



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## Fulton County Home Mortgage Disclosure Act High Cost Loan Rate by Block Group

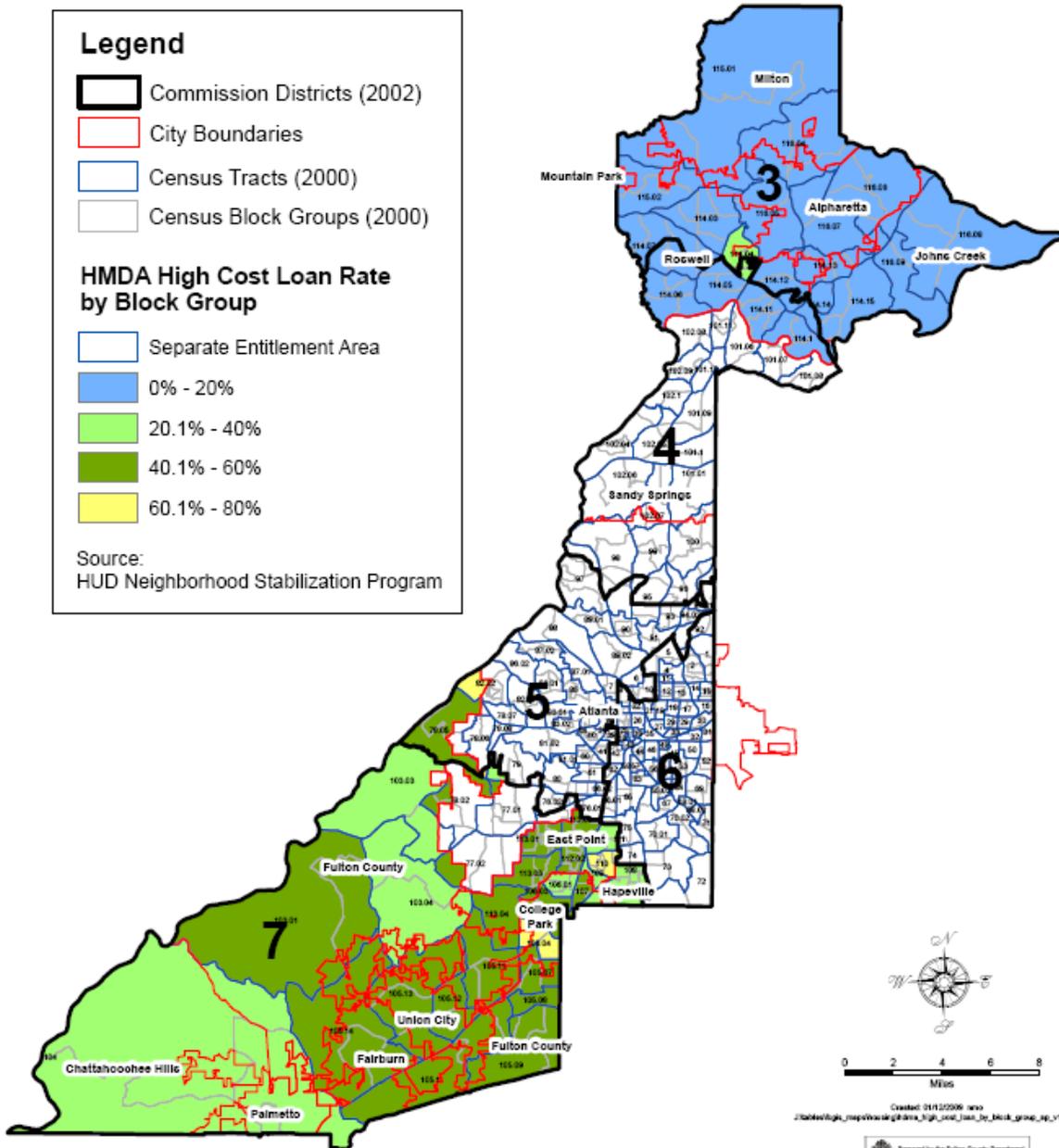
**Legend**

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

**HMDA High Cost Loan Rate by Block Group**

- Separate Entitlement Area
- 0% - 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%

Source:  
HUD Neighborhood Stabilization Program



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Prepared by the Fulton County Department  
 of Environment & Community Development  
 Geographic Information System  
 Bureau Services Division

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

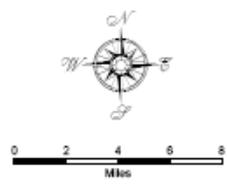
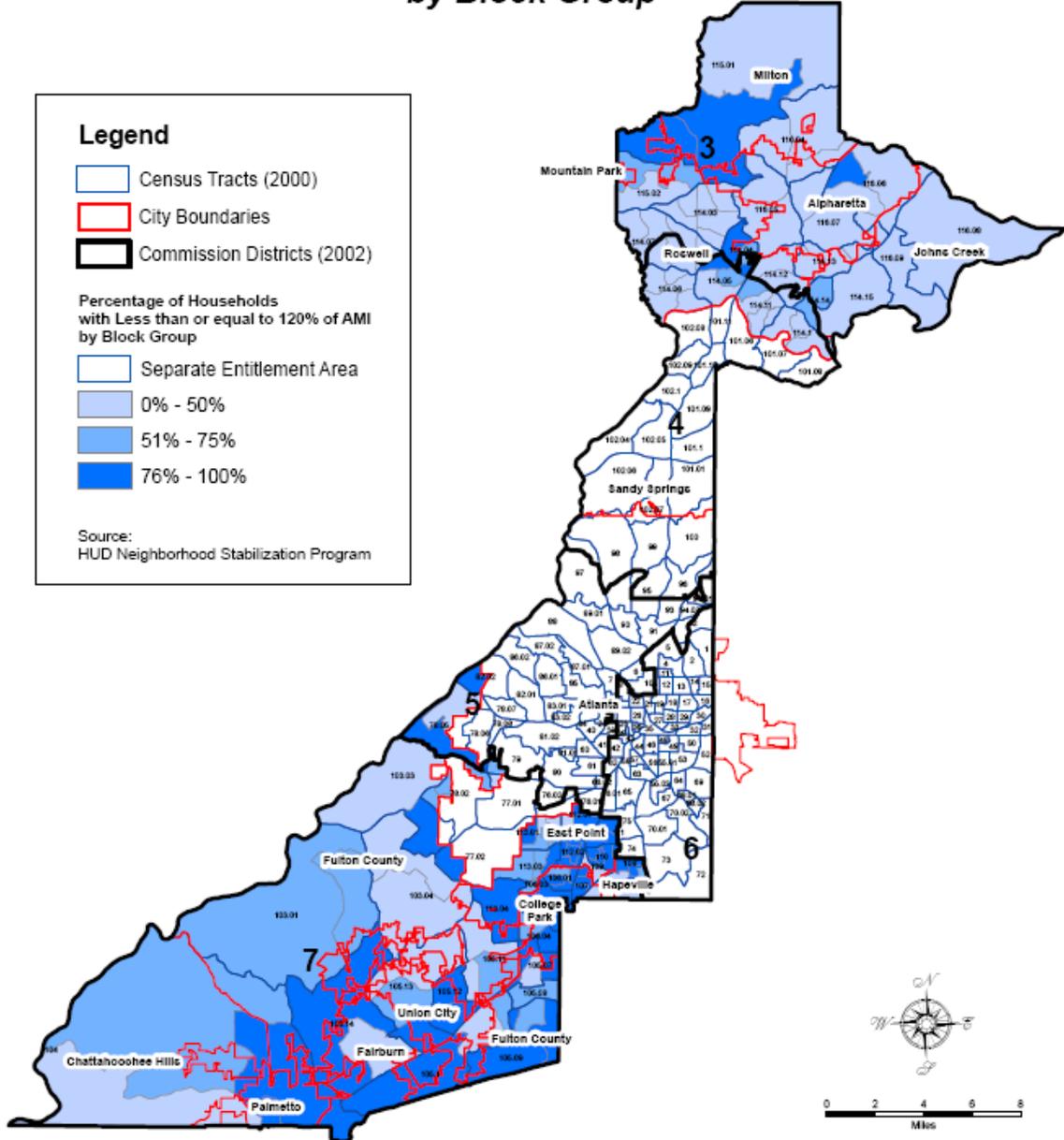
**Legend**

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

Percentage of Households with Less than or equal to 120% of AMI by Block Group

- Separate Entitlement Area
- 0% - 50%
- 51% - 75%
- 76% - 100%

Source:  
HUD Neighborhood Stabilization Program



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Map Number: 6



## ***B. DISTRIBUTION AND USES OF FUNDS***

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

Response:

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

### **Commission District 4**

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

### **Commission District 3**

This District is comprised totally of the incorporated cities of Roswell, Milton, Alpharetta, and Mountain Park. Based upon the scores generated by the available data, this district would have the second lowest priority for the provision of County NSP funds. If funding is available after other higher priority areas are addressed, the County will contact city officials for possible locations and problem areas to be considered and projects will be considered on a spot basis. The City of Roswell has identified the Target Areas of Liberty Square and Holcomb's Crossing based upon the methodology outlined in Section A and will put their primary focus on activities in those areas with the use of their NSP funding.

### **Commission District 5**

This District is almost totally within the City of Atlanta with the exception of two Census Tracts in the southwest corner of the District that are in an unincorporated area. Despite the

relatively small size of the eligible area, the need based upon the scores appears to be greater here. County staff will visit both tracts and conduct windshield surveys to determine the number of abandoned properties and review property information to see if any projects are feasible in this area, which has the second highest score of the Districts in the County.

### **Commission District 7**

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

### ***C. DEFINITIONS AND DESCRIPTIONS***

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

**Note:** For the purposes of the Georgia NSP the following definition shall apply:

Pursuant to O.C.G.A. 22-1-1 "Blighted property," "blighted," or "blight" means any urbanized or developed property which: (A) Presents two or more of the following conditions: (i) Uninhabitable, unsafe, or abandoned structures; (ii) Inadequate provisions for ventilation, light, air, or sanitation; (iii) An imminent harm to life or other property caused by fire, flood, hurricane, tornado, earthquake, storm, or other natural catastrophe respecting which the Governor has declared a state of emergency under state law or has certified the need for disaster assistance under federal law; provided, however, this division shall not apply to property unless the relevant public agency has given notice in writing to the property owner regarding specific harm caused by the property and the owner has failed to take reasonable measures to remedy the harm; (iv) A site identified by the federal Environmental Protection Agency as a Superfund site pursuant to 42 U.S.C. Section 9601, et seq., or environmental contamination to an extent that requires remedial investigation or a feasibility study; (v) Repeated illegal activity on the individual property of which the property owner knew or should have known; or (vi) The maintenance of the property is below state, county, or municipal codes for at least one year after notice of the code violation; and (B) Is conducive to ill health, transmission of disease, infant mortality, or crime in the immediate proximity of the property.

#### **Response:**

Fulton County does not have a definition of “blighted structure” in its Codes. Roswell’s definition of “blighted property” is found in the definition section of the City’s nuisance ordinance (§8.8.2, R.C.O.). Both have adopted the State’s definition of blight for purposes of administering NSP.

(2) Definition of “affordable rents.” Applicants may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

**Note:** The State will require the NSP program recipients to follow the HUD regulations as set forth in 24 CFR 92.252.

Response:

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

	<b>0 BR</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>
<b>FMR</b>	<b>\$729</b>	<b>\$789</b>	<b>\$878</b>	<b>\$1,069</b>	<b>\$1,166</b>

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

**Note:** The State will require NSP projects to follow the affordability requirements for the HUD HOME program as set forth in 24 CFR 92.252 (2) (2) for rental housing and in 24 CFR 92.254 for homeownership housing, based on the amount of NSP funds provided for each project. All rental housing affordability restrictions will be imposed by deed restrictions. When there is more than one financing source (besides NSP) imposing land use restrictions on a project, the most restrictive requirements will apply to the project.

For homeownership projects, the DCA NSP program loan documents including a subordinate deed to secure debt, loan agreement and/or note will be used to enforce the required period of affordability.

In accordance with HERA, in the case of previously HOME-assisted properties for which affordability restrictions were terminated through foreclosure or deed in lieu of foreclosure, an NSP applicant will be required to reinstate the HOME affordability restrictions for the remaining period of HOME affordability or any more restrictive continuing period of affordability required by any other financing source participating in the NSP project.

Response:

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

residence during the period of affordability. These periods of affordability will be determined as follows based upon the level of assistance provided per unit:

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

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

**Note:** At a MINIMUM, NSP rehabilitation activities must meet the following:

- a) Newly constructed or rehabilitation of single or multi-family residential structures being funded using NSP assistance must, at project completion, meet all applicable regulations in accordance with Minimum Standard Georgia Building Codes (<http://www.dca.state.ga.us/development/constructioncodes/programs/codes2.asp>) as well as all locally adopted codes
- b) All requirements of 24 CFR Part 35 as related to lead-based paint shall apply to NSP activities.
- c) All single and/or multifamily residential structures must also meet all federal and state accessibility requirements including but not limited to those associated with the use of federal funds.

Response:

All rehabilitation and new construction funded with NSP will be completed up to the standards required by the Fulton County or Roswell Housing Code or the city's housing standards if located in a municipality within the County other than Roswell. All units will also meet all applicable regulations in accordance with the Minimum Standard Georgia Building Codes, lead-based paint standards as outlined in 24 CFR Part 35, and all federal and state accessibility requirements associated with the use of federal funds.

#### ***D. LOW INCOME TARGETING***

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: \$756,250.

**Note:** At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income. The response must describe the methodology their project will use to ensure that **at least** 25% of NSP funds will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income

Response:

It is anticipated that the bulk of these funds will be used to develop affordable multi-family and single-family rental units because of the difficulty in assisting households at this income level to become homeowners. Efforts will be made to develop homeownership units for this population where feasible with partners such as the North Central Georgia affiliate of Habitat for Humanity. An internal tracking system will be established to monitor all commitments and expenditures to ensure that this 25% requirement is met. The City of Roswell will meet these requirements through rehabilitation of homeownership units through non-profit entities that serve clientele at or below 50% of AMI.

***E. ACQUISITIONS & RELOCATION***

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

If so, include:

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

Response:

No relocation or conversion of low- or moderate-income dwelling units is anticipated with the use of these funds.

***F. PUBLIC COMMENT***

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

**Note:** The applicant must agree to the following:

As required by the Housing and Community Development Act, the Georgia Department of Community Affairs has adopted a written Citizen Participation Plan, available on the DCA website at

<http://www.dca.state.ga.us/communities/CDBG/programs/downloads/CDBGForms/CitizenParticipationPlan.pdf>.

Applicants for and recipients of CDBG/NSP funds certify that they will follow this plan that requires that local units of government will provide for and encourage participation in the planning, implementation and assessment of their CDBG/NSP program.

*In order to meet these goals, applicants must, at a minimum, meet the following requirements.*

1. Hold at least one (1) public hearing in the locality prior to submission of an application to DCA. The purpose of the hearing will be to obtain citizens' views and input in the development of their Neighborhood Stabilization Program (NSP) application. The applicant must furnish information including the estimated amount of funds proposed to be used for each NSP activity.  
  
**Note:** For joint or regional applications, separate public hearings for each jurisdiction are required. A single public hearing, however, may serve the needs of each jurisdiction, provided that (a) each jurisdiction shares a central location and (b) the hearing is clearly publicized to residents of all applicable jurisdictions. If a single hearing is proposed, please contact DCA for guidance.
2. Notification of the public hearing must be published not less than five (5) calendar days prior to the date of the hearing in the non-legal section of a local newspaper of general circulation or on the jurisdiction's web page.
3. Hearings must be held at times and locations convenient to potential or actual beneficiaries and with accommodations for the disabled. The needs of non-English speaking residents must be met for public hearings where a significant number of non-English speaking residents can be reasonably expected to participate. Contact DCA for any required assistance.
4. Applicant files must contain documentary evidence that the actions listed herein have been taken, including copies of actual notices and minutes of hearings.
5. Citizens must be provided with reasonable and timely access to local meetings, information and records relating to the local government's proposed and actual use of CDBG/NSP funds as required by HUD regulations, state law, or DCA policy.
6. This section should not be construed to restrict the responsibility or authority of the local government for the development and execution of its community development program.
7. The applicant must certify in the Certified Assurances component of the application that the requirements above have been met.

Response:

A total of two public hearings were held regarding Fulton County and Roswell's draft application as posted on the web. These were held at the South Fulton County Service Center at 5600 Stonewall Tell Road on December 29, 2008 (attendance 81) and at the North Fulton Service Center at 7741 Roswell Road on December 30 (attendance 21). Both were held at

6:00 p.m. Specific comments and suggestions received at these meetings are listed below. No written comments were received by either jurisdiction about the proposed application.

1. People that purchase homes under the program will need down payment and other financial assistance to make them affordable.
2. Assistance is critically needed for people who are about to lose their homes and this program does not sound like it can help them.
3. The County needs to partner with private groups in developing this program instead of getting in the real estate business itself.
4. The County needs to look closely at the organizations it partners with to be sure they are not responsible for a lot of foreclosures themselves.
5. Much of the foreclosure problem in south Fulton has been created by absentee owners of rental properties.
6. The County needs to look closely at its tax assessor's office and the values they have derived for many of these properties as they are overly inflated.
7. The County needs to consider working with private for-profit investors in the operation of this program as they know the market best.
8. The County needs to put pressure on banks to work with their customers and avoid foreclosures.
9. The County needs a resource center like Cobb County to give those in danger of losing their homes a place to go to get the assistance they need to save them.
10. The County needs to support programs that provide alternative housing to those who have lost their homes such as shelters and transitional housing.
11. The City and County need to be sure to put the Request for Proposals for services under the program on their respective websites.
12. These funds are only a drop in the bucket. More funding is needed to combat this problem.

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

**Activity 1**

(1) Activity Name: Acquisition/Disposition

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

Eligible NSP Use: NSP (B), (C), and (E)

CDBG Eligible Activity: 24 CFR 570.201 (a)

24 CFR 570.201 (b)

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

Low-, Moderate-, and Middle-Income Area Benefit (LMMA)

Low-, Moderate-, and Middle-Income Direct Housing Benefit (LMMH)

Low-, Moderate-, and Middle-Income Limited Clientele Benefit (LMMC)

Low-, Moderate-, and Middle-Income Job Benefit (LMMJ)

(4) Activity Description:

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

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

Properties purchased and rehabilitated under the program will be used for both rental and homeownership. A minimum of 25% of the total County/City grant (\$756,250) will be used to house those at or below 50% of area median as required with the primary focus for this population to be homeownership units created through the auspices of local nonprofit organizations including Habitat for Humanity affiliates. These homeownership units will be supplemented with either straight rental or lease-purchase units as needed in order to ensure compliance with the 25% requirement. The County will track the expenditure of these funds separately as projects are undertaken to ensure that this requirement is met. All rental properties will have affordability standards that conform with the requirements of the HOME Program that are secured through legal documents and the County will carry out ongoing monitoring to ensure these are met through the required period of affordability. For homeownership units, a policy will be developed that will outline how equity will be accrued by the buyer throughout the period of affordability in the event they cease to occupy the property as their primary residence and funds need to be recaptured. This will be incorporated into all liens that will be placed on these properties to secure the NSP requirements throughout the period of affordability.

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

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally, projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified. The City will also focus on the Liberty Square and Holcomb's Crossing areas, but may also provide assistance in other areas as needed.

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

Number of Housing Units to be Acquired:	11 (4 City, 7 County)
50% AMI and Below:	4 (All City)
51-80% of AMI:	3 (All County)
81-120% of AMI:	4 (All County)

(7) Total Budget: (Include public and private components)

\$1,350,000-all NSP funds

This figure is based upon the acquisition of 11 units, 7 in the County and 4 in the City. The County's anticipated average acquisition cost was calculated at \$140,000 each and the City's at \$92,500 each. Both assume a 15% discount on each purchase off the appraised value. In the event that Atlanta and Sandy Springs, the other cities in the County eligible for a direct DCA allocation, do not submit an application or are not approved by DCA for NSP funding, this figure will be reviewed for possible changes.

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

Zachary L. Williams, County Manager

Administrative Contact: Melvin Richardson, Interim Director

Fulton County Housing and Community Development Department

141 Pryor Street, S.W. Suite 5001

Atlanta, Georgia 30303

(9) Projected Start Date: March 9, 2009

(10) Projected End Date: July 31, 2013

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate

All properties will be acquired for a minimum of a 15% discount from the appraised value.

For financing activities, include:

- range of interest rates

N/A

For housing related activities, include:

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

Properties will be acquired for both rental and homeownership occupancy. Legal documents will be executed to ensure continued affordability during the appropriate time period to be determined based upon the level of subsidy in each project. HOME standards will be applied.

## Activity 2

(1) Activity Name: Rehabilitation

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)  
Eligible NSP Use: NSP (B), (E)  
CDBG Eligible Activity: 24 CFR 570.202

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e.,  $\leq 120\%$  of area median income).  
Low-, Moderate-, and Middle-Income Area Benefit (LMMA)  
Low-, Moderate-, and Middle-Income Direct Housing Benefit (LMMH)

(4) Activity Description:

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

Rehabilitation of properties acquired under NSP will be carried out under the auspices of the subrecipients involved with the acquisition in most cases. City and County staff will inspect all units prior to the commencement of rehab to review the work scopes and ensure that they will be sufficient to bring the property up to all local Code and State standards. Staff will also monitor to be sure that issues such as lead-based paint standards and procurement requirements are satisfied through the program.

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

The County plans to implement this activity in all areas noted in Section A as being those areas of greatest need and highest priority according to available data. Additionally, projects may be undertaken on a spot basis in other areas of the County as funding is available and needs are identified. The City of Roswell has designated two communities where priority will be given for this activity to take place. These are Holcomb's Crossing and Liberty Square. Other areas may be assisted as the need is determined.

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

Number of Housing Units to be Rehabilitated: 51 (4 City, 47 County)

50% AMI and Below:	44 (4 City, 40 County)
51-80% of AMI:	2 (All County)
81-120% of AMI:	5 (All County)

(7) Total Budget: (Include public and private components)

\$1,286,300-all NSP funds

The City is proposing to rehab a total of 4 single-family units at an average cost of \$34,310 apiece. The County is proposing to rehab a combination of single- and multi-family units. An average of \$21,294 per unit is projected for the seven single-family units. For the multi-family site, the County expects to allocate \$1 million towards the rehab of an existing abandoned property to assist 40 units that will house those at or below 50% of area median income. In the event that Atlanta and Sandy Springs, the other cities in the County eligible for a direct DCA allocation, do not submit an application or are not approved by DCA for NSP funding, this figure will be reviewed for possible changes.

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

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

(9) Projected Start Date: March 9, 2009

(10) Projected End Date: July 31, 2013

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate

N/A

For financing activities, include:

- range of interest rates

N/A

For housing related activities, include:

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

Properties will be rehabilitated for both rental and homeownership occupancy. Legal documents will be executed to ensure continued affordability during the appropriate time period to be determined based upon the level of subsidy in each project. HOME standards will be applied.

### Activity 3

(1) Activity Name: Public Services for Housing Counseling

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

Eligible NSP Use: NSP (A), (B), (E)

CDBG Eligible Activity: 24 CFR 570.201 (e)

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

Low-, Moderate-, and Middle-Income Direct Housing Benefit (LMMH)

(4) Activity Description:

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

Funds will be used to pay HUD-certified housing counseling agencies for pre-purchase counseling services provided to buyers of homes acquired and rehabilitated with DCA NSP funds. The provision of these services is required under the NSP regulations and will be critical in ensuring the long-term financial stability and occupancy of the buyers. These services will also benefit those below 50% of area median income.

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

These services will be provided to all buyers of homes acquired and rehabilitated under the program with priority areas defined in Activities 1 and 2.

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

Number of Households Receiving Counseling Services:	11(4 City, 7 County)
50% AMI and Below:	4 (All City)
51-80% of AMI:	2 (All County)
81-120% of AMI:	5 (All County)

(7) Total Budget: (Include public and private components)

A total of \$2,200 has been budgeted for this activity all with NSP funding. This figure is based upon 11 purchasers receiving counseling at \$200 apiece prior to purchasing NSP-assisted housing. In the event that Atlanta and Sandy Springs, the other cities in the County eligible for a direct DCA allocation, do not submit an application or are not approved by DCA for NSP funding, this figure will be reviewed for possible changes.

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

Zachary L. Williams, County Manager

Administrative Contact: Melvin Richardson, Interim Director

Fulton County Housing and Community Development Department

141 Pryor Street, S.W. Suite 5001

Atlanta, Georgia 30303

(9) Projected Start Date: March 9, 2013

(10) Projected End Date: July 31, 2013

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate

N/A

For financing activities, include:

- range of interest rates

N/A

For housing related activities, include:

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

N/A

#### **Activity 4**

(1) Activity Name: Financing Mechanisms

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

Eligible NSP Use: NSP (A)

CDBG Eligibility Activity: 24 CFR 570.206

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

Low-, Moderate-, and Middle-Income Area Benefit (LMMA)

Low-, Moderate-, and Middle-Income Direct Housing Benefit (LMMH)

Low-, Moderate-, and Middle-Income Limited Clientele Benefit (LMMC)

Low-, Moderate-, and Middle-Income Job Benefit (LMMJ)

(4) Activity Description:

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

The County is requesting funding under this activity in order to provide \$5,000 in downpayment assistance with NSP funding to each of the seven households purchasing homes acquired and rehabilitated under the program. The City is proposing to provide downpayment assistance to buyers with the creation of a downpayment assistance program to assist persons purchasing foreclosed properties within the area of greatest need in census block groups 011414.6 and 011414.2 where the Liberty Square and Holcomb's Crossing subdivisions are located. This area is also a CBGD target area for the City of Roswell. Other sources may also be used to provide financial assistance to these buyers including the County's existing Homeowner Assistance Program and other available DCA programs such as the Georgia Dream Program. Special efforts will be made to assist those homebuyers who are below 50% of area median income to enhance their ability to qualify for private mortgage financing to purchase their NSP-assisted homes. The City and County will each review and approve the terms of all private financing to ensure it complies with Treasury's guidance for non-traditional mortgages. Sales prices of the homes will not exceed the total cost of acquisition, rehab, and redevelopment. This down payment assistance will be provided as a 0% interest deferred payment loan to be forgiven incrementally throughout the period of affordability as determined by HOME standards.

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

The County proposes to undertake this activity in those areas noted under Activities 1 and 2 where the need has been determined to be the greatest.

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

Number of Households Receiving Purchase Financial Assistance:	27 (20 City, 7 County)
50% AMI and Below:	4 (All City)
51-80% of AMI:	12 (10 City, 2 County)
81-120% of AMI:	11 (6 City, 5 County)

(7) Total Budget: (Include public and private components)

\$205,000 in NSP funds with the possibility of additional funding being provided through Fulton County's existing Homeowner Assistance Program. In the event that Atlanta and Sandy Springs, the other cities in the County eligible for a direct DCA allocation, do not submit an application or are not approved by DCA for NSP funding, this figure will be reviewed for possible changes.

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

Zachary L. Williams, County Manager

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

(9) Projected Start Date: March 9, 2009

(10) Projected End Date: July 31, 2013

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate

N/A

For financing activities, include:

- range of interest rates

Funds will be provided at a 0% interest rate.

For housing related activities, include:

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

These funds will be provided to homeowners only. Legal documents will be executed to ensure continued affordability during the appropriate time period to be determined based upon the level of subsidy in each project. HOME standards will be applied.

### Activity 5

(1) Activity Name: Administration

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

Eligible NSP Use: NSP (A), (B), (C), (D), (E)

CDBG Eligible Activity 24 CFR 570.489 (a) as modified by HERA

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

Low-, Moderate-, and Middle-Income Area Benefit (LMMA)

Low-, Moderate-, and Middle-Income Direct Housing Benefit (LMMH)

Low-, Moderate-, and Middle-Income Limited Clientele Benefit (LMMC)

Low-, Moderate-, and Middle-Income Job Benefit (LMMJ)

(4) Activity Description:

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

The County and City are allocating the full allotment of 6% of their total respective grant awards towards program planning and administration activities that will be carried out by Fulton County staff.

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

N/A

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

N/A

(7) Total Budget: (Include public and private components)

The County and City of Roswell's portion of the grant totals \$181,500. In the event that Atlanta and Sandy Springs, the other cities in the County eligible for a direct DCA allocation, do not submit an application deemed by DCA to be suitable for funding, 6% of that total will be added to these funds for program administration.

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

Zachary L. Williams, County Manager

Administrative Contact: Melvin Richardson, Interim Director

Fulton County Housing and Community Development Department

141 Pryor Street, S.W. Suite 5001

Atlanta, Georgia 30303

(9) Projected Start Date: March 9, 2013

(10) Projected End Date: July 31, 2013

(11) Specific Activity Requirements:

For acquisition activities, include:

- discount rate

N/A

For financing activities, include:

- range of interest rates

N/A

For housing related activities, include:

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

N/A

**H. Complete a budget summary for each activity including source(s) of funds and use(s) for each activity proposed in Section G. See the guidance below for the preparation of DCA NSP Form H.**

The purpose of this form is to allow applicants to describe, in detail, the resources available, or to be made available, for each activity. Applicants are encouraged to provide sufficient quantifiable data and to describe supporting efforts for the proposed program. Form DCA NSP Form H should be backed-up by credible estimates of program cost prepared by individuals and agencies qualified to provide them.

Leverage may be cash or in-kind services. Its source may be local public funds, other state or federal funds, or private investments or contributions. Whatever the source, it must be evidenced by a firm written commitment in order to demonstrate a proposed program's readiness to proceed.

◆ **Line item instructions**

- ✓ In **column 1**, list the NSP eligible use using the uses found in the HERA statute at Title III, 2301(c) and at the federal register at FR-5255-N-01. Rather than stating each use in its entirety, please use the appropriate letter found in the law and the federal register. For example, use the letter (D) to indicate the use as "Demolish Blighted Structures."
- ✓ In **column 2**, list the activity name and number. See the note on the activity numbering system below.
- ✓ In **column 3**, briefly itemize NSP funds allocated for each activity. These brief summaries can reference additional detail that may be included in reports and attached to the application. The purpose of this form is to allow a review panel to compare unit costs. Be sure to provide units and costs (i.e., "construct 5,000 SF health center @ \$75 SF -- total cost: \$375,000).

Total engineering and architectural costs must be itemized here and shown in columns 3 through 6.

Housing applications including rehabilitation activities for units constructed prior to 1978 should budget an additional 25% of the total estimated rehabilitation cost to fund compliance with lead-based paint regulations.

Sufficient detail should be provided in this column to support proposed engineering and inspection fees. Such data should include detail on proposed services, as well as estimated fees for design services, conferences, travel, resident and periodic inspections, tests, surveys, printing and reproduction, additional services, etc.

- ✓ In **column 4** reference the NSP cost, if any, for each item shown in column 2. If the item in column 2 will not be paid for with NSP funds, indicate by placing

a -0- in column 4.

- ✓ In **column 5** show the amount of "other funds" (not NSP) that will be used to pay for itemized costs. The source of these funds should be identified on **column 6**.
- ✓ In **column 7**, enter the total amount of funds available to carry out the proposed activity. On each page of *DCA NSP Form H* use **block 8** to subtotal columns 3, 4 and 5. On the final page, use **block 9** to total all pages.
- ✓ Attach clear commitments from the appropriate agencies.

◆ **Note on Activity Numbering System**

The activity number is used in this application on the *DCA NSP Form H*. In all instances, the activity should be referred to both by the activity number and activity name, as explained further below. In addition, all activities must be eligible as listed in the federal register at FR-5255-N-01.

The activity number system has two components:

- The prefixes indicate the purpose of the activity as follows:
  - A = Administration
  - E = Economic Development
  - H = Housing
  - P = Public Facility
  - T = Engineering
  - S = Architecture
- The second component is the budget code. The codes can be found below. Every code is comprised of three (3) alpha or numeric characters followed by a hyphen and then two (2) additional numeric characters. This code indicates the type of activity.

For example:

- P-001-00 = Acquisition of Property for a Public Facility
- H-001-00 = Acquisition of Property for Housing
- A-21A-00 = Grant Administration

### Budget Codes

001-00 Acquisition of Property (all acquisitions)	03K-01 Street Improvements
002-00 Disposition of Property	03J-01 Water Facilities
003-00 Public Facilities and Improvements (other)	03J-02 Sewer Facilities
003-01 Domestic Violence Shelter	03L-00 Pedestrian Walkways
003-02 Group Home	03K-02 Flood and Drainage Facilities
003-03 Learning Center	03S-00 Facilities for AIDS Patients (not operating)
03A-00 Senior Centers	004-00 Clearance
03B-00 Centers for the Disabled/Handicapped	005-01 Public Services (General)
03C-00 Homeless Facilities (not operating costs)	008-00 Relocation Payments and Assistance
03D-01 Boys and Girls Club or other At Risk Facility	009-00 Payments for Loss of Rental Income
03D-02 Youth Shelter	14C-00 Rehabilitation of Public Residential Structures
03E-00 Neighborhood Facilities	14A-01 Rehabilitation of Private Properties
03G-00 Parking Facilities	015-00 Code Enforcement
03M-01 Child Care Center	14A-02 Reconstruction of Private Properties
03M-02 Head Start Center	003-05 Site Development
03P-01 Health Center - Mental	012-00 Housing – Construction
03P-02 Health Center – Physical	005-02 Homebuyer Education
03P-03 Health Center - Mental and Physical	013-00 Down payment/Closing Cost Assistance
03Q-00 Abused and Neglected Children's Facilities	X00-00 Other - General (Attach Description)
03F-00 Parks, Playgrounds and other Rec. Facilities	020-00 Planning
003-04 Public Utilities, other than Water & Sewer Fac.	21A-00 Administration (General)

**Georgia Department of Community Affairs  
NSP Program  
Budget Analysis**

Applicant: Fulton County/City of Roswell

Original:  Amendment dated: \_\_\_\_\_

1 NSP Eligible Use	2 Activity Name/Number	3 Itemized Unit Costs	4 NSP Funds	5 Other Funds	6 Source of Other Funds	7 Total Cost
(A)	Downpayment Assistance (H-013-00)	7 homebuyers at \$5,000 per unit (County) and 20 homebuyers at \$8,500 per unit (City)	\$205,000	\$1,567,298	Private mortgage lenders to be determined	\$1,772,298
(B)	Acquisition (H-001-00)	7 houses at \$140,000 per unit (County) and 4 houses at \$92,500 each (City)	\$1,350,000	0	N/A	\$1,350,000
(B)	Housing Rehab (H-14A-01)	7 houses at \$21,294 each, 40 multi-family units costing \$1,000,000 (County), and 4 houses at \$34,310 each (City)	\$1,286,300	\$9,000,000	LIHTC, private equity	\$10,286,300
<b>8 Subtotal</b>		_____	<u>\$2,841,300</u>	<u>\$10,567,298</u>		<u>\$13,408,598</u>
<b>9 Grand Total (if final page)</b>		\$ _____	\$ _____	\$ _____		\$ _____

Check here if continued on additional pages:

Applicant: Fulton County/City of Roswell						
Original: <input checked="" type="checkbox"/> Amendment dated: _____						
<b>1 NSP Eligible Use</b>	<b>2 Activity Name/Number</b>	<b>3 Itemized Unit Costs</b>	<b>4 NSP Funds</b>	<b>5 Other Funds</b>	<b>6 Source of Other Funds</b>	<b>7 Total Cost</b>
<b>(B)</b>	<b>Housing Counseling (H-005-02)</b>	<b>11 homebuyers at \$200 per household (County and City)</b>	<b>\$2,200</b>	<b>0</b>	<b>N/A</b>	<b>\$2,200</b>
	<b>Administration (H-21A-00)</b>		<b>\$181,500</b>	<b>0</b>	<b>N/A</b>	<b>\$181,500</b>
<b>8 Subtotal</b>		_____	<b><u>\$183,700</u></b>	<b><u>\$0</u></b>		<b><u>\$183,700</u></b>
<b>9 Grand Total (if final page)</b>		<b>\$ _____</b>	<b><u>\$3,025,000</u></b>	<b><u>\$10,567,298</u></b>		<b><u>\$13,592,298</u></b>
Check here if continued on additional pages: <input checked="" type="checkbox"/>			Page <u>2</u> of <u>2</u>		DCA NSP Form H	

## **CERTIFICATIONS**

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD (for HUD Entitlement jurisdictions) or the State of Georgia (for non-entitlement communities).
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds  $\leq$  120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.
- (11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with

respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

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

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

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

(15) **Compliance with NEPA.** The jurisdiction will comply with the National Environmental Policies Act of 1969 (NEPA) and HUD regulations implementing NEPA titled “Environmental Review Procedures for Entities Assuming HUD Environmental Responsibilities” (24 CFR Part 58).

(16) **Compliance with laws.** The jurisdiction will comply with applicable laws and regulations.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

# Resources

The following are resources that may be helpful in development of your NSP Action Plan:

1. DCA: <http://www.dca.state.ga.us/>  
Questions regarding action plan: [nsp.questions@dca.ga.gov](mailto:nsp.questions@dca.ga.gov)
2. HUD: <http://www.hud.gov/nsp>
3. Dataplace: <http://www.dataplace.org>
4. ICF Consulting: ICF set up a special NSP Web site to highlight current thinking, useful tools, and relevant background materials related to the NSP: <http://www.icfi.com/nsp>
5. Home Depot: <http://www.homedepot.com/gov>
6. HousingPolicy.org: Resources on preventing foreclosures & stabilizing communities -- [www.housingpolicy.org/foreclosure-response.html](http://www.housingpolicy.org/foreclosure-response.html)  
<<http://app.bronto.com/public/?q=ulink&fn=Link&ssid=619&id=bh3ohfqr53cr7farpz3dhib1zxlz&id2=k1nbz4ed58g09mov22wzb95yq81dd>
7. PEMCO, Ltd., the M & M contractor for HUD in Georgia. This website contains important information regarding the purchase of HUD homes in Georgia and maintains a database to search available properties.  
<http://www.hudpemco.com>
8. The following website allows you to locate revitalization areas. You can search by city, county, zip code or property address.  
<http://www.hud.gov/offices/hsg/sfh/revite/abtrevt.cfm>

9. This link provides a list of HUD-approved housing counseling agencies located in the state of Georgia:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=GA>
  
10. This link outlines the steps for becoming a HUD-approved housing counseling agency:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hccprof13.cfm>