

**2025-2029 CONSOLIDATED PLAN AND 2025 ANNUAL ACTION PLAN  
FOR  
FULTON COUNTY, GEORGIA**

PREPARED BY THE FULTON COUNTY DEPARTMENT OF COMMUNITY  
DEVELOPMENT

**RELATING TO THE ADMINISTRATION OF  
THE COMMUNITY PLANNING & DEVELOPMENT PROGRAMS  
OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**



**DRAFT FOR PUBLIC COMMENT**

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## Executive Summary

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

#### 1. Introduction

Fulton County's 2025-2029 Five-Year Consolidated Plan is a comprehensive planning document outlining a coordinated approach to housing, community development, and homeless needs using U.S. Department of Housing and Urban Development (HUD) grant funds. It provides guidance on the investment of HUD dollars and outlines priorities for using the County's Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) over the next five years. It covers the Fulton County entitlement jurisdiction, which includes unincorporated Fulton County and the cities of Alpharetta, Chattahoochee Hills, College Park, East Point, Fairburn, Hapeville, Milton, Mountain Park, Palmetto, and Union City.

Every year, the County will produce an Annual Action Plan to detail specific activities to carry out the Five-Year Consolidated Plan's priorities and goals. Fulton County's 2025 Annual Action Plan is included with this Consolidated Plan.

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Priority needs were developed based on community participation, stakeholder consultation, Census Bureau and other data, and an analysis of top housing, homeless, special needs, and non-housing community development needs in the Fulton County entitlement jurisdiction. They include:

##### *Increase Access to/Quality of Affordable Housing*

- Develop and Preserve Affordable Rental Housing
- Affordable Homeownership Opportunities
- Housing Rehabilitation Assistance for Homeowners
- Rental Assistance and Homelessness Prevention

These needs will be met by:

- Providing safe affordable residential opportunities for low- and moderate-income households, including projects located near employment, transportation, and other community resources.
- Supporting the development of affordable rental housing for seniors, veterans, people with disabilities, or other special needs households, such as people who are formerly homeless or at risk of homelessness. Increase the number of first-time home buyers through down payment and closing cost assistance.

## Demo

- Providing funding for residential rehabilitation to preserve the existing affordable housing stock by assisting income-eligible individuals. Rehabilitation will include energy efficiency improvements and issues as they relate to health and safety.

### *Public Services*

- Fund eligible public services to serve low- and moderate-income residents, youth, seniors, people with disabilities, and other special needs populations.

### *Fair Housing Education and Services*

- Provide assistance to eligible households which might include but is not limited to: Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities. Provide fair housing complaint investigation services. Consumer education and awareness around predatory lending fraudulent mortgages, and other housing scams.

### *Public Facilities/Infrastructure*

- Street Improvement
- Sidewalk Improvements
- Water/Sewer Improvements
- Parks/Recreation Improvements
- Removal of Architectural Barriers

These needs will be met by:

- Funding infrastructure improvements and public facilities such as sidewalks, street lighting, pedestrian facilities, ADA improvements, and community centers in income-eligible areas.
- Partnering with other County departments, cooperating cities within Fulton County, and non-profit agencies.
- Assisting community service organizations in improving or expanding physical structures to serve homeless residents, low- and moderate-income households, and other special needs populations.

### *Program Administration*

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

## **3. Evaluation of past performance**

Each year, Fulton County reports its progress in meeting its five-year and annual goals by preparing a Consolidated Annual Performance Evaluation Report (CAPER). The CAPER is submitted to HUD within 90 days of the start of the new program year. The CAPER illustrates Fulton County Georgia's Department of Community Development collaborations to coordinate funding to enhance community development activities and services to its citizens. The CAPER summarizes how County funds were invested and reimbursed by federal funds for the program year. During 2023, the County worked to expend the funds available from prior grant years for the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). While the County did not receive a formula allocation of Emergency Solutions Grant (ESG) Program funding in FY2023, the County expended the remaining funds from its previous ESG formula allocations. In addition, during FY 2023, the County continued to expend funds received through the CARES Act to address the need to prepare, prevent and respond to the Coronavirus pandemic. These federal resources were used in support of low- and moderate-income persons and households throughout the Urban County and partner communities to improve the quality of life. Additionally, Fulton funded new activities and carried out existing activities to meet its affordable housing, both for owners through funding down payment assistance to eight first-time homebuyers and rehabilitating 12 owner-occupied homes. The County also funded homeless services, and public facility improvements for communities. Copies of recent CAPERs are available for review at Fulton County's Community Development Department or online at <https://www.fultoncountyga.gov/inside-fulton-county/fulton-county-departments/community-development/housing-and-urban-development-funded-programs>.

#### **4. Summary of citizen participation process and consultation process**

Fulton County conducted consultation with residents, County staff, government agencies, nonprofit agencies, housing and homeless service providers, and others to develop this Five-Year Consolidated Plan. The County held public meetings, stakeholder sessions, and surveyed the public about local housing and community development needs. This input is summarized in the Citizen Participation and Needs Assessment sections of this document. Community input was also used to determine needs and priorities.

Fulton County held two public meetings to receive community input on the draft plans. Both meetings were held at the Fulton County College Park Library 3647 Main St, College Park, GA 30337. There was also an option to participate virtually via Zoom. The first meeting was held Monday November 18, 2024, at 6:00 p.m. The second was held on Monday, December 9, 2024, at 6:00 p.m. Public comments on the draft Consolidated Plan and Annual Action Plan were also received throughout the 30-day public comment period, which ran from December 2, 2024, to January 3, 2025.

#### **5. Summary of public comments**

Comments received through the public meetings, community survey, and during the public comment period are summarized in the Citizen Participation section of this Plan and incorporated in individual sections as relevant. All information is also attached in the Citizen Participation Appendix.

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

The County took all comments into consideration in preparing this Consolidated Plan and Annual Action Plan. The County reviewed all comments for common and recurring themes to help establish goals and priorities. No comments or views were not accepted.

**7. Summary**

This five-year plan identifies the community's affordable housing, homeless, and community development needs, as well as outlines a comprehensive and coordinated strategy for implementation of programs. The County will use CDBG and HOME funding to leverage other public and private investment in order to address its goals and priorities.



## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	FULTON COUNTY	Department of Community Development
HOME Administrator	FULTON COUNTY	Department of Community Development
ESG Administrator	FULTON COUNTY	Department of Community Development

**Table 1 – Responsible Agencies**

#### Narrative

The Fulton County Department of Community Development provides oversight, management, and administration of projects, programs, and initiatives in conjunction with the 2025-2029 Consolidated Plan and related Annual Action Plans. The Department of Community Development is responsible for all documentation, administrative, and compliance requirements of the HUD-funded programs that the County administers, including the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME).

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

#### Consolidated Plan Public Contact Information

Mia Redd, Deputy Director, Health & Human Services

Fulton County Department of Community Development

## Demo

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Atlanta, Georgia 30303

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

Fulton County conducted a variety of public outreach to gather input from County and City staff, government agencies, nonprofit agencies, affordable housing developers, local service providers, and county residents in preparing this plan. The County held seven stakeholder sessions during the week of September 30, 2024, with nonprofit staff and Continuum of Care members, Health and Human Services Department staff, and Community Development Department staff, and queried cooperating cities regarding anticipated capital projects. Additionally, residents and other stakeholders completed surveys regarding community development and housing priorities. A total of 52 people completed the survey. The County also posted a video on its website explaining the funding programs and planning process for this plan to encourage input from stakeholders and residents. Outreach results are summarized in the Community Participation section of this Plan.

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

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

In developing this Consolidated Plan, the County strives to include input from housing providers and health, mental health, and other service agencies. A variety of assisted housing providers and health, mental health, and service agency stakeholders were invited to participate in an interview, attend a public meeting, and/or take the Housing and Community Needs Survey. These stakeholders included city elected officials and staff, housing authority staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, agencies serving people with disabilities, senior services, workforce development organizations, and others. The public meetings and focus groups included group discussions of the connections between housing and other community needs. This Consolidated Plan is designed to promote enhanced coordination amongst local housing and service organizations over the next five years.

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

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

For this Consolidated Plan, the County reached out directly to several organizations that serve residents who are homeless or at-risk residents to better understand the needs of the clients they serve. The County and the consulting team conducted stakeholder interviews and/or focus groups with representatives from the CoC, the Housing Authority of Fulton County, Fulton County Schools, North Fulton Community Charities, HOPE Atlanta, and Atlanta Legal Aid Society.

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

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

The County no longer receives entitlement ESG funding.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	ATLANTA LEGAL AID
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing legal services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
2	<b>Agency/Group/Organization</b>	CITY OF FAIRBURN
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder listening session
3	<b>Agency/Group/Organization</b>	North Fulton Community Charities
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-housing community development strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder listening session, North Fulton Interagency Meeting
4	<b>Agency/Group/Organization</b>	PARTNERSHIP AGAINST DOMESTIC VIOLENCE
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder listening session
5	<b>Agency/Group/Organization</b>	Georgia Center for Youth Excellence (GACYE)
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-housing community development strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder listening session
6	<b>Agency/Group/Organization</b>	Mary Hall Freedom House
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder listening session
7	<b>Agency/Group/Organization</b>	Giving Health
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
8	<b>Agency/Group/Organization</b>	StandUp For Kids
	<b>Agency/Group/Organization Type</b>	Services-Children Homeless prevention

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
9	<b>Agency/Group/Organization</b>	Fulton County Schools
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
10	<b>Agency/Group/Organization</b>	Children's development academy
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
11	<b>Agency/Group/Organization</b>	Family Promise of North Fulton/Dekalb
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Health



	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
12	<b>Agency/Group/Organization</b>	Heirborn Servants
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
13	<b>Agency/Group/Organization</b>	Georgia Advancing Communities Together, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Non-housing community development strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
14	<b>Agency/Group/Organization</b>	Bank on GA
	<b>Agency/Group/Organization Type</b>	Services-Education Services - financial education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
15	<b>Agency/Group/Organization</b>	Returning Her Home (RHH)
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
16	<b>Agency/Group/Organization</b>	HouseATL
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting

17	<b>Agency/Group/Organization</b>	Summit Counseling Center
	<b>Agency/Group/Organization Type</b>	Services-Health Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	North Fulton Interagency Meeting
18	<b>Agency/Group/Organization</b>	Fulton County Department of Community Development
	<b>Agency/Group/Organization Type</b>	Other government - County Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Non-housing community development strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder interview
19	<b>Agency/Group/Organization</b>	Housing Authority of Fulton County
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Stakeholder outreach
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### Identify any Agency Types not consulted and provide rationale for not consulting

Efforts were made to consult as broad a group of community stakeholders as possible. Email notifications and invitations regarding the stakeholder sessions and survey were distributed to stakeholders by Fulton County. No agency types were excluded from participation.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Fulton County Comprehensive Plan (2016-2035)	Department of Community Development	Strategies outlined in this plan overlap with the Strategic Plan for affordable housing and non-housing community development.
Fulton County Comprehensive Transportation Plan	Department of Community Development	Strategies outlined in this plan overlap with the Strategic Plan for non-housing community development.
HOME-ARP Allocation Plan	Department of Community Development	Strategies outlined in this plan overlap with the Strategic Plan for affordable housing, public services, and homelessness services.
Workforce Development Board Plan for 2024-2027	Department of Community Development	Strategies outlined in this plan overlap with the Strategic Plan for non-housing community development.
Cradle to Golden Years Plan (2016-2020)	Department of Community Development	Strategies outlined in this plan overlap with the Strategic Plan for non-housing community development.

**Table 3 – Other local / regional / federal planning efforts**

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

The County partners with the local municipalities to implement the annual activities. Partners assist in distributing the plan for review and comment by the public. Further, the County Department of Human Services is the lead agency for the Continuum of Care and works closely with social service providers, the state and other entities to ensure a comprehensive system of care.

**Narrative (optional):**

## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

Fulton County, in compliance with the County's Citizen Participation Plan, held two (2) public hearings to receive community input on the draft plan, needs of the county, and to collect input on the proposed activities to be funded.

Both meetings were held at the Fulton County College Park Library 3647 Main St, College Park, GA 30337. There was also an option to participate virtually via Zoom. The first meeting was held Monday November 18, 2024, at 6:00 p.m. The second was held on Monday, December 9, 2024, at 6:00 p.m. Public comments on the draft Consolidated Plan and Annual Action Plan were also received throughout the 30-day public comment period, which ran from December 2, 2024, to January 3, 2025.

Community input was also used to determine needs and priorities.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	See sign-in sheet in Citizen Participation Appendix	Comments in Citizen Participation Appendix	There were no comments not accepted	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	See sign-in sheet in Citizen Participation Appendix	Comments in Citizen Participation Appendix	There were no comments not accepted	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

To inform development of priorities and goals over the next five years, this section of the Consolidated Plan discusses housing, community development, and economic development needs in Fulton County. Please note that most data in this section for Fulton County refers to the entitlement jurisdiction, which includes unincorporated Fulton County and the cities of Alpharetta, Chattahoochee Hills, College Park, East Point, Fairburn, Hapeville, Milton, Mountain Park, Palmetto, South Fulton, and Union City. Figures do not include Atlanta, Johns Creek, Sandy Springs, or Roswell as they are independent entitlement jurisdictions which prepare their own Consolidated Plans. Instances where figures are for all of Fulton County (including the Atlanta, Sandy Springs, and Roswell) are noted.

This section identified the following key points:

- Given a lack of decent, affordable housing options, the County's lower-income households often face a choice between deficient housing and cost burden.
- In general, the percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases.
- The impact of housing problems in Fulton County varies primarily by income level. However, Asian households experience problems disproportionately, at a rate of at least ten percentage points higher than the County as a whole.
- Data from HUD's 2023 Picture of Subsidized Households shows that about 20% of households living in a public housing unit in Fulton County have at least one member with a disability.
- Fulton County has a need for additional homeless shelters in many areas of the County. Additionally, there is a need for more resources for homeless shelters. They also indicated a need for youth services and housing. There is a particular need to house youths that are aging out of programs but cannot overcome the gap in their income and the cost of housing.
- For all vulnerable populations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and reentry populations), the cost of housing is an issue. A high percentage of residents within these population subgroups live at or below the federal poverty level.
- Several non-housing community development needs outlined in this section are based on input from multiple stakeholders consulted through sessions, public meetings, and an online survey.



## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in Fulton County. Between 2009 and 2020, the median income for residents only increased by 4.07% after adjusting for inflation. Furthermore, median rent increased by 9.47%, adjusting for inflation, and median home values increased by 10.82%. This means that housing costs require a larger share of income for households in the County from 2009 to 2020. This translates to diminished buying power for households, particularly for renters. Given a lack of decent, affordable housing options, the County's lower-income households often face a choice between deficient housing and cost burden.

The most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 14.37% of households are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In the County, 13.69% of households are severely cost burdened.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	287,355	206,245	-28%
Households	102,139	78,950	-23%
Median Income	\$57,207.00	\$72,741.00	27%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	11,165	8,350	13,165	7,215	39,045
Small Family Households	3,918	3,259	4,310	2,925	22,275
Large Family Households	854	440	790	855	3,385
Household contains at least one person 62-74 years of age	2,644	1,868	1,909	1,248	6,824
Household contains at least one person age 75 or older	1,088	568	1,374	618	1,625
Households with one or more children 6 years old or younger	2,080	1,260	2,103	1,760	5,625

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	59	150	115	459	0	0	25	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	285	150	185	105	725	0	0	40	15	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	315	210	130	600	1,255	60	50	115	20	245
Housing cost burden greater than 50% of income (and none of the above problems)	5,119	1,745	450	20	7,334	1,825	895	619	134	3,473

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,055	2,904	3,574	630	8,163	344	614	1,545	680	3,183
Zero/negative Income (and none of the above problems)	430	0	0	0	430	400	0	0	0	400

Table 7 – Housing Problems Table

Data 2016-2020 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,849	2,160	915	840	9,764	1,880	945	809	169	3,803
Having none of four housing problems	2,230	3,630	7,020	3,035	15,915	1,198	1,629	4,415	3,165	10,407
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,645	2,090	1,199	5,934	714	474	703	1,891
Large Related	690	415	94	1,199	24	15	120	159
Elderly	1,504	735	619	2,858	948	666	599	2,213
Other	2,000	1,774	2,175	5,949	535	364	734	1,633
Total need by income	6,839	5,014	4,087	15,940	2,221	1,519	2,156	5,896

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	885	885	644	264	0	908
Large Related	0	0	85	85	24	15	85	124
Elderly	1,194	260	280	1,734	810	297	150	1,257
Other	0	1,880	580	2,460	400	0	0	400
Total need by income	1,194	2,140	1,830	5,164	1,878	576	235	2,689

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	565	250	195	535	1,545	60	50	155	35	300
Multiple, unrelated family households	25	100	100	195	420	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	15	4	20	4	43	0	0	0	0	0
Total need by income	605	354	315	734	2,008	60	50	155	35	300

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

### Describe the number and type of single person households in need of housing assistance.

Estimates of the number of non-elderly single-person households in need of housing assistance are included in the “other” category of Tables 9 and 10. This category also includes multi-person households whose members are unrelated (e.g., roommates, un-married partners, etc.). There are an estimated 7,582 single-person or multi-person unrelated households with low or moderate incomes who spend more than 30% of their income on housing. The majority are renters (78.46%) and the remaining 21.54% are owners. This “other” category comprises 34.72% of all low- and moderate-income households experiencing cost burdens.

There are 4,821 single-person or multi-person unrelated households experiencing severe cost burden, having housing costs that exceed 50% of their income. Again, these households are more likely to be renters (67.81%) than owners (32.19%) and most (53.29%) have very low incomes (under 30% AMI).

Table 11 provides data for single-person and non-family households that indicates that overcrowding is not a common housing need for this group.

### Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the HOME-ARP Allocation Plan for Fulton County, a substantial portion of the population in Fulton County has encountered some form of intimate partner violence or stalking. The Centers for

Disease Control estimates that 37.4% of women and 30.4% of men in Georgia have experienced any contact sexual violence, physical violence, or stalking by an intimate partner in their lifetimes. This equates to an estimated 83,487 women and 62,516 men living in Fulton County (excluding Atlanta), based on the 2020 American Community Survey 5-Year Estimate. An estimated 45.5% of women and 49.9% of men in Georgia have experienced any psychological aggression by an intimate partner, which equates to an estimated 101,568 women and 102,616 men living in Fulton County.

According to data provided by Partnership Against Domestic Violence in Fulton County, many people fleeing domestic violence and seeking housing services were young and living in a household with children. Fifty-seven households comprised of 109 individual survivors accessed the Partnership Against Domestic Violence's emergency shelter in Fulton County during 2021. Forty-seven percent of clients were children and 2% (2) were grandchildren. The average size of households accessing the domestic violence shelter in 2021 was approximately two people and the average age of clients was approximately 24 years old. The vast majority of the heads of households who accessed shelter services were women (96%) and Black, African American, or African (80%). In addition, the majority of clients were Non-Hispanic/Non-Latinx and one client who accessed these services was transgender. The majority of clients who accessed the shelter in 2021 in Fulton County did not identify as having a disability.

Statistics at the state level indicate a recent rise in people accessing domestic violence intervention and crisis services.

There is limited data regarding individuals fleeing or attempting to flee human trafficking within the state of Georgia or in Fulton County. However, data from the Human Trafficking Hotline indicates that there were 338 human trafficking cases reported in 2020 with 302 calls from victims and survivors within the state of Georgia. Of the 338 cases, 84% involved sex trafficking, 289 reported the survivor was female, and 75 cases involved a minor.

Per the 2016-2020 ACS Five Year Estimates, 8.55% of the population had a disability. Of those with a disability, 44.37% had an ambulatory disability. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. Additionally, of those with a disability, 42.57% reported cognitive difficulty.

Stakeholders reported that there is a need for additional services to assist these groups. For example, there are some programs that exist to help pay rental costs, but some households are also struggling to make utility payments. Additional support for rent and utility assistance is needed.

Survey responses indicate that housing and programs for people with disabilities should be a high priority. Now programs are only geared towards seniors which is important but young middle-aged

singles and families are severely affected by not having programs to assist especially young & middle-aged individuals with disabilities.

### **What are the most common housing problems?**

The most common housing problem for low- and moderate-income households in Fulton County is affordability. An estimated 21,836 low- and moderate-income households in Fulton County spend more than one-third of their income on housing. Of those 7,853 are low- and moderate-income households spend half of their income on housing. This means that together, of the 32,680 low- and moderate-income households in Fulton County, 66.82% have a cost burden.

HUD's CHAS also provides data on overcrowding and housing that lacks complete kitchens or plumbing. Neither problem is particularly prevalent in Fulton County. There are 1,845 households with incomes under 100% AMI who are overcrowded, or about 4.63% of households in that income range. Just over one percent (1.13% or 369 households) has a home that lacks a complete kitchen or plumbing. While a very low share of all Fulton County households, an incomplete kitchen or bath represents a considerably severe housing problem.

Stakeholders shared that they are seeing gaps in wages earned and housing that is affordable. Resources are limited and the number of households in need of assistance affording housing has grown in the last few years.

Survey responses indicate high priority needs for homebuyer assistance, rental assistance, housing rehabilitation, senior housing, and housing for persons with disabilities.

### **Are any populations/household types more affected than others by these problems?**

Renters are more often affected by housing problems than owners. Additionally, lower income households are more likely to experience a housing need.

Tables 9 and 10 examine affordability as a housing need by income and tenure. The number of low- and moderate-income renters experiencing cost burden (15,940 households) is more than three times the number of owners (5,896 households). Severely cost burdened households are more than twice as likely to be renters than owners.

Affordability issues are the most severe for the lowest income households. Households with incomes under 30% AMI account for over 80% of those who spend more than 30% of their income on housing. For low-income households (30 to 50% AMI), 78.24% are cost burdened, and for moderate-income households (50 to 80% AMI), 47.42% are cost burdened.

Substandard housing and overcrowding are also more likely to impact renters. There are 459 renter households lacking complete kitchen or baths compared to 25 owners (Table 7). Additionally, 2,008 renters are overcrowded compared to 300 owners (Table 11).

Populations and household types most impacted by homelessness – another priority housing issue in Fulton County – are described in NA-40, Homeless Needs Assessment.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Individuals and families with an imminent risk of residing in shelters or becoming unsheltered typically have a combination of financial factors present in their lives including extremely low incomes, rents that are more than 30 to 50% of their incomes, and unaffordable childcare, medical, or transportation costs. The scarcity of housing affordable to individuals and families with very low incomes place vulnerable households at an even greater risk of eviction or homelessness. Unemployment, past evictions, poor credit, criminal histories, and chronic physical or mental disabilities are additional potential barriers to securing housing. In addition to economic factors, substance abuse and family problems (domestic violence and abuse, divorce, and death of a family member) are contributing factors to homelessness.

For formerly homeless families and individuals nearing the end of rapid re-housing assistance, affordable permanent housing is a critical need to prevent a return to homelessness. Other needs include increased, sustainable income (earned and unearned); access to Social Security disability and other mainstream benefits; linkages to health, mental health, and legal services; access to affordable transportation and childcare; and budget counseling, life skills, and other case management and supportive services.

Stakeholder outreach confirmed that the number of households in need of assistance to prevent homelessness has increased in the last several years, particularly as COVID relief funding and protections have ended.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Households eligible for homelessness prevention assistance include those with incomes under 30% of the area median income who lack sufficient resources and support networks necessary to retain housing without assistance and participate in an initial consultation to determine eligibility and assess needs.



According to the Fulton County HOME-ARP Plan, less than 5% of rental units are affordable to households below 30% AMI. Based on the number of households with extremely low income and severe housing problems, this left a gap of 5,235 units needed to reduce the likelihood that these households might experience homelessness.

The HOME-ARP Plan also discussed that wait times for an affordable and accessible unit can be long for applicants on the public housing or Housing Choice Voucher wait list. HUD's Picture of Subsidized Households data shows that the average household holding an HCV administered by the Housing Authority of Fulton County waited about 2.5 years before receiving it and similar wait times were typical for public housing units. This suggests a general need for more affordable housing options for people with disabilities, as well.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The most common reasons for homelessness are economic – lack of sufficient income coupled with unaffordable rents or homeowner costs. Renters with incomes under 30% AMI and housing cost burdens over 50% are at elevated risk of homelessness. Destabilizing events such as a job loss, reduction in work hours, medical emergency / condition, or loss of Supplemental Security Income (SSI) or Social Security Disability (SSDI) benefits are among the factors that can trigger homelessness.

**Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section assesses the need for any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

In general, the percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, Asian households earning 50-80% AMI and White households earning 80-100% AMI experience one or more housing problems at a disproportionate level.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,588	1,275	935
White	1,688	604	190
Black / African American	6,070	550	635
Asian	219	25	40
American Indian, Alaska Native	45	0	25
Pacific Islander	0	0	0
Hispanic	440	94	40

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,384	1,448	0
White	1,508	664	0
Black / African American	3,985	653	0
Asian	190	50	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	524	64	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,980	5,098	0
White	1,375	1,218	0
Black / African American	3,870	3,260	0
Asian	290	125	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	25	0
Hispanic	369	379	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,795	5,619	0
White	798	1,455	0
Black / African American	860	3,309	0
Asian	100	360	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	35	424	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

This section assesses the need for any racial or ethnic group that has disproportionately greater needs in comparison to the needs of that category of need as a whole. HUD defines a disproportionate impact as any group that is 10 percentage points higher than the jurisdiction as a whole. Severe housing needs include one or more of the following:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. Is overcrowded with more than 1.5 person per room in the unit
4. Experiences cost burden above 50%

An analysis of the tables below indicates Asians earning 30-50% AMI experience severe housing problems disproportionately. As with housing problems, the percentage of households with a severe housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,543	2,325	935
White	1,393	900	190
Black / African American	5,445	1,175	635
Asian	205	39	40
American Indian, Alaska Native	45	0	25
Pacific Islander	0	0	0
Hispanic	425	109	40

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,238	4,594	0
White	983	1,185	0
Black / African American	1,750	2,894	0
Asian	150	85	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	249	339	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,450	9,620	0
White	434	2,160	0
Black / African American	795	6,330	0
Asian	80	335	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	25	0
Hispanic	134	614	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	359	7,069	0
White	255	1,995	0
Black / African American	35	4,144	0
Asian	30	430	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	35	424	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### Discussion

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has a disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

This section assesses the need for any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences.

housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost burden is defined as paying more than 30% of household income on housing, and severe.

The cost burden is defined as paying greater than 50% of income on housing.

The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, White and Asian households earning less than 30% AMI have disproportionate housing needs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	47,269	12,967	12,043	945
White	23,335	4,125	3,114	200
Black / African American	16,084	7,350	7,600	635
Asian	4,190	504	465	40
American Indian, Alaska Native	48	4	50	25
Pacific Islander	55	0	4	0
Hispanic	2,874	734	634	40

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2016-2020 CHAS  
Source:



**Discussion:**

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The impact of housing problems in Fulton County varies primarily by income level. However, the following income tiers experience problems disproportionately, at a rate of at least ten percentage points higher than the County as a whole:

### Housing Problems

- Asian households earning 50-80% AMI
- White households earning 80-100% AMI

### Severe Housing Problems

- Asian households earning 30-50% AMI

### Cost Burden

- Asian households earning less than 30% AMI
- White households earning less than 30% AMI

**If they have needs not identified above, what are those needs?**

The needs among race/ethnicities are indicated above. Income categories have more general needs as described in NA-10 and the Housing Market Analysis.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

See Unique Appendix

## NA-35 Public Housing – 91.205(b)

### Introduction

Residents in Fulton County’s entitlement jurisdiction (i.e., Fulton County outside of the cities of Atlanta, Roswell, and Sandy Springs) are served by several housing authorities: the Housing Authority of Fulton County, the Housing Authority of the City of East Point, the Housing Authority of the City of College Park, the Housing Authority of the City of Fairburn, the Housing Authority of the City of Union City, and the Housing Authority of the City of Palmetto.

The Housing Authority of Fulton County (HAFC) serves the most residents in Fulton County, primarily through the administration of Housing Choice Vouchers, project-based vouchers/RAD, and LIHTC development. The Housing Authorities of East Point and College Park also administer Housing Choice Vouchers, as well as own about 400 public housing units combined. The Housing Authorities of Fairburn, Palmetto, and Union City are considerably smaller, together serving about 60 households with public housing. Public housing in Fairburn is managed by the East Point Housing Authority; the Housing Authorities of East Point and Palmetto are also co-managed.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	193	2,001	0	1,978	0	0	0

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	13,524	12,339	0	12,242	0	0
Average length of stay	0	0	5	5	0	4	0	0
Average Household size	0	0	1	3	0	3	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	87	127	0	126	0	0
# of Disabled Families	0	0	33	278	0	273	0	0
# of Families requesting accessibility features	0	0	193	2,001	0	1,978	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	67	72	0	72	0	0	0
Black/African American	0	0	119	1,927	0	1,904	0	0	0
Asian	0	0	5	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	2	0	2	0	0	0
Pacific Islander	0	0	1	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	5	18	0	18	0	0	0
Not Hispanic	0	0	188	1,983	0	1,960	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

## Demo

**Data Source:** PIC (PIH Information Center)

## **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Data from HUD's 2023 Picture of Subsidized Households shows that about 20% of households living in a public housing unit in Fulton County have at least one member with a disability. There are an estimated 450 households with one or more disabled members using Housing Choice Vouchers, which represents about 12% of available vouchers in Fulton County. Stakeholder input indicates that many voucher holders have difficulty finding units that both accept HCVs and are affordable with a voucher. For people with disabilities that require physically accessible units, this search is often even more difficult.

For applicants on public housing or Housing Choice Voucher wait lists, the wait for an affordable and accessible unit can be long. HUD's Picture of Subsidized Households data shows that the average household holding an HCV administered by HAFC waited over two years before receiving it. Similar wait times are typical for public housing units.

Stakeholder input suggests a general need for more affordable housing options for people with disabilities. As many people with disabilities live on limited incomes, there is a limited amount of decent, accessible, affordable housing options other than public housing or a voucher. Availability of additional units with accessibility features is the greatest need of this population.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

The HAFC does not have available information on the length of the wait list, however it does assist approximately 28,000 households with housing choice vouchers. The most in demand units are three-bedroom units. HAFC identifies self-sufficiency, job training, adult education, transportation, childcare, after school programs, child educational enrichment, and health-related assistance as major needs among the households they serve. HAFC and other HCV programs are designed to allow mobility, so that voucher holders can move to neighborhoods of their choice. HAFC assists families in identifying units located in all areas of unincorporated Fulton County, including low poverty neighborhoods.

### **How do these needs compare to the housing needs of the population at large**

Needs of public housing residents and voucher holders are different from those of Fulton County's overall low- and moderate-income population only in that housing authority residents are housed in stable and decent housing. With this need met, residents are able to work toward meeting other needs that families typically face in addition to housing insecurity, such as childcare, healthcare, employment, transportation, and food. The HAFC works to strengthen families in Fulton County through essential self-sufficiency skills and employment assistance.

As with the housing needs of the population at large, affordable housing is in demand. It is becoming more of a challenge for those in need of public housing. The HAFC reports 100% utilization of its resources. Additionally, in the last year, the HAFC has seen an increase in landlords leaving its voucher

program due to delays in payment processing. Also, the current housing rental market has made it more difficult to recruit landlords as residents relocating to the area can pay landlords market rental rates. Finally, it is difficult to attract and keep landlords as the market demand combined with slow growth in available housing inventory have further impacted affordability.

## Discussion

The HAFC uses the following local preferences for its HCV program:

- **Category 1: Families who have been involuntarily displaced due to include a natural disaster or other national emergency as designated by federal regulations and HUD.** Category 1 will also include families that have elected to be voluntarily displaced based on the conversation of their current unit from Low-Income Public Housing (LIPH) to Site.
- **Category2: Due to the current funding of the Housing Choice Voucher program, as outlined by PIH 2004-7, and as an effort to close the deficit between funding received from HUD for HAP payment and actual HAP payment made to landlords the HAFC will give preference to families.** HAFC waiting list provides the highest waiting list preference for non-elderly persons with disabilities. Therefore, an applicant may be awarded preference points (multiple points) from various categories in the following order:

a. Non-elderly persons with disabilities (preference weighted at 5 points)

b. Target Population (preference weighted at 5 points) for persons with specific disabilities identified in the Settlement Agreement (#1:10-CV-249-CAP), i.e., people with severe chronic developmental disabilities who currently live in institutions or are at serious risk of institutionalization; people with serious, persistent mental illness who reside in state hospitals, are at serious risk of institutionalization, or are chronically homeless due to their disabilities; and persons qualifying for participation in the Money Follows the Person Program. The preference must be implemented at the proposed project site with a minimum of 15% of the total units targeting the Settlement population. The agency or project owner responsible for maintaining the waiting list for PBRA units must keep a separate waiting list for the target population.

c. Families that meet the federal definition of homeless (preference weighted at 4 points)

d. Resident of Fulton County (preference weighted at 4 points)

e. Working families with a history of employment of at least 6 months of continuous employment (preference weighted at 4 points)

f. Families where the head and spouse, or sole member is a person aged 62 or older, or is a person with disabilities, will also be given the benefit of the working preference (preference weighted at 4 points)

g. Veterans with a DD-214 Certificate (preference weighted at 4 points)



h. Any family terminated from the HCV Program due to insufficient program funding (preference weighted at 4 points)

i. Victims of domestic violence, dating violence, sexual assault, human trafficking, and stalking who have either been referred by a partnering service agency or consortia or is seeking an emergency transfer under VAWA from HAFC's public housing program or other covered housing program operated by HAFC. HAFC will work with the following partnering service agencies: Partnership Against Domestic Violence. The applicant must certify that the abuser will not reside with the applicant unless HAFC gives prior written approval

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

This section was completed by analyzing Homeless Management Information System (HMIS) and the 2024 Point-In-Time (PIT) count data for Fulton County's Continuum of Care. Note: Zero survivors of domestic violence were counted in emergency shelters, however PADV, a victim service provider, was sheltering 21 persons on the night of the count. Input received via stakeholder consultations and the public survey were also analyzed.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	47	62	502	259	1,232	110
Persons in Households with Only Children	2	22	0	0	0	0
Persons in Households with Only Adults	105	100	1,574	0	0	0
Chronically Homeless Individuals	17	7	228	0	0	0
Chronically Homeless Families	0	0	48	0	0	0
Veterans	3	10	132	0	0	0
Unaccompanied Child	8	58	0	0	0	0
Persons with HIV	2	5	3	0	0	0

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is:      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

See Unique Appendix

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	23	16
Black or African American	160	134
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	10	7
Not Hispanic	0	0

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In January 2024, during the PIT count, there were 259 homeless households. There were 139 (53.67%) sheltered. Only 36 of the 259 households were adults and children (13.9%); however, only 58.33% of those households were sheltered.

There were 13 veterans counted in 2024. The majority, 76.92%, were sheltered.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

There is a large need to better serve Black/African American. The overwhelming majority of those who used homeless shelters and services recorded by HMIS identified as Black/African American. There is also a need to better serve Hispanic/Latino individuals. There was a total of 339 individuals counted in 2024. A total of 185 were sheltered, and a total of 154 were unsheltered. Black/African Americans made up 86.73% of those counted and 45.58% and of those unsheltered. Hispanic/Latinos only made up 5.02% counted but made up 2.07% of those unsheltered.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were 24 chronically homeless individuals and only 15.39% of them were sheltered. Unaccompanied youth accounted for 33 persons counted, and only 29.17% were unsheltered. Overall, there were 339 individuals counted in 2024. Only 54.57% were sheltered, which points to a need for more services and facilities.

**Discussion:**

Stakeholders have indicated a need for homeless shelters. Concern was also expressed that there are little to no homeless shelters and services available in North Fulton.

The City of Fairburn offered a suggestion to use city owned property and convert it into transitional and affordable housing then use CDBG funds to hire third party nonprofits to manage units. The feasibility of this strategy could be explored by the City and Fulton County.

Additionally, survey respondents listed homeless facilities and services as high priorities, including mental health services. Stakeholders and survey respondents overwhelmingly discussed the high and rising cost of rental and for sale housing as a hardship for Fulton County residents.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol/other drug addictions. In addition, many persons with special needs also have very low incomes. Stakeholders and survey respondents emphasized the need for affordable senior and accessible housing. In conjunction with housing, feedback received identified that these populations are also in need of hunger and nutrition services, transportation, and mental and physical healthcare.

### **Describe the characteristics of special needs populations in your community:**

#### Elderly

The elderly are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

The largest areas of growth for the elderly, outside of Atlanta, are in north Fulton County. The 2022 Annual Homeless Assessment Report (AHAR): Part 2 confirmed that across the homelessness services system, the percentage of people aged 65 and older who sought residential services –emergency or permanent – continued to rise. These changes reflect the increasing vulnerability and housing instability among low-income elderly households. High costs of medical care and rising rents have contributed to an overall increase in homelessness among elderly and medically fragile populations.

#### Persons with Disabilities

In 2020, 8.55% of the population had a disability. Of those with a disability, 44.37% had an ambulatory disability. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. Additionally, of those with a disability, 42.57% reported a cognitive difficulty.

In the County, 147,337 individuals make up the labor force. Of those, 94.68% are employed. Of those employed, 4.47% are persons with disabilities. However, there are 36,269 considered not in the labor force, and of those, 17.16% have a disability. It is possible that some persons with disabilities are not or cannot seek employment, but it is also possible there are not good employment opportunities for them.

17,403 adults aged 18-64 live below the poverty line. However, there are differences in the incidence of poverty by disability status.

### Substance Abuse and Addiction

The County's Department of Mental Health indicated the need for implementation of opioid crisis services (including a crisis call center) and drug court diversions to aid in reducing barriers for folks with substance abuse and addiction struggles.

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have limited funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The primary housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and reentry populations) were determined by input from both service providers and the public through the survey, public meetings, and stakeholder interviews.

### Safe and Affordable Housing

For all vulnerable populations, the cost of housing is an issue. A high percentage of residents within these population subgroups live at or below the federal poverty level. HUD's fair market rent documentation (FMR) for a two-bedroom unit in the County ranges from \$897 to \$1,106 per month.

### Accessible Housing

Housing may be inaccessible to vulnerable populations for a variety of reasons. Persons with criminal histories have a difficult time obtaining housing, which affects the economic stability of their families. Persons with disabilities may find that their housing options are not ADA compliant or are outside the service range for public transportation.

#### Physical and Mental Health and Treatment Services

Access to healthcare is a need for vulnerable populations. Stakeholders indicated the need for case management for individuals in need, particularly for mental health. They noted a need for the County to work closely with providers of mental health services and to fund government agencies providing access to physical and mental health services.

#### Specialized Housing

Specialized housing is often needed to target the needs of specific vulnerable populations. For example, people with developmental disabilities and people with alcohol or drug addiction have specific housing needs that may be addressed through housing with wraparound services.

#### Workforce Development and Employment Services

Workforce development and employment services are another need for vulnerable populations. These programs may include employment navigation, job training, education, transportation services, and case management focused on employment, among others.

#### Programming Focused on Persons with Developmental Disabilities

Programming is needed for persons with developmental disabilities to support the development of behavioral and emotional skills, to maintain social contact, and to develop employment skills.

#### Education/Combating Perceptions

For adults with criminal history, it may be especially difficult to find adequate housing. Several stakeholders noted that landlords often perceive persons with criminal histories as high-risk applicants. For this reason, stakeholders note that persons without criminal histories get priority over persons with criminal histories.

#### Outreach

Outreach to vulnerable populations to ensure they are aware of available services is another need. This includes the development of relationships and trust so that people feel comfortable seeking out needed services.



**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

See Unique Appendix

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

The TBRA program is part of the county's strategy to provide housing and supportive services to low- and moderate-income members experiencing homelessness. While the county inspects proposed housing units for compliance with Housing Quality Standards, the Housing Authority of Fulton County, Georgia administers most other aspects of the rental assistance program including helping tenants enter into leases, paying deposits, and paying the eligible portion of monthly rent and utility costs (which will be reimbursed to the agency by the county). Additionally, the agency ensures the program participants pay their portion of the rent and utilities and comply with their housing service plan. Each agency will help program participants maintain suitable housing to improve the effects of their disabling condition and to prevent their homelessness.

Fulton County's Department of Community Development TBRA Program had previously been administered by the Housing Authority of Fulton County, GA; however, the County is preparing to issue an RFP for new providers to administer the TBRA assistance.

**Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Through CDBG funds, Fulton County can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for people with disabilities).

Fulton County's needs were identified through community input include:

- Community parks, gyms, and recreational fields, including recreational activities for youth and access to wellness facilities
- Health care facilities
- Community centers and facilities (i.e, youth centers, senior centers)
- Childcare centers

Public facility goals will be prioritized by resident input and additional funding that can be leveraged. The identified goals in the Fulton County Strategic Plan and other local plans include:

- Recreational facilities and programs
- Public facility improvements and programs based on projects that reach underserved populations
- Encouraging cooperative efforts between the county and school district to provide adequate facilities for community activities and needs (i.e. senior and youth centers).

### **How were these needs determined?**

The public facility needs listed are based on input from multiple stakeholders consulted through sessions, public meetings, and an online survey. These stakeholders included County and City staff and elected officials, Fulton County Housing Authority staff, nonprofit organizations, homeless housing and service providers, organizations serving people with disabilities, housing developers, civic organizations, and Fulton County residents.

Needs were also determined based on a review of previous local and regional plans, such as the Fulton County Strategic Plan (2016-2019), Fulton County Comprehensive Plan (2016-2035).

### **Describe the jurisdiction's need for Public Improvements:**

Through CDBG funds, the County can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

During the community engagement process, public improvements were frequently mentioned not only as a stand-alone need but also as a crucial component to the development of additional affordable housing. The public improvement needs most commonly identified by local stakeholders include:

- Water, wastewater, and sanitary sewer improvements and expansions
- Street, road, and sidewalk improvements
- Biking or walking trails
- Street lighting

Public improvement needs identified in the Fulton County Comprehensive Plan and other local plans include:

- Encourage development that promotes open space, walking paths and bicycle lanes as a means to connectivity and neighborhood cohesiveness.
- Implement the work program of the Fulton County Comprehensive Transportation Plan development efforts as a means to address necessary road improvements.
- Plan and design multi-use trails and/or sidewalks during the development or renovation of any Fulton County facility.
- Partner with the Atlanta Regional Commission for plan implementation assistance and corridor enhancements.

### **How were these needs determined?**

The public improvement needs listed are based on input from multiple stakeholders consulted through sessions, public meetings, and an online survey. These stakeholders included County and City staff and elected officials, Fulton County Housing Authority staff, nonprofit organizations, homeless housing and service providers, organizations serving people with disabilities, housing developers, civic organizations, and Fulton County residents.

The City of Fairburn indicated that economic development and downtown redevelopment are a high priority. There is a need in the city to develop businesses and elevate its downtown corridor.

Needs were also determined based on a review the Fulton County Comprehensive Plan (2016-2035), and the Cradle to Golden Years Plan (2016-2020).

### **Describe the jurisdiction's need for Public Services:**

Through CDBG funds, the County can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services for low- moderate-income households. For public services, CDBG funds that can be allocated to such activities are limited to a cap of 15% of a grantee's annual award. The public service needs most commonly identified by local stakeholders include:

- Drug abuse education/ crime prevention
- Youth services, including after school and summer programs for youth up to age 18
- Employment training
- Senior services
- Job search assistance
- Homelessness facilities, including emergency shelters, warming centers, mental health centers, service centers that provide access to a variety of resources, transitional housing for homeless youth, and permanent supportive housing

Additional public service needs identified by stakeholders include:

- Transportation assistance
- Childcare, including outside of traditional hours
- Mental health services
- Supportive services in housing for people transitioning from homelessness, youth transitioning from foster care, and people with disabilities
- Programs for persons with developmental disabilities to develop interpersonal and emotional skills
- Emergency assistance for homelessness prevention, including assistance with rent and utilities

Public service needs identified in local plans include:

- Mental health services and safety net.
- After school and summer programs for youth.

- Long-term services and support for seniors that enable them to remain at home and age in place.
- Intergenerational programs and services to enhance social skills and academic outcomes for children and youth and decrease social isolation among the senior population.
- Programs to address skills gaps and common hiring issues.
- Education for youth regarding gangs and criminal behavior.
- Instructional programs that improve public safety.
- Environmental education.
- Supporting access to healthy food options for people living in food deserts.

Stakeholders interviewed as part of this planning process emphasized the need for affordable childcare, transportation assistance, and community meals. Interviewees also emphasized the need for greater coordination of services between the County and cities. They indicated public service needs emerging are education, particularly for language services, and the need for legal services. Financial assistance to help keep people housed is crucial. Hunger prevention is also an area in need. In North Fulton, the need has never been greater for food.

### **How were these needs determined?**

The public service needs listed are based on input from multiple stakeholders consulted through sessions, public meetings, and an online survey. These stakeholders included County staff and elected officials, Fulton County Housing Authority staff, nonprofit organizations, homeless housing and service providers, organizations serving people with disabilities, housing developers, civic organizations, and Fulton County residents.

Needs were also determined based on a review of previous local and regional plans, such as the Fulton County Strategic Plan (2016-2019), Fulton County Comprehensive Plan (2016-2035), and the Cradle to Golden Years Plan (2016-2020).

# **Housing Market Analysis**

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

While housing choices can be fundamentally limited by household income and purchasing power, the lack of affordable housing can be a significant hardship for low- and moderate-income households, preventing them from meeting other basic needs.

In addition to reviewing the current housing market conditions, this section analyzes the availability of assisted and public housing and facilities to serve homeless individuals and families. It also analyzes local economic conditions and summarizes existing economic development resources and programs that may be used to address community and economic development needs identified in the Needs Assessment.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The housing stock in Fulton County is principally single-family (56%) and owner-occupied (55.1%). Data from the 2020 ACS indicates that 10.12% of Fulton County lives below the poverty line. Of those individuals, 59.97% are adults aged 18. This also means that just over 40% of those living in poverty are under the age of 18. The high incidence of poverty among households with children and persons with disabilities points to the need for affordable housing, particularly within the renter-occupied market.

Of the over 43,500 owner-occupied units in the County, 89.5% consist of three or more bedrooms. Among renter-occupied units, approximately one quarter each are one- and three-or more bedrooms. Nearly half of the renter occupied units are two-bedroom units. These data are consistent; single family units – which tend to be larger than multi-family units – comprise over 60% of the housing stock. There is a need for more multi-family housing units which tend to be more affordable, particularly for small families with children and single person households, demographic groups particularly prone to cost burden and severe cost burden.

The vacancy rate was 11.55%, according to 2016-2020 ACS five-year estimates.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	49,150	56%
1-unit, attached structure	6,965	8%
2-4 units	4,975	6%
5-19 units	17,740	20%
20 or more units	7,720	9%
Mobile Home, boat, RV, van, etc	824	1%
<b>Total</b>	<b>87,374</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	105	0%	1,400	4%
1 bedroom	345	1%	9,089	26%
2 bedrooms	4,075	9%	15,575	44%
3 or more bedrooms	38,985	90%	9,375	26%

	Owners		Renters	
	Number	%	Number	%
<b>Total</b>	<b>43,510</b>	<b>100%</b>	<b>35,439</b>	<b>100%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Data from HUD’s 2023 Picture of Subsidized Households shows that Fulton County has 33,430 subsidized units, of which 28,081 (84%) are occupied. The Housing Authority of Fulton County (HAFC) administers over 1,400 Housing Choice and Portable Vouchers. A further breakdown of HUD housing in the County shows nine public housing complexes with 619 units, 11 multifamily complexes with 538 units, and 39 low-income housing tax credit (LIHTC) complexes with 2,624 low-income units.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Several units could be lost from the affordable housing inventory. In 2022, 12 multifamily housing units expired. Another 22 units of multifamily housing could reach the end of affordability within the next five years. Additionally, 1,174 LIHTC units reach their 30-year mark by the end of 2029.

In the whole of Fulton County, which includes the City of Atlanta, according to the National Housing Preservation Database (NHPD), there are 36,042 federally assisted properties and homes. Of those, 8,794 have expiring periods of affordability in the next five years. This means that 24.4% of the federally assisted properties and homes could no longer be affordable.

**Does the availability of housing units meet the needs of the population?**

According to 2016-2020 ACS Five Year Estimates, there are over 118,000 housing units in Fulton County. In the Needs Assessment, data shows there are 78,940 households in the County. The surplus in the number of housing units should indicate that there is enough housing for the population; however, there is a clear lack of affordable housing units. As the Need Assessment shows, there are nearly 30,000 households paying 30% or more of their income on housing.

According to HUD’s 2023 Picture of Subsidized Households, 16% of subsidized units are vacant. This could mean there is enough of this type of housing available to meet the need; however, the data shows that 48% of those households are occupied by a head of household 62 years of age or older, meaning that younger families could be missing the opportunity for subsidized housing. Additionally, there are at least 34% of households with adults and children, but 47% of the units are 0-1 bedroom with another 31% with only two bedrooms. The vacancy could also be due to the size of the units. Finally, the location



of the units could also be a factor as there could be a mismatch between where people live and where the units are located.

**Describe the need for specific types of housing:**

Fulton County's most acute housing need is for affordable rental housing units, particularly for households with incomes at or below 50% of the area median income and people who are homeless.

Comments received from stakeholder consultation and survey results show the need for accessible housing for those with disabilities and seniors. There is also a need for housing for seniors who are raising children.

**Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 1,900 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 5.38% of the rental housing inventory in Fulton County. Given that CHAS data indicates there are 11,165 households with incomes below 30% of HAMFI, there are nearly six households that need affordable housing at this income level for each affordable unit available, representing a clear and demanding need for additional affordable housing units.

The average Fair Market Rent (FMR) for a two-bedroom unit in the County is \$1,553 per month. To avoid being cost burdened, a household needs to earn \$5,177 per month, or roughly \$29.90 per hour. A minimum wage worker in the County earning \$7.25 per hour needs to work in excess of 196 hours per week to afford a two-bedroom unit. The monthly Supplemental Security Income (SSI) payment in 2023 was \$943. Households for which this is the sole source of income can spend \$283 monthly on housing, which is nearly 20% of the cost of renting a one-bedroom unit at FMR.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	241,300	326,700	35%
Median Contract Rent	821	1,098	34%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,249	9.2%
\$500-999	16,908	47.7%
\$1,000-1,499	11,610	32.8%
\$1,500-1,999	2,304	6.5%
\$2,000 or more	1,239	3.5%
<b>Total</b>	<b>35,310</b>	<b>99.6%</b>

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,900	No Data
50% HAMFI	7,970	2,959
80% HAMFI	21,725	8,080
100% HAMFI	No Data	11,981
<b>Total</b>	<b>31,595</b>	<b>23,020</b>

**Table 31 – Housing Affordability**

Data Source: 2016-2020 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,345	1,375	1,553	1,890	2,308
High HOME Rent	888	952	1,106	1,313	1,445
Low HOME Rent	697	747	897	1,036	1,156

**Table 32 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

No. According to the Gap Analysis conducted as part of the HOME-ARP Allocation Plan for Fulton County, there are only 10,885 rental units affordable for the 16,325 households earning up to 50% AMI. This means there is a shortage of over 5,400 rental units for those earning 0-50% AMI. The CHAS data available for the HOME-ARP was from 2014-2018. Table 35 has updated CHAS data, but it appears that affordable units for households earning 0-30% AMI have decreased from 3,760 to 1,900, meaning the need for affordable units has increased for that income level. Regardless, the Needs Assessment shows there are 11,165 households earning between 0-30% AMI. This means that only 17% of those at that income level can afford the housing units in the County. This is also assuming that those units are in fact occupied by those of that income level.

Stakeholders and survey respondents overwhelmingly reported that wages have not kept up with housing costs and that housing affordability is the largest priority for the County. Stakeholders expressed concerns that while TBRA and other rental assistance is positive, there is still a significant challenge as FMRs continue to increase and there is a lack of landlords willing to participate in programs. They are also indicating a rise in evictions, particularly as COVID relief programs and funding have expired.

## **How is affordability of housing likely to change considering changes to home values and/or rents?**

As depicted in Table 33, the cost of rent has increased 34% from 2009 to 2020. According to 2020 ACS, median contract rent in the County was \$1,098. Adjusting for inflation, rent increased by 10.86% from 2009 to 2020. It is likely that rents will remain high or continue to rise given the steadily increasing mortgage rates. With fewer homeowners selling and more renters remaining renters, demand will continue to outpace the supply meaning that housing affordability in Fulton County will remain a challenge and likely worsen.

## **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The Fair Market Rent (FMR) for a two-bedroom unit in the County ranges from \$1,553 per month. According to 2018-2022 ACS, the median rent in North Fulton County ranges between \$1,500 and \$1,800 per month. South Fulton County rents are lower and largely in the \$1,100-\$1,500 range. This will make affordable rental units more competitive in the south and more unattainable in the North.

Fulton County will continue to prioritize allocation of resources to developing new rental units.

## **Discussion**

Fulton County does have a Homeownership Program (HOP). The County's HOP offers eligible first-time homebuyers down payment and closing cost assistance. Assistance is available up to \$15,000.00, in the form of a 0% interest, deferred monthly payment loan which is forgiven if the homebuyer still resides in the home as their principal residence for a period of six (6) years or eleven (11) years after the purchase – depending upon the amount of the HOP loan. The eligibility requirements are:

- Must be a first-time homebuyer (not owned a home in 3 years)
- Household income must be at or below 80% of Adjusted HOME Income Limits for Fulton County
- Property must be located within the Fulton County, GA service area
- Property must pass an internal Fulton County Government Environmental Review
- New homes must receive a Certificate of Occupancy
- Existing homes must pass an internal Fulton County Government property standards inspection
- Property purchase price may not exceed \$333,000 for either an existing home or for new construction.
- Must complete a HUD-approved Homebuyer Education Program

As stated in the Needs Assessment, in 2020 the median home value in the County is \$326,700. The HOME homeownership sale price limits for FY2024 are \$347,000 for existing homes and \$367,000 for new construction; however, the County program caps the price at \$333,000. There are 32,680

households who make up to 80% AMI. This would mean assistance is only available for residents earning up to \$58,193. Financing through lending agencies could be difficult for homes over \$175,000-\$232,771 as lenders typically base the amount of home buying power as 3-4 times annual income.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

**Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

HUD offers the following definitions:

- **Standard Condition:** No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.
- **Substandard Condition but Suitable for Rehabilitation:** The nature of the substandard condition makes rehabilitation both financially and structurally feasible.
- **Housing Conditions:** Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

For the purpose of this Consolidated Plan, Fulton County defines a property to be in “substandard condition” when one or more property conditions exist that do not conform to local building code or housing code.

A property is considered to be “substandard but suitable for rehabilitation” when one or more property conditions exist that do not conform to local building or housing code, but economic and environmental factors render the property suitable for rehabilitation.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,690	20%	17,345	49%
With two selected Conditions	130	0%	1,225	3%
With three selected Conditions	0	0%	10	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	34,685	80%	16,850	48%
<b>Total</b>	<b>43,505</b>	<b>100%</b>	<b>35,430</b>	<b>100%</b>

**Table 33 - Condition of Units**

Data Source: 2016-2020 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	16,386	38%	11,259	32%
1980-1999	16,704	38%	12,264	35%
1950-1979	7,475	17%	10,248	29%
Before 1950	2,940	7%	1,650	5%
<b>Total</b>	<b>43,505</b>	<b>100%</b>	<b>35,421</b>	<b>101%</b>

**Table 34 – Year Unit Built**

Data Source: 2016-2020 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	10,415	24%	11,898	34%
Housing Units build before 1980 with children present	9,689	22%	5,379	15%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

As mentioned above, the County does not keep an inventory of properties in need of rehabilitation; however, with 58% of the housing stock now nearing fifty years of age (as indicated in Table 39), the need for rehabilitation for both homeowners and rental properties will increase in the next five years.

Survey respondents highly prioritized rental and owner-occupied rehabilitation programs.

## Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 2.5% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior.

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. Table 39 above provides data on owner-occupied and renter-occupied units built before 1980 with children present. As shown, there are an estimated 5,379 renter-occupied and 9,689 owner-occupied units with at least two risk factors for exposure to lead-based paint.

## **Discussion**



## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Publicly supported housing in Fulton County is managed by the Housing Authority of Fulton County (HAFC). This quasi-governmental authority is governed by a nine-member board of commissioners appointed by the Fulton County Board of Commissioners. Several additional housing authorities exist in municipalities within Fulton County's entitlement area, including the Housing Authorities of College Park, East Point, Union City, Fairburn, and Palmetto. The Housing Authorities of Union City, Fairburn and Palmetto are considered Qualified PHAs and are therefore exempt from submitting annual plans.

The needs of public housing residents and voucher holders are different from those of the county's overall low- and moderate-income population primarily in that these residents are housed in stable and decent housing. With this need met, residents can work on other needs that families typically face in addition to housing insecurity. These other needs frequently include childcare, healthcare, employment, transportation, and food.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			231	847			0	0	0
# of accessible units			0						

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 37 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Sterling Place Apartments and four partnerships properties:

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

## Public Housing Condition

Public Housing Development	Average Inspection Score
College View Hills	59
Oj Hurd	83
Martel Homes	79
Fairburn Ha	59
Union City Ha	79
Arcadia At Parkway Village	85
Woodbridge At Parkway Village	90
Providence At Parkway Village	96
Palmetto Ha	96

Table 38 - Public Housing Condition

## Public Housing Condition

HUD assesses the condition of public housing using the Real Estate Assessment Center (REAC). REAC provides independent, actionable assessments that advance risk-informed decisions about the condition of the nation's affordable housing portfolio. Once an inspection has concluded, the property is given an overall score between zero and 100. This number is the cumulative total of separate numerical scores given based on the community's site, building exteriors, building systems, common areas, and units. For the overall score, anything above a 60 is deemed a passing score. However, the score has additional meaning beyond its pass/fail rating, including when a property will next be inspected:

- Score above 90: Inspected every third year.
- Score between 80 and 89: Inspected every second year.
- Score less than 80: Inspected every year.

## Describe the restoration and revitalization needs of public housing units in the jurisdiction:

According to Table 42, there are two public housing developments that have a less than a 60 REAC score. These developments will need some maintenance to achieve a passing score. Additionally, there are two developments that will need to be inspected every year.

## Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The HAFC pays 100% FMR and is currently fully housed with a 100% housing choice voucher utilization rate. The HAFC does not own any housing units.

## Discussion:



## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

This section highlights organizations providing for the needs of homeless or potentially homeless persons in Fulton County and summarizes the facilities available there. There are approximately 1,422 total beds offered for people who are homeless by multiple agencies in Fulton County. This includes emergency shelter, transitional rapid re-housing and permanent supportive housing beds.

The table below summarizes the number of beds and units that are available for people experiencing homelessness within Fulton County. The figures below are derived from the 2023 HIC. While the 2024 HIC is available, the data was not broken down by households with adults and children. The 2024 HIC reported 1,001 year-round beds across all programs.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	81	0	64	281	0
Households with Only Adults	37	0	68	267	0
Chronically Homeless Households	0	0	0	471	0
Veterans	12	0	26	310	0
Unaccompanied Youth	12	0	19	16	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

There are limited health and mental health services targeted specifically to homeless persons in the entitlement areas of Fulton County. Community Advanced Practice Nurses, Inc. operates 8 clinics, largely in shelters serving women, children and families around the metropolitan Atlanta region. In Fulton County, two of the shelters served include the Mary Hall Freedom House and Nicholas House. Clinics operated by Community Advanced Practice Nurses, Inc. provide a range of health services to homeless and low-income individuals, including physical exams, women's health services, STI & HIV testing, and mental health counseling. Services are provided at no cost and allow for walk-in appointments. These services provide an alternative to emergency room care for homeless families. Fulton County also offers health services on a sliding scale at two county health centers: The College Park (Willie J. Freeman) Regional Health Center and The North Fulton Regional Health Center. Services at both locations focus on women's health and children's dental health services.

Employment services are offered through several different organizations including the Atlanta Fulton Public Library System, which offers free classes in Word, Excel and PowerPoint and in computer programming/coding. Local non-profits such as Caring Works, Inc., North Fulton Community Charities and the Mary Hall Freedom House also provide services such as vocational and GED programs, computer literacy, and work readiness classes.

Stakeholders expressed a need for case management services, particularly as they relate to mental health issues.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

See Unique Appendix

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

This section describes the housing and social service needs of Fulton County’s special populations, including the elderly, frail elderly, domestic violence victims, residents with a diagnosis of HIV/AIDS, and residents with substance abuse addiction, mental health diagnosis or a disability.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Housing and supportive needs of these subpopulations (the elderly, frail elderly, persons with disabilities, persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record and their families) were determined by input from both service providers and the public through the survey, public meetings and stakeholder interviews.

According to 2016-2020 ACS data, approximately 10% of Fulton County residents are aged 65 years and over. The largest areas of growth for the elderly, outside of Atlanta, are in north Fulton. Stakeholders note that the greatest supportive housing needs for seniors are those services that allow them to live independently at home. Despite being stably housed, seniors may not be able to perform maintenance or pay for maintenance on their homes, which could be offered through supportive services for independent living. Seniors also need services that protect their assets, such as wills and estate planning, or educate them on popular scams in the real estate market.

Seniors and persons with disabilities both find their mobility services limited based on where they live. MARTA Mobility, the paratransit service serving Fulton County, requires that riders live within one mile of a bus line. This restriction can prove difficult for seniors and persons with disabilities living in suburban and rural areas of Chattahoochee Hills, South Fulton, Fairburn and Palmetto, and particularly in car-centric areas of Alpharetta, Johns Creek, Roswell and Mountain Park. Furthermore, service providers note that it is difficult to find supportive housing for individuals with behavioral health needs and developmental disabilities.

Stakeholders note that persons living with HIV/AIDS have an increased need for permanent supportive housing in the region. Survey respondents also ranked housing for persons living with HIV/AIDS as a high priority. Supportive housing services are optional in housing first model, making it difficult to serve clients who opt not to participate in their services. Persons living with HIV/AIDS also have a special need for access to private and cool medication storage. Due to the stigma around HIV/AIDS, those without consistent access to medication storage may fail to take the medications regularly, or may store

medications in private but unrefrigerated locations, reducing the effectiveness of the medications and increasing the likelihood of a worsening disease.

According to the website for the Partnership Against Domestic Violence, a metropolitan Atlanta-serving non-profit, the organization provides several supportive housing services for victims of domestic violence. These services include “rent and additional financial assistance, community resources, emotional support and ongoing skill development.” Supportive services such as these assist victims of domestic violence with maintaining stable housing and improving the overall well-being of victims and their children.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Throughout the state of Georgia, persons discharged from mental and physical health facilities may be released to homeless shelters and extended stay motels but typically are not assigned case management services.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

Fulton County will use CDBG and HOME funds to support youth services, homeless services, home rehab programs, down payment assistance to homebuyers, and tenant-based rental assistance, among other programs. Although the County targets activities specifically to non-homeless special needs populations, these activities are expected to provide a community-wide benefit, which will support some of the unique needs of people within these subpopulations.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**



## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The 2020 Joint Analysis of Impediments to Fair Housing Choice contains a housing profile that outlined the following:

#### Variety and availability of different housing types

Variety in terms of housing structure type is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, is often more affordable than single-family homes for low- and moderate-income households, who are disproportionately likely to be minorities. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home. Single-family detached homes make up the largest share of units with 48.4% in Fulton County, compared to 67.1% in the region. Duplex, triplex, and quadraplex properties make up relatively small shares of units.

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. But market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. It can also lead to overcrowding. In Fulton, two-bedroom units make up the largest share of housing.

#### **Housing Cost and Home Ownership**

Housing cost and condition are key components to housing choice. Housing barriers in public policies and zoning codes may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford.

Homeownership is vital to a community's economic well-being. It allows the opportunity to build wealth, is generally associated with higher levels of civic engagement, and is correlated with positive cognitive and behavioral outcomes among children.

tenure data indicates that Black, Hispanic, Asian or Pacific Islander, Native American, and other households are less likely to be homeowners than white households. In the county, about 78% of white households own their homes, compared to 56% of African Americans and 46% of Latinos. Hispanic household are least likely to own homes in both Atlanta and the remainder of Fulton County.

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market. Complete information regarding applicant race, ethnicity, and income is available for 78,762 purchase loan applications, about 83.3% of all applications. Over one-half of applicants were white (58.6%); African American applicants made up 26.4% of the applicant pool, Asian applicants made up 9.0%, and Latino applicants comprised 5.0%. In contrast, the largest share of Fulton County (including Atlanta)'s population is African American (43.6%), 7.4% is Latino, and 40.0% is white. These figures indicate that white households are considerably more likely to apply for home purchase mortgage loans than African American and Latino households. At each income level, minority applicants have higher purchase loan denial rates than white applicants. At low incomes, loan denial rates range from 14.4% for white households to rates of 25.4% for Black applicants and 30.0% for applicants of other races. At middle incomes, white applicants again had the lowest denial rate (7.9%) followed by Asian applicants (10.5%), other race applicants (14.3%), and Latino applicants (13.6%). Black applicants faced the highest denial rate (18.4%).

At higher incomes, disparities between loan approval rates for white and African American borrowers persisted. About 7% of white households were denied a home loan compared to 16.8% of Black households. For other groups, denial rates were in the 9-12% range. Overall, disregarding income, about 8.4% of white applicants were denied a home loan compared to 21.2% of Black applicants, 14.7% of Latinos and 10.5% of Asians. These gaps indicate that African American and other minority households continue to have reduced access to homeownership – they are less likely to apply for mortgage loans than white households and less likely to have those loan applications approved. HMDA data also indicates that African American applicants withdraw loan applications or do not complete them at higher rates than white borrowers.

## **Zoning and Land Use Planning**

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact an entire jurisdiction. decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing. One goal of zoning is to balance individual property rights with the power of government to promote and protect the health, safety, and general welfare of the overall community. Zoning codes regulate how a parcel of land in a community may be used and the density of development. Local governments may divide their jurisdiction into zoning districts by adopting a zoning map consistent with the comprehensive plan; define categories of permitted and special/conditional

uses for those districts; and establish design or performance standards for those uses. Zoning may regulate the height, shape, and placement of structures and lot sizes or shapes. Jurisdictions also can expressly prohibit certain types of uses within zoning districts. In this way, local ordinances may define the type and density of housing resources available to residents, developers, and other organizations within certain areas, and as a result influence the availability and affordability of housing. Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. Examples of zoning provisions that most commonly result in barriers to fair housing choice include:

- Restrictive forms of land use that exclude any specific form of housing, particularly multi-family housing, or that require large lot sizes or low-density that deter affordable housing development by limiting its economic feasibility;
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Placing administrative and siting constraints on group homes for persons with disabilities;
- Restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing;
- Restrictions on occupancy of alternative sources of affordable housing such as accessory dwellings, mobile homes, and mixed-use structures

### **Zoning and Land Use Planning Continued**

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice, the latest available zoning and land use ordinances of Fulton County were reviewed and evaluated against a list of ten common fair housing issues. Taken together, these issues give a picture of (1) the degree to which exclusionary zoning provisions may impact affordable housing opportunities within the jurisdiction and (2) the degree to which the zoning code may impact housing opportunities for persons with disabilities. The zoning ordinance was assigned a risk score of either 1, 2, or 3 for each of the ten issues and was then given an aggregate score calculated by averaging the individual scores, with the possible scores defined as follows:

1 = low risk – the provision poses little risk for discrimination or limitation of fair housing choice, or is an affirmative action that intentionally promotes and/or protects affordable housing and fair housing choice;

2 = medium risk – the provision is neither among the most permissive nor most restrictive; while it could complicate fair housing choice, its effect is not likely to be widespread;

3 = high risk – the provision causes or has potential to result in systematic and widespread housing discrimination or the limitation of fair housing choice or is an issue where the jurisdiction could take affirmative action to further affordable housing or fair housing choice but has not.

Fulton’s total average risk score (calculated by taking the average of 10 individual issue scores) is a 2.0 indicating that there is moderate risk of the zoning regulations contributing to discriminatory housing treatment or impeding fair housing choice on some issues. In most cases, the zoning and other land use code sections are neither the most restrictive nor most permissive as to the most common fair housing issues. In 7 out of 10 issues reviewed for Atlanta and in 8 out of 10 issues reviewed for Fulton County, the jurisdictions received a “2/medium risk” or “3/high risk” score, indicating that the zoning resolution has the potential to negatively impact fair and affordable housing, or is an issue where the jurisdiction could take stronger, affirmative action to remove barriers or promote affordable housing or fair housing choice but has not.

Academic and market research have proven what also is intuitive: land use regulations can directly limit the supply of housing units within a given jurisdiction, and thus contribute to making housing more expensive, i.e. less affordable. Exclusionary zoning is understood to mean zoning regulations which impose unreasonable residential design regulations that are not congruent with the actual standards necessary to protect the health and safety of current average household sizes and prevent overcrowding. Zoning policies that impose barriers to housing development by making developable land and construction costlier than they are inherently can take different forms and may include: high minimum lot sizes, low density allowances, wide street frontages, large setbacks, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on number of bedrooms per unit, low maximum building heights, restrictions against infill development, restrictions on the types of housing that may be constructed in certain residential zones, arbitrary or antiquated historic preservation standards, minimum off-street parking requirements, restrictions against residential conversions to multi-unit buildings, lengthy permitting processes, development impact fees, and/or restrictions on accessory dwelling units.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

This section outlines the employment, labor force, and educational attainment data which informed the development of priorities and goals in this Plan.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	121	397	0	0	0
Arts, Entertainment, Accommodations	10,679	22,342	14	12	-2
Construction	2,816	4,066	4	2	-2
Education and Health Care Services	10,313	12,444	14	7	-7
Finance, Insurance, and Real Estate	6,824	17,049	9	9	0
Information	4,967	17,583	7	10	3
Manufacturing	4,052	5,950	5	3	-2
Other Services	2,450	4,540	3	2	-1
Professional, Scientific, Management Services	12,379	27,989	17	15	-2
Public Administration	0	0	0	0	0
Retail Trade	8,819	14,497	12	8	-4
Transportation and Warehousing	6,048	45,986	8	25	17
Wholesale Trade	5,039	11,550	7	6	-1
Total	74,507	184,393	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	111,478
Civilian Employed Population 16 years and over	104,605
Unemployment Rate	6.08
Unemployment Rate for Ages 16-24	14.83
Unemployment Rate for Ages 25-65	4.42

**Table 41 - Labor Force**

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	36,320
Farming, fisheries and forestry occupations	3,405
Service	8,765
Sales and office	23,460
Construction, extraction, maintenance and repair	3,615
Production, transportation and material moving	6,000

**Table 42 – Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	51,529	58%
30-59 Minutes	26,787	30%
60 or More Minutes	11,034	12%
<b>Total</b>	<b>89,350</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2016-2020 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,790	510	2,205

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	13,565	1,120	5,104
Some college or Associate's degree	21,160	1,449	4,115
Bachelor's degree or higher	50,955	1,980	8,624

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	220	529	749	1,299	950
9th to 12th grade, no diploma	1,525	1,024	1,069	1,828	1,336
High school graduate, GED, or alternative	4,884	5,178	5,169	9,429	4,606
Some college, no degree	5,525	6,240	4,238	8,545	3,939
Associate's degree	590	2,578	1,750	3,394	1,477
Bachelor's degree	2,224	8,615	8,539	19,825	4,792
Graduate or professional degree	80	3,659	8,197	12,755	3,189

**Table 45 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	242,661
High school graduate (includes equivalency)	423,641
Some college or Associate's degree	397,714
Bachelor's degree	763,236
Graduate or professional degree	840,169

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2016-2020 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

As shown in the business activity table, Fulton County's largest employment sectors are transportation, warehousing, and utilities (45,986 jobs or 22%); professional, scientific, and management services (27,989 jobs or 13%); and arts, entertainment, and accommodations (22,342 jobs or 11%).

Looking at employed Fulton County residents, the largest shares are employed in professional, scientific, and management services (12,379 workers or 15%); arts, entertainment, and accommodations (10,679 workers or 13%); education and health care services (10,313 workers or 12%).

Fulton County industries that draw the greatest number of employees from outside of the entitlement jurisdiction boundaries include transportation, warehousing, and utilities and information.

**Describe the workforce and infrastructure needs of the business community:**

Fulton County updated its Workforce Development Board Plan for 2024-2027. It is the local plan for the Workforce Innovation and Opportunity Act. It was used to provide information for the following prompts.

Stakeholders and survey respondents identified the need to bolster job creation and retention initiatives. They also cited the need for literacy programs and GED preparedness to assist in need populations become part of the workforce and be place on track to alleviate income and ultimately housing challenges.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Over the next 5 years, employment in Fulton County is projected to expand by 56,869 jobs. The fastest growing sector in the region is expected to be Management of Companies and Enterprises. The strongest forecast by number of jobs over this period is expected for Professional, Scientific, and Technical Services, Health Care and Social Assistance, and Transportation and Warehousing.

Over the next 5 years, the fastest growing occupation group in the County is expected to be Computer and Mathematical Occupations. The strongest forecast for the number of jobs over this period is expected for Business and Financial Operations Occupations and Computer and Mathematical Occupations. Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Office and Administrative Support Occupations and Food Preparation and Serving Related Occupations.



The Information Technology industry is also a major employer in the Metro Atlanta Region. The industry is composed of employers ranging from datacenters to software designers and consultants. The largest sector in the Information Technology industry is Software Publishers.

Over 6,000 jobs per year will open in the Construction sector over the next five years at an 5% growth rate. Of those jobs, 9% will be new and 91% will be replacement. As Baby Boomers age and leave the workforce, these openings will augment demand for workers generated by industry growth. The County, its businesses, and its local and regional economic development partners will benefit from a proactive approach to workforce development, including strategies currently employed by the Workforce Development Division and others.

Currently, there is a large gap in the number of workers available to fill Transportation and Warehousing jobs. It is important to grow the workforce for these positions to keep all levels of the local economy healthy. Important components to filling these positions, and others where not enough workers are available, are affordable housing, particularly near job centers. Housing that these wage earners can afford will be an increasingly important component to supporting workforce and business attraction and retention.

Housing is of particular need for seniors, people with disabilities, people transitioning from homelessness, and people living with HIV/AIDS. People with disabilities make up nearly 4.5% of the employed labor force. Accessible and sustainable affordable housing is in short supply, particularly with these groups all competing for what is available. With increasing demand for housing in areas closer to the Atlanta city center, affordable housing close to jobs, resources, and transportation is becoming more difficult to find in the county, and low-income residents are often unable to access these areas of higher opportunity or are displaced by rising housing costs. Rising housing costs are also a primary contributor to the high levels of homelessness in the county. To that end, there is a growing need to devote resources to the development of affordable housing with access to jobs, services, and transportation.

Stakeholders and survey respondents commented the need for workforce training programs.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Jobs requiring master's degrees are expected to grow the most rapidly over the next 10 years, increasing by 2.1% annually. Jobs requiring a bachelor's degree and those requiring an associate's degree or credential are also expected to have above average growth, increasing by around 1.6% and .2% annually.

Between 2018 and 2023, the Information Technology industry added over 3,000 jobs, expanding employment by 3%. This growth was driven by the Computing Infrastructure Providers, Data Processing, Web Hosting, and Related Services, which added 6,854 jobs.

According to the National Center for Education Statistics College Navigator, there are 87 Public 4-year, Private non-profit, and Private for-profit colleges within 50 miles of ZIP Code 30303 that have a total student population of 266,287. The majority of employed Fulton County residents, 57%, have a bachelor's degree or higher.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

See Unique Appendix

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

See Unique Appendix

## **Discussion**

## **MA-50 Needs and Market Analysis Discussion**

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

See Unique Appendix

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

To further analyze the above prompt, the three in Fulton are all located in the southern section of the county and more specifically within the cities of East Point and College Park. The location of R/ECAP census tracts has remained geographically limited to East Point and College Park since 1990.

Only 3% of Fulton County's population reside in R/ECAP census tracts. Black residents comprise three quarters (75.7%) of the county's R/ECAP population. There is a significant discrepancy between the population shares of Black residents in R/ECAP census tracts and Fulton County as whole where Black residents comprise less than half of the population. The Hispanic population accounts for 10.3% of the population in R/ECAP communities and is the only other racial or ethnic group with a population share that is greater than county figures. These discrepancies suggest disproportionate representation of Black and Hispanic populations in Fulton County's R/ECAP census tracts.

**What are the characteristics of the market in these areas/neighborhoods?**

See Unique Appendix

**Are there any community assets in these areas/neighborhoods?**

See Unique Appendix

**Are there other strategic opportunities in any of these areas?**

Two of the three R/ECAP areas in Fulton County abut MARTA rail stations providing access to public transportation throughout the region. All R/ECAP areas are close to the Hartsfield-Jackson International Airport, which provides employment opportunities for residents in the area.

**MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

See Unique Appendix

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

See Unique Appendix

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

The impact of increasing natural hazard risks driven by climate change on low- and moderate-income households is an important consideration for regional planners, city staff, and housing and service providers in Fulton County and the region. The Fulton County Multijurisdictional Hazard Mitigation Plan, updated in 2022, identifies hazards most likely to impact the county and its municipalities. The plan notes highly likely, likely, occasional, and unlikely hazards in Fulton County. Based on average ratings from municipalities in Fulton County, drought, extreme heat, severe weather (including severe winter weather), tornadoes, and flooding are highly likely hazards, while earthquakes and wildfires are occasionally hazards. This has changed since the previous plan in 2016 which only had severe weather, tornadoes, and flooding as likely hazards, while winter storms, heat waves, droughts, wildfire, tropical systems, dam failure, and sinkholes were possible hazards. The increase in likelihood of natural hazards points to a direct correlation to increased negative impacts due to climate change.

Additionally, the plan identifies and analyzes mitigation actions and projects for each participating municipality.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The degree to which low- and moderate-income households are vulnerable to increased natural hazards associated with climate change is an important consideration for jurisdictions and regions in preparing environmental resiliency and other plans.

According to the Fifth National Climate Assessment (2023), climate change is already harming human health across the US, and impacts are expected to worsen with continued warming. Climate change harms individuals and communities by exposing them to a range of compounding health hazards, including the following:

- More severe and frequent extreme events
- Wider distribution of infectious and vector-borne pathogens
- Air quality worsened by smog, wildfire smoke, dust, and increased pollen
- Threats to food and water security
- Mental and spiritual health stressors

While climate change can harm everyone's health, its impacts exacerbate long-standing disparities that result in inequitable health outcomes for historically marginalized people, including people of color, Indigenous Peoples, low-income communities, and sexual and gender minorities, as well as older adults, people with disabilities or chronic diseases, outdoor workers, and children.

“The disproportionate health impacts of climate change compound with similar disparities in other health contexts. For example, climate-related disasters during the COVID-19 pandemic... disproportionately magnified COVID-19 exposure, transmission, and disease severity and contributed to worsened health conditions for essential workers, older adults, farmworkers, low-wealth communities, and communities of color” (U.S. Global Change Research Program. (2023). *Fifth National Climate Assessment*). As extreme weather events become more frequent, Fulton County could face increases in negative health impacts.

For these reasons, a large proportion of the county’s residents have reduced capacity to prepare for and cope with extreme weather and other climate change-related events. Five-Year 2016-2020 American Community Survey data indicates that an estimated 10.12% of Fulton County residents were living below the poverty level in the past 12 months. LMI individuals will have a difficult time evacuating due to the financial burden that can cause, especially those who cannot afford to miss work shifts or those that lack reliable transportation. Furthermore, recovery from natural disasters will be more financially challenging. Additionally, those with inadequate healthcare are more vulnerable to disease and recovery. Finally, this can be compounded by lack of food and water availability and/or means of travelling to obtain such necessities.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

Fulton County anticipates receiving approximately \$6,270,000 in CDBG and \$2,975,000 in HOME funding over the next five years. The purpose of the Strategic Plan is to guide the use of these funds over the next five years. The plan is guided by three overarching goals that are applied according to the County's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock in both the rental and homeowner markets, increasing the availability of affordable housing by reducing barriers, and increasing the number of accessible units.
- To improve the quality of life and living conditions for low- and moderate-income persons through improvements in public facilities and infrastructure and the removal of slum/blighting influences.

The County developed this plan using citizen participation and stakeholder input generated by several stakeholder consultations and public meetings.

Based on these items the County established the following list of priorities:

- Access to Affordable Housing for homeowners and renters
- Improve Public Facilities
- Improve, Maintain and Expand Public Infrastructure
- Provide Public Services
- Neighborhood revitalization

The County relies on partnerships to achieve Consolidated Plan goals. The Department of Community Development anticipates working with other County departments, municipalities, local nonprofit and public service agencies, local housing providers, and others to address priority needs.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Countywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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, Johns Creek, 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 north and south portions by the cities of Atlanta, Roswell, and Sandy Springs, which lie in the middle of the county. HUD-funded activities that qualify on an area basis may be located in any income-eligible areas with the entitlement jurisdiction. HUD-funded activities that qualify based on the clients they serve may be provided throughout Fulton County's service area.



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 and other eligible residents throughout the County's service area.

Multiple Fulton County departments, non-profit organizations, and municipalities in Fulton County are responsible for implementing programs and services under this Consolidated Plan. Consequently, local interest and initiative in developing projects and activities will determine geographic distribution of the County's housing and community development assistance. The Department of Community Development will consider the following in making annual funding decisions:

- Income eligibility of beneficiaries;
- Responsiveness to Five-Year Consolidated Plan priorities and goals;
- Affirmatively furthering fair housing;
- Leveraging of other funding;
- Sustainability over time;
- Addressing underserved needs; and
- Maximizing impact and reducing administrative costs.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Increase Access to/Quality of Affordable Housing Fair Housing Education and Services
	<b>Description</b>	Provide safe affordable residential opportunities for low- and moderate-income households, including projects located near employment, transportation, and other community resources. Support the development of affordable rental housing for seniors, veterans, people with disabilities, or other special needs households, such as people who are formerly homeless or at risk of homelessness. Increase the number of first-time home buyers through down payment and closing cost assistance. Provide funding for residential rehabilitation to preserve the existing affordable housing stock by assisting income-eligible individuals. Rehabilitation will include energy efficiency improvements and issues as they relate to health and safety.
	<b>Basis for Relative Priority</b>	Affordable rental housing was identified as a priority need by stakeholders. Community members noted that transitional/bridge housing is needed to move people out of homelessness. There is also a need for better access to affordable housing as a component of ensuring that all residents are self-sufficient. CHAS data analyzed for this Plan concurs that housing affordability is the most widespread need for renters in the county.

2	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Fund eligible public services to serve low- and moderate-income residents, youth, seniors, people with disabilities, and other special needs populations.
	<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit and private entities.
3	<b>Priority Need Name</b>	Housing and Services for Homeless
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Other

	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Increase Access to/Quality of Affordable Housing
	<b>Description</b>	Collaborate with agencies in the CoC and others to provide coordinated supportive services and case management to people experiencing homelessness to support moves to appropriate housing and greater stability. To possibly include but not be limited to: Case management, street outreach, transportation childcare, job training, or job search assistance, health and mental health services, services for people with disabilities, services to help households access benefits
	<b>Basis for Relative Priority</b>	The Fulton County Continuum of Care is engaged in the provision of services and expanding housing opportunity for persons who are or could experience homelessness without appropriate interventions and support. While addressing homelessness is a high priority for the County, CDBG funds are not expected to be used for activities that address homelessness.
<b>4</b>	<b>Priority Need Name</b>	Fair Housing Education and Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Countywide

	<b>Associated Goals</b>	Fair Housing Education and Services
	<b>Description</b>	Provide assistance to eligible households which might include but is not limited to: Fair housing education services to help residents, community organizations, and housing providers understand fair housing rights and responsibilities. Provide fair housing complaint investigation services. Consumer education and awareness around predatory lending fraudulent mortgages, and other housing scams.
	<b>Basis for Relative Priority</b>	Fair housing education continues to be a priority for the County.
5	<b>Priority Need Name</b>	Public Facilities Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities Non-housing Community Development
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Public Facility Improvements
	<b>Description</b>	Improvement and expansion of public facilities serving low – mod areas, or those providing services to the elderly and non-homeless persons with special needs; and, demolition of vacant and deteriorated structures.
	<b>Basis for Relative Priority</b>	This priority was determined through consultation with public, nonprofit, and private entities.
6	<b>Priority Need Name</b>	Infrastructure Improvements
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Infrastructure Improvements
	<b>Description</b>	Improvement and expansion of infrastructure in low – mod areas including streets, sidewalks, parks, water, sewer and stormwater management. This includes projects that address handicapped accessibility.
	<b>Basis for Relative Priority</b>	The need for infrastructure improvements was rated very high by local municipal officials as they work to improve their communities and local agency representatives as they look for areas with infrastructure that can support some housing density, business attraction/expansion and aid in service provision.
7	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Countywide
	<b>Associated Goals</b>	Program Administration
	<b>Description</b>	Program administration costs related to the planning and execution of community development, housing, and homelessness activities assisted with funds provided under the CDBG and HOME programs.
	<b>Basis for Relative Priority</b>	Program administration costs associated with the coordination and delivery of services to Fulton County residents.

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High level of cost burdens among low-income households; waiting lists for assisted housing units; housing costs compared to Fair Market Rents; and need for short-term rental assistance for homeless individuals and families transitioning to permanent housing. Currently, TBRA is provided through HUD’s Section 8 Housing Choice Voucher program administered through local housing authorities, with about 3,695 vouchers in use within Fulton County. In the past, Fulton County partnered with HAFC to provide additional TBRA using HOME funds and is in the process of soliciting new providers to implement a TBRA program in the County.
TBRA for Non-Homeless Special Needs	High level of cost burdens among low-income households, including non-homeless special needs populations; waiting lists for assisted housing units for seniors and people with disabilities; and housing costs for accessible units compared to Fair Market Rents.
New Unit Production	Age and condition of housing; waiting lists at existing assisted housing developments; high occupancy rates and rental rates; sales prices unaffordable to low/moderate income households. Fulton County intends to use HUD grant funding to support new affordable housing development over the next five years.
Rehabilitation	Age and condition of housing; issues related to substandard housing, especially for low-income renters; need for home repairs for seniors and other homeowners, including lead-based paint remediation. Fulton County intends to use HUD grant funding to support housing rehabilitation for income-eligible homeowners over the next five years.
Acquisition, including preservation	Subsidized housing developments anticipated to age out of their affordability period; age, condition, and availability of multifamily properties suitable for acquisition/rehabilitation; vacant/hazardous buildings identified through code enforcement. Fulton County may use HUD grant funds for acquisition and/or preservation of affordable housing over the next five years.

**Table 49 – Influence of Market Conditions**



## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The table below shows the County's grant allocations for the 2025 program year as announced by HUD, along with 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 2025 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.

At the time this document was written, the 2025 allocations were not yet approved by Congress. The 2024 allocations were used to estimate funding over the next five years.

### 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	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,254,161	0	0	1,254,161	5,017,028	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	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	590,862	0	0	590,862	2,379,516	HOME funds may be used for homebuyer assistance, TBRA, homeowner rehab, affordable housing development, CHDO activities, and program administration.

Table 50 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

The County will comply with all HOME matching fund contribution requirements as outlined in 92.218 of the HOME regulations. These are anticipated to be satisfied through a mix of match carryovers from prior years as well as other eligible sources. The County provides matching funds of twenty-five cents from the County's General Fund for each HOME dollar expended for the Home Ownership Program (HOP). Also, in the

Home Ownership Program, the difference between the appraised value and the sales price is acknowledged to be a donation to affordable housing and counted toward the match requirement. Interest forgone on below market loans issued through the HOP program are also considered sources of eligible match.

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

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

**Discussion**

Not applicable

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
FULTON COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Housing Authority of Fulton County	PHA	Public Housing	Jurisdiction
Housing Authority of the City of East Point	PHA	Public Housing	Jurisdiction
Housing Authority of the City of College Park	PHA	Public Housing	Jurisdiction
Housing Authority of the City of Fairburn	PHA	Public Housing	Jurisdiction
Housing Authority of the City of Union City	PHA	Public Housing	Jurisdiction
Housing Authority of the City of Palmetto	PHA	Public Housing	Jurisdiction
City of College Park	Government	Planning public facilities	Jurisdiction
City of Chattahoochee Hills	Government	Planning public facilities	Jurisdiction
CITY OF EAST POINT	Government	Planning public facilities	Jurisdiction
City of Fairburn Georgia	Government	Planning public facilities	Jurisdiction
CITY OF HAPEVILLE	Government	Planning public facilities	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
City of Milton	Government	Planning public facilities	Jurisdiction
CITY OF MOUNTAIN PARK	Government	Planning public facilities	Jurisdiction
CITY OF PALMETTO	Government	Planning public facilities	Jurisdiction
CITY OF UNION CITY	Government	Planning public facilities	Jurisdiction
Fulton County Continuum of Care	Continuum of care	Homelessness	Jurisdiction
METRO FAIR HOUSING	Non-profit organizations	Economic Development public services	Region
ATLANTA LEGAL AID	Non-profit organizations	public services	Region
WorkSource Fulton	Non-profit organizations	Economic Development	Jurisdiction
Ryan White Program of Fulton County	Regional organization	Homelessness Non-homeless special needs public services	Region

**Table 51 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

The Fulton County Department of Community Development works collaboratively with internal and external partners throughout the community, maintaining strong communication in order to coordinate service delivery when necessary. Strengths of the County's institutional delivery system include:

- Communication and partnerships with local municipalities (Cities of Alpharetta, College Park, Chattahoochee Hills, East Point, Fairburn, Hapeville, Milton, Mountain Park, Palmetto, and Union City)
- Communication and partnership with other County departments and agencies, including but not limited to, the Department of Arts and Culture, Department of Behavioral Health and Developmental Disabilities, Department of HIV Elimination, Department of Human Services, Youth and Community Services Division, Senior Services, Finance Department, Office of Diversity and Civil Rights Compliance, and the Development Authority of Fulton County.
- Partnership with nonprofit agencies and developers operating in Fulton County and the metro Atlanta region.
- Periodic meetings to share ideas, solve problems, and strategize.

- History of funding municipalities, County departments, nonprofit agencies, and housing developers as subrecipients of CDBG and HOME funds.

Gaps in the County's institutional delivery system identified by stakeholders include:

- Capacity of nonprofit organizations
- Limited affordable housing development in north Fulton County
- Limited number of qualified nonprofit affordable housing developers with shovel-ready projects
- Coordination among housing authorities operating in Fulton County

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Fulton County Continuum of Care was established in 2014, and its boundaries include Fulton County outside the City of Atlanta. Members include government representatives and homeless housing and service providers within Fulton County. As a collaborative applicant, the Fulton County Department of Community Development releases an annual application for funding through the CoC.

Fulton County agencies that provide emergency shelter, transitional housing, and other services include:

- HOPE Atlanta, which 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.
- Partnership Against Domestic Violence, which provides supportive housing for homeless individuals and families.
- North Fulton Community Charities, which provides emergency financial assistance, thrift shop, food bank, government benefits screening, and rapid rehousing for individuals and families.
- The Community Assistance Center, which provides rental assistance, food, clothing and education resources for homelessness prevention.
- LIFT Community Development Corp., which 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.
- Fulton County Assessment Centers, which provides financial assistance for shelter, homeless prevention and rapid rehousing, and referrals to community partners.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

While limited funding, and thus capacity, is always a gap, Fulton County has a variety of agencies that provide housing and services for people experiencing homelessness and other special needs populations, as shown above. Agencies collaborate through the Fulton County Continuum of Care, which meets regularly and was consulted for this Consolidated Plan. Continuum of Care members identified the need for a more aggressive approach to reducing and ending homelessness, rather than the piecemeal approach that results from several agencies doing work that often overlaps without being coordinated. CoC members also noted the need for an updated directory of available services for people who are homeless, to reduce the legwork clients or service providers must do to find an appropriate agency for assistance. More broadly, focus group participants noted the need for transitional housing, including housing for people re-entry populations, to prevent unsheltered homelessness and better facilitate moves to permanent / stable housing.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The largest gap in the delivery of services to low- moderate-income households is the lack of adequate funding to address the housing and community development needs of the. The County will utilize its CDBG and HOME resources to support the delivery of services to special needs populations, including those experiencing or at-risk of homelessness. In addition, the County will continue to support efforts to develop new resources to meet the changing needs of special needs populations.

The County has identified the following goals to address these gaps over the next five years:

- Develop and Preserve Affordable Rental Housing
- Affordable Homeownership Opportunities
- Housing Rehabilitation Assistance for Homeowners
- Rental Assistance and Homelessness Prevention



## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Access to/Quality of Affordable Housing	2025	2029	Affordable Housing	Countywide	Affordable Housing Housing and Services for Homeless	HOME: \$2,673,378	Direct Financial Assistance to Homebuyers: 65 Households Assisted  Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted
2	Public Services	2025	2029	Non-Homeless Special Needs	Countywide	Public Services	CDBG: \$100,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
3	Fair Housing Education and Services	2025	2029	Affordable Housing	Countywide	Affordable Housing Fair Housing Education and Services	CDBG: \$100,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
4	Public Facility Improvements	2025	2029	Non-Housing Community Development	Countywide	Public Facilities Improvements	CDBG: \$2,408,514	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Infrastructure Improvements	2025	2029	Non-Housing Community Development	Countywide	Infrastructure Improvements	CDBG: \$2,408,515	Public service activities other than Low/Moderate Income Housing Benefit: 100000 Persons Assisted
6	Program Administration	2025	2029	Administration	Countywide	Program Administration	CDBG: \$1,254,160 HOME: \$297,000	Other: 10 Other

**Table 53 – Goals Summary**

### Goal Descriptions

1	Goal Name	Increase Access to/Quality of Affordable Housing
	Goal Description	The County will utilize funds to provide safe affordable residential opportunities, including rental housing, housing for homeownership, TBRA and direct assistance to homebuyers, for low- and moderate-income households, including projects located near employment, transportation, and other community resources.
2	Goal Name	Public Services
	Goal Description	The County will use funds for eligible public services to serve low- and moderate-income residents, youth, seniors, people with disabilities, and other special needs populations.
3	Goal Name	Fair Housing Education and Services
	Goal Description	The County will provide resources for outreach, education and services related to the County's obligation to affirmatively further fair housing choice throughout the County.
4	Goal Name	Public Facility Improvements
	Goal Description	The County will use CDBG funds to make improvements to streets, sidewalks, stormwater infrastructure facilities, and water and sewer infrastructure in communities throughout the County, as needed over the next five years.

5	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	Recreation improvements in the County are important to support the quality of life by providing adequate open space and recreation opportunities. The County will continue to support its various community development needs through upgrades to existing recreation amenities and creating new opportunities.
6	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Support administration and delivery of CDBG activities.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Fulton County estimates that it will assist approximately 225 families with extremely low, low or moderate incomes using HOME funds over the next five years. The County plans to assist about 15 income-eligible homeowners with housing rehabilitation (about 3 families per year) and 150 income-eligible homebuyers with down payment assistance (about 30 families per year). The County also anticipates providing 60 extremely low- or low-income families with tenant-based rental assistance using HOME funds (about 12 families per year).

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not applicable. No housing authorities in Fulton County are currently under a voluntary compliance agreement related to Section 504.

### **Activities to Increase Resident Involvements**

The HAFC maintains a resident advisory board, which reviews and contributes to each HAFC Annual Plan. The EPHA also has a resident advisory board, which meets quarterly. In addition to an advisory board, residents also participate in resident council meetings where EPHA staff are present to address resident concerns. Activities for residents, as listed on the EPHA website, include bingo, youth book club, and a Junior Resident Council for youth (Housing Authority of the City of East Point. "EPHA's Resident Council News").

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

According to the 2023 Public Housing Assessment System Report, all of the Housing Authorities that serve Fulton County are designated as "Standard Performer". Scores ranged from 76-89.

Not Applicable - None of the housing authorities in Fulton County are designated as "troubled."

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The 2020 Joint Analysis of Impediments to Fair Housing Choice contains a housing profile that outlined the following:

#### Variety and availability of different housing types

Variety in terms of housing structure type is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, is often more affordable than single-family homes for low- and moderate-income households, who are disproportionately likely to be minorities. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home. Single-family detached homes make up the largest share of units with 48.4% in Fulton County, compared to 67.1% in the region. Duplex, triplex, and quadraplex properties make up relatively small shares of units.

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. But market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. It can also lead to overcrowding. In Fulton, two-bedroom units make up the largest share of housing.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

There are several strategies identified for Fulton County:

- Use CDBG and HOME funds to increase and maintain the availability of high-quality, affordable rental and for-sale housing through construction and/or rehabilitation
- Support new affordable housing development, whether with CDBG or HOME funds or private-sector LIHTC developers, should be given additional consideration when it will be located in an area that increases access to opportunity for low-income households.
- Consider the following zoning code amendments: [NP1] Adopt means to allow more flexibility in density and affordable housing development by providing alternatives to large lot sizes such as cluster developments, density blending, and transfer of development rights. Permit or incentive conversion of large single-family dwellings in high-opportunity areas to 2-family, 3-family, or multifamily dwellings compatible in scale with existing single-family dwellings. Reinstitute an inclusionary zoning similar to the one the County had in place from 2007-2009. Revise the family definition to mean a “functional family” or remove the definition in favor of maximum

occupancy being regulated instead by the building code. Align definitions and siting standards for personal care homes and group residences to be consistent with the code's family definition. Reconsider the use of spacing requirements imposed on group homes and codify a justification for the spacing if warranted.

- Work with individual cities to review zoning codes to support the development of 'missing middle' housing and accessory dwelling units
- Develop policies or increase code enforcement efforts focused on maintaining standards in deteriorating properties and discouraging investors from buying and holding vacant or abandoned properties.
- Incentivize development of affordable housing near transit.
- Consider ways to prevent the sale and upscaling or conversion of naturally occurring affordable rental housing: Tax abatements, water bill abatement, or other incentives. Implement a program to reduce property taxes on properties that provide affordable rents. Implement a program to allow eligible homeowners to defer property taxes until a home is sold. Fulton County and the City of Atlanta should coordinate with the Atlanta Land Trust and the Fulton County/City of Atlanta Land Bank Authority to encourage increased development of permanently affordable housing. Fulton County and the City of Atlanta should market anti-displacement programs to residents to increase awareness of available resources. Fulton County and the City of Atlanta should continue downpayment assistance programs to support affordable homeownership. Fulton County and the City of Atlanta should continue to fund owner-occupied rehab programs, prioritizing gentrifying neighborhoods. Fulton County and the City of Atlanta should continue providing financial support to a partner organization to educate Fulton County and City of Atlanta homeowners regarding home purchase scams and to assist homeowners facing housing scams. Fulton County and the City of Atlanta should target investment of CDBG funds in RECAPs, which are clustered in south and west Atlanta and south Fulton County

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Members of the Fulton County Continuum of Care and other homeless housing and service providers in Fulton County reach out to homeless persons, including unsheltered persons, through meal programs, day centers, and hospitals. Outreach teams regularly go under bridges, visit camps, and go to other areas to meet unsheltered homeless persons. In particular, HOPE Atlanta provides street outreach to homeless persons.

Fulton County will continue to provide financial assistance to nonprofit agencies to develop and implement a coordinated assessment system throughout the jurisdiction. The Continuum of Care will also continue providing support for annual point-in-time homeless counts.

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

Fulton County is the designated Collaborative Applicant and an active member of the Fulton County Continuum of Care (CoC). The County no longer receives ESG funding; however, the County Continuum of Care is engaged in the provision of services and expanding housing opportunities for persons who are experiencing or at risk of homelessness. The CoC has a robust Street Outreach program designed to engage unsheltered individuals and families and direct them to resources to address immediate needs, including emergency shelter.

Additional service providers addressing the emergency and transitional housing needs of homeless persons in Fulton County include Family Promise, HomeStretch, The Drake House/Drake Village, UHope CDC, and Fulton County's Homeless Division Assessment Center.

### **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.**

Fulton County and the Continuum of Care support a Housing First model that prioritizes permanent housing and offers case management and other support services. Over the next five years, the County will continue to support homeless service providers, funders, and stakeholders who recognize the need to shift focus and resources to long-term, permanent housing in order to end homelessness. The 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. For example, the County has funded North

Fulton Community Charities, which provides funding for rapid rehousing of persons transitioning to permanent housing. 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.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Housing and service providers in Fulton County work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. These groups include extremely low-income individuals and families, people discharged from institutions, and those receiving assistance from agencies addressing a variety of needs, such as housing, health, social services, education or youth needs. Resources to prevent homelessness 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.
- Fulton County Assessment Centers provides financial assistance to low- to moderate-income individuals and families.
- 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 rehousing and prevention assistance to homeless veteran households.
- Returning Her Home offers Transitional housing for women coming out of prison. The housing is shared and can range from 90 days-2 years. Returning Her Home will also help women find employment and is willing to work with sex offender charges. The organization is in the process of opening a men's house.



## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Fulton County follows HUD's Lead Safe Housing Rule requirements (U.S. Department of Housing and Urban Development. (n.d.). *Lead Safe Housing Rule Requirements*) in all of its federally funded rehab, homeowner, and Housing Choice Voucher Program activities.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Following the Lead Safe Housing Rule requirements in federally funded housing activities reduces risk of lead poisoning and hazards. The Lead Safe Housing Rule is designed to reduce hazards relating to lead-based paint in housing, which include irreversible health effects, brain and nervous system damage, reduced intelligence, and learning disabilities (U.S. Department of Housing and Urban Development, Office of Lead Hazard Control. *New HUD Lead-Based Paint Regulations*). Children, pregnant women, and workers are most at risk of experiencing negative health effects resulting from exposure to lead-based paint hazards. More than 20 million homes built before 1978 contain lead-based paint hazards. For these reasons, it is vital that Fulton County reduce lead-based paint hazards in all federally funded housing activities.

### **How are the actions listed above integrated into housing policies and procedures?**

Fulton County integrates Lead Safe Housing Rule requirements into housing policies and procedures through:

- Certification and training requirements for inspectors;
- Lead-based paint inspections in housing rehab (subject to Final Rule for lead-based paint hazards) and Home Ownership Program (HOP) projects (using Housing Quality Standards protocol);
- Actions to eliminate lead-based paint hazards on these properties if present;
- Provision of lead-based paint hazard forms and lead hazard information pamphlets, evaluation results, and disclosure information, depending on the year the home was built, to buyers and owners participating in the Rehabilitation Emergency Assistance Grant and Home Ownership Program, and provision of a seller's certification form to the seller of the property; and
- Lead-based paint inspections of all new units available through the Housing Choice Voucher Program (Section 8) by the Housing Authority of Fulton County, using Housing Quality Standards protocol.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

According to the 2020 ACS Fulton County's poverty rate is estimated at 9.38%, below the statewide poverty rate of 14.28%. The county has seen a decrease in poverty since the 2013-2017 5-year estimates, which estimated poverty in the county at 16.0%.

The Fulton County Strategic Plan and Fulton County Comprehensive Plan detail goals for reducing poverty in Fulton County, including:

- Improve the quality, quantity, and accessibility of housing stock across the County
- Encourage a wide variety of housing types to accommodate a range of income levels for current and future residents.
- Senior housing options should expand as the population continues to grow
- Make "Aging in Place" a more achievable reality by aligning with the goals and policies of the Atlanta Regional Commission's Aging-in-Place initiative.
- Develop a sense of community and independence among seniors and intellectually and developmentally disabled (IDD) persons by providing an affordable, safe space to receive care.
- Ensure that the county-wide workforce has the skills needed to meet business demand and opportunities to overcome hiring barriers.
- Expand the County's economic development impact by pursuing opportunities that link to regional economic development efforts, target areas with the greatest need, and increase return on investment.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The affordable housing, workforce development, and homelessness programs detailed in this plan aim to support the achievement of the housing and economic development goals in the County's Strategic and Comprehensive plans.

To combat poverty and reduce the number of poverty-level families, the County has devoted resources to increasing access to affordable housing, including owner-occupied rehab, loans for eligible first-time homebuyers, tenant-based rental assistance, housing counseling, fair housing education and assistance, and support Community Housing Development Organizations.

Fulton County also combats poverty through funding public services programs, including youth and senior services, services to assist low-income residents, emergency assistance and homelessness prevention, case management, supportive housing, emergency shelter, meals, transportation services, and workforce development.

The County has an Office of Workforce Development designed to help in all aspects of employment, including training, job search assistance, employment fairs, youth internships, and other assistance designed to elevate job opportunities for low wage workers and those in poverty. Fulton County will continue to work with its partners for workforce development services to assist individuals in obtaining employment.

In addition to economic development programs, many homelessness programs and homeless service providers also address expanded employment opportunities as an avenue for combating poverty. LIFT Community Development Corp., for example, provides employment referrals, among other services. Programs aimed at educating youth and young adults, or illiterate adults also combat poverty by developing skills that will allow residents to secure better jobs at higher wages.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Programs and activities proposed in Fulton County's 2025-2029 Consolidated Plan and related Annual Action Plans will be carried out in part by sub-recipients of CDBG and HOME funds with the County acting as an administrator and monitor. As in previous years, the County will carry out housing rehabilitation, and some homeownership and homeless assistance programs, directly.

The Department of Community Development has in place a complete system for monitoring its sub-recipients for all programs. In general, monitoring emphasizes evaluations of progress, performance, and compliance with applicable regulations and procedural requirements. Monitoring shall encompass compliance with applicable federal and state laws and regulations, to include but not be limited to: 24 CFR Part 570 (Entitlement Grants Regulations, OMB Circular A-87, OMB Circulars (OMB) Circular A-122, "Cost Principles for Nonprofit Organizations," and with OMB Circular A-110, "Uniform Administrative Requirements for Grants and Agreements With Universities, Hospitals and Other Nonprofit Organizations." Performance will be measured against project timetables and objectives specified in contracts or cooperation agreements executed between the County and each sub-recipient.

Monitoring activities will be carried out by the Department of Community Development (or designee), with a staff member assigned as project manager to each sub-recipient of the County's grant funds. For CDBG sub-recipients, Fulton County completes on-site monitoring of its CDBG projects at least one time per year. HOME monitoring is conducted annually to ensure that HOME funds are used in accordance with all applicable federal requirements.

## Expected Resources

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

#### Introduction

The table below shows the County’s grant allocations for the 2025 program year as announced by HUD, along with 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 2025 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.

At the time this document was written, the 2025 allocations were not yet approved by Congress. The 2024 allocations were used to estimate funding over the next five years.

#### 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	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,254,161.00	0.00	0.00	1,254,161.00	5,017,028.00	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	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	590,862.29	0.00	0.00	590,862.29	2,379,516.00	HOME funds may be used for homebuyer assistance, TBRA, homeowner rehab, affordable housing development, CHDO activities, and program administration.

**Table 54 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

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

The County will comply with all HOME matching fund contribution requirements as outlined in 92.218 of the HOME regulations. These are anticipated to be satisfied through a mix of match carryovers from prior years as well as other eligible sources. The County provides matching funds of twenty-five cents from the County's General Fund for each HOME dollar expended for the Home Ownership Program (HOP). Also, in the

Home Ownership Program, the difference between the appraised value and the sales price is acknowledged to be a donation to affordable housing and counted toward the match requirement. Interest forgone on below market loans issued through the HOP program are also considered sources of eligible match.



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

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

**Discussion**

Not applicable

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Access to/Quality of Affordable Housing	2025	2029	Affordable Housing	Countywide	Affordable Housing	CDBG: \$192,014.00 HOME: \$531,776.29	Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 13 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted  Rental Units Constructed: 2 Housing Units
2	Public Facility Improvements	2025	2029	Non-Housing Community Development	Countywide	Public Facilities Improvements	CDBG: \$420,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8890 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Infrastructure Improvements	2025	2029	Non-Housing Community Development	Countywide	Infrastructure Improvements	CDBG: \$400,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 28000 Persons Assisted
4	Program Administration	2025	2029	Administration	Countywide	Program Administration	CDBG: \$182,147.00 HOME: \$59,086.00	Other: 1 Other
5	Fair Housing Education and Services	2025	2029	Affordable Housing		Fair Housing Education and Services	CDBG: \$60,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted

Table 55 – Goals Summary

## Goal Descriptions

1	Goal Name	Increase Access to/Quality of Affordable Housing
	Goal Description	The County will utilize funds to provide safe affordable residential opportunities, including rental housing, housing for homeownership, TBRA and direct assistance to homebuyers, for low- and moderate-income households, including projects located near employment, transportation, and other community resources.
2	Goal Name	Public Facility Improvements
	Goal Description	The County will use CDBG funds to make improvements to streets, sidewalks, stormwater infrastructure facilities, and water and sewer infrastructure in communities throughout the County, as needed over the next five years.

<b>3</b>	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	Recreation improvements in the County are important to support the quality of life by providing adequate open space and recreation opportunities. The County will continue to support its various community development needs through upgrades to existing recreation amenities and creating new opportunities.
<b>4</b>	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	Support administration and delivery of HOME and CDBG activities.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The projects listed below represent the activities Fulton County plans to undertake during the 2025 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 2025 projects has been determined based on overall priority needs of county residents and community input received during the planning process.

#### Projects

#	Project Name
1	CDBG Program Administration
2	College Park: Charles E. Phillips Park Improvements
3	East Point: Water Main Infrastructure Replacement Initiative
4	Fairburn: Orchard Street & Strickland Pedestrian Improvements
5	Hapeville: John Lewis Memorial Park Improvements
6	Union City: Shannon Parkway Phase II
7	Palmetto: Groundwater Line Looping
8	HOME Program Administration
9	Home Ownership Program
10	Tenant-Based Rental Assistance
11	HOME Program CHDO
12	Fair Housing Activities
13	Housing Rehabilitation Program

**Table 56 – Project Information**

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

In allocating funding, Fulton County prioritized affordable housing, homelessness, and community revitalization (including facility, park, and infrastructure improvements), which emerged as critical needs during the Consolidated Planning process. Fulton County does not designate specific areas for allocation of funds as part of its strategic use of HUD grant funds. Instead, the County's programs are designed to serve eligible individuals and households throughout the County's service area.

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

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	CDBG Program Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$182,147.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not Applicable
	<b>Location Description</b>	Fulton County Department of Community Development, 137 Peachtree Street SW, Atlanta, Georgia 30303
	<b>Planned Activities</b>	Costs related to overall planning and execution of CDBG-assisted activities. Matrix Cod 21A
2	<b>Project Name</b>	College Park: Charles E. Phillips Park Improvements
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Facility Improvements Infrastructure Improvements
	<b>Needs Addressed</b>	Infrastructure Improvements
	<b>Funding</b>	CDBG: \$120,000.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Citywide – City of College Park 61.5% (8,890 LMI individuals)
	<b>Location Description</b>	4400 Herschel Road, College Park GA, 30337
	<b>Planned Activities</b>	Park improvements Matrix Code 03F
3	<b>Project Name</b>	East Point: Water Main Infrastructure Replacement Initiative
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Facility Improvements Infrastructure Improvements

	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$150,000.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	BG 3 CT 112.02 – 86% LMI; 400 LMI individuals, BG 4 CT 112.02 – 29.80% LMI; 225 LMI individuals, BG 6 CT 112.02 – 71.1% LMI; 345 LMI individuals
	<b>Location Description</b>	2025 Hamiton Ave - 1757 Park St (West End of the Project / 1700 Hamilton Ave (Center Point of Project / 2957 Main St (East End of the Project).
	<b>Planned Activities</b>	Infrastructure Improvement Matrix Code 03J
4	<b>Project Name</b>	Fairburn: Orchard Street & Strickland Pedestrian Improvements
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Facility Improvements Infrastructure Improvements
	<b>Needs Addressed</b>	Infrastructure Improvements
	<b>Funding</b>	CDBG: \$180,000.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	BG 2 CT 105.35 – 30% LMI (240 individuals) Adjacent: BG 1 CT 105.19 – 87.9% LMI (1,600 LMI individuals), BG 2 CT 105.26 – 63.8% LMI (775 LMI individuals), BG 1 CT 105.27 – 70.8% LMI (910 LMI individuals), BG 1 CT 105.28 – 54.7% LMI (235 LMI individuals), BG 3 CT 105.28 – 54.4% LMI (525 LMI individuals)
	<b>Location Description</b>	Orchard Street & Strickland, Fairburn GA  BG 2 CT 105.35 – 30% LMI (240 individuals)Adjacent: BG 1 CT 105.19 – 87.9% LMI (1,600 LMI individuals), BG 2 CT 105.26 – 63.8% LMI (775 LMI individuals), BG 1 CT 105.27 – 70.8% LMI (910 LMI individuals), BG 1 CT 105.28 – 54.7% LMI (235 LMI individuals), BG 3 CT 105.28 – 54.4% LMI (525 LMI individuals)
	<b>Planned Activities</b>	Infrastructure Improvement Matrix Code 03L
	<b>Project Name</b>	Hapeville: John Lewis Memorial Park Improvements



5	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Facility Improvements Infrastructure Improvements
	<b>Needs Addressed</b>	Public Facilities Improvements
	<b>Funding</b>	CDBG: \$120,000.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Citywide – City of Hapeville 60.9% LMI (4,000 LMI individuals)
	<b>Location Description</b>	488 King Arnold Street
	<b>Planned Activities</b>	Park improvements Matrix Code 03F
6	<b>Project Name</b>	Union City: Shannon Parkway Phase II
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Facility Improvements Infrastructure Improvements
	<b>Needs Addressed</b>	Public Facilities Improvements Infrastructure Improvements
	<b>Funding</b>	CDBG: \$180,000.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Citywide – City of Union City 64.4% LMI (21,925 LMI individuals)
	<b>Location Description</b>	0 Shannon Blvd. Union City GA
7	<b>Project Name</b>	Palmetto: Groundwater Line Looping
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Public Facility Improvements Infrastructure Improvements
	<b>Needs Addressed</b>	Infrastructure Improvements

	<b>Funding</b>	CDBG: \$70,000.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	BG 1, CT 104.01: 53.8% LMI (840 LMI individuals)
	<b>Location Description</b>	201 & 209 Sims St / 221 & 223 Spring St / 203 & 208 Elm St / 202 & 206 Rahae St / 201 & 217 Blossom St / 205 & 215 Pleasant St.
	<b>Planned Activities</b>	Infrastructure Improvement Matrix Code 03J
<b>8</b>	<b>Project Name</b>	HOME Program Administration
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	HOME: \$59,086.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	Program administration costs related to the overall planning and execution of HOME-assisted affordable housing activities.
<b>9</b>	<b>Project Name</b>	Home Ownership Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Increase Access to/Quality of Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$115,000.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 13 first time homebuyers will benefit from the proposed activity.
	<b>Location Description</b>	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	<b>Planned Activities</b>	Down payment assistance to first time homebuyers.
<b>10</b>	<b>Project Name</b>	Tenant-Based Rental Assistance
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Increase Access to/Quality of Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing Housing and Services for Homeless
	<b>Funding</b>	HOME: \$328,146.29
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tenant based rental assistance / rapid rehousing: 25 households assisted
	<b>Location Description</b>	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	<b>Planned Activities</b>	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
<b>11</b>	<b>Project Name</b>	HOME Program CHDO
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Increase Access to/Quality of Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$88,630.00
	<b>Description</b>	
	<b>Target Date</b>	12/31/2025
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Rental Units Constructed; 2 units

	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	CHDO eligible activities
<b>12</b>	<b>Project Name</b>	Fair Housing Activities
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Fair Housing Education and Services
	<b>Needs Addressed</b>	Fair Housing Education and Services
	<b>Funding</b>	CDBG: \$60,000.00
	<b>Description</b>	Fair Housing education services for residents, community organizations, and housing providers. Fair Housing complaint investigation services.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Fair housing activities to benefit approximately 30 low/moderate income residents.
	<b>Location Description</b>	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year.
	<b>Planned Activities</b>	Fair housing education Matrix Code 05J
<b>13</b>	<b>Project Name</b>	Housing Rehabilitation Program
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	Increase Access to/Quality of Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$192,014.00
	<b>Description</b>	Program to provide minor home rehabilitation improvements for senior citizens.
	<b>Target Date</b>	12/31/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Housing units rehabbed: 20
	<b>Location Description</b>	Specific locations within the Fulton County entitlement jurisdiction to be determined during the program year
	<b>Planned Activities</b>	Housing rehabilitation for senior households. Matrix code 14A

## **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, College Park, East Point, Fairburn, Hapeville, Mountain Park, Palmetto, and Union City, who executed a cooperation agreement with Fulton County during urban county requalification process. The cities of Atlanta, Roswell, Sandy Springs, and South Fulton do not participate through Fulton County and receive their own HUD grant allocations. Chattahoochee Hills and Milton do not participate in the Urban County, and do not receive HUD entitlement funds on their own.

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 the middle of the county. While HUD-funded activities that qualify on an area basis may be located in any income-eligible areas with the entitlement jurisdiction, all of Fulton County's low- and moderate-income census tracts are located in southern Fulton County. Thus, CDBG-funded public facility and infrastructure improvements completed over the current Consolidated Plan will be targeted to the southern portion of Fulton County, unless they serve a population that is specifically eligible for assistance (e.g., seniors, people with disabilities, victims of domestic violence).

### **Geographic Distribution**

Target Area	Percentage of Funds
Countywide	100

**Table 57 - Geographic Distribution**

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

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

The County chooses not to designate specific geographic target areas so that it may concentrate on priority needs 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 2025 program year, Fulton County will assist 38 households with housing needs. Using HOME funds, the County anticipates providing tenant-based rental assistance to 25 households and assisting 13 homebuyers purchase homes.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	60
Special-Needs	0
Total	60

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	2
Rehab of Existing Units	20
Acquisition of Existing Units	13
Total	60

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The above goals are based on the accomplishment goals set in the Projects section AP 35 and prior year performance.

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

### **Introduction**

The Housing Authority of Fulton County (HAFC) operates Public Housing and Housing Choice Voucher programs in Fulton County. As of 2023, the HAFC operates or assists 1,958 total units of affordable housing. 960 assisted families utilize housing choice vouchers, 132 units are Low Income Housing Tax Credits, 212 units are project-based vouchers (of which 100 resulted from a RAD conversion), and 654 are port vouchers.

The Housing Authority of the City of East Point (EPHA) operates two public housing developments, 35 units at Hurd Homes, and 150 units at Martel Homeless. In addition, the authority subsidizes 12 public housing units as part of the Norman Berry Village development, which managed along with the rest of the development by Northsouth.

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

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

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

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

The EPHA added 180 units of senior housing in the summer of 2020 at Hillcrest Active Adult Community. The second phase of the project is scheduled to begin construction in 2022 with a plan for an additional 160 units.

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

**participate in homeownership**

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

- The HAFC is a HUD Certified Housing Counseling Center, which offers Homebuyer Education Workshops to prepare residents to become first-time homebuyers.
- HAFC offers the Family Self-Sufficiency Program – a 5-year program that provides tenants with individual training and supportive services to help the family prepare to transition out of assisted housing programs. The program encourages participants' families' self-sufficiency and helps expand family opportunities that address educational, socio-economic, recreational, and other human service needs.

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

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

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



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

### **Introduction**

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

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

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

The Coordinated Intake and Assessment System (CIAS) is designed to complete outreach and recruit homeless individuals and families throughout the geographic area of Fulton County, to assess their individual needs and facilitate access to services in response to those identified needs. CIAS utilizes a multi-tiered approach which requires the operation of an Assessment Center centrally located in both the south and north areas of Fulton County.

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

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

Hope through Soap provides outreach primarily in the North Fulton County area. They send referrals to the County Assessment Center for follow-up.

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

According to the 2024 HIC, there are 127 year-round emergency shelter beds in the County. Of these, the majority are for families with children. There are also 119 Transitional Housing units. The 2024 PIT

counted 185 total sheltered, 77 in emergency shelters and 108 in transitional housing. There were 154 unsheltered individuals, implying shelter beds were available on the night of the PIT.

**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**

The County will also work to increase the availability of affordable housing in Fulton County by using HOME funds to support the development of new affordable rental housing.

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

A focus for the County is to increase the inventory of diversion, rapid rehousing, and permanent supportive housing to successfully divert or quickly rehouse all eligible households.

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

Over the next year, housing and service providers in Fulton County will continue to work together to prevent homelessness in populations who are vulnerable to or at risk of homelessness. Organizations and resources to prevent homelessness that will be in place during the 2025 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.

According to the County's HOME-ARP Allocation Plan, 12% of its HOME-ARP funding will be for supportive services, recognizing that long term supportive services are critical to ensuring stability and success in permanent housing for vulnerable households.

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

### **Introduction:**

During the 2025 program year, Fulton County will provide HOP – Homeownership program funds to help lower income households become homeowners. Removing the barrier for African American households to become homeowners is a means to building generational wealth.

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

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

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

Programs funded by Fulton County that seek to overcome these barriers include HOP and rental development programs. Public facility improvements in lower income areas alleviate some of the investment barriers in these areas.

The County also uses CDBG funds for Fair Housing education services for residents, community organizations, and housing providers. Additionally, funds aid Fair Housing complaint investigation services.

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

### **Introduction:**

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

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

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

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

- Housing development and homeownership
- Tenant Based Rental Assistance
- Community projects to improve parks, remove handicap barriers, improve sidewalks, water and sewer facilities

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

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

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

development of affordable housing by a local CHDO.

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

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

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

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

Over the FY 2025 program year, Fulton County will continue its workforce development programs through WorkSource Fulton to connect individuals with job skills and employment. Homeless service providers will continue to offer job search and resume assistance. A focus on improving the jobs/housing balance in existing and emerging job centers in Fulton County will aim to help poverty-level families access more employment opportunities, while potentially lowering transportation and housing costs.

CDBG and HOME funds will continue to enforce the provisions of Section 3 providing Employment Opportunities to low-income residents of Fulton County. To the extent possible, Section 3 gives priority to hiring workers for federally funded projects over \$200,000 and to contracting and subcontracting with businesses that are Section 3 certified.

### **Actions planned to develop institutional structure**

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

The CoC hosts 6 membership meetings a year to discuss homeless issues and strategies; provide ongoing updates through a newsletter and public announcements. Additionally, the CoC sponsors periodic workshops. These venues allow the County to be involved in the overall system to address

homelessness.

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

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

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

Fulton County will continue to be an active participant in the Fulton County Continuum of Care. The CoC promotes community-wide commitment to its 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:

Fulton County will continue to receive CDBG and HOME funding in 2025.

#### 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	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
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 overall benefit 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.	0.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

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

Fulton County does not anticipate investing HOME funds in other forms than described in 24 CFR



Section 92.205(b) of the HOME Investment Partnerships Final Rule regulations effective October 1, 1996 and as subsequently amended. The County will notify HUD as appropriate if any changes are proposed and follow the applicable substantial amendment process as outlined in the County's Citizen Participation Plan.

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

If direct subsidy is given to a homebuyer HOME funds shall be subject to Recapture. If no direct subsidy is given to a homebuyer, the purchase shall be subject to Resale.

The amount of subsidy to recapture is limited to the direct homebuyer assistance that was provided. If a homebuyer sells the home before the HOME affordability period has expired, the owner must repay HOME funds in accordance with the County's program guidelines as follows:

Federal regulations for the HOME Program specify certain requirements for recapture provisions when HOME funds are used to assist with homeownership purchase. The housing unit must be the principal residence of the household throughout the affordability period. To ensure affordability, the County has imposed the recapture mechanism to collect all of the direct HOME funds when the recipient decides to sell the house within the affordability period or no longer resides in the home as their principal residence. The following is exercised: (1) the homebuyer may sell the property to any willing buyer; (2) the sale of the property during the affordability period triggers repayment of the direct HOME funds that the buyer received when he/she originally purchased the home.

A lien will be placed on the property and recorded with the County Recorder to assure the First Time Homebuyer Program deferred loan is repaid in the event of a default under the loan terms and conditions during the loan's affordability period. Full repayment of the HOME funds is required when a resale occurs during the affordability period, or the homeowner no longer occupies the home as their principal residence. However, if there are no net proceeds or insufficient proceeds to recapture the full amount of HOME funds invested, the amount subject to recapture will be limited to what is available from net proceeds (net proceeds are the sales price minus superior loan repayments and any closing costs).

Once the HOME funds are repaid, the property is no longer subject to any HOME restrictions. Recaptured funds must be used to carry out HOME eligible activities in accordance with the HOME guidelines and are not considered proceeds.

The Resale Provision restricts the homebuyer's ability to resell. If a homebuyer sells the home before the HOME affordability period has expired, the owner must resell the home to a low-income buyer whose household income does not exceed 80% of area median income. If the house is in the

NSP Program the homebuyer's income can go up to 120% of area median income.

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:

Federal regulations for the HOME Program specify certain requirements for resale. The affordability period is based on total HOME investment in the property. The housing unit must be the principal residence of the household throughout the affordability period. To ensure affordability, the County has imposed the resale mechanism to keep the house affordable to low-income homebuyers when the recipient decides to sell the house within the affordability period or no longer resides in the home as their principal residence. The following is exercised: (1) the homebuyer may sell the property to a willing buyer that meets HUD's low-income eligibility; (2) the seller must receive a "fair return" on original investment plus improvements. A restrictive covenant will be placed on the property and recorded with the County Recorder to assure the home remains affordable.

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:
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

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.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Fulton County did not establish preferences or limitations in the HOME ARP Allocation Plan. Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Fulton County did not establish preferences or limitations in the HOME ARP Allocation Plan. Not applicable.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> Surveys
	<b>List the name of the organization or individual who originated the data set.</b> Fulton County Department of Housing and Community Development
	<b>Provide a brief summary of the data set.</b> Surveys were distributed to solicit information as part of the consolidated planning process.
	<b>What was the purpose for developing this data set?</b> The surveys were developed to collect data to assist Fulton county in establishing priorities for the consolidated plan.
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> The comprehensive coverage for data collection was county-wide.
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> 2014
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete for developing the Consolidated Plan, however, soliciting community input for using federal funds in their communities is ongoing.