

CONSOLIDATED  
ANNUAL  
PERFORMANCE  
EVALUATION  
REPORT

2011

COBB COUNTY  
AND THE  
GEORGIA URBAN COUNTY CONSORTIUM

Executive Summary

Narrative

## PY 2011 CAPER

HOME APR

Cobb County, Georgia  
CDBG Program Office  
March 31, 2012

NSP APR

Cobb County Maps

IDIS Reports

CAPER Tables

COC Application



COBB COUNTY  
CDBG PROGRAM OFFICE

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Kimberly Roberts  
Managing Director

March 27, 2012

Ms. Mary Presley, Director  
Georgia Office of Community Planning and Development  
U.S. Department of Housing and Urban Development  
40 Marietta Street – 15th floor  
Atlanta, GA. 30303

Attention: Mr. Charles Greenfield, CPD Representative

Dear Mary:

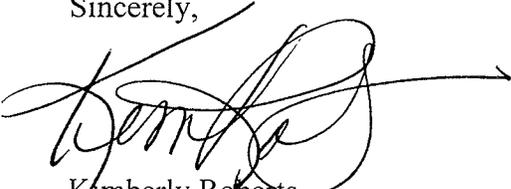
On behalf of Cobb County, I am pleased to submit an original and three copies of the Program Year [PY] **2011 Consolidated Annual Performance Evaluation Report [CAPER]** to your office for your evaluation. Our CAPER is also being made available to Cobb County residents to review in print and online.

Cobb County appreciates the flexibility provided by the CDBG, HOME, and ESG Programs to allow us to choose the projects that best meet the needs of our community. The projects addressed in this performance report were selected in collaboration with the citizens of Cobb County through the Consolidated Plan Process. The CAPER allows us the opportunities to disclose our accomplishments and receive feedback on them.

In 2011, Cobb County spent more than \$2 million of CDBG funds to improve deteriorating physical conditions in low-income neighborhoods, improve the quality of affordable housing, and provide services to the elderly, the disabled, and the homeless in our community. In addition, as Lead Agency for the Georgia Urban County Consortium, Cobb County spent more than \$1 million in HOME Program funds to provide decent housing for low or moderate-income individuals. Lastly, more than \$100,000 of Emergency Shelter Grant funds were spent during PY 2011 to help serve the needs of the homeless population in Cobb County.

This progress report summarizes our resources and programmatic accomplishments, and assesses our progress toward addressing the priority objectives identified in the Consolidated Plan. To ensure that we address all issues required as part of the Annual Performance Report, this document is arranged according to HUD's regulations referenced in 24 CFR Part 91. Each major section includes an informational summary, followed by detailed information and statistics.

Sincerely,

  
Kimberly Roberts  
Managing Director  
CDBG Program Office

# Table of Contents

Executive Summary ..... 5

General Questions..... 8

Managing the Process .....19

Citizen Participation.....19

Institutional Structure .....21

Monitoring .....24

Lead-based Paint .....29

Housing Needs .....29

Specific Housing Objectives .....30

Public Housing Strategy .....31

Barriers to Affordable Housing .....31

HOME/ American Dream Down Payment Initiative (ADDI) .....32

Homeless Needs .....34

Specific Homeless Prevention Elements .....34

Emergency Shelter Grants (ESG) .....35

Community Development .....38

Antipoverty Strategy .....44

Non-homeless Special Needs .....44

Specific HOPWA Objectives.....45

# Index of Tables

Table 1: 2011 Expenditures by Priority Objective..... 5

Table 2: PY2011 Sources of Funds..... 6

Table 3: PY2011 Cobb and Cherokee Down-payment Assistance ..... 9

Table 4: 2011 CDBG Non-Housing Program Expenditures ..... 11

Table 5: PY2011 CPD Formula Grant Funds..... 14

Table 6: Citizen Comments for Substantial Amendments ..... 19

Table 7: CDBG Housing Rehabilitation Client Income..... 29

Table 8: Cobb County’s HOME-assisted Rental Units..... 30

Table 9: Affordable Housing for Owners and Renters..... 30

Table 10: CPD Minority Business Enterprise Activity ..... 33

Table 11: PY2011 ESG Matching Fund Sources ..... 36

Table 12: PY2011 ESG Program Expenditures by Activity ..... 37

Table 13: Rehabilitation Loan Portfolio ..... 42

Table 14: 2011 Completed Project Report..... 43

Table 15: PY2011 CDBG/HOME Housing Rehabilitation Program..... 49

# Index of Figures

Figure 1: CDBG Public Service ..... 14

## Executive Summary

Cobb County, the City of Marietta, and Cherokee County, are required to submit to the United States Department of Housing and Urban Development [HUD] a Consolidated Performance and Evaluation Report [CAPER] for Program Year (PY) 2011. The Cobb County CDBG Program Office is responsible for preparing and organizing the CAPER as the administrator of the programs reflected in this document.

The CAPER provides HUD and the residents of Cobb County, the City of Marietta, and Cherokee County an opportunity to evaluate the overall progress of the CDBG Program Office in carrying out priorities and specific objectives identified in the Consolidated Plan and Annual Action Plan. It also describes actions, changes and accomplishments during the year resulting from the Community Development Block Grant [CDBG], Home Investment Partnerships Act [HOME], and Emergency Shelter Grant [ESG] Programs funded through HUD. Cobb County, the City of Marietta, and Cherokee County are collectively known as the Georgia Urban County Consortium [GUCC] as it pertains to the administration of the HOME Program with Cobb County acting as the lead agency.

### Priority Objectives

Cobb County identified five Priority Objectives in its 2011-2015 Consolidated Plan. Each objective and the amount of grant funds expended in PY2011 are detailed below:

***Table 1: 2011 Expenditures by Priority Objective***

Priority Objective	CDBG	HOME	ESG	TOTAL
Sustain Affordable Housing	\$133,811.00	\$2,957,944.50	\$0.00	\$3,091,755.50
Neighborhood Revitalization & Redevelopment	\$1,275,723	\$0.00	\$0.00	\$1,275,723.00
Eliminate Homelessness	\$0.00	\$0.00	\$104,700.58	\$104,700.58
Public Services	\$469,291.97	\$0.00	\$0.00	\$469,291.97
Expand Economic Opportunity	\$48,000.00	\$0.00	\$0.00	\$48,000.00
<b>TOTALS</b>	<b>\$1,926,825.97</b>	<b>\$2,957,944.50</b>	<b>\$104,700.58</b>	<b>\$4,989,471.05</b>

**Over eighty percent of CDBG/HOME/ESG funds are expended to serve low to moderate income persons in Cobb County, the City of Marietta, and Cherokee County.**

**Table 2: PY2011 Sources of Funds**

2011 HUD Grant Awards/Program Income/ Matching Funds Received	Amounts Received	Remaining Balance
<b>Grants</b>		
Community Development Block Grant [CDBG]	\$ 3,595,488	\$ 2,028,191.09
Home Investment Partnership Program [HOME]	\$ 1,906,993	\$ 906,947.68
Emergency Shelter Grant [ESG]	\$ 143,417	\$ 24,075.33
<b>Total Grants Awarded by HUD</b>	<b>\$ 5,645,898</b>	<b>\$ 2,959,214.10</b>
<b>Program Income</b>		
Program Income—CDBG Housing Loan Repayments	\$ 86,306.45	\$ 69,606.50
Program Income—HOME Housing Loan Repayments and Interest	\$ 174,441.04	\$ 12,080.29
Program Income—CDBG Lump Sum Interest Earnings	\$ 136.61	\$ 0
<b>Total Program Income</b>	<b>\$ 260,884.10</b>	<b>\$ 81,686.79</b>
<b>Matching Funds</b>		
HOME Program Matching Funds Generated	\$ 915,758.19	n/a
ESG Program Matching Funds Generated	\$ 104,700.22	n/a
<b>Total Matching Funds</b>	<b>\$1,020,458.41</b>	<b>n/a</b>
<b>Total Grants/Program Income/Matching Funds Received</b>	<b>\$ 6,927,240.50</b>	<b>\$ 3,040,900.89</b>

**PY2011 CDBG/HOME/ESG Activities Snapshot:**

- **Public Services**— A total of **\$573,992** in CDBG and ESG funding was expended on 12 different projects that provided services, including, but not limited to, reading/literacy programs, senior housing, Latino outreach programs, after-school programs, medical and dental services, pre-counseling and housing services, homeless services, transportation, and abused children services.
- **Public Facilities**— A total of **\$1,356,434** was spent on seven different CDBG projects that created new or improved public facilities, including ADA Renovations, and recreational neighborhood infrastructure projects.
- **Down-payment Assistance**— A total of **\$190,000** in HOME funds was spent to assist 19 First-Time Homebuyers in purchasing Affordable Housing in Cobb County through Northwest Metro Atlanta Habitat for Humanity [NWMHA]. The CDBG Program Office also spent \$48,352.34 in HOME funds to assist 6 families through the Marietta Housing Authority and \$21,228 to assist families purchasing homes through the NSP.
- **Microenterprise Development Training**— The Edge Connection utilized **\$48,000** of PY2011 Public Service funding for their business training and essential entrepreneurial support service program which helps micro-entrepreneurs and small business owners launch, sustain or grow their businesses. In 2011, the Edge Connection launched 15 new businesses and assisted 112 individuals.
- **Housing Rehabilitation/Reconstruction**— Cobb County and the City of Marietta used **\$545,908** of CDBG and HOME funds to complete 50 housing rehabilitation projects, utilizing Minor Home Repair Grants, Minor Home Repair Loans, Lead-Based Paint Abatement, Deferred Payment Loans, and Reconstruction loans.
- **Housing Acquisition**— Since completion of the Hillcrest Subdivisions in 2009, NWMHA has focused on the acquisition of primarily foreclosed lots for infill

construction. NWMAH has built a successful model of acquiring these lots at a minimal cost, performing demolition and clearance where required, and quickly constructing a new home that is sold to a low- or moderate-income household. In PY2011, NWMAH purchased 19 new infill lots for construction, at an average HOME cost of \$25,278 each.

**PY2011 CDBG/HOME/ESG Beneficiaries at a Glance:**

- **38,342** new low and moderate income persons received benefits in PY2011.
- Of the households receiving housing rehabilitation assistance in PY2011, 61% were minority-owned and 55% of these households were Female-Headed.
- Of the persons receiving public services in PY2011, 69% were minorities and 14% total households receiving Public Services were Female-Headed.

## General Questions

1. Assessment of the one-year goals and objectives:
  - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.

**Cobb County Response:**

Cobb County and the GUCC identified five overall priority objectives that were addressed under the 2011-2015 Consolidated Plan.

### ***Priority Objective 1 - Sustain Affordable Housing***

#### **Cole Street Development Corporation**

In PY2011, Cole Street Development Corporation [CSDC], the CHDO for Cobb County and the City of Marietta, focused on the rehabilitation and new construction of affordable rental housing for seniors through dynamic private partnerships and Low-Income Housing Tax Credits. The GUCC committed HOME funds to three CSDC projects, two of which were completed in 2011 with the final project scheduled for 2012:

- **The Legacy at Walton Village, Phase 2** – This \$10.4 million new construction project involves construction of 78 units of rental housing for seniors, all of which will be affordable and restricted to seniors with incomes not to exceed 80% of AMI. Ten of these units will be HOME-assisted. The construction was completed in 2011.
- **The Tower at Dorsey Manor** – This \$10 million project is rehabilitating a vacant 9-story apartment building in downtown Marietta. The finished structure will feature 81 units of rental housing for seniors, 71 of which will be affordable and restricted to seniors with incomes not to exceed 80% of AMI. Ten of these units will be HOME-assisted. The renovation was completed in 2011.
- **Walton Lakes at Carruth Circle** – A \$12.3 million demolition and new construction project, Walton Lakes will redevelop the former site of Carruth Street Homes, a public housing project. The new facility will contain 108 units of designated senior housing, of which 93 units will be reserved for low-income senior households. Ten of these will be HOME-assisted. Construction is scheduled to begin in 2012.

#### **Northwest Metro Atlanta Habitat for Humanity**

The Habitat for Humanity affiliate serving Cobb County is an active partner in developing affordable housing. With donated volunteer labor and “sweat-equity” from the prospective homeowners, NWMAH is able to build homes for substantially less than market costs. Zero percent interest loans are extended to low income families for the purchase of these affordable homes. Home ownership training and counseling are provided. Since its founding in 1986, the organization has built over 315 homes for low- to very low-income households, an average of more than 13 new homes per year. Since 1996, NWMAH has processed more than 350 down payment assistance loans. NWMAH has received HOME Program funds to purchase land, perform site work, and provide down-payment assistance to its homebuyers.

Northwest Metro Atlanta Habitat for Humanity, Inc. [NWMAH] builds quality affordable housing for low- and moderate-income homebuyer families. HOME funds are used to offset some of the costs of land acquisition and site work.

- **Infill Development**

Since completion of the Hillcrest Subdivisions in 2009, NWMAH has focused on the acquisition of primarily foreclosed lots for infill construction. NWMAH has built a successful model of acquiring these lots at a minimal cost, performing demolition and clearance where required, and quickly constructing a new home that is sold to a low- or moderate-income household. In PY2011, NWMAH purchased 19 new infill lots for construction, at an average HOME cost of \$25,278 each.

- **Down-payment Assistance/First-Time Homebuyer Programs**

NWMAH, the Marietta Housing Authority (MHA), and Cobb County's own Neighborhood Stabilization Program (NSP), acting as sub-recipients, all operate First-Time Homebuyer Programs on behalf of Cobb County's CDBG Program Office. In PY2011, the GUCC reimbursed NWMAH \$190,000 for a total of 19 loans for down-payment assistance using \$130,000.00 Entitlement Funds, and \$60,000.00 in Program Income funds. The average purchase price for these first-time homebuyers was approximately \$100,000. A total of 3 eligible homebuyers under Cobb County's NSP received \$21,228 in down-payment and closing cost assistance from HOME Program funds. The average purchase price for Cobb County's NSP homebuyers was \$123,000. A third down-payment assistance program was created by the MHA in PY 2010 with a commitment of \$100,000 in HOME funds. The program had just become operational at the end of PY 2010 and in PY2011, 6 homebuyers were assisted utilizing \$48,352.34 in HOME Entitlement funds.

It should be noted that NWMAH homeowners also assumed a "soft third" mortgage, for the difference between the purchase price and the appraised value of the home. This "self-forgiving" mortgage is reduced each year at no cost to the homeowner allowing them to achieve owner equity in the home. Since 1996, NWMAH has processed more than 334 down payment assistance loans.

**Table 3: PY2011 Cobb and Cherokee Down-payment Assistance**

Subrecipient	Goal	Actual	Amount
NWMAH	9	19	\$190,000.00
MHA	1	6	\$48,352.34
NSP	N/A	3	\$19,286.50
<b>Total</b>	<b>10</b>	<b>28</b>	<b>\$257,638.84</b>

***Priority Objective # 2 - Neighborhood Revitalization and Redevelopment***

**2011 CDBG ACQUISITIONS**

- MUST Ministries utilized **\$250,000** of PY2011 CDBG funds to acquire a building to serve low and moderate income persons in need of assistance. Through their day services program, MUST Ministries served 26,250 persons in 2011.

**2011 DECENT HOUSING AND SUITABLE LIVING IMPROVEMENTS**

- Cobb County, City of Marietta, and Cherokee County expended **\$472,719.70** in CDBG funds and **\$669,449.20** in HOME funds to provide housing rehabilitation assistance to low and moderate homeowners.

**Table 4: 2011 CDBG Non-Housing Program Expenditures**

Activity Type	Matrix Code	Organization	Project Description	Amount Expended
Acquisition of Real Property	001	MUST Ministries	Homeless Assistance - Facility Purchase	\$ 250,000.00
Public Facilities -	003	YWCA	Shelter/Office Renovation	\$518,054.65
Public Facilities - Youth Centers	003D	Sheltering Arms	Facility Renovations	\$23,994.81
		Girls Inc.	Facility Renovations	\$140,570.44
Public Facilities - Parks, Recreation Facilities	003F	City of Smyrna	Chuck Camp Park	\$43,362.00
		City of Austell	Legion Park Playground	\$34,438.44
		City of Smyrna	Rose Garden Park Replacement	\$ 55,507.97
Public Facilities – Senior Centers	003A	City of Smyrna	Wolfe Street Senior Center Bathroom Renovation	\$11,625.00
Public Facilities - Water/Sewer Improvements	003J	City of Kennesaw	Woodland Acres Infrastructure	\$138,289.90
Public Services - Senior Services	005A	Marcus Jewish Community Center	Housemate Match Program	\$43,369.53
		Cobb County Senior Services	Van Acquisition	\$39,006.00
Public Services	005	Marietta Weed & Seed	Franklin Road Outreach	\$31,000.00
		Turner Hill CDC	Harmony House CDC	\$32,419.00
Public Facility - Services for Disabled	003B	Tommy Nobis Center	ADA Improvements/Heating & Cooling (Recycletronics)	\$59,880.00
Public Services - Youth Services	005D	Marietta YELLS	Youth After-School Program	\$ 50,593.67
		Omosaze, Inc.	Literacy/Reading Services	\$ 31,342.00
Public Services – Substance Abuse Services	005F	The Extension	Women's Recovery Program	\$ 43,000.00
Public Services - Health Services	005M	Community Health Center	Medical/Dental Services	\$ 73,000.00
Public Services - Abused/Neglected Children	005N	SafePath Children's Advocacy Center	Abused Children Services	\$ 65,681.77
Micro-Enterprise Assistance [\$48,000]	018C 570.201[o]	The Edge Connection, Inc.	Technical Assistance to Microenterprises	\$ 48,000.00
<b>Total</b>				<b>\$1,733,135.18</b>

### ***Priority Objective #3 - Eliminate Homelessness***

**Cobb Community Services Block Grant [CSBG] Program:** This program provides assistance to Cobb County households up to 125% of the Federal Poverty Guideline who need services that will help them become self-sufficient, or, in the case of the elderly, help them remain independent for as long as possible. Organizations that receive CSBG funds work directly with residents, providing housing or shelter, case management, job training, budgeting, child care, literacy classes, and other related services, as needed. During Federal Fiscal Year [FFY] 2011, a total of, **\$661,337** in CSBG funds was expended to provide health-related services [\$93,862], housing and homeless prevention services [\$557,336] literacy education [\$40,414] and general case management [\$538,952]. Cobb County's CSBG providers served a total of 6,197 individuals during FY 2011, at least 1,296 of whom were homeless.

**Federal Emergency Management Agency [FEMA] Emergency Food and Shelter Program:** This program provides rent, mortgage, and food and utility assistance to keep low-income residents safely housed and to prevent them from becoming homeless. A total of **\$399,475** was expended during PY2011 for shelter, rent/mortgage payments, meals, utility assistance, and administration.

**The Center for Family Resources** continued to receive HUD Super-NOFA SHP funds in PY2011. The funds assisted in operating approximately 64 units of transitional housing for homeless families in Cobb County. CFR shares 30 of these units with the Cobb Community Services Board, the YWCA of Northwest Georgia, and Traveler's Aid in order to serve a diverse range of needs. These families receive case management, counseling, job training, and referral services.

**The Extension, Inc.** provided 48 units of transitional housing for homeless men recovering from substance abuse. The housing is funded in part with HUD Super-NOFA funds. The Extension provides comprehensive services and job assistance to their clients

The **Marietta Housing Authority** and the **Cobb Community Services Board** continued serving individuals with disabilities under the Shelter Plus Care Program. They serve residents whose disabilities make independence very difficult without the housing and services provided through the Shelter Plus Care Program.

Supportive housing for persons with special needs [persons who are elderly; persons with mental, physical, and developmental disabilities; battered spouses; abused children; and persons with alcohol or other drug addiction] is minimal and inadequate. Private facilities are generally too expensive for low-income individuals. Consortium members created additional housing options for individuals and families with special needs through the following strategies. Nonprofit organizations in Cobb County are the foremost entities that provide and operate special needs housing/services for individuals with such needs.

- **Marcus Jewish Community Center** utilized **\$43,369.53** of PY2011 public service funding for the operation of the Housemate Match program that provides home matching services for seniors. In 2011, 343 new persons were served and 88 matches were made.
- **SafePath Children's Advocacy Center** utilized **\$99,837.32** to provide counseling services to 1,016 children who were victims of violence and sexual abuse.

- **The Extension, Inc.** utilized **\$45,000** of PY2011 Public Service for the rehabilitation of 31 women who were chemically dependent.
- **The Cobb-Douglas Community Services Board [CSB]** provides supportive housing for citizens challenged by mental health, mental retardation and/or substance abuse issues. In conjunction with the Marietta Housing Authority, they operate 50 units of Shelter Plus Care housing.
- **The Center for Family Resources, Inc.** [CFR] is the owner and operator of Cambridge Woods Apartments, located at 1601 Massachusetts Avenue in Marietta. Cambridge Woods is a multi-family apartment complex containing 32 two-bedroom apartments situated in three buildings. Each building features two-story construction with crawl space.
- Since 1993, Cobb County has participated with the City of Atlanta, [the **HOPWA** applicant to HUD on behalf of the entire Atlanta Metropolitan Area] in information dissemination for agencies which are interested in seeking HOPWA funds.

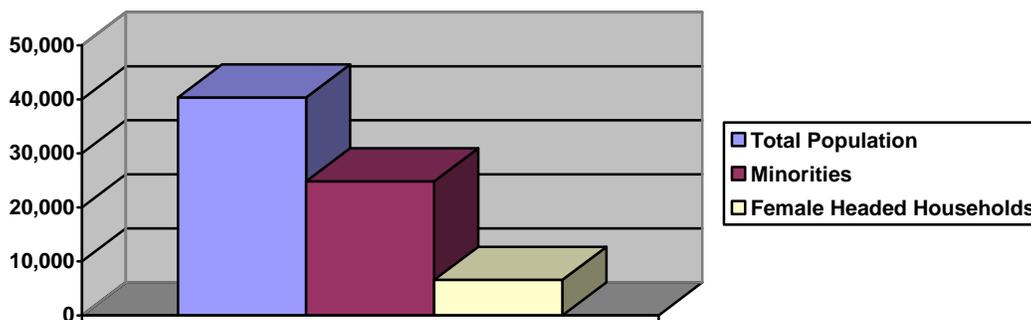
### ***Priority Objective #4 - Increase Public Service***

#### **2011 PUBLIC SERVICES PROJECTS**

- Omosaze, Inc. utilized \$42,451.59 of PY2011 (36,261.89 & 2011 CDBG funds for public service activities that served low and moderate income 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> graders at Bryant, Dunleith, and Park Street Elementary Schools in the City of Marietta. Omosaze served 124 new clients in PY2011.
- The Edge Connection utilized \$48,000 of PY2011 Public Service funding for their business training and essential entrepreneurial support service program which helps micro-entrepreneurs and small business owners launch, sustain or grow their businesses. In 2011, the Edge Connection launched 15 businesses and assisted 112 individuals, Safe Path Advocacy Services utilized \$75,844.45 of PY2011 & 2011 Public Service funding to provide a safe environment for abused children. In 2011, 1,016 new persons were served.
- Marcus Jewish Community Center utilized \$43,369.53 of PY2011 and 2011 Public Service funding for the operation of the Housemate Match program that provides a room-mate matching service for seniors. In 2011, 343 new persons were served and 88 new placements were made.
- Community Health Center utilized \$73,000 of PY2011 CDBG funds to provide health services to low-moderate income persons. In 2011, 1,523 new clients were served.
- Marietta Weed & Seed utilized \$31,000 of PY2011 CDBG funds to provide services and outreach to families on Franklin Road in Marietta. In 2011, 254 new persons were served.
- The Extension, Inc. utilized \$45,000 of PY2011 Public Service funding to serve homeless, chemically dependent woman rehabilitate. In 2011, 47 new clients were served.

- Turner Hill CDC utilized \$32,419.00 in PY2011 Public Service funds to serve homeless men who had been recently released from prison. In 2011, 26 new clients were served.
- Marietta YELLS utilized \$50,593.67 in PY2011 CDBG program funds to operate an afterschool program that serves at-risk youth in the Franklin Road area of Marietta. This program served 101 persons in PY2011.
- Cobb County Senior Services purchased a van funded with \$39,006 in PY2011 CDBG funds. In 2011, Cobb County Senior Services served 117 new persons with the van.

**Figure 1: CDBG Public Service - # of Persons Served**



### Priority Objective # 5 - Expand Economic Opportunity

- b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

Priority Objective	CDBG	HOME	ESG	TOTAL
Sustain Affordable Housing	\$133,811.00	\$2,957,944.50	\$0.00	\$3,091,755.50
Neighborhood Revitalization & Redevelopment	\$1,275,723	\$0.00	\$0.00	\$1,275,723.00
Eliminate Homelessness	\$0.00	\$0.00	\$104,700.58	\$104,700.58
Public Services	\$469,291.97	\$0.00	\$0.00	\$469,291.97
Expand Economic Opportunity	\$48,000.00	\$0.00	\$0.00	\$48,000.00
<b>TOTALS</b>	<b>\$1,926,825.97</b>	<b>\$2,957,944.50</b>	<b>\$104,700.58</b>	<b>\$4,989,471.05</b>

**Table 5: PY2011 CPD Formula Grant Funds**

- c. If applicable, explain why progress was not made towards meeting the goals and objectives.

**Cobb County Response:**

In PY2011, Cobb County was successful in exceeding its overall goals and objectives.

2. Describe the manner in which the recipient would change its program as a result of its experiences.

**Cobb County Response:**

Cobb County will do the following to improve the CDBG, HOME and ESG Programs:

- Provide more technical assistance and monitoring assistance to county departments, participating cities, GUCC members, and non-profit subrecipients;
- Provide more education and technical assistance to Cobb's elected officials, Cobb Collaborative members, and residents through better use of technology. In PY2011, the Cobb County CDBG Program Office staff continued to create a user-friendly webpage that served as an alternative method of communication with Cobb County residents and interested parties;
- Expand Cobb County's ongoing efforts to coordinate its Consolidated Plan activities with those planning and administration activities conducted by Cobb County's Continuum of Care, Public Housing, and Section 8 agencies;
- Expand targeted housing resources to additional neighborhoods and communities and devote more awareness of fair housing and affordable housing issues;
- Encourage private housing developers and additional non-profit housing groups to partner with the Cobb County HOME Program;
- Pursue measures that will produce cost savings for the housing rehabilitation and reconstruction programs.

3. Affirmatively Furthering Fair Housing:

- d. Provide a summary of impediments to fair housing choice.

**Cobb County Response**

The CDBG Program Office completed the Analysis of Impediments to Fair Housing Choice [AI] for Cobb County in December 2010 and revised its AI in 2011. Lack of affordable housing, zoning restrictions on halfway houses, lack of fair housing education, and lack of accessibility to public transportation were impediments identified in the 2011 Analysis of Impediments.

- e. Identify actions taken to overcome effects of impediments identified.

**Cobb County Response**

In PY2011, Cobb County sustained its efforts to affirmatively further fair housing in the County by hosting a fair housing education workshop around the County to educate its citizens on Fair Housing Choice. The workshop was attended by residents, non-profit organizations, real-estate agents/brokers, lending and financial institutions, and government officials and employees. The workshop was held on April 29, 2011 at the Cobb County Board of Commissioners Meeting Room.

The Board of Commissioners also passed a resolution to designate April 2011 as Fair Housing Month and to continue to promote fair housing activities through the Cobb

County CDBG Program Office, Cole Street Development Corporation, Northwest Metro Atlanta Habitat for Humanity, and other local organizations involved with Cobb's federally funded CDBG, HOME, ESG, CSBG, and Supportive Housing programs.

In PY2011, the Cobb County offered fair housing activities without the use of HUD program funds. For the PY 2012 program cycle, Cobb County has approved funding for Metro-Atlanta Fair Housing to provide fair housing education and activities. The CDBG Program Office also collaborated with local non-profit organizations to provide fair housing education for PY 2012.

The following table shows the identified impediments highlighted in the PY2011 Analysis of Impediments and also shows actions taken by the County to overcome these impediments.

Impediment	Recommendation	Actions Taken by the County
Lack of Affordable Housing	<ul style="list-style-type: none"> <li>• Implement subsidy programs</li> <li>• New construction and rehabilitation of affordable housing</li> <li>• Implement workforce housing programs</li> </ul>	<ul style="list-style-type: none"> <li>• Down-payment assistance program with Marietta Housing Authority</li> <li>• New construction of affordable rental units with Cole Street Development Corporation</li> <li>• New construction of affordable single-family units through NW Metro-Atlanta Habitat for Humanity and North Central Georgia Habitat for Humanity</li> <li>• Rehabilitation of existing Home-owner occupied units (43 units in PY2011)</li> <li>• New construction of 55 rental units and the acquisition of affordable single- family houses using NSP program funds</li> </ul>
Zoning Restrictions	<ul style="list-style-type: none"> <li>• Study the effects of zoning codes and ordinances on halfway houses</li> <li>• Develop a committee to discuss zoning issues and draft an amendment of the zoning ordinance</li> </ul>	<ul style="list-style-type: none"> <li>• Monthly zoning analysis with staff recommendations for re-zoning, special land use permits, and land use permit requests.</li> </ul>
Lack of Accessibility to Public Transportation	<ul style="list-style-type: none"> <li>• Conduct corridor studies and comprehensive planning studies to access needs</li> <li>• Develop a long range transportation plan to analyze current and future needs</li> </ul>	<ul style="list-style-type: none"> <li>• Livable Centers Initiative with Atlanta Regional Commission (ARC) <ul style="list-style-type: none"> <li>• D.L. Hollowell Pkwy and Veterans Memorial Hwy</li> <li>• Six Flags</li> </ul> </li> <li>• Cobb County Austell Road Access Management Study</li> <li>• Cobb County Bicycle and Pedestrian Improvement Plan</li> <li>• Cobb Freedom Voucher Program</li> <li>• Revive 285 Top End</li> <li>• Transit oriented development (TOD) study in Cumberland-Galleria Area</li> </ul>
Lack of Fair Housing Education	<ul style="list-style-type: none"> <li>• Conduct Fair Housing Outreach Campaigns</li> <li>• Publishing housing education materials in both English and Spanish</li> </ul>	<ul style="list-style-type: none"> <li>• CDBG program funds allocated to Fair Housing Education Workshops throughout Cobb County via Metro Atlanta Fair Housing Services</li> <li>• Fair Housing Information is printed in both English and Spanish</li> <li>• Workshops presented in English and Spanish</li> </ul>

4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

**Cobb County Response**

See the General Section of this CAPER for the many actions taken to address the obstacles to meeting the GUCC's underserved needs.

5. Leveraging Resources

- a. Identify progress in obtaining "other" public and private resources to address needs.

**Cobb County Response**

The Community Services Block Grant (CSBG) program previously discussed is a good example of the County's identification of "other" non-HUD resources to use in conjunction with HUD funds to address similar needs. The CSBG program is intended to ameliorate the effects of poverty in a community. In PY2011, Cobb County used **\$661,337.00** in CSBG funds to expand homeless resources and case management capacity, helping to build on outcomes achieved with CDBG, HOME, and ESG funds.

- b. How Federal resources from HUD leveraged other public and private resources.

**Cobb County Response**

In PY2011, the GUCC reimbursed NWMAH **\$190,000** for a total of 19 loans for down-payment assistance. Collectively, these first-time homebuyers leveraged a total of over **\$1 million** in NWMAH mortgage funds to purchase homes with an average sales price of \$101,529.

Similarly, eligible homebuyers in Cobb County's NSP program received **\$88,118.31** in down-payment assistance funds and closing cost assistance, leveraging over \$800,000 in private market investment into affordable homes with an average purchase price of \$127,646.

Cobb County's newest CHDO, Cole Street Development Corporation, has used HOME funds to provide gap financing to Low-Income Housing Tax Credit (LIHTC) projects, leverage very large private sector investments in affordable housing in our community. CSDC's three current LIHTC projects, which will receive a total of approximately **\$1.8 million** in HOME funds, are enabling a private sector investment of nearly **\$31 million** in syndication equity from the tax credits, and in equity investments from other public and private sector partners.

- c. How matching requirements were satisfied.

**Cobb County Response:**

The GUCC Match Requirement for October 1, 2009 through September 30, 2011 was waived by Atlanta Field Office due to the declaration of Cobb County as one of the Federally Declared Disaster Areas resulting from storms and flooding in September 2009. Though the match requirements were waived, the GUCC nonetheless generated **\$915,758.19** in match during this period, and has accrued **excess match** since 1993 in the amount of **\$14,786,259.89**. Several other match waivers due to national disaster declarations have also been utilized during this time period.

Northwest Metro Atlanta Habitat for Humanity, Inc. [NWMAH] received HOME grant funds for its First-Time Homebuyer Program and Acquisition/Infrastructure Development. HFH

generates match through sponsorship contributions from individuals, churches, clubs, and businesses that pay the costs of building materials, approximately **\$60,000** for each house built.

North Georgia Community Housing Development Corporation [NGCHDC] counts sponsor fees as match for both CHDO land acquisition activities and Cherokee County's homeowner rehabilitation program.

Cole Street Development Corporation (CSDC) used a private loan to the development of one of its tax credit projects as matching funds.

ESG funds were expended with a dollar for dollar match of **\$113,961.15** for emergency shelter services. The match was generated through the four [4] recipient organizations using other public and private resources.

## Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

### **Cobb County Response:**

General Question 1(a) documents how Cobb County addressed its project goals and objectives during 2011. Additional project level details are also presented in the CDBG Program Grantee Performance Report, the HOME Annual Performance Report, the Emergency Shelter Grant Annual Performance Report, and in the annual reports for Fair Housing and Section 3.

All resources identified were pursued, and all requests for certifications of consistency with the Consolidated Plan were provided. No projects reviewed were deemed to be inconsistent with Cobb County's Consolidated Plan. No known actions or willful inaction were taken to hinder implementation of the Consolidated Plan.

## Citizen Participation

1. Provide a summary of citizen comments.

### **Cobb County Response:**

The summary for the CAPER was advertised for 15 days beginning March 2, 2012 and ending on March 17, 2012 in the Marietta Daily Journal. A copy of the advertisement is included in the appendix. The table below shows a summary of comments for public hearings held in accordance with substantial amendments.

**Table 6: Citizen Comments for Substantial Amendments**

Reallocation of PY 2007 HOME funds for CHI-Project Cobb to CHI-Mitchell Chase Punch List Project managed by the CDBG Program Office.	No comments were received during the comment period or during the Public Hearing.
Reallocation of PY 2007, 2008, and 2009 funds to the Senior Center at Powder Springs Station	No comments were received during the comment period or during the Public Hearing.
Reallocation of PY 2008 CDBG Program funds from the City of Marietta's Home Assistance Program to City of Marietta's Slum and Blight program and the YWCA of Northwest Ga.	No comments were received during the comment period or during the Public Hearing.

Reallocation of PY 2009 CDBG-R Program funds from the City of Marietta's Charles Avenue Drainage Project to the City of Marietta's North Marietta/Fairground Intersection Improvement Project.	No comments were received during the comment period or during the Public Hearing.
<i>Reallocation of PY 2010 CDBG Program funds from the City of Smyrna's Chuck Camp Park and Senior Adult Aquatic Center Renovation to the City of Smyrna's Tolleson Park renovations.</i>	No comments were received during the comment period or during the Public Hearing.
Reallocation of PY 2009 CDBG Program funds from the Kennesaw Museum Foundation to Omosaze Inc. and SafePath Children's Advocacy.	No comments were received during the comment period or during the Public Hearing.
Final HUD Grant Allocations and approved recommendations for PY2011	An organization inquired if the City of Marietta's uncommitted allocation could be used for Down Payment Assistance. An organization also inquired about the obligation period for uncommitted funds.
Acceptance of grant funding from HUD through the Community Development Block Grant (CDBG), Home Investment Partnership Act (HOME) and Emergency Shelter Grant (ESG) Programs.	No comments were received during the comment period or during the Public Hearing.
Conveyance of six vacant building lots purchased under the Cobb County Home Investment Partnerships Act (HOME) Program to Habitat for Humanity of Northwest Metro Atlanta for development and sale to eligible homebuyers.	No comments were received during the comment period or during the public hearing.

- In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

\*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

### **Cobb County Response:**

#### **GRANTS:**

During the 2011 planning process, all CDBG, HOME, and ESG Grants awarded by HUD were committed to projects meeting one of the five objectives outlined earlier in this report. The 2011 Annual Action Plan submitted to HUD in November 2010, identified the projects that would receive funding using an estimate [90%] of the anticipated award. In August 2011, an amendment was made to the PY2011 Annual Action Plan, based on the actual award received by HUD. Public Hearings and Public Notices reflecting these project commitments are outlined in the Citizen Participation section of this report. The PY2011 grant award commitments of **\$3,595,48** for CDBG, \$1,906,993 for HOME, and

\$143,114 for ESG are presented in Attachment A, Attachment B and Attachment C respectively.

## Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

### Cobb County Response:

- **Planning:** In PY2011, Cobb County completed its 2012 Annual Action Plan [Year 2 of the 2011-2015 Consolidated Plan]. A needs assessment hearing was held to allow for additional comments regarding perspectives on any unmet needs in Cobb County. Cobb County continued its participation with other metropolitan governments to administer the HOPWA program.

The Cobb County CDBG Program Office serves as the lead agency for planning and coordinating the implementation of the Consolidated Plan. The Cobb CDBG Program Office is the agency through which the HOME Program is administered for the GUCC; it also administers the CDBG and ESG Programs in Cobb, as well as CSBG, JAG, NSP, HPRP, and FEMA. Each jurisdiction member of the HOPWA Program has a representative on the Metro Atlanta AIDS Housing Needs Assessment committee, which works to evaluate HOPWA needs and solutions on a regional basis.

CDBG Program staff updated the program's website to include useful information for interested parties. Access being offered through this type of forum for the first time includes executive summaries of past reports, current subrecipients, photo gallery of ongoing projects, and Frequently Asked Questions section. Information about upcoming public hearings and events for the CDBG Program Office is also run on CobbTV23, a county-wide television outlet and Cobblines, a daily online news-magazine.

- **Resource Development/Matching:** CDBG staff has made information available on funding options to non-profits, and providers of homeless services. The Cobb Community Collaborative has assisted in communicating funding opportunities to its over 100 non-profit member organizations and the CDBG Program Office's website has been used for posting grant applications and RFPs, making them more accessible. County staff has worked with the Georgia DCA to access state funding for affordable housing and supportive services. The GUCC has provided technical assistance for local housing non-profits, which have been created specifically to develop affordable housing, such as Cobb Habitat for Humanity and Cobb Housing, Inc.

The Justice Assistance Grant [JAG] Program, [formerly the LLEBG Program of the Cobb Community Enhancement Program], is designed to operate a coordinated network of anti-crime/anti-violence strategies. This program is administered through Cobb's CDBG Program Office, and has been effective in increasing coordination throughout Cobb County as county/city police, neighborhood groups, social workers, and county staffers identify ways to combat crime in Cobb County. The JAG program was awarded \$127,736 in FY 2011. These funds must be spent by September 30, 2014.

- **Housing Development:** These efforts are discussed throughout this narrative. Cobb County has been active in developing affordable housing through down-payment assistance programs, land acquisition, rehabilitation and new construction, public housing initiatives and other related programs.
- **Increase Education and Awareness about Affordable Housing Issues:** Cobb County and the GUCC continued to support homebuyer education and credit counseling programs through CHI, NWMAH, and other organizations. The CDBG Program Office in 2011 performed an evaluation of the readily-available educational literature used by organizations within Cobb County to 1] educate the general public about the value of, and need for, affordable housing; 2] educate low- and moderate-income households about affordable housing resources; and 3] counsel potential affordable homebuyers about successful homeownership. This evaluation concluded that literature published for each of the above three purposes was generally available, accessible, and accurate. The CDBG Program Office will continue to monitor educational literature on a biannual basis.

The CDBG Program Office also worked closely with Metro-Atlanta Fair Housing Organization during PY2011 to provide Fair-Housing Education to organizations and residents in the community. Metro-Atlanta Fair Housing also takes housing complaints from residents.

- **Increase Coordination:** The Cobb County CDBG Program Office cooperates with other housing service providers within the county, particularly the Marietta Housing Authority, Cobb County Habitat for Humanity, and Cobb Housing, Inc., YWCA, CFR, and the Extension. The Cobb Community Collaborative Policy Council on Homelessness [formerly the Cobb Human Services Coalition] is an effective agent of coordination throughout the county.

Cobb CDBG Program Office staff members are active members of these coordinating agencies, which include member representatives of housing providers, private and governmental health agencies, mental health, and family services agencies, as well as local schools. The Collaborative, assisted by Cobb County general funds, has developed a strategic plan and has been successful in generating a number of initiatives to expand services and improve the efficiency and effectiveness of programs in Cobb. In response to the Workforce Investment Act [WIA] passed by the U.S. Congress in July 1998, Collaborative members participated in the development and success of a "One-Stop" facility for social services and employment training and referrals. This program assists low income persons to move from welfare to work.

Cobb County has continued to encourage public-private partnerships with local non-profit housing and service agencies. It has combined with local Housing Authorities to encourage qualified residents to become homeowners under the voucher homeownership program. Cobb County continues to support local projects and their applications for state and foundation funding when they are compatible with Cobb's Consolidated Plan.

- **Lead-based Paint Hazards:** Concern about the long term effects on persons, especially young children, exposed to lead based paint prompted HUD to provide funding for lead hazard inspections and risk assessment. In most communities within the Consortium, the number of actual cases of lead based poisoning is extremely rare and the housing stock is fairly new. Cobb County has taken a proactive position in the effort to reduce Lead Based Paint hazards where they exist. Lead inspections

have been incorporated into the Single Family Rehabilitation Program, the FTHP, and all other HOME Program activities.

- **Ensure Compliance with Program Requirements:** To ensure that each recipient of HOME, CDBG, ESG and other federal funds operate in compliance with applicable federal laws and regulations, the CDBG Program Office closely reviews and monitors sub-recipient activities and provides extensive technical assistance to prevent compliance problems.
- **HOME** – The GUCC has made great progress toward resolving issues related to institutional structures and coordination. After providing Fulton County numerous opportunities to expend outstanding funds and correct issues remaining after Fulton’s exit from the Consortium in 1999, the GUCC has finally and definitively reallocated Fulton County’s funds and is moving on. This course of action resolves a longstanding gap in institutional coordination. Further enhancing coordination is the introduction of the City of Roswell as a new member of the GUCC. Roswell’s membership the GUCC will result in a more coherent model for the coordination of HOME Program resources in the North-Metro area. Whereas HOME funds had only sporadically been awarded to organizations serving the City of Roswell, the GUCC will ensure Roswell annually receives a share of HOME funds, as Cobb and Cherokee counties and the City of Marietta currently do. The consistency, predictability, and regional approach of this strategy will better meet the affordable housing needs of our area. Cobb County has severed its relationship with Cobb Housing, Inc., a CHDO that had fallen into dysfunction. A reputable private-sector homebuilder was publicly procured to build out an inventory of vacant lots that accumulated under Cobb Housing, Inc. Contracts have been signed with this new development partner that will bring a superior level of professionalism and expertise to our housing development program.

**CDBG:** Applications and financial documentation is maintained for potential grant recipients to ensure eligibility of each application. CDBG staff also visits each on-going construction site on a regular basis, during construction. Cobb County CDBG performs a desk review of financial documentation before every reimbursement request is paid. Environmental reviews are completed before each project is approved. Davis-Bacon wage and hour records are analyzed prior to each reimbursement. Detailed monitoring results from PY2011 can be reviewed in the Monitoring section of this document below.

**ESG:** Applications and financial documentation is maintained for potential grant recipients to ensure eligibility of each application and to ensure that spending for activities will not exceed the program limits. Cobb County CDBG Program Office performs a desk review of all financial documentation before a reimbursement request is paid.

Cobb and the GUCC participating jurisdictions also review applications for other programs which require consistency with the Consolidated Plan. These federal programs include: State HOME Program, State ESG Program, State Housing Trust Fund, Shelter Plus Care Program, Supportive Housing for the Elderly [Section 202], Supportive Housing Program for the Disabled [Section 811], Moderate Rehabilitation Single Room Occupancy Program, Housing Opportunities for Persons with AIDS Program, and the PHA Comprehensive Grant Program.

## Monitoring

### 1. Describe how and the frequency with which you monitored your activities.

#### **Cobb County Response:**

To insure that each recipient of HOME, CDBG, ESG, and other federal funds operates in compliance with applicable federal laws and regulations, Cobb CDBG implements a monitoring strategy that closely reviews sub-recipient activities and provides extensive technical assistance to prevent compliance problems.

**CDBG/HOME:** The CDBG Program Office staff continues to utilize a risk analysis matrix for monitoring all appropriate CDBG/HOME subrecipients for each Program Year [PY]. This risk analysis closely mirrors the Community Planning Development [CPD] Notice 04-01, Issued February 2, 2004 and CPD Notice 02-11, which delineates the relevant monitoring factors for determining the risk level for grantees, or in the case of Cobb County, subrecipients. Once projects have been approved and subrecipients have been issued sub-recipient agreements, the CDBG Program Office staff conducts a four page risk analysis worksheet that looks at Financial Capacity; Management; Planning; and National Objectives. Each sub-recipient is graded and their score is listed in one of three categories: low risk [0-30 points]; moderate risk [31-50 points] and high risk [51-100 points]. Based on the scoring for each sub-recipient, the Cobb County CDBG Program Office determines its monitoring schedule based on the number of moderate to high risk subrecipients. As a general rule, the CDBG Program Office staff will monitor on-site all moderate and high risk subrecipients on an annual basis. Conversely, the low risk subrecipients are monitored on-site every other program year and desk reviews are conducted throughout the year for all subrecipients.

### 2. Describe the results of your monitoring including any improvements.

#### **Cobb County Response:**

During PY2011, the Cobb County CDBG Program Office monitored CDBG and ESG subrecipients.

For the CDBG Program, staff monitored four non-profit agencies. All of the non-profits [The Extension, Turner Hill CDC, Marcus Jewish Community Center, and Marietta Y.E.L.L.S.] were monitored "on-site". Each organization was reviewed for compliance with HUD regulations in the following areas: Income Eligibility [i.e. record keeping and income verification], overall project performance, and procurement procedures. The Monitoring visits produced no findings.

For the ESG Program, staff monitored The Extension and Turner Hill Harmony House with on-site visits. Each organization was reviewed for compliance with HUD's ESG regulations and overall project performance. Both organizations had zero findings or concerns.

### 3. Self-Evaluation

#### a. Describe the effect programs have in solving neighborhood and community problems.

#### **Cobb County Response:**

By allowing local governments the opportunity to address the needs of the low/mod income residents of their respective jurisdiction, Cobb County has been able to address the following identified concerns:

1. While Cobb County is considered to be an area of new and high-cost housing, many of the county's homes built in the 50's and 60's are considered "affordable housing." Much of this housing is still occupied by the original owners and the homes are in need of repairs to bring them up to code. During 2011, CDBG funds were utilized to rehabilitate 50 homes total; 38 homes in Cobb County and 12 in the City of Marietta. As these homes are improved, neighborhoods are enhanced encouraging residents to take greater pride in their surroundings.
  2. The population in Cobb County has outpaced the supply of neighborhood facilities and park and recreational facilities. While new "high-end" subdivisions may provide recreational facilities for its residents, the low/mod income residents continue to need places for recreation and meetings. Cobb County has been able to provide funding to meet many of these needs through CDBG funds. Multi-purpose buildings, athletic ball fields, aquatic center construction, parking and landscaping at neighborhood facilities and ADA improvements have been able to utilize CDBG funding to meet these needs. The neighborhood facilitates offer a better environment for the residents, enabling youths to take advantage of over less productive alternatives. Many of these facilities offer summer afternoon programs which provide benefits for latch-key children.
  3. Cobb County continues to use its CDBG and HOME funds to improve the standard of living for low and moderate-income residents. Progress has been made in the pursuit of the basic goals of reducing substandard housing and in providing a suitable living environment for low and moderate income persons. Governmental leaders continue to recognize that affordable housing is necessary for continued economic growth of the community and that all elements of the population deserve decent housing. This awareness has opened up opportunities for the development of affordable housing, although there are still many difficulties to overcome. The amount of available vacant land for building in Cobb County continues to decline as new housing and commercial developments continue to be constructed. According to the Cobb County Community Development Department, of the 31,125 acres of undeveloped or underdeveloped land remaining in Cobb County, just less than 500 acres are set aside for green space protection under the Georgia Green Space Program. A couple of local planning and zoning ordinances, present a barrier to affordable housing, and the impact on the existing infrastructure of continued growth and development where maximum lot sizes and square footage requirements are addressed.
- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

**Cobb County Response:**

As specifically outlined in Question 1 of the General Questions Section, Cobb County has made significant progress in meeting the priority needs and specific objectives to help make the community's vision of the future a reality.

Cobb County invested a significant amount of its CDBG resources for acquisition, construction, and renovation of public facilities/infrastructure and in the purchase of capital equipment to improve the quality of life for the residents of the county.

HOME program funds were used to rehabilitate and construct new affordable rental housing for seniors through private partnerships and Low-Income Housing Tax

Credits. Affordable housing for low- and moderate-income homebuyer families was also built and HOME funds were also used to offset some of the costs of land acquisition and site work.

Cobb County also increased housing options and self-sufficiency for homeless and near homeless individuals and families through the use of CSBG program funds, FEMA funds, and funds provided by HUD Super-NOFA SHP funds.

Cobb County increased housing and supportive services for individuals with special needs by providing program funds to non-profit agencies that provide and operate special needs housing/services for individuals with such needs.

- c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.

**Cobb County Response:**

Cobb County, City of Marietta, and Cherokee County expended **\$164,509.95** in HOME funds and **\$381,398.48** in CDBG funds to provide housing rehabilitation assistance to low and moderate homeowners.

- d. Indicate any activities falling behind schedule.

**Cobb County Response:**

1. City of Acworth – “Trail-way and Infrastructure System Phase II” has been upheld by numerous unexpected requests by the Army Corps of Engineers. They are redesigning the project and should begin the bid process by summer 2012.
2. Girls Inc. – Van Purchase was delayed due to new restrictions on van use for school aged children. Girls, Inc. has now started the search for a mini-bus.

- e. Describe how activities and strategies made an impact on identified needs.

**Cobb County Response:**

Using CDBG, HOME, and ESG funds, **38,342** new low and moderate income persons received benefits in PY2011.

- f. Identify indicators that would best describe the results.

**Cobb County Response:**

**Public Facility or Infrastructure Activities**

Low and moderate income persons in a Project Service Area [PSA] have benefited through:

- Increased availability/accessibility to a suitable living environment by improving the quality/quantity of neighborhood facilities. [City of Acworth, City of Austell, City of Kennesaw, City of Powder Springs, City of Smyrna]

**Public Service Activities**

Low and moderate income persons are assisted through Cobb's commitment to the Non-Profit Sector by improving the accessibility/availability of a suitable living environment by increasing the range of housing options and related services for persons with special needs and improving the services for low/mod persons. [City of Smyrna, City of Marietta Boys and Girls Club, The Center for Family Resources, Community Health Center, Omosaze, Inc., SafePath Children's Advocacy Center, Inc., The Extension, Inc.,]

**Affordable Homeowner Units Constructed, Reconstructed, or Rehabilitated**

Eligible low and moderate income homeowners benefit through increased supply of decent, affordable housing stock through construction of new affordable units [CSDC, NWMAH, NGCHDC] and by reconstruction or rehabilitation of existing owner-occupied units through Cobb County, Cherokee County, or the City of Marietta's Housing Rehabilitation Programs.

**Affordable Rental Units Constructed or Rehabilitated**

Eligible low and moderate income households benefit through increased supply of decent, affordable rental housing units through construction of new units or rehabilitation of existing units [CSDC].

**Direct Financial Assistance to Homebuyers**

Eligible low and moderate income first time homebuyers benefit through increased affordability/accessibility to decent housing stock through Homebuyer Counseling and Down-payment Assistance [NWMAH and MHA].

**Homeless Prevention**

Increased sustainability of a suitable living environment through improved services to the subpopulation through emergency and transitional shelter, case management services, case referrals, medical and mental health services, job training, etc. [The Extension, Inc.; Turner Hill - Harmony House; Ministries United for Service and Training, Inc. [MUST]; The Center for Family Resources].

**Jobs Created/Businesses Assisted**

Low to moderate income persons benefit through increased availability/accessibility to economic opportunities such as Micro-enterprise Technical Assistance Program, new businesses assisted, and expansion of existing businesses.

- g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.

**Cobb County Response:**

In 2011, CDBG funding was reduced by 16.21% and HOME funding was reduced by 12.4%. The reduction in funds presents a barrier for new and existing organizations that apply for funding to actually obtain funding. With rising costs of materials and inflation, the problem is exaggerated. Organizations applying for a continuation of funds, receive a smaller allocation than normal. Additionally, the waiting list for assistance continues to increase as well as the cost of housing in Cobb County while the available land continues to decrease. Cuts in funding make it more difficult for the program to keep up with the rising costs of homeownership within the County.

- h. Identify whether major goals are on target and discuss reasons for those that are not on target.

**Cobb County Response:**

See (i) below.

- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

**Cobb County Response:****Goals**

- Expend all HOME funds dedicated to Cobb County and the City of Marietta Housing Rehabilitation and Housing Reconstruction programs on eligible projects;
- Continue to help Cherokee County operate its housing rehabilitation program in the most efficient and effective manner and encourage improvement in expenditure rate;
- Assist NWMAH with their infill site selection process and in their efforts to develop subdivision infrastructure necessary for continued success of its affordable housing construction program;
- Resolve CHI's non-compliant land inventory by prohibiting further land acquisition and providing strict oversight of the build-out of property previously acquired;
- Continue to work with all subrecipients to understand IDIS reporting requirements and fulfill them successfully;
- Build the capacity and capability of the two new CHDOs in the GUCC; and
- Continue to seek opportunities for support of affordable rental housing tax credit projects

**Adjustments Needed**

- Redesign the County's affordable housing model to include a greater focus on development of rental units in the face of declining numbers of new home sales to homebuyers;
- Shift support away from affordable housing construction programs that have shown records of non-compliance or poor cost-reasonableness to more efficient and effective programs; and
- Continue to stress the need for timely commitments, IDIS set-ups, expenditures, draw-downs, and reimbursements and IDIS completion reports of HOME funds to effectuate project completion within 120 days

## Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

***Cobb County Response:***

Program Procedures and Risk Assessments are performed [when required] according to HUD and the Georgia Environmental Protection Division [EPD] regulations and guidelines. In PY2011, seven homes tested positive and were abated of lead-based paint hazards under Cobb's Housing Rehabilitation Program.

## HOUSING

### Housing Needs

\*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

***Cobb County Response:***

The single-family Housing Rehabilitation Program operated directly by the Cobb County CDBG Program Office helps many low/mod income families remain in their own homes by renovating their homes. The rehabilitation of these homes helps to provide affordable housing for these families. Every home that is rehabilitated is assessed for lead-based paint risk and appropriate abatement procedures are taken, if necessary, as part of the overall renovation. During PY2011, a total of 50 homes were rehabilitated; 38 in Cobb County and 12 in the City of Marietta.

***Table 7: CDBG Housing Rehabilitation Client Income***

EXTREMELY LOW INCOME 30%-50%	LOW INCOME 50%	MODERATE INCOME 50%-80%
38 HOUSEHOLDS	6 HOUSEHOLDS	6 HOUSEHOLDS

The GUCC's HOME Program-funded Down-payment Assistance Program [DPA] has been successful in providing affordable housing for new homebuyers. During 2011, 19 low or moderate income persons became homeowners as a result of these programs. The program not only provides financial support in the form of zero interest loans to cover down-payment and closing costs, but also provides counseling and education programs to provide prospective homebuyers with the skills they need to achieve the goal of homeownership. Every new low or moderate income homebuyer assisted by the GUCC is a successful step toward the HUD goal of increasing the number of homeowners in America.

Through the use of HOME funds, NWMAH was able to offset the cost to low and moderate income homebuyers of property acquisition and infrastructure improvements. NWMAH purchased 19 new infill lots for construction, at an average HOME cost of \$25,278 each.

The GUCC has provided various Cobb County non-profit organizations with HOME funds for the renovation or new construction of affordable rental housing. Occupancy statistics as of December, 2011 for the **71 HOME rental units** in Cobb County's portfolio appear in the table below:

***Table 8: Cobb County's HOME-assisted Rental Units***

HOME Program Income Level	Number of Rental Units
Very low-income [0-30% of MFI]	51
Low-income [31-50% of MFI]	14
Moderate-income [51-80% of MFI]	6
Vacant	0
<b>Total</b>	<b>71</b>

### Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.

***Cobb County Response:***

As indicated earlier in this narrative, all HOME Program funding goes to address the needs of the low and moderate income residents of Cobb County. The attached HOME APR addresses the demographics of the extremely low-income, low-income, and moderate income renter and owner households.

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.

***Cobb County Response:***

As indicated earlier in this narrative, Cobb County has been successful in accomplishing goals for affordable housing for rental and owner households. The attached HOME APR addresses these accomplishments in greater detail. In 2011, 25 new homeowners were created through down-payment assistance program funded by the GUCC and 3 new homeowners were created through down-payment assistance funded by NSP.

***Table 9: Affordable Housing for Owners and Renters***

Subrecipient	Goal	Actual	Amount
NWMAH	9	19	\$190,000.00
MHA	1	6	\$48,352.34
NSP	N/A	3	\$21,228.00
<b>Total</b>	<b>10</b>	<b>28</b>	<b>\$259,580.34</b>

3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

***Cobb County Response***

Cobb County did not expend any CDBG or HOME funds to specifically address "worst-case" housing needs for housing needs for persons with disabilities during PY2011.

## Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

### **Cobb County Response:**

- The Marietta Housing Authority [MHA] has established resident organizations in all its public housing communities. These organizations have operated as a liaison between the public and the Housing Authority during PY2011.
- In recent years, the MHA has demolished several obsolete and blighted public housing projects, while using Housing Choice Vouchers to give households access to better housing options in the locations of their choice. There are Housing Choice Voucher holders residing in every zip code within Cobb County. Additionally, the sale of land occupied by former public housing communities is being used to fund greater housing assistance for low-income families and is being redeveloped into high quality mixed-use, mixed-income communities that will offer improved quality of life for all citizens of Marietta.
- The MHA provides several Homeownership Assistance Programs. One, known as "MIHOM," benefits Teachers, Policemen and Firemen, Public Government and City School Employees. "MIHOM" provides eligible homebuyers [incomes under 80% AMI] with down-payment and closing cost assistance to purchase homes within the City of Marietta. The assistance is provided in the form of a deferred payment, 0% interest loan. Properties must be located within the city limits of Marietta and purchase price cannot exceed \$250,000. The MHAP Program is also limited to families with incomes under 80% AMI, but with broader eligibility. Properties need not be in City Limits. In tandem with a Federal Home Loan Bank program, it particularly benefits families coming from the Housing Choice Voucher and public housing programs.
- NWMAH, NSP, and MHA operate First-Time Homebuyer Programs on behalf of Cobb County's CDBG Program Office. In 2011, NWMAH was reimbursed **\$190,000** for a total of 19 loans for down-payment assistance using both Entitlement and Program Income funds. A total of 3 eligible homebuyers under Cobb County's NSP received **\$21,228** in down-payment and closing cost assistance from HOME Program funds and 6 eligible homebuyers were assisted with **\$19,286.50** in NSP Program funds.

NWMAH completed its 51-unit Hillcrest subdivision as well as 13 infill units throughout Cobb County. All 51 units in Hillcrest and 13 infill units are HOME-assisted units.

## Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

### **Cobb County Response:**

Cobb County carries out its Fair Housing activities using the guidance of its Analysis of Impediments to Fair Housing Choice [AI]. The AI is an assessment of obstacles to the achievement of the goals of fair and open housing found in Title VIII of the Civil Rights Act of 1968.

Under the administration of the Cobb County CDBG Program Office, Cobb County invests 80% of its HUD grant funds [CDBG/HOME/ADDI/ESG] to assist low and moderate

income families and individuals. CDBG/HOME/ADDI/ESG activities directly fulfill Cobb County/GUCC's Consolidated Plan certifications and AI [Analysis to Impediments to Fair Housing], mandate of "Affirmatively Further Fair Housing". Many of these activities [described throughout this CAPER] specifically address the effects of impediments/barriers to fair housing choice and corrective action, as identified in the Cobb AI.

The results of Cobb's AI has led to the award of CDBG/HOME/ESG grant funds to Housing Rehabilitation projects, special needs housing, elderly housing, First-Time Homebuyers' Program, tenant pre-homeowner counseling and post homeowner counseling and a number of other programs which involve Cobb County's low income residents receiving a better fair housing choice.

In April 2011, the Cobb County Board of Commissioners passed a Fair Housing Resolution which declared April 2011 as Fair Housing Month in Cobb County. In addition, Cobb's cities also enacted Fair Housing Proclamations. The purpose of the actions by the County Commissioners and city officials was to mark the 39<sup>th</sup> Anniversary of the passage of Title VIII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act, and to call attention to the need for more fair housing outreach and education activities to support and promote Fair Housing and Equal Opportunity in Cobb County.

During 2011, the Cobb County CDBG Program Office staff completed the updated Analysis of Impediments to Fair Housing Choice document. Compilation of data received from multiple agencies including the Fair Housing Division of the Georgia Commission on Equal Opportunity and the U.S. Department of Housing and Urban Development Fair Housing and Equal Opportunity [FHEO] Office.

Question 3 (a) and (b) – Fair Housing describes the activities taken by Cobb County to directly fulfill Cobb's 2011-2015 Consolidated Plan Certifications to "Affirmatively Further Fair Housing activities in order to eliminate barriers to Fair and Affordable Housing, as identified in Cobb County's Consolidated Plan and AI.

- Continued to work with GUCC member Cherokee County with HOME Program activities to bring substandard housing units up to code for senior citizens, and to provide lower cost affordable housing through Northwest Metro Atlanta Habitat for Humanity and Cole Street Development Corporation.
- Northwest Metro Atlanta Habitat for Humanity, Cobb County NSP, and the Marietta Housing Authority administer the County's First Time Home Buyer Programs on behalf of Cobb County's CDBG Program Office. During 2011, NWMAH assisted 19 families; another 9 households were assisted by the NSP; and the Marietta Housing Authority's down-payment assistance program assisted 6 homebuyers.

## **HOME/ American Dream Down Payment Initiative (ADDI)**

1. Assessment of Relationship of HOME Funds to Goals and Objectives
  - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.

**Cobb County Response:**

The attached HOME PY2011 Annual Performance Report [APR] contains an analysis of the extent to which HOME funds were distributed among different categories, or housing needs, as identified in Cobb's approved 2011-2015 Consolidated Plan.

## 2. HOME Match Report

- a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.

**Cobb County Response:**

The HOME Match Annual Report HUD-40107-A is included in the HOME APR [Please Refer to Tab 2 of the HOME APR].

## 3. HOME MBE and WBE Report

- a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).

Minority Business Enterprises comprised 61.3% of contracts and subcontracts for the County and 28.1% of program funding were contracted to minority businesses. Of the total minority contracts for PY2011, 35 were African American.

Women Business Enterprises comprised a total of 4.8% of contracts and subcontracts for the County.

**Table 10: CPD Minority Business Enterprise Activity**

Grantee	Total Contracts		Women Owned		Asian/Pacific Americans		African Americans		Total Minority	
Cobb County	62	\$ 2,848,590	3	\$47,931.50	2	\$309,550	35	\$442,968	38	\$800,449

## 4. Assessments

- a. Detail results of on-site inspections of rental housing.

**Cobb County Response:**

In PY2011, follow-up on PY 2009 inspections of Cambridge Units was completed; no additional inspections were scheduled for PY2011. All GUCC HOME rental units will be re-inspected in 2011.

- b. Describe the HOME jurisdiction's affirmative marketing actions.

The policies and procedures of the GUCC have ensured that each appropriate HOME-assisted project adheres to Affirmative Marketing Guidelines and EEO policies. A detailed copy of the HOME PROGRAM AFFIRMATIVE MARKETING PROCEDURES can be found in attachments following the 2011 HOME APR in this document.

- c. Describe outreach to minority and women owned businesses.

**Cobb County Response:**

Efforts are made to alert MBE and WBE firms in all of the CDBG Office's procurement procedures. Both Cobb County and sub-recipients encourage [through purchasing] MBE, WBE and Section 3 firms to bid on CDBG, HOME/ESG/ADDI work activities

## HOMELESS

### Homeless Needs

1. Identify actions taken to address needs of homeless persons.

**Cobb County Response:**

Through the ESG Program and the Super-NOFA, various organizations are able to operate emergency shelters, rehabilitation programs, transitional housing, or permanent housing for those in highest need. The goal of the programs is to end the cycle of homelessness for the homeless population of Cobb County.

2. Identify actions to help homeless persons make the transition to permanent housing and independent living.

**Cobb County Response:**

Transitional housing programs funded through the Super-NOFA and ESG serve a wide variety of population from single males, to single females, to households with children. ESG funded programs also serve specific populations in their transitional housing programs such as ex-offenders being released from jail and chemically dependent males. These programs require that participants seek employment and permanent housing. Upon completion of this program, participants are connected with other mainstream resources such as Food Stamps, TANF, or Social Security benefits.

3. Identify new Federal resources obtained from Homeless Super-NOFA.

**Cobb County Response:**

For PY2011, no new programs were funded through the Cobb Continuum of Care. 11 programs were renewed through the CoC for FY 2011.

### Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

**Cobb County Response:**

For PY2011, Cobb County funded four non-profit organizations through ESG whose programs help to prevent homelessness. MUST Ministries and the Center for Family Resources used ESG program funds to provide assistance to clients at risk of becoming homeless. These organizations provided payments to for emergency lodging/rent to prevent clients from becoming homeless.

In 2009, Cobb County received \$1,337,058 in Homelessness Prevention and Rapid Re-Housing Program (HPRP) funds. MUST Ministries and The Center for family Resources were given \$611,524 each to provide these services that was exhausted in 2011.

**Federal Emergency Management Agency [FEMA] Emergency Food and Shelter Program:** This program provides rent, mortgage, and food and utility assistance to keep low-income residents safely housed and to prevent them from becoming homeless. A total of \$399,475 was expended during PY2011 for shelter, rent/mortgage payments, meals, utility assistance, and administration.

## Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).

### **Cobb County Response:**

Emergency Shelter Grant funds are used in a variety of programs to address the urgent needs of the homeless or near homeless in Cobb County. The need for emergency and transitional housing is met using barracks style short-term shelters, scattered-site transitional housing units, hotel/motel short-term overnight accommodations, and dormitory-style transitional housing for single men. Programs offer access to a broad range of other services including case management, employment assistance, life skills, health care, child care, and transportation.

2. Assessment of Relationship of ESG Funds to Goals and Objectives
  - a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.

### **Cobb County Response:**

The Cobb County 2011-2015 Consolidated Plan Priority Need #3 is to eliminate homelessness. This was rated as a top priority for the County due to increased service delivery demands. The recent economic downturn has increased the need to support organizations that provide services to address and prevent homelessness.

- The Center for Family Resources utilized **\$26,612.64** in PY2011 ESG funds to provide Rent/Lease Payments for temporary lodging of clients, essential services including case management, child care, and health services referrals. The CFR also utilized **\$5,213.40** to provide homelessness prevention services that include rent/utility payments.
  - Ministries United for Service and Training [M.U.S.T] utilized **\$20,903.00** in PY2011 ESG funds to provide emergency shelter for homeless persons in Cobb County.
  - The Extension, Inc. utilized **\$35,615.03** in PY2011 ESG funds to offset emergency and transitional housing shelter costs as well as for essential services to clients, specifically case management.
  - Turner Hill CDC – Harmony House utilized **\$16,356.15** in PY2011 ESG funds to provide short-term residential services to homeless persons being released from an institution.
- b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.

Cobb County's strategy for developing a system to address homelessness is based on an understanding of the factors that lead to homelessness. Shelters and human service providers will not be effective in resolving the problem of homelessness unless they address the issues of causation. It is not enough that services are provided, needs are addressed, and money is spent -- services must actually change the circumstances that cause homelessness. On a personal level, this may mean overcoming a substance abuse problem, obtaining a better education, or retraining

for a better paying job. On a community level, this may mean increasing the availability of affordable housing, improving transportation systems, increasing the supply of affordable childcare, and providing more mental health services.

- **The Center for Family Resources** served 331 women and children through emergency lodging.
- **Ministries United for Service and Training [M.U.S.T]** served 987 homeless adults and children at their Elizabeth Inn Shelter.
- **The Extension, Inc.** served 151 males at the men's recovery transitional program.
- **Turner Hill CDC** served 15 new individuals in PY2011 through their short-term residential program for homeless males being released from an institution.

### 3. Matching Resources

- a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.

**Cobb County Response:**

The ESG Program requires that the grantee leverage federal resources in the local community through the provision of matching funds. Each of the subrecipients providing services for Cobb County Cobb County under the ESG program have provided match in the form of cash donations from private individuals and churches and grants from non-federal sources. Most agencies rely heavily on volunteers to operate their programs.

**Table 11: PY2011 ESG Matching Fund Sources**

Agency	Match Amount	Match Source
The Center for Family Resources	\$31,826.04	In Kind, Private Donations, & Client Fee's
M.U.S.T, Inc.	\$20,903.00	Private Donations
The Extension, Inc.	\$35,615.03	Private Donations
Turner Hill CDC – Harmony House	\$16,356.15	United Way; Private Donations
<b>TOTAL ESG MATCH</b>	<b>\$ 104,700.22</b>	

### 4. State Method of Distribution

- a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.

**Cobb County Response:**

Not applicable

### 5. Activity and Beneficiary Data

- a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESG expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.

**Table 12: PY2011 ESG Program Expenditures by Activity**

ESG Activity	Expenditure Amount
Emergency Shelter	\$104,887.24
Homeless Prevention	\$6,998.40
Administration	\$7,155.85
<b>TOTAL</b>	<b>\$119,041.49</b>

**Cobb County Response:** The CDBG Program Office has not encountered problems collecting, reporting, or evaluating the reliability of the information provided by ESG Subrecipients. The ESG subrecipients in Cobb County are monitored annually. During the PY2011 monitoring visits, each agency verified use of the Pathways Homeless Management Information System [HMIS]. HMIS enables agencies to report uniform client information to the CDBG Program Office. The Policy Council on Homelessness [p. 15] expanded use of HMIS in Cobb County and continued to involve a greater number of agencies in 2011. HMIS allows for agencies to provide unduplicated data to the CDBG Program Office through Monthly Service Reports that document new clients served.

b. Homeless Discharge Coordination

As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.

**Cobb County Response:**

As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.

c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

**Cobb County Response:**

Through the Policy Council on Homelessness of the Cobb Community Collaborative, a Discharge Planning Committee has developed new procedures for serving homeless persons to be discharged from jails and hospitals. Using FEMA Emergency Food and Shelter Program funding, a joint effort was developed between shelters/service agencies and WellStar Health Services to provide temporary shelter for these individuals while longer-term housing and services are developed. This new process is currently being expanded to coordinate housing and services for a larger group of persons discharged from jails and hospitals in Cobb County. Shelter operators regularly meet with jail staff and counselors to implement new procedures and links for appropriate housing services.

Notably, Turner Hill Community Development Corporation [CDC] began "Harmony House" to provide transitional housing to ex-offenders being released from local jails. The facility can house up to 36 ex-offenders and is being used as a short-term needs

assessment center. The program is designed to concentrate on recovery and self-development activities and is provided at no cost to the clients.

## Community Development

### 1. Assessment of Relationship of CDBG Funds to Goals and Objectives

- a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.

#### **Cobb County Response**

The 2011-2015 Consolidated Plan for Cobb County identified the need for increased capacity of Public service that serve low and moderate income persons as one of the highest priorities for the community.\

- **Public Services**— A total of **\$524,780** of CDBG and **\$135,958** of ESG funding was expended on 16 different projects that provided services, including, but not limited to, reading/literacy programs, senior housing, Latino outreach programs, after-school programs, medical and dental services, pre-counseling and housing services, homeless services, transportation, and abused children services.
  - **Public Facilities**— A total of **\$1,202,272** was spent on 5 different CDBG projects that created new or improved public facilities, including ADA Renovations, and recreational, and neighborhood infrastructure projects.
  - **Microenterprise Development Training**— The Edge Connection utilized **\$48,000** of PY2011 Public Service funding for their business training and essential entrepreneurial support service program which helps micro-entrepreneurs and small business owners launch, sustain or grow their businesses. In 2011, the Edge Connection launched 15 businesses and assisted 112 individuals.
- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.

#### **Cobb County Response:**

Because no new affordable rental housing was proposed for CDBG in PY2011, the Action Plan did not set goals for the number of households to be served by this activity. However, using the 52 units of affordable rental housing added to the GUCC's inventory from previous years, 145 households were served in PY2011.

Rental Housing Project	Goal (# of households served)	Actual (# of households served)	Percentage of Goal
Cambridge Woods	n/a	40	n/a
Center for Family Resources	n/a	2	n/a
Traveler's Aid 360 Oak Harbor 501 Augusta Drive	n/a	4	n/a
Devereaux	n/a	17	n/a
YWCA 1716 Cunningham Road 4318 Vicars Chase 180 Lemon Court	n/a	5	n/a
The Extension	n/a	77	n/a
Total	n/a	145	n/a

- c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

**Cobb County Response:**

All grantee funding was used exclusively for one national objective [serving low and moderate income persons], and Cobb County complied with the overall benefit certification.

2. Changes in Program Objectives

- a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

**Cobb County Response:**

There were no changes to Cobb County's program objectives.

3. Assessment of Efforts in Carrying Out Planned Actions

- a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.  
b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.

**Cobb County Response** (a and b)

Cobb County reviews all certifications of consistency submitted. In reviewing each certification, Cobb has provided certification approval to all organizations that meet one of the five Cobb County goals identified in the 2011-2015 Consolidated Plan.

- c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

**Cobb County Response:**

The Chairman, the Board of Commissioners, the County Manager, and the CDBG Program Office work in partnership to fully plan and implement allocations described in Cobb County's Consolidated Plan.

4. For Funds Not Used for National Objectives

- a. Indicate how use of CDBG funds did not meet national objectives.  
b. Indicate how did not comply with overall benefit certification.

**Cobb County Response:**

All funds were used to meet the CDBG National Objective to serve low and moderate income residents of Cobb County as defined by HUD regulations.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
  - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
  - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
  - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

**Cobb County Response:**

Cobb County has an anti-displacement policy. No permanent displacement occurred using CDBG, HOME or ESG funds during 2011.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
  - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
  - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
  - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

**Cobb County Response:**

Micro-enterprise training assisted 112 individuals in which 15 new businesses were formed.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
  - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

**Cobb County Response:**

The Cobb County CDBG Program Office prepares Project Service Area [PSA] for all City projects [i.e. City of Acworth, City of Powder Springs, City of Kennesaw, City of Marietta, and the City of Smyrna] to determine eligibility for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit. In PY2011, the City of Kennesaw conducted a survey of residents in the Woodland Acres subdivision to determine eligibility for the remaining 3 streets. Over 50% of the households were low/mod income persons. In PY2011, a PSA was performed for the City of Smyrna's Children's Pavilion project and Rose Garden Park playground replacement.

8. Program income received
  - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.

**Cobb County Response:**

During 2011, two housing rehabilitation loans were repaid in full due to the sale of the existing property, refinancing of the existing mortgage, payoff from the homeowner, or as a result of death of the homeowner and sale of the house. All of these funds represent program income to the housing rehabilitation program. All program income funds are reallocated for other Minor Home Repair Grants or Deferred Payment Loans projects.

- b. Detail the amount repaid on each float-funded activity.

**Cobb County Response:**

Cobb County does not have any float funded activities as defined by HUD.

- c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.

**Cobb County Response:**

Cobb County does not have any other loan repayment programs.

- d. Detail the amount of income received from the sale of property by parcel.

**Cobb County Response:**

See Section A.

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:

- a. The activity name and number as shown in IDIS;
- b. The activity name and number as shown in IDIS;
- c. The program year[s] in which the expenditure[s] for the disallowed activity[ies] was reported;
- d. The amount returned to line-of-credit or program account; and
- e. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

**Cobb County Response**

The County did not have any prior period adjustments for the reporting period.

10. Loans and other receivables

- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.

**Cobb County Response:**

Not applicable. No float funded activity.

- b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.

**Cobb County Response:**

The number of other housing rehabilitation loans outstanding for Cobb County and the City of Marietta is 348 loans with a principal balance owed of \$7,267,208.

- c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.

***Table 13: Rehabilitation Loan Portfolio***

Loan Type	Outstanding Loans
Minor Home Repair Loans	\$1,056,823
Deferred Payment Loans	\$4,412,657
Forgivable Loans	\$430,674
HOME Reconstruction Deferred	\$1,367,054
<b>Total Outstanding Portfolio</b>	<b>\$7,267,208</b>

- d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

**Cobb County Response:**

Cobb County had no defaults during 2011 which resulted in a loan balance being forgiven.

- e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

**Cobb County Response:**

Cobb County did not provide CDBG funds to allow subrecipients to acquire or improve parcels of land that are available for sale in PY2011.

11. Lump sum agreements

**Cobb County Response:**

Cobb County utilized CDBG Regulations 24 CFR 570.513, which permits CDBG funds to be drawn from the Treasury in a Lump Sum for the purpose of Single Family Housing Rehabilitation Programs. Lump Sum draws funded using 2006 CDBG funds from the City of Marietta, in PY2011 all lump sum #7 funds were expended as of December 1, 2011. See table below.

**Table 14: Lump Sum #7 City of Marietta**

Lump Sum Draw #	7
Origination Date	12/19/2008
45-Day Deadline	02/02/2009
180- Day Deadline	06/17/2009
2-Year Deadline	12/19/2010
2-Year Extension Deadline	12/01/2011
Monthly Interest Amount	\$1.02
Interest Balance	\$0.00
LS Balance	\$0.00

## HOUSING REHABILITATION PROGRAM

### LUMP SUM REQUIREMENTS:

- 45- Day Deadline - First loan must be made within 45 days of the deposit.
- 180 - Day Deadline - At least 25% of the funds have to be disbursed within 180 days of the receipt of the deposit.
- 2- Year Deadline - The entire fund, plus interest must be used within two years, otherwise all funds must be returned to the County's Letter of Credit, unless the recipient entered into a new agreement [extension].

- a. Provide the name of the financial institution.

**Cobb County Response:**

The lump sum draws and interest earned is on deposit with Bank of America in Atlanta, GA.

- b. Provide the date the funds were deposited.

**Cobb County Response:**

As shown in Table above, Lump Sum #7 draw was deposited on December 19, 2008.

- c. Provide the date the use of funds commenced.

**Cobb County Response:**

Lump sum #7 reports in the 2008 CAPER that it met the 45 day rule, and is now reporting in the 2009 CAPER that it met the 180 day rule. A 12-month extension was granted for PY2011; the new expiration date was December 1, 2011.

- d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

**Cobb County Response:**

See above.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year

- a. Identify the type of program and number of projects/units completed for each program.

**Cobb County Response:**

**Table 15: 2011 Completed Project Report**

2011 COMPLETED PROJECT REPORT					
	Cobb County		Marietta		Total Cases Completed
	Goal	Actual	Goal	Actual	Actual
MHR Grant	28	28	10	11	39
MHR Loan	0	0	2	1	1
DPL	0	3	2	0	3
Lead/Asbestos	2	7	1	0	7
Reconstruction	0	0	0	0	0
<b>TOTAL CASES</b>	<b>30</b>	<b>38</b>	<b>15</b>	<b>12</b>	<b>50</b>

- a. Provide the total CDBG funds involved in the program.

**Cobb County Response:**

In PY2011, Cobb County expended \$407,319.93 and the City of Marietta expended \$138,588.50 in CDBG Program funds for Minor Home Repair Grants and Minor Home Repair Loan rehabilitation projects.

b. Detail other public and private funds involved in the project.

In PY2011, no other public or private funds were involved in the housing rehabilitation project undertaken by the Cobb County CDBG Program Office.

2. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies

a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

**Cobb County Response:**

Not applicable. Cobb County does not have any Neighborhood Rehabilitation Strategy Areas.

## Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

**Cobb County Response:**

Cobb County has 9.9% of families living below the poverty level and 13.9% of individuals living below the poverty level. Cobb County has eight (8) activities that assist in reducing the number of persons living below the poverty level.

- 1) Micro-enterprise Program
- 2) Service to the Workforce Force Investment Board (WIA)
- 3) Homeless Continuum of Care effort
- 4) The funding of Center for Family Resources who has a large cross- section of programs for poverty assistance
- 5) The consistent funding of adult literacy programs
- 6) The funding of Housemate Match which provides housing matches for seniors.
- 7) Recent funding of the Community Health Center which provides health care for those living at the poverty level
- 8) Funding for the Tommy Nobis Center who provides job training and job location assistance for those living with disabilities or barriers to employment.

## Non-homeless Special Needs

\*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

**Cobb County Response:**

See General Question, Priority Objective #5: Increase housing and supportive services for individuals with special needs, beginning on Page ten (10).

**Specific HOPWA Objectives**

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
  - a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
  - b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
  - c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
  - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
  - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
  - f. Those community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.

**Cobb County's 5-Year Strategic Plan HOPWA response:**

Cobb County is not a direct recipient of the Housing Opportunities for Persons with HIV/AIDS (HOPWA) program. However, the City of Atlanta is an entitlement jurisdiction of the HOPWA Program and provides financial assistance to residents throughout the City of Atlanta and Cobb County. The City of Atlanta also funds local subrecipients such as Cobb Board of Health and other nonprofit organizations that offer supportive services to persons living with HIV/AIDS.

Metropolitan areas with a population of more than 500,000 and at least 1,500 cumulative AIDS cases are eligible for HOPWA formula grants. In these areas, the largest city serves as the Formula Grant Administrator on behalf of the metropolitan area. The City of Atlanta, as the municipality with the largest population, serves as the grantee for HOPWA funds, on behalf of Cobb County. The HOPWA Program administered by the City of Atlanta serves all residents of Metro- Atlanta Area. The City of Atlanta's HOPWA offers programs and initiatives that are responsive to the special needs of people with HIV/AIDS in Metro-Atlanta.

The HOPWA program was created by the 1990 AIDS Housing Opportunity Act, as amended by the 1992 Housing and Community Development Act. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services. The goal of the program is to provide housing assistance and related supportive services to entitlement communities. The HOPWA program also encourages partnerships with community organizations to meet the housing needs of low-to-moderate income persons affected by HIV/AIDS.

In 2011, the City of Atlanta received \$8,539,053 in HOPWA funds to provide direct services to residents of the Metro-Atlanta area. The City's HOPWA funds are directed towards assisting eligible clients with housing designed to prevent homelessness, including emergency short-term rental, mortgage and utility assistance, long-term rental assistance, project-based rental assistance, operating assistance for project-based housing and community residences; and, when funds allow, capital funding for rehabilitation or new construction (new construction limited to single-room occupancy units and community residences). HOPWA funds also are directed towards housing information, referral and advocacy services.

2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
  - a. Grantee Narrative
    - i. Grantee and Community Overview
      - (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
      - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
      - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
      - (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
      - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations

**Cobb County's 5-Year Specific HOPWA Objectives response:**

Cobb County is not a direct recipient of the Housing Opportunities for Persons with HIV/AIDS (HOPWA) program. However, the City of Atlanta is an entitlement jurisdiction of the HOPWA Program and provides financial assistance to residents throughout the Metro-Atlanta area.

Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.

**Housing Problems:**

The City of Atlanta's HOPWA funds are directed at housing and housing-related services only due to the limited resources available to meet the housing needs of persons living with HIV/AIDS in the Metro-Atlanta area. To ensure that recipients receive necessary supportive services to maintain housing stability, all recipients of HOPWA assistance must receive case management services through coordination with Ryan White-funded programs or other community-based programs available through City's resources.

- ii. Project Accomplishment Overview
  - (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent

homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences

- (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
- (3) A brief description of any unique supportive service or other service delivery models or efforts

Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.

**Cobb County's 5-Year Specific HOPWA Objectives response:**

Cobb County is not a direct recipient of the Housing Opportunities for Persons with HIV/AIDS (HOPWA) program. However, the City of Atlanta is an entitlement jurisdiction of the HOPWA Program and provides financial assistance to residents throughout the Metro-Atlanta area.

iii. Barriers or Trends Overview

- (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
- (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
- (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years

**Cobb County's 5-Year Specific HOPWA Objectives response:**

Cobb County is not a direct recipient of the Housing Opportunities for Persons with HIV/AIDS (HOPWA) program. However, the City of Atlanta is an entitlement jurisdiction of the HOPWA Program and provides financial assistance to residents throughout the Metro-Atlanta area.

b. Accomplishment Data

- i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
- ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

**Cobb County's 5-Year Specific HOPWA Objectives response:**

Cobb County is not a direct recipient of the Housing Opportunities for Persons with HIV/AIDS (HOPWA) program. However, the City of Atlanta is an entitlement jurisdiction of the HOPWA Program and provides financial assistance to residents throughout the Metro-Atlanta area.

## OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Older homes are generally more expensive to repair and maintain than newer units, and older owner-occupied and rental properties tend to be occupied by individuals who are less likely to be in a financial position to make the necessary repairs.

Obstacles to addressing this critical need include: the lack of and/or limited enforcement of housing codes; rehabilitation costs driven by regulatory requirements; hesitancy of financial institutions to provide rehabilitation funding in deteriorating neighborhoods; and the high cost of lead and asbestos abatement.

Consortium members provided HOME funds to eliminate substandard housing for low- and moderate-income individuals and families during 2011. The following strategies were implemented:

- ◆ Rehabilitation of owner-occupied homes;
- ◆ Homeowner education;
- ◆ New construction/infrastructure;
- ◆ Acquisition of property;
- ◆ Replacement construction for non-feasible rehabilitation; and
- ◆ Rehabilitation of multi-family units.

Each year, a significant portion of CDBG/HOME funds are devoted to activities that rehabilitate the existing affordable housing stock. This is accomplished through the following interrelated housing rehabilitation approaches:

- ◆ Minor Home Repair Grants [MHRGs]— An MHRG provides the homeowner up to \$10,000 in CDBG grant funds for code violations to the home. Eligible repair work needed must pose an imminent health or safety threat to the habitants of the home. Eligible recipients of funds cannot earn more than 50 percent of the median income. Cobb County median income for 2011 was \$23,950.
- ◆ Minor Home Repair Loans [MHRLs]— A MHRL provides up to \$36,000 in the form of an interest-free loan and is designed to bring the house up to minimum housing code and provide the homeowner with a safe living environment. Code violations addressed can include but are not limited to HVAC, plumbing, electrical, and roof repairs. Eligible homeowners are persons that earn up to 80% of the median family income. The loan is only due and payable upon transfer of ownership of the property or the homeowner is no longer living in the house.
- ◆ Deferred Payment Loans [DPLs] – A DPL provides up to \$70,000 in the form of an interest-free loan and is designed to bring the house up to minimum housing code and provide the homeowner with a safe living environment. Cobb County utilizes only HOME funds for DPL projects and the entire home is required to comply with all local, city, state and national codes.
- ◆ Lead-Based Paint Abatement—Owner-occupants of homes being rehabilitated whose homes were built before 1978 are eligible to receive a loan [up to \$30,000] for required Lead-Based Paint [LBP] Abatement. The Cobb County CDBG Office Rehabilitation staff is certified to undertake lead based paint inspections and evaluation. The LBP loan is a five-year Forgivable Loan with a zero percent interest

rate. Lead abatement can also be done in conjunction with a DPL loan. Abatement is any action that is designed to permanently remove lead-based paint and lead-based paint hazards by removing lead-based paint and its dust, permanently encapsulating or enclosing the lead-based paint, replacing components that have lead-based paint [windows] and removing or permanently covering lead-contaminated soil.

- ◆ Asbestos Abatement – The Cobb County CDBG Office rehabilitation staff also inspects structures for asbestos abatement and considers funding requests.

***Table 16: PY2011 CDBG/HOME Housing Rehabilitation Program***

	2011 Goal	2011 Actual	Total Funds Expended in \$
<b>Cobb County</b>			
▪ MHRG [CDBG]	28	28	242,809.98
▪ MHRL [CDBG]	0	0	0.00
▪ LBP [HOME]	2	7	45,495.00
▪ DPL [HOME]	0	3	119,014.95
<b>2011 COBB TOTALS</b>	<b>30</b>	<b>38</b>	<b>407,319.93</b>
<b>City of Marietta</b>			
▪ MHRG	10	11	131,361.50
▪ MHRL	2	1	7,227.00
▪ LBP	0	0	0.00
▪ DPL	0	0	0.00
<b>2011 MARIETTA TOTALS</b>	<b>11</b>	<b>12</b>	<b>138,588.50</b>
<b>Total CDBG/HOME</b>			
▪ MHRG	38	39	374,171.48
▪ MHRL	2	1	7,227
▪ LBP	1	7	45,495.00
▪ DPL	0	3	119,014.95
<b>TOTALS</b>	<b>41</b>	<b>50</b>	<b>545,908.43</b>

Narrative

Affirmative Marketing Procedure

## Annual Performance Report

Cobb County

HOME Investment Partnership Act

March 31,2012

HOME Match Report

HUD Form 40107-A

HOME Annual Performance Report

HUD Form 40107

HOME Rental Compliance Report

HOME INVESTMENT PARTNERSHIPS ACT (HOME)  
PROGRAM  
**ANNUAL PERFORMANCE REPORT**

*Program Year 2011*



**GEORGIA URBAN COUNTY CONSORTIUM**

**Cobb County, Lead Agency**

Cherokee County

City of Marietta

**Summary of Resources and Programmatic Accomplishments**

## INTRODUCTION

On behalf of the Georgia Urban County Consortium [GUCC], Cobb County is pleased to submit the 2011 Annual Performance Report [APR] to the Georgia Office of Community Planning and Development [CPD], U.S. Department of Housing and Urban Development [HUD], and to our key stakeholders: local government and community leaders; residents of Cobb and Cherokee Counties; Community Housing Development Organizations (CHDOs); Subrecipients, developers, owners, and sponsors.

The GUCC was formed in 1992 to administer funds received from the Home Investment Partnerships Act [HOME] Program under a formula grant from HUD.

Since 1992, Cobb County [a suburban community located in the northwestern portion of the Atlanta Metropolitan area] has been the Lead Agency for two Consortia. From 1992-1999, the Consortium included Cobb County, Fulton County (excluding the City of Atlanta), Gwinnett County, Clayton County, and the Cities of Marietta and Roswell. In May of 1999, the Fulton County Board of Commissioners voted to withdraw from the GUCC, commencing with the Program Year 2000. Fulton County's withdrawal from the GUCC caused Clayton and Gwinnett Counties to lose their contiguous border with Cobb County and their ability to continue participation in the GUCC for the years 2000 and beyond. As a result, the current Consortium includes Cobb County, Cherokee County, and the City of Marietta.

Consortium members allocate resources and choose projects through a collaborative preparation of the Consolidated Plan. The Consolidated Plan presents a framework for the comprehensive use of federal, state, local, and private resources to increase affordable housing and maintain a suitable living environment. This document identifies priority housing needs and describes the strategy for organizing and allocating all available resources to address those needs.

Each year, GUCC members receive a percentage of the Consortium's total grant based upon a "fair share" allocation determined by HUD. Conforming to the Consolidated Plan's priority objectives, each member makes local, community-based decisions on how to use its HOME resources. Many HOME-funded programs are either "county" or "city-wide" while others are concentrated in specific low-income areas.

As a general rule, CHDOs perform many Consortium activities. These nonprofit agencies carry out projects that provide additional affordable housing in their community. At least one-third of their board members are individuals with low or moderate incomes, representatives of low-income communities, or live in neighborhoods that are predominately comprised of families making modest incomes.

The following entities perform additional activities:

- **Subrecipients** – Public agencies or nonprofit organizations that administer a specific housing program on behalf of a Consortium member;
- **Developers** – Individuals, corporations, partnerships, public agencies, or nonprofit organizations that own property, or have a contractual obligation to a property owner, to develop affordable housing;
- **Owners** – Individuals, corporations, partnerships, or other legal entities that hold legal title to or have a long-term lease for property to be developed for affordable housing; and

- **Sponsors** – Individuals, corporations, partnerships, public agencies, or nonprofit organizations that own property, develop it to provide affordable housing, and transfer ownership to a nonprofit organization during the development process.

GUCC members have 24 months to enter into written agreements with CHDOs, Subrecipients, developers, owners, and sponsors to **commit** HOME Program funds. The funds must be **spent** within five years.

Consortium projects specifically reflect a vision of **decent housing in decent neighborhoods** for every resident of participating counties. Needs are great and resources are limited, so difficult choices were made as to which problems could be effectively addressed.

This APR summarizes our resources and programmatic accomplishments and assesses our progress toward addressing the GUCC's three priority objectives (listed below). Each major section includes an informational summary followed by detailed information and statistics.

### 2011 GUCC EXPENDITURES

In 2011, GUCC members expended **\$2,957,944.50** (**\$2,788,330.18** Entitlement Funds and **\$169,615.32** Program Income) to improve deteriorating physical conditions in low-income neighborhoods and increase the supply of affordable housing by funding programs aimed at assisting individuals with low to moderate incomes. A summary of expenditures follows:

GUCC MEMBER	Entitlement	Program Income	Total
<b><u>Cobb County</u></b>			
Administration	\$160,381.49	\$3,175.00	\$163,556.49
Cole Street Dev. Corp.	\$616,806.91	\$0.00	\$616,806.91
NWMA HFH	\$699,488.66	\$102,127.21	\$801,615.87
Marietta Housing Authority	\$40,095.23	\$8,257.11	\$48,352.34
YWCA	\$245,894.00	\$54,106.00	\$300,000.00
Cobb County Mitchell Chase	\$177,796.28	\$0.00	\$177,796.28
Cobb County Housing Rehabilitation	\$122,715.38	\$1,950.00	\$124,665.38
<b>TOTAL Cobb County</b>	<b>\$2,063,177.95</b>	<b>\$169,615.32</b>	<b><u>\$2,232,793.27</u></b>
<b><u>City of Marietta</u></b>			
Cole Street Dev. Corp	\$85,393.28	\$0.00	\$85,393.28
City of Marietta Housing Rehabilitation	\$5,470.03	\$0.00	\$5,470.03
<b>Total City of Marietta</b>	<b>\$90,863.31</b>	<b>\$0.00</b>	<b><u>\$90,863.31</u></b>
<b><u>Fulton County</u></b>			
Housing Rehabilitation/TBRA Program	\$102,301.70	\$0.00	\$102,301.70
Fulton County Admin	\$301,862.72	\$0.00	\$301,862.72
<b>Total Fulton County</b>	<b>\$404,164.42</b>	<b>\$0.00</b>	<b><u>\$404,164.42</u></b>
<b><u>Cherokee County</u></b>			
NCG HFH	\$0.00	\$0.00	\$0.00
Cherokee County	\$230,123.50	\$0.00	\$230,123.50
<b>Total Cherokee County</b>	<b>\$230,123.50</b>	<b>\$0.00</b>	<b><u>\$230,123.50</u></b>
<b>TOTAL</b>	<b>\$2,788,329.18</b>	<b>\$169,615.32</b>	<b><u>\$2,957,944.50</u></b>

The GUCC received **\$208,049.30** in Program Income from the payoffs of Housing Rehabilitation loans, Northwest Metro Atlanta Habitat for Humanity (NWMAH) downpayment assistance loans, and CHDO Proceeds from Cole Street Development Corporation.

### HOME Match 2011

The GUCC Match Requirement for October 1, 2010 through September 30, 2011 was waived by Atlanta Field Office due to the declaration of Cobb County as one of the Federally Declared Disaster Areas resulting from storms and flooding in September 2009. Though the match requirements were waived, the GUCC nonetheless generated **\$915,758.19** in match during this period, and has accrued **excess match** since 1993 in the amount of **\$14,786,259.89**. Several other match waivers due to national disaster declarations have also been utilized during this time period.

Northwest Metro Atlanta Habitat for Humanity, Inc. [NWMAH] received HOME grant funds for its First-Time Homebuyer Program and Acquisition/Infrastructure Development. HFH generates match through sponsorship contributions from individuals, churches, clubs, and businesses that pay the costs of building materials, approximately \$60,000 for each house built.

Another Habitat affiliate that operates in Cherokee County (Habitat for Humanity of North Central Georgia) also counts sponsor fees as match for both CHDO land acquisition activities and Cherokee County's homeowner rehabilitation program.

Cole Street Development Corporation (CSDC) used a private loan to the development of one of its tax credit projects as matching funds.

Although NWMAH generates enough matching funds to cover the Consortium, each Consortium member is required to match 25 percent of its fair share (excluding administrative cost) for projects funded through the HOME Program.

### GUCC PRIORITY OBJECTIVES

The Consortium's 2011-2015 Consolidated Plan established the following priority objectives:

- Increasing access to affordable housing for low- and moderate-income persons;
- Eliminating substandard housing for low- and moderate-income individuals and families; and
- Increasing housing and supportive services for individuals with special needs.

#### **Priority Objective – Increasing Access to Affordable Housing for Low and Moderate Income Persons**

The Consortium area has experienced a tremendous increase in housing during the past 20 years. New units are predominantly upscale, and new affordable units are scarce. In 2010 [the latest available data], the **median home value** for owner-occupied units in Cobb County was **\$215,700** and the **median family income** was **\$71,800** (Source: U.S. Census Bureau, 2010 American Community Survey).

Most affordable housing in the Consortium area is older, deteriorating stock. Many housing units do not meet the minimum housing or energy standards.

Although some areas within the Consortium offer affordable rents, newer rental units are generally not affordable to very low and low-income households. The **median gross rent** in Cobb County is **\$944** (Source: U.S. Census Bureau, 2010 American Community

Survey). There are not enough affordable rentals with three or more bedrooms to meet the needs of large families with very low and low-incomes.

The lack of affordable single-family homes indicates a need to reduce the cost of new units by offering grants or zero percent interest loans to low income families who desire them. The deteriorating condition of older housing stock and the high cost of rehabilitation dictate the need for programs to provide financial assistance for housing rehabilitation; and the high cost of rent compared to the low income of individuals indicates a need for rental assistance.

### **Accomplishments/Actions Taken**

This year, Consortium members spent the greatest share of HOME program funds to reduce the high cost of housing through the following strategies:

- New construction/infrastructure of affordable housing for first-time homebuyers;
- Downpayment assistance and closing costs for first time homebuyers;
- Encouraging nonprofit developers by funding acquisition and construction of Low-Income Housing Tax Credit projects; and
- Acquisition of property for construction of affordable housing

GUCC members also implemented other strategies and programs to increase the supply of affordable housing, including: providing funding for site work for new affordable subdivisions; supporting transitional housing projects for the homeless; and acquiring land for development.

Applicants for homeownership are required to participate in pre and post-purchase counseling. The pre-counseling provides the applicant the opportunity to clear credit problems before purchasing a home. Many of these applicants, without our programs, would be subject to mortgages from sub-prime lenders.

### **Priority Objective - Decrease Substandard Housing for Low- and Moderate-Income Individuals and Families**

Older homes are generally more expensive to repair and maintain than newer units, and older owner-occupied and rental properties tend to be occupied by individuals who are less likely to be in a financial position to make the necessary repairs.

Obstacles to addressing this critical need include: the lack of and/or limited enforcement of housing codes; rehabilitation costs driven by regulatory requirements; hesitancy of financial institutions to provide rehabilitation funding in deteriorating neighborhoods; the lack of clear federal guidelines as to requirements; the high cost of lead abatement and asbestos abatement.

Consortium members provided HOME funds to eliminate substandard housing for low and moderate income individuals and families during 2011.

The following strategies were undertaken during 2011:

- Rehabilitation of owner-occupied homes;
- New construction/infrastructure of senior rental housing;

- Replacement construction for non-feasible rehabilitation;

### **Priority Objective - Increasing Housing and Supportive Services for Individuals and Families with Special Needs**

Supportive housing for persons with special needs (persons who are elderly; persons with mental, physical, and developmental disabilities; battered spouses; abused children; and persons with alcohol or other drug addiction) is minimal and inadequate.

Private facilities are generally too expensive for low-income individuals. Consortium members are creating additional housing options for individuals and families with special needs through the following strategies:

- Supporting efforts of public and private nonprofits to create additional housing options for special needs clientele;
- Supporting efforts of public and private nonprofits to acquire and/or construct housing for persons with disabilities;
- Supporting efforts of public and private nonprofits to acquire and/or construct transitional housing for persons with special needs;
- Providing financial assistance with housing for special needs populations; and
- Implementing HUD's Final Rule dated September 15, 2000, which addresses all lead hazards on properties built before 1978.

### **GUCC Goals and Improvements**

- Provide greater oversight of policies and administrative procedures to ensure better compliance with HOME Program objectives, which will also result in improved program performance;
- Review program policies and procedures for the Community and Housing Development Organization (CHDO) programs;
- Continue to emphasize the importance of timely commitment, IDIS set-up, expenditure, draw-down, reimbursement of HOME funds, and completion of IDIS reporting as a full cycle of project completion.

The following attachments are submitted with the HOME Annual Report:

- ✓ HOME Program Annual Performance Report – Attachment A
- ✓ HOME Match Report – Attachment B
- ✓ Rental Compliance Schedule – Attachment C
- ✓ Rental Compliance Inspection Results – Attachment D
- ✓ HOME Program Affirmative Marketing Procedures – Attachment E
- ✓ Report PR06 – Attachment F
- ✓ Report PR22 – Attachment G
- ✓ Report PR23 – Attachment H
- ✓ Report PR25 – Attachment I
- ✓ Report PR27 – Attachment J
- ✓ Report PR33 – Attachment K
- ✓ Report PR85 – Attachment L

**1) Cole Street Development Corporation**

Incorporated in 2010 as a non-profit to serve Cobb County and the City of Marietta as a Community Housing Development Corporation (CHDO), Cole Street Development Corporation (CSDC) is the third non-profit entity sponsored by the Marietta Housing Authority. A unique focus of CSDC is to leverage investment in local Low-Income Housing Tax Credit (LIHTC) projects and the organization has developed key partnerships with entities such as Columbia Residential and Walton Communities, which have histories of great success with LIHTC projects.

The mission of CSDC is to “respond to the affordable housing needs of the citizens of Cobb County by acquiring resources, financial and otherwise, and applying them to eligible public-private projects in a manner that maximizes benefits to the County and is fully compliant with the governmental housing programs that provide those resources”.

CSDC’s target population consists primarily of seniors who fall within the low- and moderate-income bracket, typically considered between 60 and 80 percent of the Area Median Income (AMI). The current HUD-defined **AMI for Cobb County** is **\$71,800** (Source: www.huduser.org/datasets). Affordable housing for the senior population is especially needed in Cobb County because an average of 62% of all low- to moderate-income seniors experience housing cost burden.

In PY 2011, Cole Street Development Corporation [CSDC], the CHDO for Cobb County and the City of Marietta, focused on the rehabilitation and new construction of affordable rental housing for seniors through dynamic private partnerships and Low-Income Housing Tax Credits. The GUCC committed HOME funds to three CSDC projects, two of which were completed in 2011 with the final scheduled for 2012:

- ◆ **The Legacy at Walton Village, Phase 2** – This \$10.4 million new construction project involves construction of 78 units of rental housing for seniors, all of which will be affordable and restricted to seniors with incomes not to exceed 80% of AMI. Ten of these units will be HOME-assisted. The construction was completed in 2011.
- ◆ **The Tower at Dorsey Manor** – This \$10 million project is rehabilitating a vacant 9-story apartment building in downtown Marietta. The finished structure will feature 81 units of rental housing for seniors, 71 of which will be affordable and restricted to seniors with incomes not to exceed 80% of AMI. Ten of these units will be HOME-assisted. The renovation was completed in 2011.
- ◆ **Walton Lakes at Carruth Circle** – A \$12.3 million demolition and new construction project, Walton Lakes will redevelop the former site of Carruth Street Homes, a public housing project. The new facility will contain 108 units of designated senior housing, of which 93 units will be reserved for low-income senior households. Ten of these will be HOME-assisted. Construction is scheduled to begin in 2012.

## 2) Northwest Metro Atlanta Habitat for Humanity

The Habitat for Humanity affiliate serving Cobb County is an active partner in developing affordable housing. With donated volunteer labor and “sweat-equity” from the prospective homeowners, NWMAH is able to build homes for substantially less than market costs. Zero percent interest loans are extended to low income families for the purchase of these affordable homes. Home ownership training and counseling are provided. Since it’s founding in 1986, the organization has built over 315 homes for low- to very low-income households, an average of more than 13 new homes per year. Since 1996, NWMAH has processed more than 350 down payment assistance loans. NWMAH has received HOME Program funds to purchase land, perform site work, and provide down-payment assistance to its homebuyers.

Northwest Metro Atlanta Habitat for Humanity, Inc. [NWMAH] builds quality affordable housing for low- and moderate-income homebuyer families. HOME funds are used to offset some of the costs of land acquisition and site work.

### ◆ Infill Development

Since completion of the Hillcrest Subdivisions in 2009, NWMAH has focused on the acquisition of primarily foreclosed lots for infill construction. NWMAH has built a successful model of acquiring these lots at a minimal cost, performing demolition and clearance where required, and quickly constructing a new home that is sold to a low- or moderate-income household. In PY 2011, NWMAH purchased 19 new infill lots for construction, at an average HOME cost of \$25,278 each.

### ◆ Down-payment Assistance/First-Time Homebuyer Programs

NWMAH, the Marietta Housing Authority (MHA), and Cobb County’s own Neighborhood Stabilization Program (NSP), acting as sub-recipients, all operate First-Time Homebuyer Programs on behalf of Cobb County’s CDBG Program Office. In PY 2011, the GUCC reimbursed NWMAH \$190,000 for a total of 19 loans for down-payment assistance using \$130,000.00 Entitlement Funds, and \$60,000.00 in Program Income funds. The average purchase price for these first-time homebuyers was approximately \$100,000. A total of 3 eligible homebuyers under Cobb County’s NSP received \$21,228 in down-payment and closing cost assistance from HOME Program funds. The average purchase price for Cobb County’s NSP homebuyers was \$123,000. A third down-payment assistance program was created by the MHA in PY 2010 with a commitment of \$100,000 in HOME funds. The program had just become operational at the end of PY 2010 and in PY2011, 6 homebuyers were assisted utilizing \$48,352.34 in HOME Entitlement funds.

It should be noted that NWMAH homeowners also assumed a “soft third” mortgage, for the difference between the purchase price and the appraised value of the home. This “self-forgiving” mortgage is reduced each year at no cost to the homeowner allowing them to achieve owner equity in the home. Since 1996, NWMAH has processed more than 334 down payment assistance loans.

**NWMAH Down-payment Assistance Loans**

<b>IDIS ACTIVITY #</b>	<b>CLIENT/ADDRESS</b>	<b>HOME DPA TOTAL</b>
3309	Caison: 3693 Ten Oaks Circle	10,000.00
3156	Savage: 234 Spring Valley Road	10,000.00

3146	Thompson: 261 Linda Lane	10,000.00
3145	Bauberg: 495 S Gordon Road	10,000.00
3196	Collins: 5667 Chrys Street	10,000.00
3195	Redjenovic: 5666 Chrys Street	10,000.00
3214	Popoola: 430 Barber Road	10,000.00
3212	Janjanim: 202 Cranfill Road SE	10,000.00
3161	Bell: 5921 Pisgah Road SW	10,000.00
3310	Gyamera: 6995 Brumley Cove Drive	10,000.00
3308	Hambolu: 6791 Ivy Log Drive	10,000.00
3213	Jones: 3155 Colorado Drive	10,000.00
3231	Nyoka: 2765 Madison Street	10,000.00
3284	Adoma: 592 Factory Shoals Drive	10,000.00
3139	Osafo: 1359 Old Alabama Road	10,000.00
3138	Baha Ngue: 5915 Magnolia	10,000.00
3268	Gillum: 5664 Chrys St	10,000.00
3269	Gashaw: 1096 Fleming St SE	10,000.00
3160	Musliu: 1580 Pine Street	10,000.00
<b>TOTAL HOME FUNDS EXPENDED IN PY 2011</b>		<b>\$190,000.00</b>

#### MHA Down-payment Assistance Loans

IDIS ACTIVITY #	CLIENT/ADDRESS	HOME DPA
		TOTAL
3209	Knowell: 556 Westchester Cir	\$8,257.11
3227	Huddleston: 1362 Windage Ct	\$8,031.00
3293	Jordan: 3424 Caley Mill Lane	\$8,178.63
3298	Aikpelue: 310 Overbend Landing	\$7,952.37
3297	Patterson: 7049 Springgrove Ct	\$7,952.37
3288	Sheffield: 4591 Churchill Ct	\$7,980.86
<b>TOTAL HOME FUNDS EXPENDED IN PY 2011</b>		<b>\$48,352.34</b>

NWMAH and MHA Down-payment Assistance beneficiary information provided below is for DPA loans made in 2011.

Income Level	# Homeowners	Head of Household	# Homeowner
Up to 30% of MFI		Single/Non-elderly	7
31-50% of MFI	12	Elderly	0
51-60% of MFI	7	Related/Single Parent	13
61-80% of MFI	6	Related/Parent	5
		Other	0
<b>Total</b>	<b>25</b>	<b>Total</b>	<b>25</b>

Race/Ethnicity	# Homeowners	Household Size	# Homeowner
White	4	One	5
Black or African American	20	Two	7
Hispanic	0	Three	4
Asian & White	0	Four	4
Black or African American & White	0	Five	4
Other	1	Six	1
		Seven	0
<b>Total</b>	<b>25</b>	<b>Total</b>	<b>25</b>

### 3) Cobb Housing, Inc.

Incorporated in the State of Georgia in 1992, Cobb Housing Inc. (CHI) is a non-profit [501(C)(3)] organization located in Cobb County.

CHI is a member of the NeighborWorks® Campaign for Homeownership [the largest national initiative of its kind] which is a joint effort by private industry and government working with community-based organizations to help families achieve homeownership. CHI uses the NeighborWorks® "Full-Cycle" Lending system, which combines pre-purchase education, innovative loan products, and early-intervention delinquency counseling to create successful homebuyers.

CHI's target population consists of individuals and families who fall within the low- and moderate-income bracket, typically considered between 60 and 80 percent of the Area Median Income (AMI). The current HUD-defined **AMI for Cobb County is \$71,700** (Source: www.huduser.org/datasets).

CHI's Mission Statement is as follows:

*"To enhance our community by providing a full range of affordable homeownership programs and services."*

#### a) CHI Revised Performance Agreement

In June, 2009 the GUCC's internal monitoring processes detected a pervasive pattern of land-banking practiced by CHI. Further analysis revealed an extensive inventory of approximately 25 properties acquired by CHI with HOME funds on which construction had not begun within the prescribed 12-month timeframe.

Upon making this discovery, the GUCC immediately froze reimbursements to CHI for land acquisition and has not committed any new funds to the CHDO for any activity type. A workout plan governed by a contractual Revised Performance Agreement with CHI was implemented, but CHI defaulted under the agreement and is no longer an active participant in the GUCC's HOME Program. The GUCC proactively addressed the situation regarding land-banked properties and has required CHI to transfer all Cobb County and City of Marietta HOME funded properties back to the GUCC.

In 2011, Through an RFP process, the GUCC has procured a private developer [Traton Homes] to commence construction of 10 vacant lots. The GUCC anticipates that all vacant lots will be built-out in PY2012 and occupied by eligible homebuyers.

c) **Mitchell Chase Subdivision Repair**

Mitchell Chase, a 31-unit subdivision in Cobb County built-out by CHI in 2009, was never completed. Outstanding infrastructure work in the subdivision such as grading, storm-water management features, and top-off of the roads, was later completed by the Cobb County CDBG Program Office to the satisfaction of the homeowner's association. These repairs are necessary to ensure acceptance and maintenance of the subdivision by the County.

In PY 2011, the Cobb County CDBG Program Office expended **\$177,796.28** on Mitchell Chase infrastructure repairs.

**Cobb County/City of Marietta**

**Single-Family Owner-Occupied Rehabilitation/Reconstruction - PY 2011**

Cobb County began in-house reconstruction with the use of HOME funds in FY 2002. In subsequent years, Cobb County's Board of Commissioners and the City of Marietta have directed HOME funds to include single family rehabilitation as well as reconstruction. During 2011 greater emphasis has been placed on rehabilitation allowing more LMI persons to be served. Cobb County and the City of Marietta continue their efforts to decrease substandard housing in older neighborhoods with the greatest need.

There is a high concentration of both old, dilapidated single-family housing and low-income residents in the County. It was agreed that the HOME funds would have the greatest impact upon the housing situation by focusing efforts within Cobb County and Marietta's city limits.

Cobb County and the City of Marietta expended **\$130,135.41** in HOME Program funds for single-family grant and loan rehabilitation activities during PY 2011. Six (6) deferred payment rehabilitation loan projects using HOME Program funds were completed during PY 2011.

**Single-Family Rehabilitation Deferred Payment Loans  
Cobb County/City of Marietta**

<b>IDIS ACTIVITY #</b>	<b>CLIENT/ADDRESS</b>	<b>EXPENDED IN PY2011</b>	<b>ACTIVITY TOTAL</b>
3323	Frazier:	\$5,470.03	
3093	Mints: 2334 Morgan Rd. Marietta, GA 30066	\$3,570.00	\$18,350.00
2996	Rakestraw: 4510 Frank Aiken Rd., Powder Springs, GA 30127	\$2,899.70	\$56,464.88
3107	Griffin: 1165 Rebel Ridge Dr., Marietta, GA 30062	\$59,906.98	\$60,106.98
3074	Weathington: 697 Burchwood Rd., Marietta, GA 30060	\$3,018.00	\$31,105.00
3098	Wiley: 3691 Macedonia Rd, Powder Springs, GA 30127	\$55,270.70	\$55,270.70
<b>TOTAL HOME FUNDS EXPENDED IN PY 2011</b>		<b>\$130,135.41</b>	<b>\$221,297.56</b>

Cobb County and the City of Marietta Housing Rehabilitation beneficiary information provided below are for the completed rehabilitated homes.

<b>Income Level</b>	<b># Homeowners</b>	<b>Head of Household</b>	<b># Homeowner</b>
Up to 30% of MFI	0	Single/Non-elderly	2
31-50% of MFI	6	Elderly	3
51-60% of MFI	0	Related/Single Parent	1
61-80% of MFI	0	Other	0
<b>Total</b>	<b>6</b>	<b>Total</b>	<b>6</b>

<b>Race/Ethnicity</b>	<b># Homeowners</b>	<b>Household Size</b>	<b># Homeowners</b>
White	3	One	1
Black or African American	3	Two	0
		Three	2
Hispanic	0	Four	2
<b>Total</b>	<b>6</b>	<b>Total</b>	<b>5</b>

## Cherokee County –PY 2011

Located north of the Metro Atlanta area, Cherokee County is one of the fastest growing counties in the Metro area. Linked to the Metro area by the I-75/I-575 corridor that leads to the foothills of the North Georgia Mountains, Cherokee County has experienced tremendous growth during the past five years. While the County, as a whole, reflects the affluence associated with the Metro Atlanta area, the lower-income population tends to be centered in the cities of Ball Ground, Canton, Holly Springs, Mountain Park, Nelson, Waleska, and Woodstock.

The City of Canton, located approximately 40 miles north of Atlanta, is the County Seat. Once a thriving mill town, textile production provided the basis of Canton's economy through the mid-20<sup>th</sup> Century. Mill closings devastated the local economy, and diversification has been very slow in coming. While the County in general has seen a great increase in median income in the past five years, these households, [many headed by elderly individuals on fixed incomes] have not.

### 1) Single-Family Owner-Occupied Rehabilitation

The Cherokee County Board of Commissioners primarily directs its HOME funds to single-family owner-occupied housing rehabilitation projects, specifically those targeting the elderly population. Applications were submitted by 21 elderly citizens, and 11 were approved.

In PY 2011, the GUCC reimbursed Cherokee County **\$230,123.50** for the rehabilitation of six homes.

#### Single-Family Rehabilitation Deferred Forgivable Loans Cherokee County

IDIS ACTIVITY #	CLIENT/ADDRESS	ACTIVITY TOTAL
3192	Howell: 5939 Yellow Creek Road	\$38,395.00
3234	Dillon: 148 Sequoyah Circle	\$31,330.50
3250	Terrell: 116 Riverchase	\$41,033.00
3251	McGaha: 81 Magnolia	\$43,955.50
3295	Pollard: 409 Bishop Drive	\$42,500.00
3296	Jarrett: 105 Sequoia Circle	\$32,609.50
<b>TOTAL HOME FUNDS EXPENDED IN PY 2011</b>		<b>\$230,123.50</b>

Cherokee County Housing Rehabilitation beneficiary information provided below is for the completed rehabilitated homes.

Income Level	# Homeowners	Head of Household	# Homeowners
Up to 30% of MFI	1	Single/Non-elderly	1
31-50% of MFI	0	Elderly	5
51-60% of MFI	5	Related/Single Parent	0
61-80% of MFI	0	Other	0
<b>Total</b>	<b>6</b>	<b>Total</b>	<b>6</b>

Race/Ethnicity	# Homeowners	Household Size	# Homeowners
White	6	One	6
Black or African American	0	Two	0
Hispanic	0	Three	0
	0	Four	0
<b>Total</b>	<b>6</b>	<b>Total</b>	<b>6</b>

## 2) Community Housing Development Organization

HUD regulations require 15 percent of the HOME grant funds to be set aside for Community Housing Development Organization (CHDO) activities. Cherokee County has renewed its current CHDO, North Georgia Community Housing Development Corporation (NGCHDC), to carry out CHDO activities.

HOME Funds have been allocated to offset the cost of land acquisition, which has a significant impact upon the cost of housing. After acquiring property, NGCHDC will then act as a sponsor by transferring the property to North Central Georgia Habitat for Humanity (NCGH) for the construction of new homes.

In 2011, NGCHDC did not utilize any HOME funds to purchase vacant lots. The CHDO is in the process of constructing on lots purchased with PY2010 funds. These lots will be sold to NCGH homebuyers.

## Fulton County

Fulton County attempted to withdraw from the GUCC at the conclusion of the 1999 program year; however, Fulton County continues to have activities begun under the GUCC that still are not completed. During PY 2011, Fulton County utilized 404,164.42 in HOME funds for Single-Family Rehabilitation, Tenant-Based Relocation Assistance and Administration.

In PY 2011, the GUCC reimbursed Fulton County \$345,664.42 in HOME Funds for Tenant-Based Rental Assistance and \$58,500 for two (2) Single-Family Rehabilitation projects.

### Single-Family Rehabilitation Deferred Forgivable Loans Fulton County

IDIS ACTIVITY #	CLIENT/ADDRESS	EXPENDED IN PY2011
3190	Collier: 120 Surrey Ct	\$32,300.00
3191	Adams: 525 Crick Point	\$26,200.00
<b>TOTAL HOME FUNDS EXPENDED IN PY 2011</b>		<b>\$58,500.00</b>

Fulton County Housing Rehabilitation beneficiary information provided below is for the completed rehabilitated homes.

Income Level	# Homeowners	Head of Household	# Homeowners
Up to 30% of MFI	2	Single/Non-elderly	0
31-50% of MFI	0	Elderly	0
51-60% of MFI	0	Related/Single Parent	1
61-80% of MFI	0	Other	1
<b>Total</b>	<b>2</b>	<b>Total</b>	<b>2</b>

Race/Ethnicity	# Homeowners	Household Size	# Homeowners
White	0	One	1
Black or African American	2	Two	0
Hispanic	0	Three	0
		Four	1
<b>Total</b>	<b>2</b>	<b>Total</b>	<b>2</b>

# NEIBORHOOD STABILIZATION PROGRAM (NSP)

## ANNUAL PERFORMANCE REPORT

*Program Year 2011*



**Cobb County, GA**

**Summary of Resources and Programmatic Accomplishments**

## **NSP OVERVIEW (2011):**

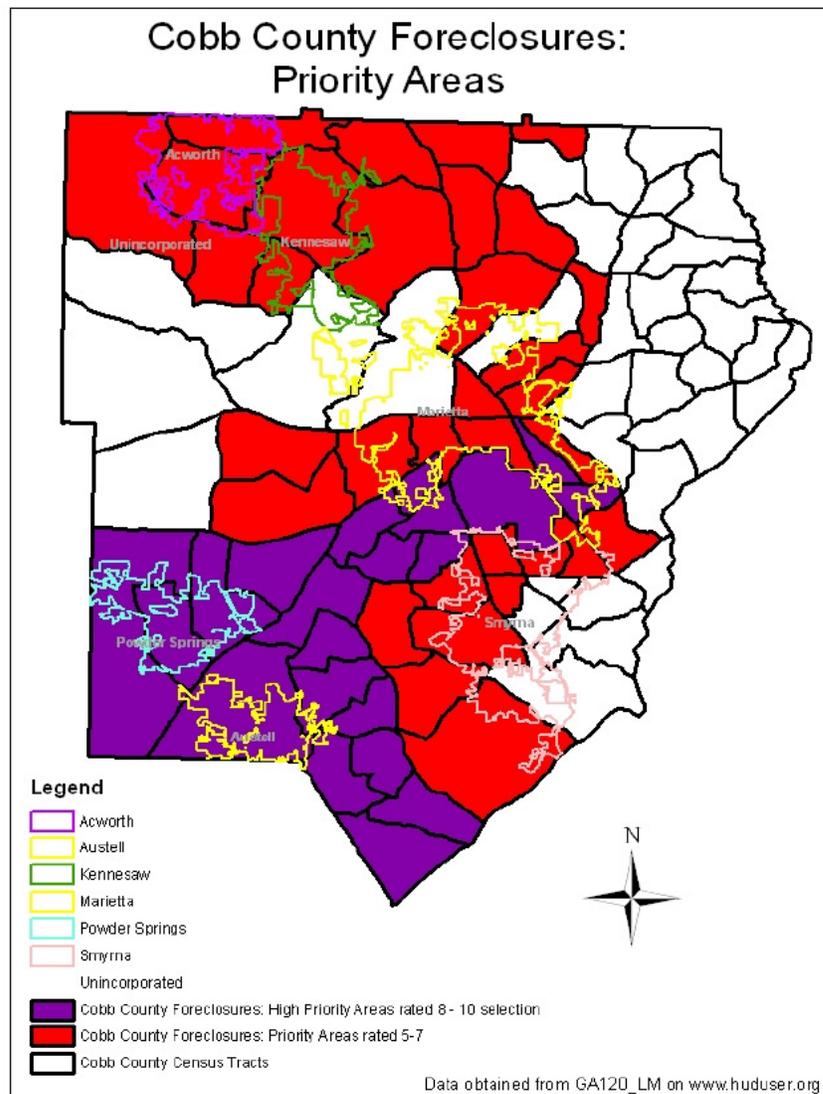
The NSP1 and NSP3 grant programs for Cobb County were administered in compliance with the Housing and Economic Recovery Act (HERA) of 2008 as well as the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

The County received grant funds from HUD totaling \$6,889,134.00 for NSP1 and \$2,415,784.00 for NSP3. Cobb County did not receive an award for NSP2.

## **NSP1**

The Cobb County Neighborhood Stabilization Program (NSP) sold 17 homes in 2011—all of which were purchased using NSP1 grant funding from HUD. Of the 17 purchased with NSP1 money, 12 were located in high priority areas with foreclosure risk scores between 5-7. All homes purchased were located in areas designated in Cobb County's NSP1 Action Plan: Acworth, Austell, Kennesaw, Marietta, Powder Springs, and Smyrna. The NSP1 target area covered 54 different census tracts and 173 different block groups.

## **Priority Areas (Cobb County):**



In 2011, NSP impacted 16 different neighborhoods in Cobb County and sold 17 different homes.

NSP1 Foreclosure Target Area:	# of Homes Sold	# Neighborhoods Impacted
Acworth	3	2
Austell	3	3
Kennesaw	2	2
Marietta	1	1
Powder Springs	1	1
Smyrna	7	7

Going forward, we have discussed with Walton Community Properties, our Asset Management Firm (AMF), the possibility of concentrating efforts in fewer neighborhoods. The thought is to try to turn things around one neighborhood at a time rather than one house at a time. Our hope is that it will make a bigger impact.

During 2011, we were able to acquire 10 homes with NSP1 funds. We impacted 9 different neighborhoods.

NSP1 Foreclosure Target Area:	# of Homes Acquired	# Neighborhoods Impacted
Acworth	4	3
Austell	0	0
Kennesaw	1	1
Marietta	1	1
Powder Springs	4	4
Smyrna	0	0

Because of the market, we were able to get homes at a discounted rate of between 10% to 60% of what is normally considered Fair Market Value. The homes which we acquired between \$48,576 and \$123,000 appraised in most cases for much higher—both the “as repaired” appraisal as well as the “as is” appraisal.

Though the goal of our program is to keep the rehab costs at \$25,000 per home, the average in 2011 was \$27,023. Actual rehab costs ranged from \$9,506 to \$43,241 and were dependent upon the extent of the damage in the home as well as the home’s age.

NSP homes in 2011 were listed anywhere from \$99,000-\$140,000 with the average asking price \$114,441.00. The average sales price was \$112,826. The actual range of the sales varied between \$99,000-\$141,089. The NSP sales in Cobb County primarily occurred between February and December of 2011-- with the highest number of sales in the spring. The spring market in general tends to always produce more buyers.

**Properties Sold in PY 2011:**

Property Address	City	Zip
496 Bottesford Drive NW	Kennesaw	30144
5872 Newnan Court	Austell	30106
2779 Northgate Way	Acworth	30101
5116 Glendora Dr	Powder Springs	30127
2921 Soapstone Court	Powder Springs	30127
4319 Chesapeake Trace	Acworth	30101
1194 Crestbrook Lane	Mableton	30126
4047 Sharon Woods Drive	Powder Springs	30127
5113 Martin Farms Lane	Powder Springs	30127
2983 Albright Commons NW	Kennesaw	30144
5517 Wind River Ln	Powder Springs	30127
1044 Willow Crest Landing	Austell	30168
5111 Brown Crossing Way	Powder Springs	30127
7065 Silver Bend Overlook	Austell	30168
1596 Sir Galahad Dr SW	Marietta	30008
4175 Linkside Dr	Powder Springs	30127
2928 Yukon Trail NW	Acworth	30101

**Renovation:**

NSP funds were used to renovate homes and the following pictures show variations of houses and rehabilitation. These before and after pictures varied greatly. For some, the improvement was easily seen on the outside of the home—better landscaping, new paint, pressure washed driveway etc. For others, the transformations took place on the inside—new carpet, new paint, new countertops, updated bathrooms etc.

Property Address	Before	After
496 Bottesford Drive		
5872 Newnan Court		
2779 Northgate Way		
5116 Glendora Drive		
2921 Soapstone Court		
4319 Chesapeake Trace		

**1194 Crestbrook Lane**



**4047 Sharon Woods Drive**



**5113 Martin Farms Lane**



**2983 Albright Commons**



**5517 Wind River Lane**



**1044 Willow Crest Landing**



**5111 Brown Crossing Way**



**7065 Silver Bend Overlook**



**1596 Sir Galahad Drive**



**4175 Linkside Drive**



**2928 Yukon Trail**



**Buyers:**

The buyers for the 17 homes can be characterized as follows: there were 4 in the 80% AMI group and 13 in the 120% AMI group. Of that, 8 were Female Heads of Household. More than half of the buyers were Black/African Americans and only 7 were white. There were 2 Hispanics and the rest were non-Hispanics.

We gave a total of \$68,831.81 in closing cost assistance in 2011 and \$19,286.50 in Down Payment Assistance. We gave \$35,000 in Soft Second loans—\$15,000 to one buyer and \$20,000 to the other.

Because of the economy, many of the homes stayed on the market for quite awhile. Some sold in as little as 136 days; others were on the market for over a year. In a few cases, the price had to be dropped as was the case on 7065 Silver Bend when the FHA appraisal didn't come in high enough.

As far as the type of homes we have bought, they ranged in size from 1432 square feet to 2,552 square feet. The average square footage was 1,822 square feet. For 2011, 12 of the homes sold were 3 bedrooms, 4 were 4 bedrooms and there was 1 that was a 5 bedroom home.

Buyer Feedback on the program expresses the program in a nutshell:

- ◆ "This was a wonderful Experience"
- ◆ "We are very happy with the repairs and renovations made to our home"
- ◆ "My experience with Cobb County was amazing"
- ◆ "I love my new home"
- ◆ "Feels great to wake up as a homeowner"
- ◆ "This home purchase has made me a part of the American Dream"

### **Multifamily Acquisition:**

The Cobb County Neighborhood Stabilization Program (NSP) also acquired a 238 unit multifamily complex during the last quarter of 2011—55 of those units were specifically designated for NSP. The property, originally known as Orchard Mill, was located at 1800 Mulkey Road in Austell, Georgia. NSP provided \$3,423,081.41 NSP1 dollars—\$1,625,454.39 from HUD and \$1,797,627.02 from DCA. The Cobb County NSP office made an additional commitment to provide \$1,000,000 for renovations to the apartments and complex. Renovations will begin in February of 2011.

Orchard Mill was acquired to help stabilize the multifamily housing market in Cobb County and to ensure the adequate availability of long-term affordable rental housing. The project leveraged Federal, State, and local resources as well as private sector contributions. The housing unit will provide affordable rental housing for low income families at 60% or below of Area Median Income. The NSP units will serve those at 50% or below the AMI.

### **NSP3**

Though funding was allocated in 2011, to date no funds have been spent.

Low and Moderate Income Census Tracts

Hispanic Population Census Tracts

## Cobb County Maps

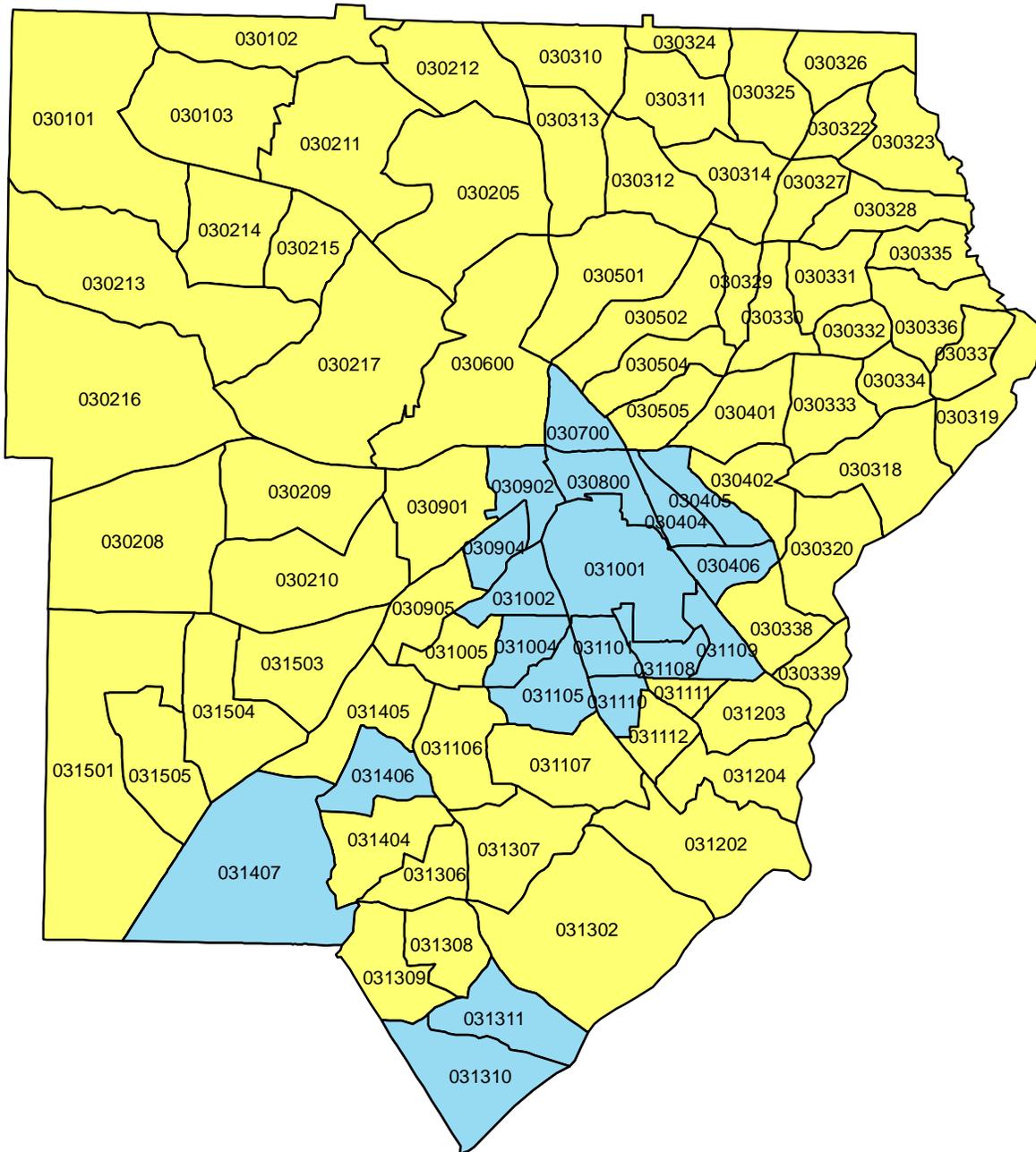
Cobb County, Georgia  
Maps of Program Areas  
March 31, 2012

Black Population Census Tracts

Asian/Pacific Islander Census Tracts

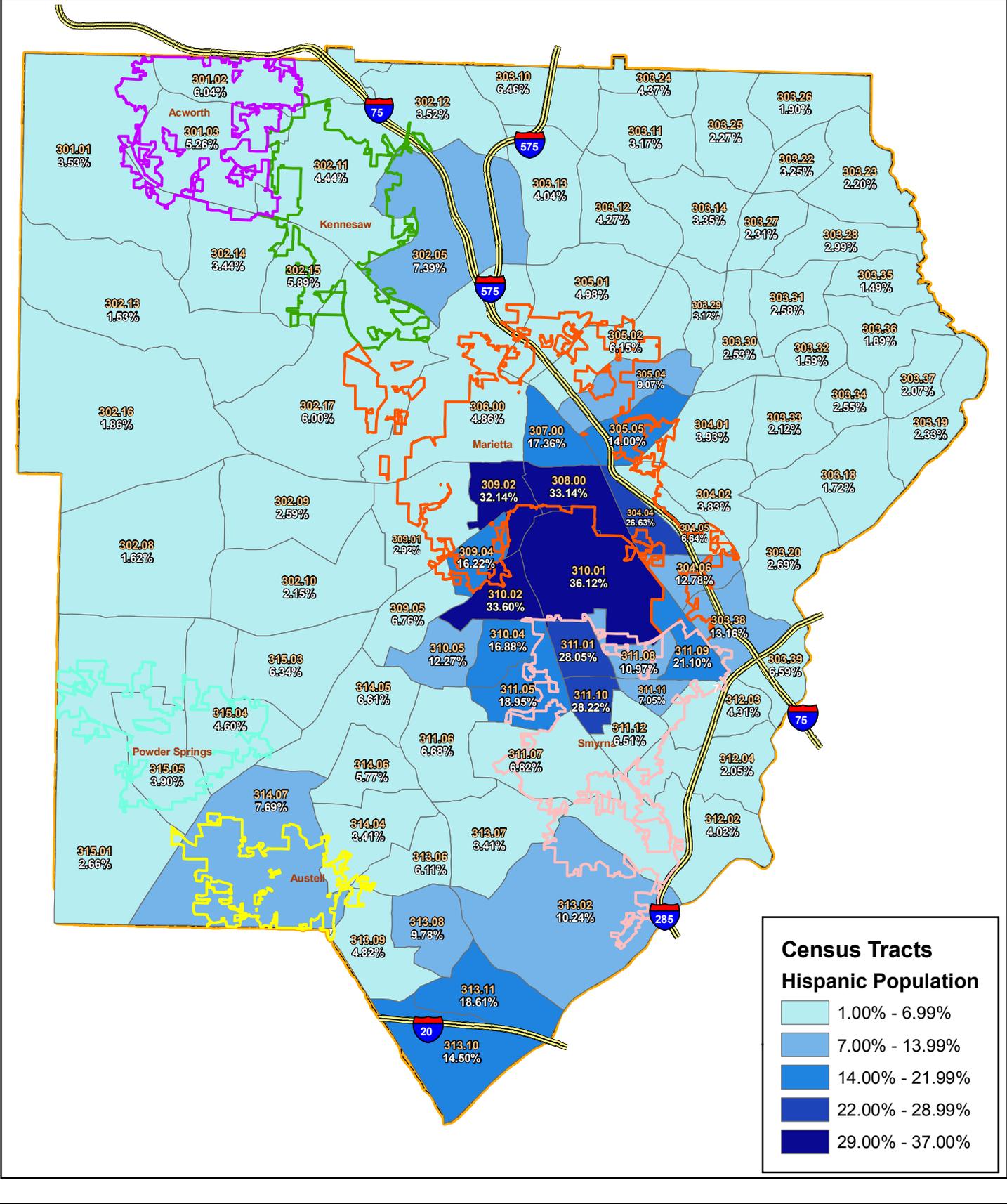
Minority Concentrations in Cobb County

# Cobb County: Low to Moderate Census Tracts



## Legend

-  Cobb County Low to Moderate Income Census Tracts
-  Cobb County Census Tracts



**Legend**

- Cobb Interstates
- Cobb County

# Cobb County Census Tracts

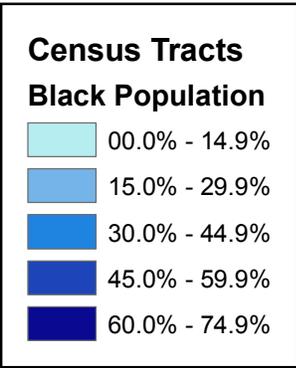
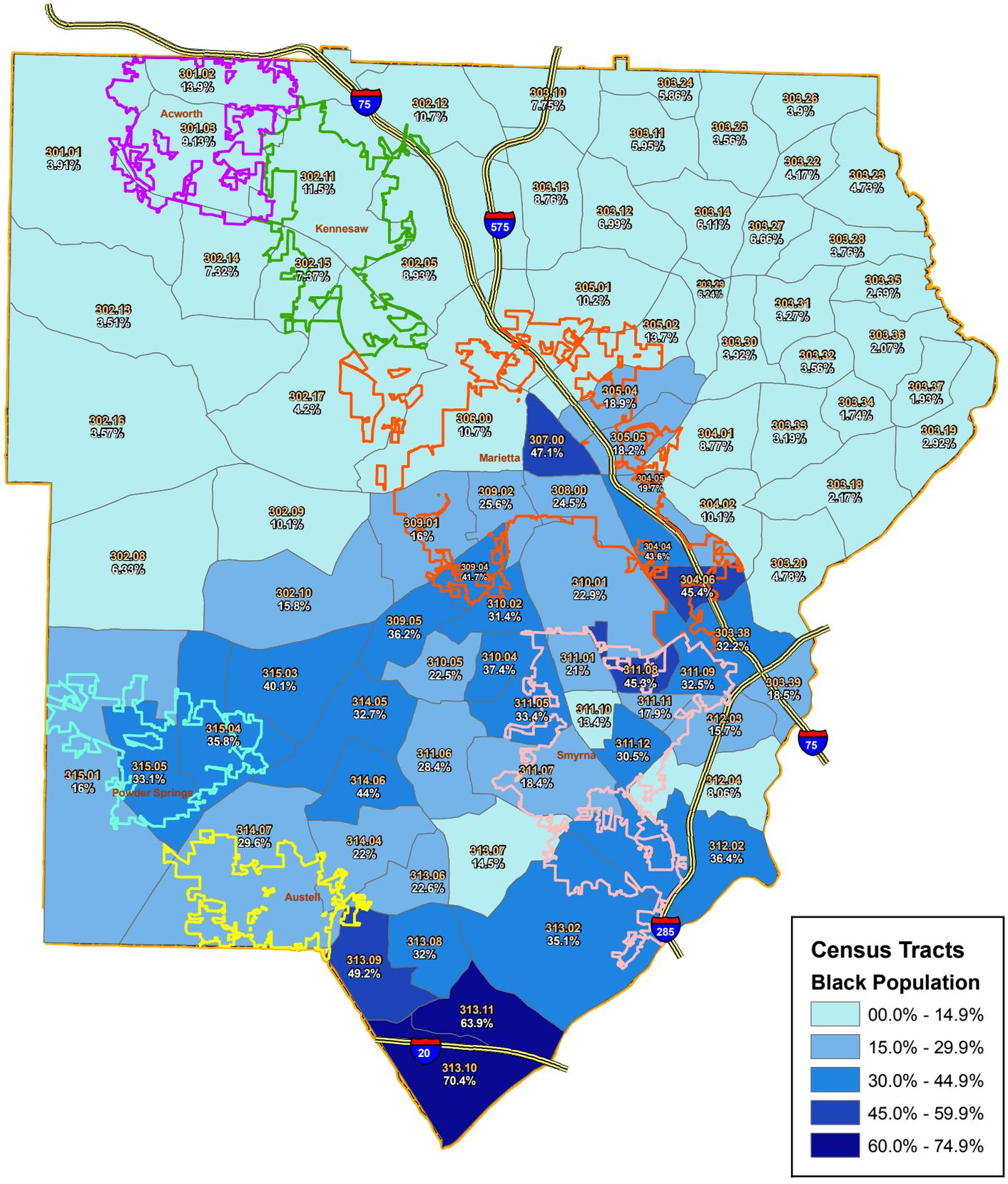
Cobb County  
Community Development  
P.O. Box 649  
Marietta, GA 30064

09/2010

*Cobb County...Expect the Best!*

2.5    1.25    0    2.5 Miles

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**Legend**

- Cobb Interstates
- Cobb County

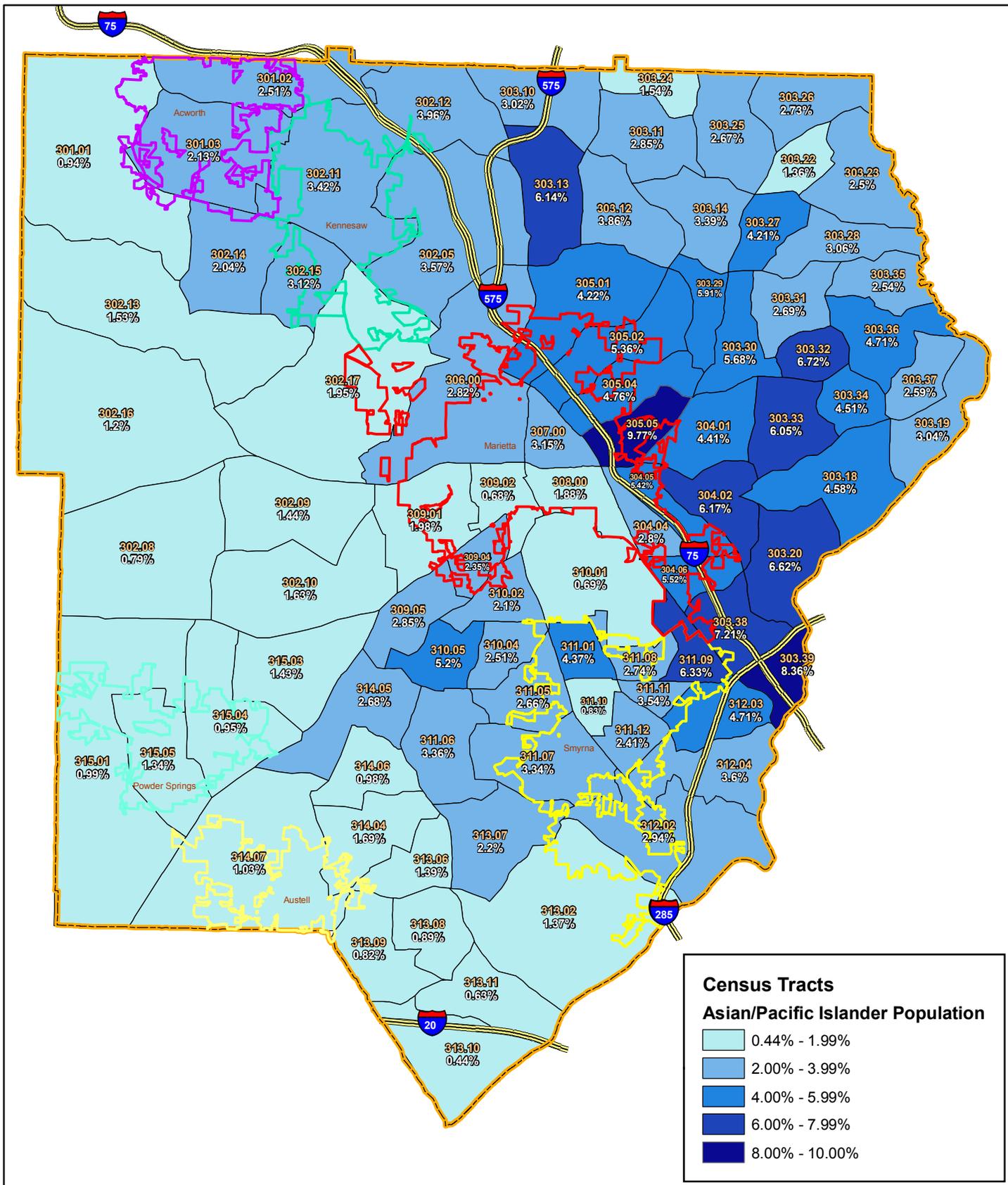
# Cobb County Census Tracts

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### Legend

- Cobb County
- Cobb Interstates

# Cobb County Census Tracts

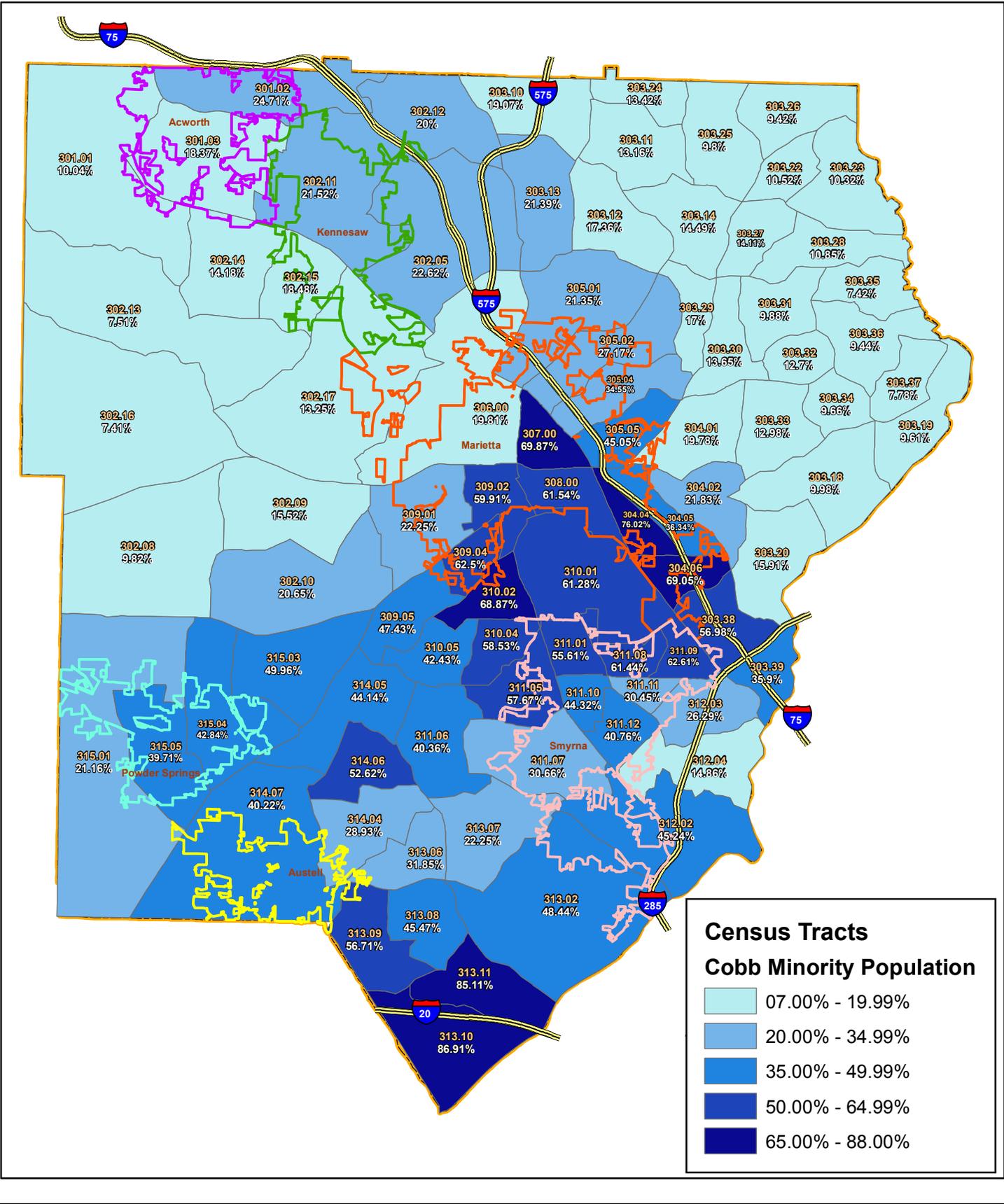
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*Cobb County...Expect the Best!*





**Legend**

- Cobb Interstates
- Cobb County

**Cobb County  
Census Tracts**

Cobb County  
Community Development  
P.O. Box 649  
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FOR MORE INFORMATION:  
CONTACT THE CDBG PROGRAM OFFICE AT (770) 528-1455