

CITY OF ATLANTA GEORGIA



2005-2009 Consolidated Plan Volume 1

Community Development Block Grant
Emergency Shelter Grant
HOME Investment Partnership Program
American Dream Downpayment Initiative
Housing Opportunities For People With AIDS

November 2004

Sec. 91.100 Consultation; local governments

(a) General

- (1) The Department of Finance, Office of Budget and Fiscal Policy, Office of Grants Management (GM) is responsible for the overall planning and coordination for the development of the 2005-2009 Consolidated Plan (CP). GM develops the Five Year Plan in coordination with other City departments, public and private agencies that provide housing, health services, social services, and programs for the homeless, as well as citizens residing in the City of Atlanta. GM also consulted with other local jurisdictions, the State of Georgia, and Fulton and DeKalb Counties. Some of the groups consulted in preparation of the CP include, but are not limited to: The United Way, Atlanta Public Schools, Atlanta Workforce Development Agency, The Housing Forum, Housing Authority of the City of Atlanta, Georgia Department of Human Resources, Statewide Independent Living Council of Georgia, Center for Housing Alternatives/Georgia Department of Human Resources, Georgia Department of Community Affairs, Fulton County Department of Human Resources, Commission on Homelessness, and the Metro Atlanta HIV Health Services Planning Council. Data was also compiled from the Atlanta Homeless Census conducted in March 2004, in collaboration with homeless service providers throughout the metropolitan area.
- (2) Lead-based paint hazards: The City of Atlanta maintains information for, awareness of, and contact with applicable State/local lead-based paint programs. The City works particularly closely with the Georgia Department of Natural Resources Environmental Protection Division regarding lead-based abatement, accreditation, and certification; the Georgia Department of Human Resources Division of Public Health's Georgia Lead Poisoning Prevention Program that maintains/defines state-wide lead poisoning surveillance systems; and the Fulton County Department of Health Environmental Health Services Division's lead-based paint investigations and advisories, particularly as they pertain to children. In addition, the City follows the guidelines required under HUD's Environmental Protection Agency, 24 CFR Part 35 and the Environmental Protection Agency's 40 CFR Part 745 *Lead; Requirements for Disclosure of Known Lead-based Paint and/or Lead-based Paint Hazards in Housing: Final Rule*.
- (3) The City transmitted draft copies of its Consolidated Plan to Fulton County, DeKalb County, the State of Georgia, and the Housing Authority of the City of Atlanta (aka the Atlanta Housing Authority or AHA) for review and comment. Comments received were reviewed and some were incorporated into the final Plan. AHA also participated in the Consolidated Plan process through submission of proposals for funding under the 2005 Action Plan.
- (4) The City worked closely with adjacent units of local government, including the State of Georgia, Fulton County and DeKalb County, as well as other counties participating in the HOPWA program. Collaborations included the Tri-Jurisdictional Continuum of Care, the Commission on Homelessness, the Metro Atlanta HIV Health Services Planning Council, AIDS Housing Coalition, the Housing Forum, the Homeless Action Group, and the Commission on Homelessness. These groups worked together to discuss needs and develop priorities within the metropolitan Atlanta area.

(b) HOPWA

As the governmental entity responsible for development of the metro-wide Housing Opportunities for Persons with AIDS (HOPWA) program, the City of Atlanta (City) coordinates with Fulton, DeKalb, Gwinnett, Clayton and Cobb Counties and the City of Marietta. Local government representatives participate in the assessment of housing and support service needs and long-range planning for the HOPWA program. The City also coordinates planning for the HOPWA program with the Metro Atlanta HIV Health Services Planning Council (Planning Council), which includes a broad range of organizations and individuals active in the HIV/AIDS arena in metro Atlanta. The Planning Council is responsible for planning and setting priorities for the allocation of Ryan White program funds. The City of Atlanta works with local governments and the HOPWA Committee of the Planning Council to review annual applications for HOPWA funding and staff recommendations for consistency with HOPWA policies and priorities. The HOPWA Committee presents preliminary recommendations to a meeting of the full Planning Council for public comment and adoption of recommendations that are subsequently submitted for public review and comment in the City's Consolidated Plan public hearings.

In partnership with Fulton County and the Planning Council, the City is conducting an HIV/AIDS housing and related services needs assessment update. The update is scheduled to be completed in August, 2005 and will include input from members of the HIV/AIDS-affected community, AIDS housing and service providers, representatives of metro area local governments, and other key informants to be identified. Needs assessment findings and recommendations will be incorporated into future HOPWA plans and priorities as needed.

(c) Public Housing

The Atlanta Housing Authority (AHA) oversees public housing activities and projects in the City of Atlanta. The AHA is organized under Georgia law to develop, acquire, lease and operate affordable housing for low-income families and, today, is the largest housing agency in Georgia and one of the largest in the nation, serving approximately 20,000 households including 53,000 people. Although the Mayor appoints and the City Council confirms the AHA Board of Commissioners, the AHA acts as an independent agency. The City works closely with AHA in the development of affordable housing opportunities and/or strategies to improve the housing stock and housing conditions within the City.

The stated mission of AHA is "to provide quality affordable housing for the betterment of our community." AHA's stated vision is "to become an economically viable and self-sustaining provider of quality affordable housing and a catalyst for community revitalization and individual self-sufficiency." The City works closely with AHA, participating in housing forums, supporting a program for frail senior/disabled residents of AHA communities, and working to keep communications open to share housing goals and objectives. AHA often sends a copy of their development plans to the City, and a copy of the draft Consolidated Plan was sent to AHA for review and comment.

Sec. 91.105 Citizen participation plan; local governments

(a) Applicability and adoption of the citizen participation plan.

(1) Process for Development of CP Plan:

The citizen participation plan (Appendix B) is adopted by the City of Atlanta as part of the 2005 Annual Action Plan. This Plan was developed after consultation with the City Bureau of Planning and input provided by the Neighborhood Planning Unit (NPU) process. The City is divided into 26 NPUs; each NPU is composed of several neighborhoods that are geographically contiguous. These neighborhoods meet regularly to discuss issues of mutual concern. NPUs send a representative to the Atlanta Planning Advisory Board (APAB) to discuss areas of citywide concern.

In preparation for the new Five Year Plan, Grants Management solicited feedback for the plan as part of the annual solicitation for proposals. Citizens were asked to provide feedback/ideas along with applications for funding. Input was also solicited at the Housing Forum, which is a monthly meeting of affordable-housing providers. Additional citizen input into the Plan is permitted at any time during the year and is solicited at the two annual public hearings.

The City's draft Citizen Participation Plan is provided to citizens at the October public hearing along with the draft Annual Action Plan. In 2004, the draft 2005-2009 Consolidated Plan was also presented at the November public hearing along with Executive recommendations for project funding. Citizen review of proposals is also an integral component of the proposal evaluation process. This year's review process was modified in response to NPU feedback that they did not have time to review the large volume of proposals submitted and desired to screen which proposals were sent to them. Therefore, only those "continuing" service projects requested by NPUs were sent for further review. All new proposals were reviewed by either an NPU or APAB. Citizen input is also solicited throughout the year, as stated in the Citizen Participation (CP) Plan. During the development of the Five Year Plan, citizens were invited to provide input during the proposal process, through the NPU process, and at the City's Housing Forum.

In response to further concerns expressed during the 2004 proposal review process and 2005-2009 citizen participation plan development process, the 2005 review process is being further revised. APAB has informed the City that it no longer desires to review citywide proposals. Therefore, a listing of all submitted proposals, including citywide proposals, will be sent to all NPUs and APAB, and NPUs will notify the City of proposals that they want to review. Further details are provided in the Citizen Participation Plan (Appendix B). Proposals are also available by other citizens, upon request.

The CP Plan sets forth the policies/procedures for 2005 for citizen participation that will be effective during the 2005 program year.

(2) Encouragement of citizen participation.

(i) Development of the CP Plan:

Efforts to encourage citizen participation in development of the consolidated plan included early solicitation of input at time of notice of availability of applications for funding, technical assistance available from Grants Management, meetings with the President and Vice President of the citizen Atlanta Planning Advisory Board to improve the citizen process, meeting with the City's NPU Planners, posting of information about the process on the City's website and on the City's HMIS system, and active involvement in the Housing Forum, Metro Atlanta HIV Health Services Planning Council, the Commission on Homelessness, and other groups. Citizen review of proposals was an integral component of the proposal evaluation process. Citizen input is also solicited throughout the year, as stated in the CP Plan.

(ii) Special populations:

All of the efforts described in (i) above were active in the Community Development Impact Area, which incorporates the low/moderate income areas of the City. Proposals impacting these areas were sent to them for review/comment. In addition, the City works closely with the Latin American Association and has included in its contract that they will be available to provide translation assistance, upon request, to citizens unable to read written materials or to understand oral presentations.

(iii) Public/assisted housing and other low-income persons:

A draft copy of the new five-year plan and funding recommendations was submitted to the Housing Authority of the City of Atlanta (AHA). The City works closely with AHA throughout the year. The City receives a high level of participation from low- and moderate-income persons from throughout the City during the proposal and funding process and provides technical assistance upon request.

(3) Citizen comment on the citizen participation plan and amendments.

The City's Citizen Participation Plan is provided to citizens at the October public hearing along with the draft Annual Action Plan and proposed amendments. In 2004, the draft 2005-2009 Consolidated Plan was also presented at the October public hearing along with Executive recommendations for project funding. Citizens were given the opportunity to provide comments at this public hearing and all comments were taken into consideration prior to finalizing the Five Year Plan, the Annual Action Plan, and the Citizen Participation Plan. The Latin American Association is available to assist those requesting translation assistance and the public hearing is held at City Hall, which is a barrier-free facility.

(b) Development of the consolidated plan.

(1) The draft Consolidated Plan included information including: the amount of funding anticipated to be available from all entitlement grants plus program income and reprogrammed funds, the range of activities that were being recommended for 2005 funding, the estimated amount that would benefit low- and moderate income persons, and the City's plan to minimize displacement, if any. The draft Plan also set forth proposed priorities for funding for the 2005-2009 funding periods. This information was set forth in a handout provided at the public hearing.

- (2) A draft summary of the Consolidated Plan and Annual Action was published on September 16, 2004, in the Atlanta Journal/Constitution to provide citizens, public agencies, and other interested parties an opportunity to review its contents and provide comments. A copy was also available at City Hall in the Office of Grants Management. Copies were available upon request from the Office of Grants Management.
- (3) The City of Atlanta met with citizens frequently throughout the Plan development process and held a public hearing on October 11, 2004.
- (4) The City received public comment from the initial solicitation in March 2004 through November 2004.
- (5) A summary of citizen comments, including the reasons for those comments not accepted, is included in Appendix B.
- (6) A copy of the CP Plan is provided as Appendix B.

(c) Amendments

(1) Criteria for amendment to consolidated Plan:

In accordance with its Citizen Participation Plan adopted as a part of the 2005-2009 Consolidated Plan for HUD grant programs, the City of Atlanta must amend its CDBG, ESG, HOPWA, ADDI and HOME programs whenever one or more of the following actions is taken:

- 1) a new activity is added to the affected program;
- 2) a previously approved activity is deleted from the affected program; or
- 3) a previously approved activity is substantially changed.

For the purpose of determining when a previously approved activity is "substantially changed," the City of Atlanta will use these guidelines:

- 1) when the project's primary purpose, goal, or objective is redefined;
- 2) when the project's intended beneficiary population is redefined;
- 3) when a major project component, in excess of 25% of total budget, is added or deleted;
- 4) for capital projects, when the project location is changed; and
- 5) for service projects, when the service area is significantly enlarged or reduced.

(2) Citizen comment:

Prior written notification of proposed changes requiring program amendments will be provided to the affected Neighborhood Planning Unit(s) at least 30 days prior to City Council action on the proposed change. The NPU will be provided the opportunity to submit their comments to the city prior to City Council action on proposed changes. The amendment process is included in the Citizen Participation Plan.

(3) C.P. Plan and summary of comments:

All comments received will be taken into consideration prior to action on a proposed amendment. A summary of citizen comments and the rationale for actions taken, if contrary to citizen comments, will be provided along with any program amendment submitted to HUD.

(d) Performance Reports

(1) Citizens are provided opportunities to comment on performance reports at several specific times during the program year, and comments are welcome throughout the year. Specifically, comments are solicited at the start of the proposal process in March, when notice of the Executive Branch funding recommendations are made in September, and again during the public hearing held in October. This process is included in the Citizen Participation Plan, which is adopted along with the Annual Action Plan each November. Comments solicited at the October 11, 2004, public hearing were available for review/consideration prior to final development and submission of the City's 2005 Annual Action Plan to HUD on November 15, 2004.

(2) A summary of comments/views received but not accepted, and the reasons therefore, are included in Appendix B and will also be included in the City's 2004 Performance Report.

(e) Public Hearings.

(1-4) The requirements of these sections are included in the citizen participation plan (see Appendix B).

(f) Meetings.

Meetings are held at times convenient and appropriate for the stated purpose.

(g) Availability to the public.

The Consolidated Plan, Annual Action Plan, and Citizen Participation Plan are available upon request by contacting Grants Management, 68 Mitchell Street, SW, at 404-330-6112.

(h) Access to records.

Records are available to the public on a reasonable basis. The public is requested to call Grants Management to make an appointment to review records. Duplication of public records may take time, but the City will make an effort to meet all reasonable requests.

(i) Technical assistance.

The City of Atlanta provides technical assistance to citizens and non-profit and for-profit groups through staff in implementing departments, the Bureau of Planning and Grants Management. If citizens need assistance in determining the proper department to contact, they can call Grants Management at 404-330-6112 for further direction.

(j) Complaints.

The City will provide a written response to every written citizen complaint within 15 working days, where practicable, or as soon as possible.

(k) Use of citizen participation plan.

The City certifies that it will follow its citizen participation plan. However, the City will also continue to work with citizens to modify the plan to improve the citizen process based on experience and changing needs.

(l) Jurisdiction responsibility.

The City understands that the responsibility for development and execution of its consolidated plan rests with the City, although the participation of citizens is an important component in the development process.

91.200 General

(a) This Plan consists of information required in Sections 91.205 through 91.230, including tables and narratives, as set forth in PART 91 – Consolidated Submissions for Community Planning and Development Programs.

(b) The lead entity for development of this Plan is the Department of Finance, Office of Budget and Fiscal Policy, Office of Grants Management (GM). GM develops the Five Year Plan in coordination with other City departments responsible for program administration, public and private agencies that provide housing, health services, social services, and programs for the homeless, as well as citizens residing in the City of Atlanta. GM also consults with other local jurisdictions, including the State of Georgia, and Fulton and DeKalb Counties. Some of the groups consulted in preparation of the CP include, but are not limited to: the United Way, Atlanta Public Schools, Atlanta Workforce Development Agency, The Housing Forum, Housing Authority of the City of Atlanta, Georgia Department of Human Resources, Statewide Independent Living Council of Georgia, Center for Housing Alternatives/Georgia Department of Human Resources, Georgia Department of Community Affairs, Fulton County Department of Human Resources, Commission on Homelessness, Senior Citizen Services of Metropolitan Atlanta, and the Metro Atlanta HIV Health Services Planning Council. Data was also compiled from the Atlanta homeless census conducted in March 2004, in collaboration with homeless service providers throughout the metropolitan area.

In preparation for the new Five Year Plan, Grants Management solicited feedback for the plan as part of the annual solicitation for proposals. Citizens were asked to provide feedback/ideas along with applications for funding. Input was also solicited at the Housing Forum, which is a monthly meeting of affordable-housing providers. Additional citizen input into the Plan is permitted at any time during the year and is solicited at the two annual public hearings. Citizen comments regarding the Plan are included in Appendix B.

91.205 Housing and homeless needs assessment

- (a) General: information required by this section is included in sections (b) through (e) below.
- (b) Categories of persons affected.

- (1) Number and type of families in need:

Data included in this section is based on U.S. Census data as well as source material gathered from public and private data from local, State and national resources. Data was compiled from the Census and other data sources for the City of Atlanta by Dr. Larry Keating, City and Regional Planning Program, Georgia Institute of Technology, and submitted as part of a study entitled *Housing Needs in Atlanta*, 2004. The City collaborated with a large number of additional entities in preparing the 2005-2009 Consolidated Plan, as referenced in various sections throughout this document.

In January 2004, the Georgia Department of Community Affairs (DCA) adopted the indices of housing needs that the U.S. Department of Housing and Urban Development (HUD) traditionally used to measure housing needs. DCA's "Minimum Standards and Procedures for Local Comprehensive Planning" stipulate that needs consist of:

- (i) *cost burdened* (low-income households), those paying over 30% of income for housing, or *severely cost burdened* (very low-income households), those paying over 50% of income for housing;
- (ii) *overcrowded households* (defined as housing over 1.01 persons per habitable room);
- (iii) *households lacking complete plumbing and/or kitchen facilities*; and/or
- (iv) *physically substandard housing* (those not meeting HUD's housing quality standards and/or City of Atlanta housing code).

Utilizing these measures, 54,612 City of Atlanta households in 2000 had one or more of the first three types of housing needs¹, and in 2003, according to the Fulton County Tax Assessor's records, there were 42,315 substandard housing units in the City. Nearly one-third (32.5%) of the households in the City of Atlanta are either cost burdened, overcrowded or live in units that lack basic plumbing and kitchen facilities. This figure represents only those households having less than 80 percent of the regional median income, which in 2000 was \$50,400 for a family of four.²

Atlanta is one of the nation's fastest growing populations, reaching 4,508,145 in 2003, which places demands on housing. Asking rents are expected to increase about .5% in 2004 and 1.5% in 2005 (*Multifamily Housing*, RED Capital Group, May/2004). In 2003, the average rent in Atlanta was \$1,084 and the average cost of a home was \$152,400 (National Association of Realtors, *Median Sales Price of Existing Single-family Homes for Metropolitan Areas*, QIV 2003). Likewise, HUD fair market rents in Atlanta have also increased (see table below). Consequently, current/rising housing costs place financial burdens on most households with extremely- to very low- income.

Atlanta FMR Values 2001 vs. 2005

Bedroom Size	2001	2005	\$ Variance	% Increase
0 BDRM	647	769	+122	19%
1 BDRM	720	834	+114	16%
2 BDRM	839	928	+89	11%
3 BDRM	1,119	1,150	+31	3%
Average	\$831	\$920	+\$89	+12%

Families/individuals in Atlanta who have housing needs are poor. Living in a *substandard housing* situation is primarily a consequence of low incomes: The City of Atlanta defines “*substandard*” as units that do not meet HUD Quality Living Standards (QLS) guidelines. “*Standard housing*” is housing that meets QLS guidelines.

The Fulton County Tax Assessor’s Office reports that the City had 42,315 substandard housing units in 2003, of which 28,666 were single family, 5,926 were duplexes, 420 were triplexes, 1,404 were quads, 2,024 were in 5-8 unit buildings, 1,692 were in 9-16 unit buildings, 1,056 were in 16-32 unit buildings, 648 were in 33-100 unit buildings, and 479 were in buildings with over 100 units. These numbers account for a decrease of 1,212 substandard units since 1998, which occurred in the following categories:

Substandard Housing Stock Changes 1998 to 2003

Single Family	+2%
Duplex	-15%
Triplex	-15%
Quads	-08%
5-8 Units	-11%
9-16 Units	-27%
16-32 Units	-25%
33-10 Units	-23%
Over 100 Units	+36%

The average appraised housing stock values increased significantly from 1998 to 2003. Single-family appraised values increased 41%, duplexes increased 53%, triplexes increased 51%, quads increased an average of 41%.

Relationship of income to housing problems:

Within the population with housing needs, the poorest subgroup is also the most numerous. Cost burdened renters, who constitute 67.2% of those with housing needs, have the lowest incomes. Fully 39% of cost burdened renters have incomes of less than \$10,000. The second poorest group is overcrowded renters, whose median income is less than one half of the City’s median. One third of this population has incomes of \$10,000 or less. Some statistics related to income are as follows:

- (i) 53.4% of households with one or more housing problems have extremely low incomes (defined by HUD as 30% or less of area median income). In 2000, this figure was \$15,144 for a two-person household and \$17,037 for a three-person household.

- (ii) 78.2% of households with one or more housing problem have very low incomes (defined as 50% or less of area median income). In 2000, this figure was \$25,240 for a two-person household and \$28,395 for a three-person household.
- (iii) All of the households described in this analysis have low incomes (80% or less of area median incomes; \$40,384 for a two-person household and \$45,432 for a three-person household);
- (iv) For renters, 57.3% of those with a housing problem have extremely low-incomes and 82.3% have very low-incomes;
- (v) For owners, 40.3% of those with a housing problem have extremely low-incomes and 63.8% have very low-income.
- (vi) In public housing, the average annual income of families is approximately \$7,516 and average percentage of families earning below 30% AMI is 94%.

Cost burdening:

The most extensive housing need is cost burdening. Fully 48,760 of the households with housing needs (89.3% of those with housing needs) are cost burdened. Three-quarters (75.3%) of cost-burdened households are renters. Of this group, 38.7% of renters, as opposed to 16.4% of owners, are cost burdened. Renters are more than twice as likely (2.36) to be cost burdened. Severely cost-burdened households pay 50% or more of their incomes for housing. There are 19,924 severely cost burdened renter households and 7,674 owner households in the City. Over one-half (54.2% of the cost burdened renters and 63.7% of the cost burdened owners) are severely cost burdened. Renters comprise 72.2% of cost burdened households. Some characteristics of cost-burdened households are:

Cost-burdened owner households:

- (i) 43.9% are families
- (ii) 51% are individuals living alone.
- (iii) 5.1% are multiple person non-family households
- (iv) 20.5% are married couple families
- (v) 20.5% are female householder families
- (vi) 30.8% of single-person households are female householders
- (vii) 20.28% of single-person households are male householders

¹Measurements of the first three indices of needs are drawn from the U.S. Census. Incidence of physically substandard housing is estimated using multiple local data sources. The different bases for the two sets of measures render indeterminate the extent to which physically substandard units are either cost burdened, overcrowded or lacking facilities, and vice versa.

²The rationale behind not considering households with more than 80% of the regional median income as having housing needs is that people with that level (and higher) of income have the fiscal resources to choose not to live in cost-burdened, overcrowded, or facility deficient housing situations. A closer examination of the data reveals that there are almost no households with 80% of median or higher incomes who are overcrowded or facility deficient. Slightly less than 4,000 owners (most of whom were relatively young) and 600 renters with higher incomes were cost burdened.

Cost-burdened renter households: (Note: There are 3 times as many renters as owners)

- (i) 38.6% are families
- (ii) 52.3% are individuals living alone
- (iii) 94.0% of renter households are families
- (iv) majority of rental families are married couple families
- (v) 27.2% are female householder families
- (vi) 52.3% are individuals living alone
- (vii) 29.3% of single-person households are female householders
- (viii) 23.0% of single-person households are male householders

The fact that the composition of cost burdened household sizes contains a majority of single individuals plus the fact that very few households exceed four persons means that average household size is low. For cost burdened owners, the average size is 1.89 persons. For cost-burdened renters, the average household size is 2.02. Both of these figures are substantially lower than the 1.30 average household size in the City of Atlanta.

Overcrowding is the second most pervasive housing problem. As many as 9,209 households have more than one person per habitable room.³ Overcrowding is largely a problem for renters: 8,221 (8.7%) renters are overcrowded, whereas 988 (1.3%) owner households are overcrowded. Some characteristics of overcrowded households are:

Characteristics of overcrowded households are:

- (i) Overcrowded households are substantially larger than other households.
- (ii) 92.5% of overcrowded owners are 92.5% black
- (iii) 82.9% of overcrowded renters are 82.9% black
- (iv) 50.8% of owner households are married couple families
- (v) 46.8% of owner households are female householder families
- (vi) 27.5% of renter households are married couple families
- (vii) 58.8% of renter households are female householder families

The conclusion from the analysis of overcrowded housing is that, unlike 30 years ago, the problem is not one of very large families and a too small housing stock. Rather, some low-income households of every size cannot find affordable housing and this results in overcrowded units.

Units lacking facilities and/or quality housing standards are a measure of housing adequacy that derives from mid-twentieth century and earlier when indoor plumbing was not nearly as common as it is today. The incidence of units lacking either a complete kitchen (hot and cold running water; sink; refrigerator and stove) or a complete bathroom (hot and cold running water; water closet; bath or shower) is increasing in Atlanta. In 2000, there were 2,436 such units, of which 1,932 were rented and 504 were owned. Illegal subdivision of existing units and poverty are the most likely explanations for the increasing numbers of these units.

³The Census defines habitable rooms such that living rooms are habitable, but bathrooms, kitchens and dining areas are not.

Large families do not characterize the general household size within the City of Atlanta. In 2003, according to the U.S. Census, the average household size was 2.4 persons and the average family size was 3.4 persons. In addition, the average household size of homeowners was 2.4 and the average household size of renters was 2.0. With regard to housing, most housing units had 4-5 rooms, and approximately 80% of total housing units had one occupant per room.

Age of householders with housing needs varies by type of need. No single group has a median age less than 30. Most households with housing needs have members who are mature members of the community. Some statistics related to age are:

- (i) Overcrowded renters are the youngest group with a median age of 30.3
- (ii) 39.2% of renters are between ages 25 and 34
- (iii) 25.1% of renters are younger
- (iv) 21.2% of renters are ages 35-44
- (v) 14.4% of renters are older than 45
- (vi) Owners with housing needs are significantly older with a median age of 54.5
- (vii) 43.8% of owners are age 59 and older
- (viii) 2.1% of owners are under age 24
- (ix) Median age of overcrowded owners is 49.9

Types of existing housing units:

In the ownership sector, the predominate type of housing is single-family detached, with approximately 70% of cost-burdened households and over 90% of overcrowded households living in this type of housing. The only other housing types containing more than 600 cost-burdened owner households are attached single-family (6.0%) and larger developments of 50 or more units (5.8%).

On the rental side, housing types are more disparate. No type of housing contains more than 25% of the cost-burdened renters, although developments of 50 units or more come close at 24.8% (approximately 9,000 units). Other types of housing range from single-family detached to apartment developments of 20-49 units. Overcrowded renters exhibit similar variations in housing types, ranging from developments of 5-9 units (20.9%), 10-19 unit buildings (18%), and 3-4 unit buildings (14%).

Special need units:

There is general recognition of the widespread need of the disabled, elderly and people with addictions for affordable housing. In public housing, the number of units required for young disabled persons is increasing. For more information about these populations, see section 91.205(d)(1). It is projected that approximately 5,600 individuals with AIDS in the metropolitan Atlanta area are in need of assistance either through supportive housing facilities, rent subsidies or short-term assistance to enable them to maintain appropriate housing and access services. For more information about this population, see section 91.205(d)(2).

(2) Disproportionate racial need:

While 34.7% of all households in Atlanta have housing needs, 42.2% of black households do. The comparable figure for whites is 24.1%. Whereas 46.1% of renter

households live in substandard housing situations, 52.3% of black renter households do. The comparable figure for white households is 13.7%. Overall, black households are 1.89 times more likely than whites to have housing needs. The relatively small (4,757) Hispanic population exhibits similar characteristics with over 37.6% of households having housing problems. The concentration of overcrowding on African-American renters is even more pronounced; 82.8% of all overcrowded rental households are black and 92.5% of all overcrowded owner households are black.

(c) Homeless Needs

In March of 2003, a homeless census and survey was conducted by Pathways Community Network, Inc. (PCNI) on behalf of the Metro Atlanta Tri-Jurisdictional Collaborative on Homelessness, covering the City of Atlanta, Fulton County, and DeKalb County. This initiative provided both counts of the homeless populations within these jurisdictions, and detailed information on the causes and nature of homelessness and the self-perceived needs of homeless persons. The survey phase of the homeless census interviewed 993 persons, or nearly 15% of the total point-in-time homeless population within the Tri-Jurisdiction area. Survey settings included a variety of shelter and transition programs serving varied populations, and a number of soup kitchens. Surveys were also conducted among homeless inmates in the municipal jail. Some important information was obtained in this effort which addresses the nature and extent of homelessness and the populations that make up this population in Atlanta.

The chart below, from the City’s 2004 “SuperNOFA” Exhibit 1 narrative, presents the adjusted census count of homeless persons for Atlanta.

Continuum of Care Homeless Population and Subpopulations Chart (HUD Table 1A)

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	<u>Emergency</u>	<u>Transitional</u>		
1. Homeless Individuals	1,730	1,154	1,928	4,812
2. Homeless Families with Children	62	80	25	167
2a. Persons in Homeless Families with Children	247	319	100	666
Total (lines 1 + 2a)	1,977	1,473	2,028	5,478
Part 2: Homeless Subpopulation	Sheltered		Unsheltered	Total
1. Chronically Homeless	365			
2. Seriously Mentally Ill	414			
3. Chronic Substance Abuse	690			
4. Veterans	350			
5. Persons with HIV/AIDS	345			
6. Victims of Domestic Violence	35			
7. Youth	22			

Methodology notes:

1. To correct for unsheltered family undercount in the street census: 15% of family respondents on 2003 homeless survey said that they usually slept in unsheltered locations. Based on this percentage, and on 2003 count of sheltered persons in families, an estimated undercount of persons in families was derived and the original population chart adjusted accordingly.

2. The # of persons in families was determined from the actual shelter tallies in the 2003 census, which gave an average family size of 3.98 persons per family. This average was assumed to apply to unsheltered as well as sheltered families, and was thus used to estimate the number of families in the estimated undercount figure of persons in families derived in step 1 above.

3. # Chronic homeless: Overall, 10% of the respondents to the 2003 survey met the definition of chronic homeless. However, this overall calculation included respondents in families with children. When these respondents are excluded and we use just the single persons as the base, we get 860 total single respondents and 99 who meet the chronic-homeless definition, for 11.5% of the singles. This % was applied to the count of single individuals to derive a number for chronic homeless.

The chronic homeless who gave DK/NA responses and those who named both unsheltered and sheltered settings were then excluded, in order to give a mutually exclusive breakdown only between unsheltered and sheltered settings. 66% of these chronic homeless respondents said they were usually unsheltered, and 34% were usually sheltered. These percentages were applied to the gaps analysis charts.

5. Veterans: When survey respondents were asked if they had ever served in the military, 171 said yes and 811 said no. (The remainder did not answer this question.) Using just the yes and no responses gives 17% veterans in adult homeless population.

6. Domestic violence: 49 survey respondents, or 4.9% of the total, said that family violence was a cause of their homelessness. This % was applied to the total population to estimate # for DV.

7. Other special-needs groups: Because the self-reported causes of homelessness on the survey were felt to be an under-report of the actual incidence of addiction, mental illness, etc., for the 2004 gaps analysis the estimates developed for 2003 were used, except for the groups explained above. These special-needs estimates were:

- Mentally ill make up at least 12% of sheltered adult population; at least 20% of unsheltered adult population. Assigned to unmet need for permanent supportive housing (PSH).
- Persons with HIV/AIDS make up 10% of sheltered adult population. Most assigned to unmet PSH need.
- Youth made up only 0.4% of census population – an undercount that we will focus on correcting in 2005. This estimate was not used for Atlanta, as the actual known count of sheltered youth was higher; actual count used.
- Chronic substance abuse found among 20% of sheltered population, all groups. Chronic substance abuse found among at least 70% of unsheltered adult population. All of these are assigned to transition unmet need.

The census count of sheltered and unsheltered homeless persons was compared to the inventory of housing for the homeless (see Sec. 91.210(c), *Homeless Facilities*) to complete the Housing Gaps Analysis chart below, also from the City’s 2004 “SuperNOFA” Exhibit 1.

Continuum of Care Housing Gaps Analysis Chart: City of Atlanta

		Current Inventory in 2004	Under Develop- ment in 2004	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	1804	40	153
	Transitional Housing	1269	242	1108
	Permanent Supportive Housing	558	0	385
	Total	3631	282	1646
Persons in Families With Children				
Beds	Emergency Shelter	332	0	0
	Transitional Housing	652	0	666 ¹
	Permanent Supportive Housing	0	0	0
	Total	984	0	666

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Methodology notes:

Although there may appear to be sufficient shelter capacity for families, it is very likely that special populations, such as immigrant women, are underserved. More research needs to be conducted in this area in future census efforts. An additional issue for families seeking shelter is the lack of shelter, or preferably transition housing units, in their community of origin. Children are too often forced to leave their school districts when families become homeless and can only find shelter in an out-of-district location. Most family shelter beds are within the City/Fulton County, but an analysis of YR 2002 callers to United Way's 211 help line seeking shelter found that 53 percent were from outside Fulton County. Absent that research, for this 2004 chart all unsheltered families were assumed to need transitional housing rather than shelter or PSH. Of the unsheltered single population, 70% were estimated to have addiction disorders and need transitional (treatment) housing and 20% were estimated to be severely mentally ill and need PSH. The remaining 10% were assigned to shelter need.

One-third of the homeless survey respondents were female and two-thirds were male. Over 86% were African-American, 9.0% were non-Hispanic White, 1.8% were Asian/Pacific Islander, 0.7% were Hispanic/Latino, and 2.0% were Other.

Almost 88% of the City's point-in-time homeless population consists of single persons, while 12% are persons in families. The 2003 homeless census and survey project found that homeless families are more likely than single persons to become homeless due to economic problems such as loss of job or termination of benefits (64% of family respondents cited these factors vs. 42% of non-family respondents) or family problems (39% vs. 19% of non-family), and over one-fifth recognized substance abuse as a contributing cause of their family's homelessness (vs. a much higher 41% of non-family). Also, economically stressed families who come from out of town, looking for better opportunities, become homeless when their funds are depleted before they can find work. A higher percentage of homeless families originated outside the metro Atlanta area than did homeless single persons (33% of family respondents vs. 24% of non-family respondents).

The City of Atlanta has an estimated 553 chronic homeless persons (point-in-time count), of which two-thirds are in shelters or transitional housing and one-third are unsheltered. Chronic homeless individuals were more likely to be unsheltered (sleeping on the street, etc.) than a non-chronically homeless person, and much more likely to be incarcerated than non-chronic homeless. Chronic homeless were much more likely to name substance addiction as a cause of their homelessness than non-chronic homeless, and health factors were also cited more frequently by chronic homeless as a cause of homelessness.

In addition to those persons and families who are already homeless, many households in the City of Atlanta are at risk of homelessness. The risk factor that is most easily measurable is housing cost burden. Cost burdened households are defined as those paying over 30% of income for housing; severely cost burdened households pay 50% or more of their incomes for housing. By YR2000 U. S. Census data, 48,760 of Atlanta's households are cost burdened, and there are 27,598 severely cost burdened households (19,924 renter households and 7,674 owner households) in the City. All of the severely cost burdened households are at acute risk

for homelessness in the immediate future, and many less severely cost burdened households could easily be pushed into homelessness by one large unexpected expense.

Data on the number of homeless persons living with AIDS is not available. However, according to Exhibit 1 of the 2004 SuperNOFA application, developed by the Metro Atlanta Tri-Jurisdictional Collaborative on Homelessness, at least 10% of the estimated 6,529 homeless persons living on the street or in shelters or transitional housing were infected with AIDS. Anecdotal information from AIDS service providers indicates that shelter options for homeless people living with HIV disease are not appropriate for many clients. For example, transgendered individuals are not safe or welcome at shelters for men or women. Further study is underway to assess the extent of need and adequacy of existing services for homeless men and women living with HIV/AIDS.

The Fulton County Department of Human Resources (DHR) estimates that there were 75,985 adults (12.28% of 2002 Census adult population) and 3,249 adolescents (4.93% of 2002 Census adolescent population) needing substance abuse treatment in 2002.

DHR identifies the most serious gap in substance-abuse treatment as adult detox beds, followed by safe housing. Most State money goes to treatment, as opposed to provision of housing. An additional identified gap is in service for the 12-17 year old population, a group which often lacks the stable home environment needed to facilitate intensive outpatient treatment and, as a result, places a burden on residential treatment services.

Another group at risk of homelessness is youth aging out of foster care. In 2003, the Fulton County Department of Human Resources reported 281 youth between the ages of 6 and 18, and 74 youth over 18 were residing in foster care, for a total of 355 youth aging out of foster care and eventually requiring affordable housing in order to avoid homelessness. Studies show that nationally, one in four children who “age out” of foster care become homeless, at least temporarily (Jim Casey Youth Opportunities Initiative study). That State of Georgia has initiated an “independent living” program that it offers to foster children age 14 and above. This program provides workshops in life skills, including money management, job hunting and health care, and youth can continue to take classes after they leave the system. It is hoped that these programs will reduce the number who leave the system and become homeless. In 2004, 70% of eligible Georgia foster youth (approximately 2,800) participated in these programs (State Division of Family and Children’s Services).

(d) Other Special Needs

(1) Not homeless but require supportive housing:

There are various populations within the City that, although not homeless, require supportive housing. These populations include the elderly, the frail elderly, persons with disabilities, and persons with HIV/AIDS and their families. The City’s resources are not sufficient to address all of these groups, but the City is committed to working with other entities to try to provide needed resources. There is little statistical data available on the numbers requiring supportive housing, but the City has relied on anecdotal information, projections from the 1990 and 2000 Census, and other reports to identify areas requiring attention.

The following discussion sets forth supportive housing needs of some special needs groups within the metro Atlanta area. All of these needs are not within the purview of the City of Atlanta or considered priorities for Consolidated Plan funds, but are set forth as indicators of overall need for the metropolitan area.

Elderly and Frail Elderly:

Based on the 1990 Census, the Atlanta Regional Commission determined that the total population over 65 years of age in Fulton County was approximately 178,000. Of this number, 16,961 (9.5%) had mobility limitations, 8,135 (5%) had self-care limitations, and 15,233 (8.5%) had both mobility and self-care limitations. Within the City of Atlanta, the percentages were higher, with 4,484 (10.4%) experiencing mobility limitations, 2,618 (6%) experiencing self-care limitations, and 4,526 (10.5%) with both mobility and self-care limitations. (Atlanta Regional Commission) The Robert Wood Johnson Foundation reported in 1996 that older persons represented one fourth of the growing population of people with chronic conditions, which included such problems as depression, vision loss, hearing loss, paralysis, diabetes, obesity, and complications from AIDS. This report suggested the need for more diverse supportive services, from supportive services in special residences to traditional medical care, and more integrated coordinated care. (Robert Wood Johnson Foundation, 1966) A study conducted for the National Institute on Aging in 1997 found that while the number of older people chronically disabled was increasing, their proportion to the total 65+ population was decreasing, perhaps due to better health care and nutrition and medical advances. This study suggested that the need for independent living facilities for the elderly was increasing. The Atlanta Outreach Consortium found that 52% of elderly renters and 31% of elderly homeowners reported housing problems. (1999)

The City has been unable to find numerical information about the number of seniors who are not homeless but who require supportive housing. However, support services are provided to senior residing in Atlanta Housing Authority high-rise communities, and seniors are given priority for these residences.

Physical, Mental and Developmental Disabilities:

Special housing needs are also experienced by persons with physical, mental and developmental disabilities. There is no definitive count of the number of persons with disabilities currently in Atlanta. This information is not collected by any of the programs serving this population, however, 27,174 individuals who were either blind or disabled and residing in either Fulton or DeKalb counties received SSI in 2004. This number accounted for 83% of all Fulton and DeKalb residents receiving SSI payments during this period.

There is general recognition of the widespread need of the disabled population for affordable housing. In 2002, the SSI program in Georgia provided people with disabilities with a maximum income of \$545/month. By comparing SSI monthly income in Georgia to HUD Fair Market Rents, it would take 112% of SSI Benefits to rent a one-bedroom housing unit in 2002. In Atlanta, where housing costs are significantly higher than the State average, it would take 145.9% of SSI benefits to rent a one-bedroom housing unit. This far exceeds the national average of 105%. In fact, in Atlanta it would take 131% of the maximum SSI to rent an efficiency apartment.

(“Priced Out in 2002”, Technical Assistance Collaborative, Inc., Boston, MA and Consortium for Citizens with Disabilities Housing Task Force, Washington, D.C., May 2003, Ann O’Hara and Emily Cooper)

According to the “Priced Out in 2002” study, persons with disabilities continue to be the poorest people in the nation, with an income of only 18.8% of the one-person median household income. From 2000 to 2002, rental-housing costs nationwide rose at twice the rate of SSI cost of living adjustments (up to 6 times in some markets). Approximately 1.4 million people with disabilities receiving SSI live in seriously substandard housing and/or in housing that costs more than half of their income. Given the high housing costs in the Atlanta area, it is reasonable to assume that the number of people receiving SSI and living in substandard housing is at least at the national average.

The Atlanta Housing Authority currently (2004) has a waiting list of 7,311 persons with disabilities waiting for placement in the 4,407 units in their inventory that are suitable for persons with disabilities. The need for additional units for young disabled persons is increasing. Their 2004 waiting list for 2,990 senior units includes 2,575 seniors. The DeKalb Disability Action Center states that a large majority of their calls for assistance request either housing or transportation. The Center has found that many housing units designed to be accessible for the handicapped are being occupied by people who do not require accessible units, thereby greatly diminishing the units available to those who require special modifications. (DeKalb Disability Action Center, 1999) It is believed that this finding is probably accurate for the Atlanta metropolitan area.

Persons Living with HIV/AIDS:

See section (2) below for specific information on this population.

Persons with Addictions:

The supply of housing for persons with addictions or in recovery from alcohol or other drug abuse is extremely limited. There is a need for transitional and affordable permanent housing for persons in recovery. The Charter of the State of Georgia assigns responsibility for health-related programs to the counties. In the Atlanta area, services for alcohol and other drug addictions are, therefore, primarily the responsibility of Fulton and DeKalb County. The City of Atlanta does not have purview in this area and does not, therefore, have data regarding needs of this population.

Public Housing Residents:

The following table sets forth estimates of the relative public housing needs as set forth by the Atlanta Housing Authority. Addressing most of these needs is beyond the financial resources of the City of Atlanta, but are included as part of the comprehensive statement of need for the metropolitan Atlanta area.

**Priority Public Housing/Housing Choice Needs as Stated By Atlanta Housing Authority
(HUD Table 4)**

Public Housing Need Category	PHA Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars To Address (Over 1 year period)
Restoration and Revitalization		
Capital Improvements	NA*	NA
Modernization	H	\$52 million
Rehabilitation	H	\$12 million
Other (Specify): Safety/crime prevention; Drug elimination; Property management/ operations	H	\$6.5 million
Management, Operations, Planning, and Oversight		
	H	\$42 million
Improved Living Environment		
Neighborhood Revitalization (non-Capital)	H	\$50 million
Capital Improvements	H	\$27.3 million**
Safety/Crime Prevention/Drug Elimination	H	TBD
Other (Specify)	TBD	
Economic Development		
Resident Services/Family Self Sufficiency	H	\$45 million***
Other (Specify)		
Total		\$370.8 million

*Under its Moving to Work/CATALYST Program, AHA plans to revitalize all existing conventional public housing communities. Therefore, capital improvements are included under Improved Living Environment section.

**Includes only public improvements supporting revitalizations scheduled during first year of Five Year Plan.

***This estimate takes into account services needed to support families meeting AHA's new Moving to Work/Catalyst family policy requirements including the work and program participation requirement and also includes supportive services needed for elderly and disabled residents.

There is a significant waiting list for persons seeking housing unit subsidy assistance through the Atlanta Housing Authority (AHA), including the Public Housing and Housing Choice (formerly Section 8) programs. As of June 30, 2004, the total waiting list included 19,485 households. Generally, priority for admission for AHA's communities is given to low-income working households, elderly and disabled persons. The City works with AHA to maximize the availability of affordable housing for low-income citizens. Subject to funding availability, AHA sponsors a limited number of social service programs for families. AHA develops partnerships with a number of service providers to link families with existing social services in the community. AHA does not maintain a listing of individuals/families that annually receive supportive housing assistance.

(2) Persons Living with HIV/AIDS:

This section sets forth the size and characteristics of the populations living with HIV/AIDS and their families within the eligible metropolitan statistical area. The City

of Atlanta is the entitlement grantee for the HOPWA program that covers the 28-county metropolitan Atlanta area. According to the most recent available data provided by the Georgia Department of Human Resources, the 28-county metropolitan Atlanta area had 9,068 diagnosed and reported cases as of December 31, 2003. The majority of diagnosed cases (94%) were in 5 central metro area counties: Fulton, DeKalb, Gwinnett, Clayton, and Cobb; 81% of the cases were reported in Fulton and DeKalb Counties.

Approximately 68% of all cases reported in metro Atlanta were African American, 28% were white, and 4% were identified as Hispanic and/or other ethnic groups. Men represented 82% of all cases and 73% of all cases were over the age of 30.

Data on the number of homeless persons living with AIDS are not available, however, according to Exhibit 1 of the 2004 SuperNOFA applications developed by the metro Atlanta Tri-Jurisdictional Collaborative on Homelessness, at least 10% of the estimated 6,529 homeless persons living on the streets, shelters, or transitional housing were infected with HIV.

Of the diagnosed and reported cases of people living with AIDS as of the end of 2003, 61% had been diagnosed prior to 1999. Assuming that persons living with a diagnosis of AIDS for longer than 5 years require a higher level of services, it is projected that approximately 5,600 individuals with AIDS in the metropolitan Atlanta area are in need of assistance either through supportive housing facilities, rent subsidies or short-term assistance to enable them to maintain appropriate housing and access services. It is also projected that approximately 5,600 individuals would likely have a need for housing assistance and supportive services in the next 5 years.

Anecdotal information from AIDS service providers indicates that shelter options for homeless people living with HIV disease are not appropriate for many clients. For example, transgendered individuals are not safe or welcome at shelters for men or women. Further study is underway to assess the extent of need and adequacy of existing resources for homeless men and women living with HIV/AIDS.

A comprehensive HIV/AIDS housing and supportive services needs assessment update is currently underway. According to the most recent available data provided by the Georgia Department of Human Resources, the 28-county metropolitan Atlanta area had 9,068 diagnosed and reported cases of persons living with aids as of December 31, 2003.

Twenty percent of total reported cases indicated intravenous drug use as an exposure risk factor in their diagnosis. Further study is underway to assess the adequacy of existing resources for substance-abuse treatment and supportive housing needs of persons living with both addiction and a diagnosis of AIDS.

(e) Lead-based paint hazards.

The Georgia Tech Research Institute's *Final Report on an Estimate of Children Under Six with Elevated Blood Levels and Incidence of Target Housing and Child-occupied Facilities In Georgia* (February/2003) indicated that many Atlanta households are at risk of lead-based paint hazards. According to this report, the Atlanta metropolitan statistical area

(MSA) has approximately 41.1% (94,784) of the state’s homes/units built before 1960 (those homes most likely to contain lead-based paint). In addition, the Atlanta MSA area houses approximately 35.5% of the state’s children under age six living in poverty, which constitutes the most vulnerable population for lead-paint poisoning. Vulnerability to lead-paint exposure also follows the general attributes of low-income housing: cost burdened households, substandard structures/units, poverty, and minority populations.

The City’s lead-based paint prevention program estimates that approximately 30,000 households in Atlanta reside in either apartments or houses built before 1940 and may be at risk of being exposed to lead-based paint. Primary needs have been identified in the Washington Park, Vine City, Castleberry Hill, Atlanta University, West End, Mechanicsville, Grant Park, Oakland City, Adair Park, Pittsburgh, Peoplestown, South Atlanta, Lakewood, Swallow Circle/Baywood, Capitol View, Sylvan Hill, and Perkerson neighborhoods. For these targeted areas, 80% (2,974) of the children under six are at risk from exposure to lead. Based on 2000 census figures, in targeted neighborhoods, there may be as many 10,212 units of housing at *high* risk, 3,397 units at risk, and 2,107 units at some risk.

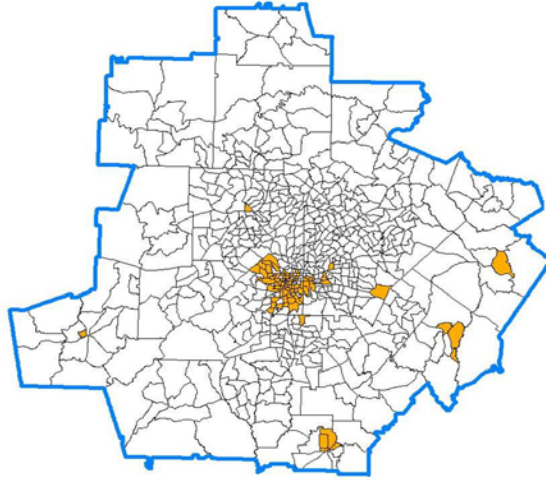
The chart below shows lead-based paint exposure of the Atlanta area in comparison to other communities within the metropolitan statistical area. A map of high risk census tracts is shown below.

Lead Paint Exposure Factor Population Counts
Geography: Metropolitan Statistical Areas (MSA)

MSA	Poverty Counts for Age 0-5	Counts of Black Children Age 0-5	Counts of Pre-1960 Housing	Counts of Pre-1980 Housing
ALBANY	3,587	6,432	10,173	30,269
ATHENS	2,301	2,942	11,256	33,284
ATLANTA	45,707	118,849	230,836	708,038
AUGUSTA	6,075	11,380	26,519	69,751
CHATTANOOGA	1,658	310	13,483	32,189
COLUMBUS	4,426	8,906	27,308	61,184
MACON	6,809	12,144	32,307	80,320
SAVANNAH	5,265	10,185	36,688	72,319
NON-MSA	51,523	59,943	213,890	558,079
STATE	127,351	231,091	620,460	1,645,433

City of Atlanta High Risk Lead Paint Exposure

Map 4b: 'High Risk ' Census Tracts
Georgia Census Tracts (MSAs Outlined in Blue)



Section 91.210 Housing market analysis

(a) General characteristics.

Atlanta is one of the nation’s fastest growing populations, reaching 4,508,145 in 2003, which places demands on housing. Asking rents are expected to increase about .5% in 2004 and 1.5% in 2005 (*Multifamily Housing*, RED Capital Group, May/2004). In 2003, the average rent in Atlanta was \$1,084 and the average cost of a home was \$152,400 (National Association of Realtors, *Median Sales Price of Existing Single-family Homes for Metropolitan Areas*, QIV 2003). Likewise, HUD fair market rents in Atlanta have also increased (see table below). Consequently, current/rising housing costs place financial burdens on most households with extremely- to very low- income.

Atlanta FMR Values 2001 vs. 2005

Bedroom Size	2001	2005	\$ Variance	% Increase
0 BDRM	647	769	+122	19%
1 BDRM	720	834	+114	16%
2 BDRM	839	928	+89	11%
3 BDRM	1,119	1,150	+31	3%
Average	\$831	\$920	+\$89	+12%

The Fulton County Tax Assessor’s Office reports that the City had 42,315 substandard housing units in 2003, of which 28,666 were single family, 5,926 were duplexes, 420 were triplexes, 1,404 were quads, 2,024 were in 5-8 unit buildings, 1,692 were in 9-16 unit buildings, 1,056 were in 16-32 unit buildings, 648 were in 33-100 unit buildings, and 479 were in buildings with over 100 units. These numbers account for a decrease of 1,212 substandard units since 1998, which occurred in the following categories:

Substandard Housing Stock Changes 1998 to 2003

Single Family	+2%
Duplex	-15%
Triplex	-15%
Quads	-8%
5-8 Units	-11%
9-16 Units	-27%
16-32 Units	-25%
33-10 Units	-23%
Over 100 Units	+36%

The average appraised housing stock values increased significantly from 1998 to 2003. Single-family appraised values increased 41%, duplexes increased 53%, triplexes increased 51%, quads increased an average of 41%.

There is general recognition of the widespread need of the disabled for affordable housing. For more information about this population, see section 91.205(d)(1). For information about the housing supply, demand and other needs of persons living with HIV/AIDS and their families, see section 91.205(d)(2).

The City defines “area of low-income concentration” and “area of minority concentration” as those areas with 50% or more low-income and minority residents respectively. The entire Community Development Impact Area (CDIA), where most Consolidated Plan

funds are expended, falls into these categories. Maps showing the distribution of substandard housing and concentrations of racial/ethnic minorities and low- and very-low income households are provided in Appendix G.

(b) Public and assisted housing.

(1) Public and assisted housing.

In September 2003, The Housing Authority of the City of Atlanta (AHA) executed its Moving to Work (MTW) Demonstration Agreement with the U.S. Department of Housing and Urban Development (HUD). This agreement provided financial, legal and regulatory flexibility allowing AHA to create a business plan to address local problems with local solutions. Starting with fiscal year 2005, the MTW Agreement, now called CATALYST, allowed AHA to develop a program based on lessons learned from past experiences and best practices.

Public housing strategies:

AHA strives to provide quality affordable housing to low-income households throughout the City of Atlanta. Based on its philosophy that it is critical to cease concentrating families in poverty, AHA has focused its resources on the deconcentration of families in poverty through facilitating or creating housing opportunities that integrate all of the families assisted with AHA subsidies into mainstream, market-oriented residential environments. Since 1994, AHA has repositioned 9 distressed public housing communities with over 5,000 apartments and is replacing them with over 7,000 new mixed-income multi-family apartments in 14 mixed-income communities with affordable housing components. AHA has also been working with landlords in low-poverty neighborhoods to facilitate opportunities for families with Housing Choice Vouchers. As of 2004, 63% of families in the Housing Choice Voucher Program are living in low-poverty neighborhoods. Since 2002, AHA has competitively solicited proposals from private-sector developers for Project-Based Section 8 Vouchers, and since 2001, AHA has committed Project-Based assistance for 1,580 multi-family apartments in 22 communities. More than 60% of these units will be in newly-developed market rate, mixed-income communities.

Housing stock:

As of June 2004, the AHA housing inventory included over 8,744 public housing assisted units including 7,258 units in its convention public housing assisted communities and 1,486 assisted units in market rate, mixed-income communities where AHA holds a partnership interest. AHA also assisted 11,036 households through its Housing Choice (formerly known as Section 8) program. AHA's portfolio of conventional public housing assisted communities includes 17 family and 17 high-rise communities housing elderly and young disabled households.

AHA had 12,040 Housing Choice Vouchers, of which 11,036 (91.6%) were leased as of June 30, 2004. AHA is holding non-leased vouchers to support upcoming project-based commitments of 766 units. There are currently 39,764 applicants on the waiting lists for public housing and Housing Choice assistance. The total number of units and persons on the Housing Choice and public housing waiting lists are shown in the table below and demonstrates the need for additional affordable housing in the city of Atlanta.

AHA Tenant Based Assistance

	1995	1999	2004	2004
Housing Assistance Program	Waiting List	Waiting List	Waiting List	# of Units/ Vouchers
Housing Choice Vouchers	5,500	4,000	21,393	12,040
Public Housing Assisted Units	1,219	3,923	18,371	8,744
TOTAL	6,719	7,923	39,764	20,784

(For FY2004 the number of Public Housing units includes Conventional Public Housing Assisted Communities and Public Housing Assisted units at mixed-income communities)

AHA developments participating in HUD's Comprehensive Grant Program:

Public Housing Assisted Communities – Units as of 8/1/2004

High Rise Developments	# Units	Family Developments	# Units
Antoine Graves	210	Bankhead Courts	386
Antoine Graves Annex	110	Bowen Homes	650
Barge Road	130	Englewood Manor	324
Cheshire Bridge Road	162	Grady Homes	495
Cosby Spears Towers	282	Herndon Homes	283
East Lake Towers	150	Hollywood Courts	202
Georgia Avenue	81	John Hope Model Building	6
Hightower Manor	130	Jonesboro North	100
John O. Chiles	250	Jonesboro South	160
Juniper – 10 th Street	150	Leila Valley	124
Marian Apartments	240	Martin Street Plaza	60
Marietta Road	130	McDaniel Glenn	434
Martin Luther King Towers	154	Thomasville Heights	350
Palmer House	250	University Homes	500
Peachtree Road	197	U-Rescue Villa	70
Piedmont Road	209	Westminster	32
Roosevelt House	257		
Subtotal	3,082	Subtotal	4,176

Total = 7,258

New Public Housing Assisted Units at Mixed Income Developments

Development	# Units
Ashley Courts at Cascade I & II	116
Ashley Terrace at West End I	34
Centennial Place I – IV	301
Columbia Commons	48
Columbia Village	30
Magnolia Park I and II	160
Summerdale Commons I and II	74
Village at Castleberry Hill I and II	180
Villages at Carver I and III	251
Villages of East Lake I and II	271
Columbia Estates at West Highlands	50
Total:	1,515

Total Public Housing Assisted Communities (7,258) plus New Public Housing Assisted Units at Mixed Income Developments (1,515) totals 8,773.

Currently, AHA has 5 HUD-funded revitalization projects underway for the following existing or former public housing communities: (1) Capitol Homes, (2) Harris Homes, (3) Grady Homes, (4) Carver Homes, and (5) Perry Homes. Four (4) of these communities are HOPE VI revitalization projects. In addition, AHA anticipates beginning the redevelopment of McDaniel-Glenn in FY 2005, pending the award of a FY 2003 HOPE grant or identification of other funding strategies.

Physical condition of units:

In 1994, nearly 5,000 of AHA's 14,413 apartments in AHA's inventory were vacant and uninhabitable. AHA did not have sufficient resources to either revitalize or rehabilitate this housing. In 1995, AHA's capital needs, or long-term revitalization requirements, exceeded \$300 million dollars, while the annual Comprehensive Grant Program Funds, now referred to as the Capital Fund Program, amounted to an average of \$20 million annually. By 2002, that amount was further reduced to an average of \$16 million annually due to the shrinking federal budget. At the funding levels provided by HUD in 1994, it would have taken over 15 years to accumulate adequate funding to address the basic repair needs, much less fully revitalize the AHA communities. This trend of need exceeding federal allocation has continued with Congress recently voting to further decrease the Capital Fund. Federal policies required PHA's to develop creative mechanisms, such as the Olympic Legacy Program, to effectively revitalize distressed public housing communities.

As of August 2004, AHA has 7,258 units of public housing in its assisted communities and 1,515 units in mixed-income developments. In the public housing communities, all of the units are older construction and suffer from years of wear and tear and abuse and most of the properties are obsolete and have significant infrastructure issues. AHA's priority is to keep these properties safe, decent and sanitary while looking at ways to reposition its entire portfolio through its Catalyst program. The mixed-income development units are newer and in standard condition.

Restoration and revitalization needs:

Under currently-funded revitalization initiatives, AHA will develop over 7,000 mixed-income rental housing units, of which 63% will be affordable to extremely low-, very low- and low-income families. In addition, faced with impending HUD funding challenges, AHA plans to pilot new approaches in financing and supporting the revitalization of its distressed family communities, using flexibilities under its Moving To Work (MTW) Agreement to reposition and maintain the affordable resources in market-driven properties.

AHA will assess each of its properties to determine whether it is a good candidate for repositioning, update the physical needs assessment, conduct a market study to determine the condition of the physical plant, and review other assessments. AHA also plans to develop and release a Request for Proposal inviting private developers to submit proposals that support public housing's goals to create mixed-use, mixed-

income housing opportunities for families living in its conventional public housing communities. AHA's MTW benchmark goal is to convert two of its communities to project-based Section 8. AHA believes that given the interest in "living in-town" in the City of Atlanta and the Atlanta Regional Commission's projected growth of approximately 2.5 million additional persons by 2030, that AHA's goal of transforming all of its public housing assisted communities to market rate, mixed income communities will be achievable.

504 Assessment. As of June 30, 2004, AHA served a total of 4,992 individuals including children, adults and/or elderly persons with disabilities in its Public Housing and Housing Choice programs. Also, approximately 1% (131) of households on AHA's waiting list for its conventional public housing assisted communities indicated a need for accessible units. To date, just over 9% (686) of units at AHA's conventional public housing assisted communities offer accessibility features specifically designed to address the needs of persons with disabilities. AHA provides reasonable accommodations to all tenant households requesting such accommodations to the extent feasible.

As a matter of standard practice under its Public Housing Program, AHA's waiting list application provides an opportunity for households to indicate a need for accessible units. Upon acceptance into the program, AHA's management agents provide further opportunity to new and existing residents, including the hearing, visually and mobility impaired, to indicate their need for accessible units and to accommodate special needs.

Under the Housing Choice Program, AHA aggressively markets to potential landlords to identify and enroll accessible units into the program. In addition, at least 5% of all units in new developments will offer accessibility features, and AHA plans to develop more public-private partnerships to create supportive housing, including accessibility requirements, to meet the needs of the elderly and persons with disabilities.

Coordination between the consolidated plan and AHA:

The City of Atlanta's 2005 Annual Action Plan includes funding for a social service project called AHA Elderly Services, which targets the critically ill and frail seniors and disabled for the primary purpose of enabling seniors to remain housed and prevent unnecessary or premature institutionalization or to find more appropriate housing. This program supports the Capital Grant Program resident services program.

(2) Assisted Units

(i) Number and targeting:

AHA believes that the "mixed income" model is the preferred method of affordable housing delivery. To date, AHA has sponsored and completed construction of 3,848 mixed-income apartments in 14 new mixed finance communities, and approximately 478 mixed-income units are currently under construction. Approximately 2,692 additional mixed-income units and 972 for sale homes are planned and funded for completion by 2009. Upon completion of the currently funded revitalization initiatives, 63% will be affordable to extremely low-, very low-, and low-income families. (AHA: *Fiscal Year 2005 Moving to Work Plan*) The

table below shows the end of 2004 fiscal year inventory numbers compared to the 2003 fiscal year figures.

Fiscal Year End and Baseline Public Housing Units

	Total Units as of 6/30/03	Total Units as of 6/30/04
High-Rise Communities	3,082	3,082
Family Communities	4,396	4,176
Mixed-Income Communities	1,247	1,486
Public Housing Assisted Totals	8,725	8,744

Under CATALYST, AHA plans to reposition all of its existing conventional public housing assisted communities to create more mixed-income housing opportunities for families. AHA also plans to maximize the use of Housing Choice Vouchers to support the development of mixed-income communities and better housing opportunities for families. AHA is using its Housing Choice Vouchers with the goal and intent of reducing and ultimately eliminating assisted housing concentrations of poverty in Atlanta. Through its Housing Choice Landlord Outreach Program, AHA will also continue its aggressive identification of rental opportunities for families in low-poverty areas throughout the city. (*AHA: Fiscal Year 2005 Moving to Work Plan*)

(ii) Changes/units expected to be lost.

As of June 30, 2003, AHA had a total of 8,725 public housing assisted units in its portfolio compared with 8,744 public housing assisted units as of June 30, 2004. This small change is due partially to (1) the sale of the Gilbert Gardens development in June 2004 to the City of Atlanta under the auspices of the Airport Noise Mitigation Program and (2) AHA's strategic revitalization program, which includes units that are being demolished and new units coming on line. Traditionally, HUD has provided state and local housing agencies with sufficient funds to cover the actual cost of the vouchers they distribute. In April 2004, HUD announced that it was adopted a new funding system in which each agency's voucher funding is based on its voucher costs during the spring and summer of 2003, adjusted for a regional inflation factor computed by HUD. As a result of this change, many agencies are receiving insufficient funds to pay landlords for all vouchers now in use. One reason for this shortfall is that actual rents in many communities have risen faster than the rent inflation formula that HUD has adopted. Another is that HUD's new funding system does not take into account the fact that stagnant or falling incomes drive up voucher costs just as rents do. A voucher makes up the difference between the rent and about 30% of a family's income, so voucher costs go up not only when rents rise, but also when incomes fall. Low-income elderly and disabled people on fixed incomes may find rent increases especially difficult and some voucher holders may be forced to relocate to overcrowded or substandard housing. Some could end up in homeless shelters or on the street. (*Study Details Cuts in Local Housing Aid Caused By HUD Funding Change*, Center on Budget and Policy Priorities, July 15, 2004).

(c) Homeless facilities.

The Housing Activity charts below are taken from Atlanta's 2004 "SuperNOFA" Exhibit 1 narrative.

Fundamental Components in CoC System -- Housing Activity Chart										
Component: <i>Emergency Shelter</i>										
Provider Name	Facility Name	HMIS	Geo Code	Target Population		2004 Year-Round Units/Beds			2004 All Beds	
				A	B	Fam. Units	Fam. Beds	Indiv Beds	Yr-round	Sea-sonal
Current Inventory										
Alternate Life Paths	ALPP Emergency Shelter	C	130174	SF		0	0	5	5	0
Atlanta Baptist Rescue Mission	Atlanta Baptist Rescue Mission	N	130174	SM		0	0	75	75	0
Atlanta City Mission	Milton Ave. Shelter	C	130174	FC		*	88	20	108	0
Atlanta Union Mission	My Sister's House	C	130174	FC		0	76	36	112	0
Atlanta Union Mission	Shepherd's Inn	C	130174	SM		0	0	308	308	100
Blood N Fire	Shelter Program	N	130174	SMW		0	0	170	0	170
Central Presbyterian Church	Central Night Shelter	C	130174	SM		0	0	130	0	130
Clifton Sanctuary Ministries	Clifton Night Shelter	C	130174	SM		0	0	30	30	0
Community Concerns	Ellis Street Shelter	C	130174	FC			70	0	70	0
Congregation Shearith Israel	Shearith Israel Shelter	C	130174	SW		0	0	14	0	14
Druid Hills Presbyterian	Druid Hills Shelter	N	130174	SM		0	0	30	0	30
First Presbyterian Church	First Presbyterian Church Shelter	N	130174			0	0	12	12	0
Fulton County	Jefferson Place	C	130174	SM		0	0	150	150	0
God's Favorite People	Men's Housing	N	130174	SM		0	0	50	50	0
Partnership Against Domestic Violence	Partnership Against Domestic Violence	N	130174	FC	DV	*	21	20	41	0
Salvation Army	Red Shield Cold Weather Program	C	130174	SMF		*	20	50	0	70
Salvation Army	Red Shield Services Emergency	C	130174	SMF		*	12	24	36	0
Set Free Memorial Drive Sanctuary Shelter	Set Free Sanctuary Shelter	N	130174	FC		*	30	0	30	0
St. Joseph's Mercy Care Services	Mercy Mobile Motel/Hotel*	C	130174	SMW		0	0	4	4	0
St. Jude's Recovery Center	St. Jude's Detox	C	130174	SMW		0	0	20	20	0
Task Force for the Homeless	Peachtree Pine Overflow Shelter	C	130174	SMW		0	0	612	612	0
The Temple - Hebrew Benevolent Congregation	Zaban Night Shelter	N***	130174	SMW		0	0	44	0	44
Traveler's Aid	Traveler's Aid Emergency Shelter**	C	130174	M		*	15	0	15	0
Subtotal						0	332	1804	1678	558
Under Development										
Covenant House	Covenant House Crisis Center	C	130174	YMF		0	0	40	40	0
24/7 Gateway Center	Emergency Shelter	P-3/05	130174	SM		0	0	45	45	0
24/7 Gateway Center	Safe Haven	P-3/05	130174	SM		0	0	45	45	0
Subtotal						0	0	40	40	0

* None of these beds are in "units," that is, in self-contained living units with cooking facilities and bathrooms. These beds are either in open dormitory settings (e.g., Ellis Street) or in facilities with private sleeping rooms but shared common areas and bathroom facilities (e.g., Zaban Couples Shelter).

** Figure represents daily average availability of bed-slots.

*** All clients are entered in Pathways by Project Connect; therefore this program is counted in HMIS Current Beds chart.

Fundamental Components in CoC System -- Housing Activity Chart

Component: Transitional Housing

Provider Name	Facility Name	HMIS	Geo Code	Target Population		2004 Year-Round Units/Beds			2004 All Beds	
				A	B	Fam. Units	Fam. Beds	Indiv Beds	Yr-round	Seasonal
				Current Inventory						
Achor	Achor	C	130174	FC		20	55	15	70	0
AESM	AESM House	N	130174	SM	AIDS	0	0	12	12	0
Aftercare Residential Rehabilitation Services	Saint Therese House	C	130174	SM		0	0	12	12	0
Alternate Life Paths	ALPP Group Home	C	130174	SW		0	0	6	6	0
Alternate Life Paths	Independent Living	C	130174	FC		8	24	8	32	0
Antioch Urban Ministries	Luke's Place	N	130174	SW		0	0	6	6	0
Antioch Urban Ministries	Madison House	N	130174	SMW		0	0	20	20	0
Antioch Urban Ministries	Matthew's Place	N	130174	SMW	AIDS	0	0	18	18	0
Antioch Urban Ministries	Ruth's Place	N	130174	SW		0	0	7	7	0
Atlanta City Mission	Milton Avenue	C	130174	FC		*	34	0	34	0
Atlanta Recovery Center	Atlanta Recovery Center	N	130174	SM		0	0	166	166	0
Atlanta Step-Up Society	Serenity House Atl.	N	130174	SM		0	0	6	6	0
Atlanta Union Mission	Carpenter's House	C	130174	SM		0	0	164	164	0
Atlanta Union Mission	Fuqua Hall	C	130174	SM		0	0	90	90	0
Atlanta Union Mission	My Sister's House Personal Developm't	C	130174	SW		*	122	30	152	0
Blood N Fire	Blood N Fire Transitional	N	130174	FC		*	40	0	40	0
Bright Beginnings	Behavioral Health Residence	N	130174	SMW		0	0	60	60	0
Bright Beginnings	Independent Residence	N	130174	FC		8	24	0	24	0
Buckhead Christian Ministry	Transition Housing	C	130174	FC		12	35	0	35	0
Community Concerns	Odyssey III Transitional	C	130174	SM		0	0	20	20	0
Covenant Community	Covenant Community	N	130174	SM		0	0	18	18	0
Covenant Community	Transitional Housing	N	130174	SM		0	0	10	10	0
Families First	Second Chance	C	130174	YW		0	0	8	8	0
Fulton County	Jefferson Place Transitional Housing	C	130174	SM		0	0	50	50	0
Fulton County	Jefferson Place Project Focus	C	130174	SM		0	0	12	12	0
Genesis	Genesis	C	130174	FC		*	52	0	52	0
Georgia Vietnam Veterans Alliance	Crisis Resource Center	N	130174	SMW	VET	0	0	18	18	0
He's Brought Life Ministries	Transitional Housing	N	130174	SM		0	0	20	20	0
HOPE Thru Divine Intervention	HOPE Thru Divine Intervention	C	130174	SM		0	0	19	19	0
Clifton Sanctuary Ministries	Joe's Place	C	130174	SM		0	0	10	10	0
New Beginnings Restoration	Men's Program	N	130174	SM		0	0	6	6	0
New Beginnings Restoration	Women's Program	N	130174	SW		0	0	6	6	0
Nicholas House	Boulevard House	C	130174	FC		*	55	0	55	0
Quest 35	881 Rock Street	C	130174	SMW		0	0	26	26	0
Quest 35	Leonard House Men's Program	C	130174	SM		0	0	6	6	0
Quest 35	Leonard House Women's Program	C	130174	SW		0	0	6	6	0

Saint Mark's	Women + Children's Transitional	N	130174	FC		*	8	0	8	0	
Salvation Army	Transitional	C	130174	SMW		*	25	165	190	0	
Samaritan House	Transitional House	C	130174	SM		0	0	6	6	0	
SisterLove	LoveHouse	N	130174	SW	AIDS	*	6	7	13	0	
Southside Healthcare	Legacy House	N	130174	SMW	AIDS	0	0	6	6	0	
Southside Healthcare	Legacy Village	N	130174	SMW	AIDS	0	0	20	20	0	
St. Jude's Recovery Center	95 Renaissance Pkwy	C	130174	SM		0	0	45	45	0	
St. Jude's Recovery Center	Family Care Center	C	130174	FC		*	112	0	112	0	
St. Jude's Recovery Center	Step-Down at 450 Piedmont	C	130174	SM		0	0	20	20	0	
St. Jude's Recovery Center	Women's Program at 244 14th St.	C	130174	SW		0	0	20	20	0	
The Open Door Community	The Open Door	N	130174	SMW		0	0	58	58	0	
Task Force for the Homeless	Transition Housing at Peachtree Pine	C	130174	SM		0	0	28	28	0	
Traveler's Aid	Transitional Housing	C	130174	FC		10	40	0	40	0	
Trinity Community Ministries	Trinity House	C	130174	SM		0	0	12	12	0	
Trinity Community Ministries	Trinity Lodge	C	130174	SM		0	0	4	4	0	
Young Adult Guidance Center	1230 Hightower	C	130174	YM		0	0	20	20	0	
Young Adult Guidance Center	Abner Place	C	130174	YM		0	0	3	3	0	
YWCA	Cascade House	N	130174	FC		*	20	0	20	0	
Subtotal								652	1269	1921	0
Under Development											
Progressive Redevelopment	Hope House	N	130174	SM		0	0	70	70	0	
Trinity Community Ministries	Trinity Expansion	C	130174	SM		0	0	36	36	0	
24/7 Gateway Center	Employment / Training Program	P-3/05	130174	SM		0	0	45	45	0	
24/7 Gateway Center	Integrated Services	P-3/05	130174	SM		0	0	23	23	0	
24/7 Gateway Center	Pre-Treatment	P-3/05	130174	SM		0	0	22	22	0	
24/7 Gateway Center	Veterans Pre-Treatment Housing	P-3/05	130174	SM	VET	0	0	46	46	0	
Subtotal							0	0	242	242	0

*These beds are not in "units," that is, in self-contained living units with cooking facilities and bathrooms. These beds are in a facility with private sleeping rooms but shared common areas and bathroom facilities.

Fundamental Components in CoC System -- Housing Activity Chart										
Component: <i>Permanent Supportive Housing</i>										
Provider Name	Facility Name	HMIS	Geo Code	Target Population		2004 Year-Round Units/Beds			2004 All Beds	
				A	B	Fam. Units	Fam. Beds	Indiv Beds	Yr-round	Seasonal
Current Inventory										
Bright Beginnings	Bright Beginnings Lodge	N	130174	SMW		0	0	16	16	0
Community Concerns	Odyssey III Safe Haven	C	130174	SMW		0	0	16	16	0
Community Friendship	O'Hern House	N	130174	SMW		0	0	76	76	0
Community Friendship	Phoenix House	N	130174	SMW		0	0	69	69	0
Community Friendship	Presley Woods	N	130174	SMW		0	0	20	20	0
Community Friendship	Scattered sites	N	130174	SMW		0	0	56	56	0
Gift of Grace House	Gift of Grace House	N	130174	SW	AIDS	0	0	10	10	0
Imperial Hotel	Imperial Hotel	N	130174	SMW		0	0	35	35	0
Jerusalem House	Shelter Plus Care	C	130174	SMW	AIDS	0	0	11	11	0
Jerusalem House	Jerusalem House	C	130174	SMW	AIDS	0	0	23	23	0
Sante Fe Villas	SRO, HOPWA, S+C	C	130174	SMW		0	0	116	116	0
St. Jude's Recovery Center	Project Assist	C	130174	SW	AIDS	0	0	8	8	0
The Edgewood	The Edgewood	N	130174	SMW	AIDS	0	0	46	46	0
Welcome House	Shelter Plus Care	P-3/05	130174	SMW	AIDS	0	0	50	50	0
Young Adult Guidance Center	1212 Hightower	C	130174	YM		0	0	6	6	0
Subtotal						0	0	558	558	0
Under Development										
NA	NA	NA	130174	NA	NA	0	0	0	0	0
Subtotal						0	0	0	0	0

(d) Special need facilities and services.

There is currently no non-supportive permanent housing exclusively dedicated to formerly homeless persons.

(e) Barriers to affordable housing.

The Atlanta Outreach Consortium conducted a survey in August 1999 to identify "affordable housing obstacles and solutions." Forty experts in the field considered the following areas as needing policy revisions, and/or as constituting barriers and threats to new and existing affordable housing:

- (i) Land prices have been increasing in the inner-city, making it increasingly difficult to find large tracts of land that can support affordable housing.
- (ii) The provision of most affordable multi-family housing is through renovation of existing units; however, there are fewer suitable units of the appropriate scale available for renovation for affordable housing. For those complexes that do exist, prices are going up.
- (iii) Small multi-family units (4-30 units) are abundant, but not always financially attractive to investors.
- (iv) The opposition of residents to additional apartment complexes and housing for the very low income constitutes a barrier to affordable housing.
- (v) Given construction costs, truly affordable housing requires subsidies, which are limited and require complex coordination and scheduling among various funding sources.

- (vi) Timing and coordination of permitting, building codes, funding sources, demolition liens, insurable titles, and zoning issues may provide barriers to affordable housing.
- (vii) While there is general consensus that most for-profit developers have more capacity than non-profits, most for-profit developers are not likely to be involved in affordable housing in the City.
- (viii) The upgrading and preservation of existing single-family housing is difficult due to the risk and costs involved and the limitations on the use of most funds.
- (ix) There is an inadequate level of venture capital in the affordable housing arena.
- (x) There is a reluctance of many financial institutions to finance multi-family development, especially small venture projects, and housing for special needs populations, particularly if they are to be located in low-income neighborhoods.

In 2002, the U.S. Department of Housing and Urban Development completed the *Housing Discrimination Study*, a multiyear housing discrimination study of patterns of discrimination in urban housing markets in the United States. Some of the findings of this study were:

- (i) Discrimination against prospective African American renters and homebuyers and prospective Hispanic homebuyers declined modestly between 1989 and 2000, while discrimination against prospective Hispanic renters remained the same.
- (ii) This report did not look at Hispanics who are not fluent in English, so the actual level of discrimination against Hispanics may be even higher than reported.
- (iii) Asian and Pacific Islander prospective renters experienced consistent adverse treatment relative to comparable whites, which is about the same level as for African American and Hispanic renters.

While these findings reflect national trends and patterns, it is likely that some of these problems impact minorities in Atlanta and constitute barriers to affordable housing.

The City of Atlanta has funded an updated assessment of Barriers to Fair Housing in the Metropolitan Atlanta Area, which will be implemented in two phases to be started in the fall of 2004 and which will be completed in 2006. Findings will be included in future amendments as appropriate.

91.215 Strategic Plan

(a) General: The requirements of this section have been incorporated in the section (b) through section (e) below.

(b) Affordable Housing:

(i) Priorities Needs Table: Not all of the priority needs outlined in the table below are funding priorities for the City of Atlanta’s Consolidated Plan grant programs. The City’s funding choices take into consideration many factors including responsibilities and priorities of other jurisdictions, other government and grant resources, City capacity to implement, and funding limitations.

Priority Needs Table Over 5-Year Period (HUD Table 2A)

PRIORITY HOUSING NEEDS (Households)		PRIORITY NEED LEVEL HIGH, MEDIUM, LOW		UNMET NEED	GOALS
Renter	Small Related (2-4 persons)	0-30%	H	22,900	500
		31-50%	H	16,100	500
		51-80%	L	2,800	0
	Large Related (5+ persons)	0-30%	H	500	75
		31-50%	H	1,100	75
		51-80%	L	*	
	Elderly (1-2 HH)	0-30%	H	5,700	250
		31-50%	H	7,600	250
		51-80%	L	*	
	All Other*	0-30%	L		
		31-50%	L		
		51-80%	L		
Owner		0-30%	H	5,000	500
		31-50%	H	5,500	500
		51-80%	L	2,100	250
Special Needs		0-80%	H	1,500	125
Total Goals					3,025
Total 215 Goals					3,025
Total 215 Renter Goals					1,650
Total 215 Owner Goals					1,250

*Other renter category information unavailable

(ii) Targeting Priorities:

Funding is targeted to City of Atlanta census tracts in which 51% of population has income at 80% or less of SMSA median income (Community Development Impact Area or CDIA). Activities taking place in these areas may be as either area benefit or direct benefit, depending upon the nature of the project. Projects targeting low- and moderate-income persons may take place outside the CDIA. While the majority of CDBG, ESG, HOME and ADDI-funded programs take place within the CDIA, large housing programs are available to low/moderate-income persons throughout the City. The Housing Opportunities for Persons with AIDS (HOPWA) Program funds activities throughout the metropolitan Atlanta area. It is the policy of the HOPWA program to

provide resources to enable persons living with HIV/AIDS to access resources/services in the jurisdictions in which they live to the extent possible.

The City has also adopted fifty-one housing enterprise zones. These zones are identified in the City's Comprehensive Development Plan.

American Dream Downpayment Initiative (ADDI) Program: Funds from the 2004 and 2005 ADDI allocations, in the form of deferred second mortgage loans, will be provided to approximately 70 low-income individuals/families who are (a) below 80% of Atlanta's AMI, (b) first-time homebuyers, (c) can obtain a first mortgage, (d) can contribute a minimum of \$500 to the purchase of their home, and (e) have completed a Consumer Credit Counseling Services homebuyer education program. Preference will be given to qualified residents within the City's Community Development Impact Area. Qualified buyers will be targeted and referred through various resources, including but not limited to, the United Way, Fannie Mae, Atlanta Neighborhood Development Partnership, City-sponsored CHDOs and CDCs, and the City's Bureau of Housing. The City's Bureau of Housing will verify and provide documentation of beneficiary eligibility.

(iii) Basis for assigning priorities:

Priorities for housing-related funding are based on identified needs, the impact anticipated from available resources on these needs, and the availability of resources from the City or other funding sources. Families comprise 43.9% of cost-burdened owner households and 38.6% of cost-burdened renter households. They are also a significant percentage of those residing in overcrowded households. The availability of affordable housing is a major concern to address both of these problems and this need was considered in the development of the housing objectives.

In August/2002, the City of Atlanta's Mayor published *A Vision for Housing in Atlanta: Great Housing in Great Neighborhoods*, which outlined the priority objectives for the City's housing program. This "vision" also impacts the City's priorities:

- Improve/remove administrative and legislative barriers to effective housing
- Leverage/coordinate the City's housing resources
- Emphasize housing for working persons/families
- Protect housing for senior and disabled citizens
- Establish coalitions/alliances to create "great neighborhoods"

(iv) Obstacles to meeting underserved needs:

Although they may result from many factors, several major obstacles to affordable housing that are often cited are: limited financial resources, community opposition to the development of services/facilities within their neighborhoods, and inadequate capacity by non-profit agencies to implement projects. The concentration of cost-burdened renters in large developments and the dearth of private financing available to developments containing fewer than 50 units, and the economies of scale for managing rental properties are also obstacles to meeting the need for affordable housing.

(v) Priorities and specific objectives:

1. Improve existing housing stock
 - Assist low-income homeowners with rehabilitation
 - Support acquisition/rehabilitation of multi-family units
 - Address health/safety issues for low/very low-income homeowners through emergency repairs
 - Support home weatherization and energy/conservation programs
2. Support development of new affordable housing (acquisition, new construction)
 - Develop affordable and/or mixed-income housing
3. Support housing options for very low-income households and seniors
4. Support housing options for disabled, including permanent, supportive housing
5. Support neighborhood preservation and development
 - Provide support to enforce/enhance City's Housing Code
 - Collaborate with public/non-profit programs that provide rehabilitation resources
 - Encourage coalitions/alliances with public/private entities to promote improved housing and neighborhood quality of life
6. Assist low and moderate-income persons/families with homeownership through downpayment assistance/second mortgage subsidies
7. Support programs to lower residential lead-based paint hazards
8. Support homebuyer education

(vi) Proposed accomplishments:

The proposed accomplishments have been developed by the City in measurable terms and are presented for a one-year period, by specific objectives, in the Table 3 descriptions of funded activities presented in Volume II of the Consolidated Plan.

(c) Homelessness:

In the fall of 2002, Mayor Shirley Franklin asked the United Way of Metropolitan Atlanta to prepare, on behalf of the City of Atlanta, a plan for addressing homelessness. In response United Way formed the Commission on Homelessness (Commission) and recruited business, educational, and community leaders to participate in formulating the plan, which was published in March of 2003 as *The Blueprint to End Homelessness in Atlanta in Ten Years*. The community interest and energy created by this planning initiative led to two decisions. First, the Commission is continuing to operate on a long-term basis, working to help implement the priority projects identified in the plan and to further its planning efforts. Second, the Commission is expanding its area of geographic coverage to include other municipal jurisdictions in the metro Atlanta area.

The City also works within the Metro Atlanta Tri-Jurisdiction Collaborative on Homelessness (Collaborative), covering the City of Atlanta, Fulton County, and DeKalb County. The Collaborative provides cross-jurisdictional collaboration, resource allocation, and homeless service planning, through the mutual efforts of its participating nonprofit service providers, churches, local governments, formally homeless persons, and the grass-root and local councils.

- (i) Priority Needs Table: Not all of the priority needs outlined in the table below are funding priorities for the City of Atlanta’s Consolidated Plan grant programs. The City’s funding choices take into consideration many factors including responsibilities and priorities of other jurisdictions, other government and grant resources, City capacity to implement, and funding limitations.

Homeless Assistance Priority Needs Within the Atlanta Area

Need or Service	Priority for Indiv.	For Families
Emergency shelter	M ¹	M ^{1,2}
Transitional housing (inc. residential treatment)	M	H
Permanent supportive housing	H	L
Affordable housing	H	H
Housing/services for youth aged out of foster care	M	NA
Mental health care	H	H
Substance abuse treatment	H	H
Physical health care	M	M
Affordable child care	NA	M
Food/meal programs	H ³	M ³
Local transportation	H ³	H ³
Reunification assistance	M	H
Move-in financial aid	H	H
Other tangibles (shoes, clothes, tools, etc.)	M ³	M ³
Shower/restroom/laundry facilities	M ³	M ³
Job development/training/readiness	M	M
Case management	L	H
Life skills training	L	M
Aftercare support	M	H
Housing placement	L	L

¹ The need for shelter in the *metro Atlanta area* is high. However, the City of Atlanta is providing a very disproportionate share of the existing shelter beds. According to the survey findings from the 2003 homeless census, less than half of the homeless persons within the three core metro jurisdictions were residents of the City when they became homeless, but more than 99% of the shelter beds here are located within the City. Development of additional sheltering resources is needed in non-City areas.

² Assessment of need takes into account facilities that are planned or under development, not just the current inventory. Priority rating could change if planned facilities are not developed.

³ Based on homeless respondents’ answers to 2003 homeless census survey

- (ii) Targeting Priorities:

City-supported homeless services and facilities generally can be funded anywhere within City limits. Programs must comply with zoning law for the areas in which they are located; for example, within a single-family residential district a homeless residence cannot house more than six unrelated individuals unless a special use permit has been granted.

(iii) Basis for Assigning Priorities

The City has determined its homeless priorities based on input from provider agencies, consultations with other government and foundation partners, findings from the 2003 Tri-Jurisdiction homeless census and survey, and years of experience in working with agencies and programs related to homelessness.

(iv) Obstacles to Meeting Underserved Needs

Obstacles include: inadequate City grant resources to fund needed services; the growing numbers of homeless persons; increasing numbers of homeless families with more complex and difficult service needs; economic and market forces beyond the City's ability to influence which both push more persons into homelessness and make it more difficult to find employment at wage levels sufficient for these persons to leave homelessness; shrinking resources within the foundation community and at other levels of government; the continued high levels of crack cocaine and the growing use of highly addictive and destabilizing methamphetamines; and the gentrification of the City's housing stock and the concurrent loss of affordable housing units for very low- and extremely low-income households.

(v) Priorities and Specific Objectives:

For homeless services and facilities, the City has developed the following objectives and sub-objectives:

1. Support emergency and transitional residential programs:
 - Work to preserve the continuing operation of well-run residential programs meeting existing needs.
 - Support the creation of additional, appropriate housing options for particularly under-served needs.
 - Encourage pre-transitional or "enriched" shelter to enhance job readiness/employment, especially for single adults
2. Support programs for homeless families and children
3. Support supportive services that enable homeless to attain stability, with priority to:
 - case management services (especially for smaller shelter programs for which on-staff case management is not cost-effective, and for the unsheltered homeless)
 - employment-related services
 - family support services, including child care and domestic abuse services
 - on-the-street outreach and services to unsheltered homeless
 - emergency and short-term assistance, including transportation assistance, clothing, furnishings, and move-in assistance
 - Support-service programs that provide specialized resources to other homeless providers and the broader homeless community
 - Support the homeless management information system by requiring participation of all funded agencies that operate residential homeless programs
4. Support capital projects that create or enhance treatment facilities, including supportive housing for mentally ill persons. Although the City acknowledges the critical need for mental health services, substance-abuse treatment, and physical health services for the homeless, these services will be a lower priority for City

operational support due to the City’s limited financial resources, and because these services are more appropriately provided through county/State units which have expertise and charter responsibility for these specialized services.

5. Support sheltering and service options for the difficult-to-serve chronic homeless population, which consists primarily of single men with significant incidences of substance abuse, criminal histories, and/or chronic mental illness.
6. Give priority funding consideration to homeless programs which incorporate aftercare services, including long-term follow-up, support, and counseling as needed, to ensure that the families and individuals whom these programs have successfully transitioned are able to maintain independent living.

In addition to these objectives, the narrative below discusses strategy for four specific areas prescribed by HUD:

(1) Helping low-income families avoid becoming homeless

The City funds the Consumer Credit Counseling Service to provide financial counseling and debt management for low-income residents and contracts with Atlanta Legal Aid for legal services related to predatory mortgage lending and landlord/tenant and eviction issues. The City also provides limited emergency grants to homeowners for one-time rent and mortgage payments to prevent evictions and homelessness. Although the City invests only modestly in direct financial aid for homeless prevention due to its limited public service resources, this is a major focus for United Way. The foundation’s homeless prevention initiative, which is continuing, has raised over \$1/2 million in new funding for emergency financial aid to prevent homelessness. These funds have been distributed to 20 agencies throughout the metro Atlanta area, to prevent loss of housing.

Homeless prevention information and referral services are available through United Way’s “211” hotline. Much like the “911” emergency service, 211 allows individuals free phone access to receive referral information to needed services. This expansive information network makes available services offered by over 800 nonprofit organizations, including a number of emergency financial aid services.

(2) Reaching out to homeless persons and assessing their individual needs

Outreach and assessment efforts include ongoing one-on-one street outreach, organized campaigns targeting specific sub-populations, and short-term events. Activities of note include:

- (i) StreetHome: This collaboration between Mercy Mobile Healthcare and AID Atlanta offers medical treatment and other support services for HIV+ homeless persons. Two downtown Atlanta service sites provide assistance to clients and provide outreach to emergency shelters and transitional or temporary housing programs.
- (ii) Street Outreach: The City of Atlanta conducts street outreach efforts three times a week targeting the hidden homeless population, those homeless found beneath expressway underpasses and encampments located in remote areas. This outreach initiative is critical, as this targeted population may not participate in traditional service programs. Homeless persons are provided with information and assistance with available services such as shelters, food, clothing, and medical assistance.

The Task Force for the Homeless spearheads a similar extensive outreach program.

- (iii) Pathways: Clients are case managed through this customized HMIS to insure that appropriate referrals are made and needed services obtained. At present, over 60 homeless service providers within the Tri-Jurisdiction participate in the Pathways system. Service providers are now better able to track client movement through the Continuum of Care system through this standardized intake and assessment system.
 - (iv) Stand Up for Kids: StandUp is a national organization focusing its efforts on homeless and at-risk youth ages 21 and under. With local chapters in 20 cities across the country, the Atlanta chapter began its operations in February of 2001. The Atlanta StandUp chapter conducts outreach to street homeless youth everyday from 6:00pm to 10:00pm. Volunteer counselors provide straightforward counseling, shelter information, emergency items such as blankets, food, clothes, etc., and referrals.
 - (v) Covenant House: Several homeless youth outreach and assessment initiatives are sponsored by this organization. The emergency hotline is operated 24hr/daily: 1-800-999-9999. Daily mobile street outreach unit is in operation from midnight to 8:00am. The Covenant House Georgia Community Service Center is open daily. A new youth shelter and service center is being developed.
 - (vi) The Atlanta Public School's Program for the Education of Homeless Children and Youth: Through outreach and assessment, program specialists act as a liaison between family, shelter, schools, and community resources to coordinate educational services for homeless children.
 - (vii) Atlanta City Street Ambassadors: The Ambassadors provide outreach and referral to the street homeless persons in the downtown area. Ambassadors are equipped with United Way 211 service maps of providers in downtown Atlanta and with information and referral brochures for homeless youth services.
 - (viii) 24/7 Service Center: A new 24/7 day service center is slated to open in the spring of 2005, under the sponsorship of the Commission on Homelessness. This center is planned to be staffed with outreach workers who are trained to assist the homeless coming in off the street seeking assistance. The goal will be to link the homeless to services based upon their various levels of need.
- (3) Addressing the emergency shelter and transitional housing needs of homeless persons
The new 24/7 day-service center referenced above will also include 270 new shelter beds. In addition, a new initiative undertaken jointly by the City of Atlanta, Women's Legacy of United Way, and the Atlanta Women's Foundation, will seek out new sheltering option for homeless women and children. This initiative is to be funded at \$700,000 in annual operational support, with additional funding being sought from other foundations for facility improvements and furnishings at the new sites.
- (4) Helping homeless persons make the transition to permanent housing and independent living
Supportive services can enable homeless persons and families to overcome the problems that led to their homelessness and to transition out of temporary housing into independence. Support services that address the unique needs of the individual experience are felt to be especially critical when targeting sub-populations such as youth and chronic

homeless. The support services available include move-in aid, legal services, employment assistance, transportation, nutrition services, mental health services, childcare, primary healthcare, inpatient and outpatient substance abuse treatment, detoxification, life skills training, and housing placement services. Additionally, aftercare services help newly housed persons to remain independent by offering support and intervention when problems arise which threaten their stability or financial security. In the Atlanta area, a number of programs, both residential and day programs, offer aftercare support; some programs also offer “three-quarter” housing to provide an extra measure of assistance on the way to permanent housing and independent living.

(5) Proposed accomplishments

The proposed accomplishments have been developed by the City in measurable terms and are presented for a one-year period, by specific objectives, in the Table 3 descriptions of funded activities presented in Volume II of the Consolidated Plan.

(d) Other special needs:

(i) Priorities Needs Table: Not all of the priority needs outlined in the table below are funding priorities for the City of Atlanta’s Consolidated Plan grant programs. The City’s funding choices take into consideration many factors including responsibilities and priorities of other jurisdictions, other government and grant resources, City capacity to implement, and funding limitations.

Special Needs of the Non-Homeless Populations (HUD Table 1B)

Sub-Populations	Priority Need: High, Medium, Low, No Such Need	Estimated Priority Units	Estimated Dollars to Address (Over 1 year period)
Elderly	L	110	130,000
Frail Elderly	M	41	100,000
Severe Mental Illness	M	INA	INA
Developmentally Disabled	L	INA	INA
Physically Disabled	M	INA	INA
Persons w/ Alcohol or Other Drug Addictions	L	INA	INA
Persons w/HIV/AIDS (Est. for 28-county EMSA)	H	60	4,000,000
Other (specify)	-	-	-
TOTAL		1,141	4,230,000

* INA - Information not available

(ii) Targeting Priorities

With the exception of the HOPWA program, which covers the 28 counties in the metropolitan Atlanta area, services and facilities for special-needs populations are available to qualifying clients throughout the City. Funding is targeted to City of Atlanta census tracts in which 51% of population has income at 80% or less of SMSA median income (Community Development Impact Area or CDIA). Activities taking place in these areas may be as either area benefit or direct benefit, depending upon the nature of the project. Projects targeting low- and moderate-income persons may take

place outside the CDIA. Senior citizens and disabled persons are "presumed benefit" populations and assumed to be low-income; therefore the geographic restrictions that apply to area-benefit activities such as neighborhood facilities do not apply to projects benefiting persons with special needs.

(iii) Basis for assigning priorities:

Priorities for funding are based on identified needs, the impact anticipated from available resources on these needs, and the availability of resources from the City or other funding sources. More specifics by category are provided in various sections of this Plan.

HOPWA priorities are developed in consultation with metro jurisdictions and the Metro Atlanta HIV Health Services Planning Council.

(iv) Obstacles to meeting underserved needs:

Priorities for funding are based on identified needs, the impact anticipated from available resources on these needs, and the availability of resources from the City or other funding sources.

The supply of housing for persons with addictions or in recovery from alcohol or other drug abuse is extremely limited. There is a need for transitional and affordable permanent housing for persons in recovery.

There is a significant waiting list for persons seeking public housing units. In 2004, the total waiting list exceeds 7,300. Priority is given to very low-income elderly and disabled young people. The City works with the Atlanta Housing Authority to maximize the availability of affordable housing for low-income citizens.

Funding for public services is especially problematic given the restrictions within the Consolidated Plan programs and the loss of funding availability from other federal, State and foundation resources at a time when the poor national economy has resulted in increased needs throughout the Atlanta metropolitan area.

Funding for economic development activities (other than Section 108 Debt Retirement) is limited due to availability of federal funds. The significant allocation of CDBG fund for the retirement of Section 108 Debt (21% of CDBG grant in 2005) limits the availability of additional funding for other economic development activities.

More specifics by category are provided in various sections of this Plan.

(v) Priorities and specific objectives:

1. Support programs to enable seniors and those at risk of homelessness or unnecessary/premature institutionalization to remain in their homes and remain a part of their communities.
2. Support programs to enable persons with special needs to obtain/retain affordable housing, become/remain employed, and access needed services.
3. Support programs to enable persons living with HIV/AIDS to find/maintain affordable housing and life-support services.

4. Support programs to enable people living with HIV/AIDS with addictions or in recovery to become housed and become self-sustaining.
5. Support removal of barriers to increase accessibility for persons with disabilities.

(vi) Proposed accomplishments:

The proposed accomplishments have been developed by the City in measurable terms and are presented for a one-year period, by specific objectives, in the Table 3 descriptions of funded activities presented in Volume II of the Consolidated Plan.

(e) Nonhousing community development plan:

(1) Priority Needs

(i) Priorities Needs Table:

Not all of the priority needs outlined in the table below are funding priorities for the City of Atlanta's Consolidated Plan grant programs.

Other Special Needs/Non Homeless (HUD Table 1B)

Community Development Needs	Priority Need: High, Medium, Low, No Such Need	Estimated Units	Estimated Dollars Address (over 1 yr. period)
Public Facility Needs (Facilities)			
Neighborhood Facilities	H	INA	INA
Parks and Recreation Facilities	H	105	252,828,000
Health Facilities	INA	INA	INA
Parking Facilities	INA	INA	INA
Solid Waste Disposal Facilities	L	13	172,315,000
Asbestos Removal	INA	INA	INA
Non-Residential Historic Preservation	L	14	5,804,000
Youth Centers	INA	INA	INA
Child Care Centers	INA	INA	INA
Senior Centers	INA	INA	INA
Other Public Facility Needs: Arts & Culture	L	16	1,244,000
Infrastructure (Facilities)			
Water/Sewer Improvements	M	25	113,396,000
Street Improvements	M	29	98,621,000
Sidewalks	H	80	72,962,000
Sewer Improvements	M	25	28,284,000
Flood Drain Improvements	M	26	81,247,000
Other Infrastructure Needs	L	11	533,400,000
Public Service Needs (People)			
Handicapped Services	H	INA	INA
Transportation	M	INA	INA
Substance Abuse Services	M	INA	INA
Employment Training	H	275	2,000,000
Health Services	INA	INA	INA
Other Public Service Needs (homeless, housing svcs)	H	INA	INA
Anti-Crime Programs (People)			
Crime Awareness	L	INA	INA
Other Anti-Crime Programs	M	INA	INA
Youth Programs (People)			
Youth Services	L		2,259,685
Child Care Services	L	INA	INA

Other Youth Programs	L	INA	INA
Seniors Programs (People)			
Senior Services	H	3,800	1,362,540
Other Senior Programs	INA	INA	INA
Economic Development (Jobs)			
Rehab, Publicly or Privately Owned	M	20	10,000,000
Commercial/Industrial	M	160	8,000,000
CI Infrastructure Development	M	300	15,000,000
Other Commercial/Indus. Improvements	M	100	5,000,000
Micro-Enterprise Assistance	H	200	10,000,000
ED Technical Assistance	H	200	10,000,000
Other Economic Development	M	140	7,000,000
Planning			
Planning	M	INA	INA
Total Estimated Dollars Needed	-	5,539+	1,006,005,368+

INA - Information not available. City has no jurisdiction on these services and cannot determine needs.

(ii) Targeting Priorities:

Funding is targeted to City of Atlanta census tracts in which 51% of population has income at 80% or less of SMSA median income (Community Development Impact Area or CDIA). Activities taking place in these areas may be as either area benefit or direct benefit, depending upon the nature of the project. Projects targeting low- and moderate-income persons may take place outside the CDIA.

The Business Improvement Loan Program and Phoenix Loan Program have established criteria for the selection of businesses for financial assistance. Although each program can serve businesses citywide, businesses located in the CDIA are targeted. The ACCION Atlanta Micro-Lending program serves businesses in the following targeted commercial areas: Fairlie-Poplar, West End, Little Five Points, Atlanta University, and Sweet Auburn. The City has adopted six commercial enterprise zones, seven industrial enterprise zones, four mixed-use commercial/industrial zones, and one business enterprise zone. These zones were identified in the City of Atlanta's Comprehensive Development Plan.

(iii) Basis for assigning priorities:

Priorities for funding are based on identified needs, the impact anticipated from available resources on these needs, and the availability of resources from the City or other funding sources. More specifics by category are provided in various sections of this Plan.

(i) Needs of families by category:

The levels of community development needs for families vary by category. In general, the levels of need for public facilities, public services, and senior services are high. For infrastructure, anti-crime programs, economic development, and planning, the levels are medium. The level of need for youth programs is low.

(2) Long term and short term objectives:

The City's Comprehensive Development Plan describes in detail the long and short-term non-housing community development needs, policies, objectives and strategies. The following objectives are relevant to CDBG funding:

Economic Development: The City has identified neighborhoods where economic development is lagging behind the rest of the City. The objective for CDBG funding is to help expand economic opportunities for persons of low and moderate income by:

- (i) Supporting revitalization of commercial areas that serve low/moderate-income persons.
- (ii) Supporting small, minority and female-owned businesses and micro-enterprises.
- (iii) Supporting programs to create permanent, private-sector jobs for low/moderate-income persons.

Environmental/Community Facilities: The City has significant needs in the areas of infrastructure improvements. Many of the City's neighborhood facilities have deteriorated conditions, and many neighborhoods do not have adequate public infrastructure to address the needs of their residents.

Priorities in this area include:

- (i) Create/expand community facility/infrastructure in underserved low/moderate-income areas
- (ii) Address serious problems/deficiencies in existing City infrastructure/facilities
- (iii) Reduce air/noise pollution or other environmental nuisances
- (iv) Address significant health or safety problems
- (v) Preserve publicly-used and historically-significant structures that serve low/moderate-income persons or remove slum/blight conditions

Public Services: The Consolidated Plan (CP) gives priority to programs that enable low/moderate-income persons to obtain/maintain affordable housing, become self-sufficient, and obtain basic life needs. Consolidated Plan policies to address these issues include the following:

- (i) Support programs that enable low- and moderate-income people to obtain/retain affordable housing
- (ii) Support programs that support basic life needs, e.g. housing and employment
- (iii) Support programs that create permanent, private-sector jobs for low/moderate-income persons
- (iv) Support programs that train/place low/moderate income persons in permanent jobs

(f) Barriers to affordable housing

The City of Atlanta is committed to using City resources and encouraging other public and private funders to improve the affordable housing stock for low and moderate income City residents. To further these goals, the City intends to:

- (i) Encourage and fund community-based developers and service providers in good standing with Neighborhood Planning Units to develop supportive housing/shelters for persons with no- to very low-income;
- (ii) Improve the City's computerized permitting process and develop a review process to streamline the City's permitting process; and
- (iii) Continue to work with the housing community to develop new strategies and provide support for affordable housing programs.

The City of Atlanta has funded an updated Analysis of Fair Housing Impediments to determine whether there are any current impediments that the City can impact to erase or ameliorate housing discrimination against minorities and/or other groups within the Atlanta area. If impediments are identified, the City is committed to making an effort to address those problems that are within its purview and to try to influence others to address these problems as well.

(g) Lead-based paint hazards.

The City complies with the requirements set out in 24 CFR Part 35, plus all state and local lead reduction guidelines. Every applicable rehabilitation project (those built before 1978) is evaluated regarding hazard reduction, stabilization, interim controls, site work practices, standard treatments, and abatement. In addition, each homeowner, contractor, and/or project sponsor is notified with written notice/warnings regarding lead paint and their individual responsibilities in ensuring harm reduction and ongoing maintenance. The City hopes to address approximately 200 housing units with lead-based paint needs by 2008, with approximately 50 more homes addressed by 2009.

The City has written paint/lead-based paint abatement standards, practices, and procedures to which the City contracted housing rehabilitation projects must adhere. Applicable City staff ensure these specific requirements regarding abatement, protection of occupants and workers, and clean-up/disposal are incorporated into all City/HUD funded housing rehab contracts, initial inspection reports, bid proposals, and specifications.

The City's Bureau of Housing has established a Lead Advisory Committee that assists in securing grant funds to accomplish the goal of lowering residential lead-based paint hazards in affected properties. Some committee members also serve on the Georgia Childhood Lead Poisoning Prevention Program's Advisory Committee. In addition, the Atlanta Housing Authority has a comprehensive Lead Hazard Management Program that educates its residents regarding lead-paint hazards, tests for hazards according to HUD requirements, and systematically addresses control issues at all applicable properties construction before 1978.

(h) Anti-poverty strategy.

Atlanta's poverty problems are similar to those in other major urban areas. Areas of concern include large skills gap in the workforce, hunger and homelessness, affordable housing shortages, and concentrations of poverty. Rapid development outside of the central city has created a mismatch between where many potential workers live and where the jobs are located. In Atlanta, less than one-half of the region's entry-level jobs are located within a quarter mile of a public transit route. While jobs in the Atlanta suburbs increased 9.8% between 1991 and 1996, jobs in the City of Atlanta increased only 0.8% during this same time period. (*The State of America's Cities*, U.S. Department of Housing and Urban Development, 1999) The types of jobs available and the trend toward dispersed development have led to consistently higher unemployment rates for Atlanta compared to its suburbs. Although poverty is found in each quadrant of the City, these problems are most prevalent in the inner city where the majority of Atlanta's low-income residents and neighborhoods are concentrated. The City has adopted goals, policies and programs to address those factors that have been identified as the root causes of the City's poverty problems.

(1) Goals:

In order to address poverty in the City of Atlanta, the following goals have been developed and adopted in the City's 2004 Comprehensive Development Plan (CDP):

- (i) Preserve and increase decent, secure, affordable housing for all citizens.
- (ii) Increase accessibility to jobs, services and places of leisure.
- (iii) Increase the number of jobs for low-income City residents.
- (iv) Protect, maintain and enhance the quality of neighborhoods.
- (v) Promote greater economic and human development and investment throughout the City, especially on the southside and in poorer neighborhoods.

(2) Policies/Objectives:

To achieve the above goals, the City has adopted the following policies in the City's 2005-2009 Consolidated Plan (CP):

- (i) Support programs and projects that provide decent housing and suitable living environments and expand economic opportunities, principally for persons of low and moderate income and including persons living with HIV/AIDS
- (ii) Support programs to improve the City's environmental/community facilities, including infrastructure, that support neighborhood revitalization in low- and moderate-income neighborhoods
- (iii) Support and strengthen social services to assist vulnerable and needy citizens to become/remain self sufficient, productive and stable members of our community, with priority to programs providing services related to housing and homeless services
- (iv) Create and expand economic development opportunities for low/moderate income residents
- (v) Encourage the growth of minority and female businesses and micro-enterprises

(3) Strategies/Funding:

The City's needs far surpass the availability of City resources. Therefore, the City must look to alternative funding sources, alternative programming, and coordination of resources. In addition, the City must:

- (i) Seek to coordinate with other public and private entities to share and maximize limited resources
- (ii) Support rehabilitation of existing affordable housing units
- (iii) Promote the development of new standard, affordable housing
- (iv) Give priority to programs that support/improve deteriorated City-owned/operated facilities/parks and infrastructure that serve low- and moderate-income neighborhoods
- (v) Promote employment and job training/placement efforts for low/moderate-income residents, with emphasis on special needs populations
- (vii) Give funding priority for local social service resources to programs that:
 - connect individuals to affordable housing, keep people in their homes, or prevent unnecessary institutionalization
 - provide support services to homeless and low-income families
 - have significant impact on meeting basic life needs
 - serve chronic and hard to reach homeless populations

- provide emergency shelter to homeless
- enable persons living with HIV/AIDS to find/maintain affordable housing and life-support services

(i) Institutional structure:

(1) Institutional Structure To Carry Out Housing and Community Development Plan

The City of Atlanta is structured so that the budgeting and overall grants management of the Consolidated Plan programs is centralized in the Department of Finance, Office of Budget and Fiscal Policy, Office of Grants Management (GM). Funded projects are implemented either directly by City departments or through contracts that are developed by the City departments with non-profit, for-profit, or other governmental entities. Non-profits include CHDOs, CDCs, and other City of Atlanta-based agencies. Private for-profit contractors are used as consultants, construction contractors and for professional services. City departments also oversee/monitor project implementation, and track performance. During development and implementation of the Consolidated Plan, GM coordinates with those City departments/units responsible for carrying out the funded projects, in order to ensure expeditious project implementation.

Departmental Responsibilities:

Assist GM in evaluation of proposals and development of Consolidated Plan.

Develop/execute project-specific work programs and contract documents and/or program guidelines, as appropriate.

Process contracts, change orders, amendments.

Provide ongoing oversight of projects/contracts in progress.

Review and submit requests for payment from contractors.

Certify/document project/contract performance and completion.

Provide technical assistance to contractors, as needed to assure performance compliance.

Prepare beneficiary and project accomplishment/outcome data as required for HUD and City reports.

Grants Management Responsibilities:

Develop the Five-Year Plan, Annual Action Plan, Annual Performance Report, Citizen Participation Plan, and program amendments and reports as needed.

Coordinate development of policies regarding implementation of the Consolidated Plan programs.

Conduct annual RFP process for Consolidated Plan programs, including citizen and departmental reviews of proposals, ranking and evaluation of proposals, and budget recommendations.

Develop standard forms and procedures for implementation of the Consolidated Plan programs.

Provide technical assistance, to City departments/agencies, citizens, and contractors for implementation of the Consolidated Plan programs.

Provide programmatic monitoring to assure compliance with federal and City regulations and requirements.

Carry out Davis-Bacon Wage Rate requirements, Environmental, IDIS, and citizen participation responsibilities for the Consolidated Plan programs.

Serve as liaison between the City and HUD for monitoring and other programmatic issues throughout the year.

Recommend Section 108 loans, coordinate reviews, and conduct cost/benefit analyses.

Budgeting/Financial Management:

Grants Management conducts an annual, competitive proposal process to select projects to be funded and included in the next Annual Action Plan. This funding process includes input from City departments that will be responsible for project implementation, as well as citizens living in the communities that would be impacted by the proposed activities. GM prepares the annual proposal package, coordinates proposal reviews with City departments and public/private entities, as appropriate, and ranks proposals based on adopted City criteria. GM prepares the Executive Branch funding recommendations for submission to the City Council, as well as the final Five Year Plan and Annual Action Plans for submission to HUD. GM also manages the payment of Section 108 loans and develops forms to be used for reimbursement of expenditures. The actual processing of payments is carried out by the Department of Finance/Grant Accounting.

Procedures have been established to assure compliance with federal and local requirements and to assess the feasibility of Section 108 applications. The process includes representatives from GM, the Department of Planning and Community Development (Planning and Economic Development Bureaus), the Office of Budget and Fiscal Policy (OBFP), and the Atlanta Development Authority (ADA).

Two-Year Approval Process: The City has instituted a two-year approval process for selected service agencies based on stable organizational history, record of long-term City support and successful project implementation, and demonstrated ability to achieve a priority objective. This process was established to simplify the grant process, to reduce administrative paperwork, and to enable the City's service partners in the non-profit arena to be able to plan with more certainty for future budgetary resources.

Because the actual implementation of housing and community development projects will be carried out either directly by the City's implementing departments or through contracts with subrecipients, both the City and private affordable housing providers were requested to provide input into the development of the Five Year Plan, along with the general public. The City also reviewed the capacity of current providers, both internal and external, to carry out specific categories of housing and community development activities, based on experience during the past few years, as well as the most critical needs of the City's low and moderate income populations. This review was also undertaken in the context of other City and public/private resources and anticipated limited resources during the next five years.

(2) Organizational relationship between the City and the Housing Authority of the City of Atlanta (aka Atlanta Housing Authority aka AHA):

The Mayor appoints the AHA Board of Commissioners, and the City Council confirms the AHA Board of Commissioners. The AHA Board of Commissioners appoints the AHA Chief Executive Officer. The City works closely with AHA in the development of affordable housing opportunities programs and the development of strategies to improve the housing stock of the City of Atlanta and housing conditions for low-income residents of the City.

The City of Atlanta often receives funding proposals from AHA during its annual funding cycle. These proposals are reviewed in the context of affordable housing policies and priorities, as well as the match resources brought to the projects by the Housing Authority. If funds are awarded, the City contracts with AHA through its standard contracting process. The City supports residents of public housing through programs which address the availability and standardization of housing units as well as services to enable frail, senior residents of public housing to maintain their residence in public housing or to identify more suitable affordable housing options.

The City maintains an ongoing dialog with AHA regarding current and future development projects and plans for affordable housing within the City of Atlanta. This includes the construction and demolition of housing units and the inclusion of public housing residents in the City's citizen participation process. The City also submits a draft copy of the Consolidated Plan to AHA for comment prior to finalization and submission to HUD.

(3) Actions To Overcome Gaps in the Institutional Structure:

The City will continue to work with public and private entities to maximize limited resources, which is the most serious limitation for meeting the goals and objectives of this Plan. It is hoped that by increasing coordination and communication, the City will be able to create new opportunities for removing obstacles to meeting needs and addressing those areas most critical for affordable housing and community development for low and moderate income citizens in the City of Atlanta.

(j) Coordination:

The issues associated with poverty in Atlanta are being addressed by a variety of public and private sector initiatives in the areas of economic development, affordable housing, job creation and job training, small business development, and community development programs. The City of Atlanta recognizes that the needs of the City greatly exceed its limited resources and, therefore, the City actively works to coordinate with other programs and services to maximize the available resources and to support efforts which complement the City's programs. The City intends to continue this effort to work with other programs, jurisdictions, and individuals to help to address the most pressing needs of its citizens, particularly its low/moderate income population.

The City coordinates the Consolidated Plan program with public and private agencies that provide housing, health services, social services, and homeless-related programs, as well as citizens residing in the City of Atlanta. In development of the Consolidated Plan (CP),

Grants Management also consulted with other local jurisdictions, the State of Georgia, and Fulton and DeKalb Counties. Some of the other groups consulted in preparation of the CP include, but are not limited to: The United Way, Atlanta Public Schools, Atlanta Workforce Development Agency, The Housing Forum, The Housing Authority of the City of Atlanta, Georgia Department of Human Resources, Statewide Independent Living Council of Georgia, Senior Citizen Services of Metropolitan Atlanta, Center for Housing Alternatives/Georgia Department of Human Resources, Georgia Department of Community Affairs, Fulton County Department of Human Resources, Commission on Homelessness, and the Metro Atlanta HIV Health Services Planning Council (Planning Council). The Planning Council represents the 28-county metropolitan Atlanta area and coordinates the City's Consolidated Plan with the Ryan White Program.

(k) Public housing resident initiatives.

Long-term self-sufficiency for its residents remains a high priority for AHA. Services offered and coordinated by AHA target youth, working aged adults, seniors, and the disabled. Services range from after-school programming for youth to employment preparation and placement for adults to services necessary for seniors and disabled to remain living independently.

AHA has two homeownership programs available to its clients. The "Keys to Homeownership" program is for families in the conventional public housing communities to assist families to prepare themselves financially and otherwise for homeownership. The second program is the "Housing Choice Homeownership Program", which allows families to use their rental subsidy to pay for all or a portion of a mortgage payment for their first home. AHA also provides homeownership counseling classes, budget/money management training, credit counseling, and default/foreclosure counseling for its families.

In 2002, AHA began assessments of both family communities as well as high-rise communities housing seniors and disabled residents. Once concluded, this assessment will direct future delivery strategies to support the Moving to Work strategy.

91.220 Action plan

(a) Standard Form 424 attached as Appendix A

(b) Resources

(1) Federal Resources:

(i) HUD Entitlement Grants: For the year 2005, Atlanta anticipates the following allocations from the U.S. Department of Housing and Urban Development entitlement grants:

Community Development Block Grants (CDBG)	\$11,208,000
Housing Opportunities for Persons with AIDS (HOPWA)	\$ 6,900,000
HOME Investment Partnership Program (HOME)	\$ 4,002,000
Emergency Shelter Grant (ESG)	\$ 416,046
American Dream Downpayment Initiative (ADDI)	\$ 254,703

All allocations are subject to Congressional authorizations and appropriations.

In addition to these 2005 entitlements, the City will also be allocating \$3,238,323 from previous years and program income:

2003 & 2004 American Dream Downpayment Initiative (ADDI)	\$ 489,022
HOPWA 2004 Unallocated Funds	\$ 1,000,860
CDBG Reprogramming	\$ 148,441
HOME Reprogramming and Program Income	\$ 1,600,000

(ii) Other HUD Grant Resources/Economic Development

Other HUD economic resources include programs for which the City has been awarded funds: Economic Development Initiative (EDI) grant for the Martin Luther King, Senior Community Resource Center (\$1,644,150), Economic Development Initiative (EDI) grant for Paschal’s Restaurant and Motel (\$99,410).

(iii) In addition to the funds provided through the Consolidated Plan programs, the other federal resources come either directly to the City government, to the Housing Authority of the City of Atlanta, or by way of application by City agencies to federal programs. The combination of these resources provides important funding to address the needs and objectives of the Action Plan. A summary of these resources and uses is shown in the chart below:

Current Federal Resources

	Acquire	Rehab	New Construct	Homebuyer Assist.	Rental Assist	Homeless Assist	Homeless Prevent.
ADDI				X			
CDBG	X	X	X	X	X	X	X
DOE		X	X				
ESG	X	X				X	X
EZ/ SSBG	X	X	X	X			
HOME	X	X	X	X			X
HOPE6			X				
HOPWA	X	X	X		X	X	X
Ryan White Title I							X
Section 8					X		
Supportive Housing		X					

(2) Other Resources

The City of Atlanta and its development community (both nonprofit and for-profit) aggressively pursue federal, state, and local resources to assist in the production and maintenance of affordable housing and community development. As an Entitlement community, the City of Atlanta carefully targets the use of its allocations to maximize housing production and community benefit. During the City’s proposal review process, the City ranking form provides points for proposals that can document other funding commitments to leverage the City’s limited Consolidated Plan resources. While recognizing the federal requirement to match/leverage funds for HOME and ESG projects, the City also gives funding priority for projects providing match for most non-City projects.

Private sector participation is a required element of Atlanta’s HOME-funded single-family and multi-family housing development programs. The multi-family program requires at least a 10% equity investment and at least 50% of all project costs are to be funded through equity and private financial institutions. Over the past two years, the public/private-leveraging ratio for HOME has averaged \$1:\$25.

Charts below show some of the non-federal resources received in the City and the types of financing these resources provide.

Non-Federal Public Resources

	Acquire	Rehab	New Construct	Home-buyer Assistance	Rental Assistance	Homeless Assistance	Homeless Prevention
ADA/URFA: Single-family Mortgage Revenue Bonds	X	X	X	X			
Atlanta/Fulton Land Bank Authority	X						
Development Impact Fee Exemptions (COA)		X	X				
Georgia Housing Trust Fund for the Homeless	X	X	X			X	X
Housing Enterprise Zone Tax Abatement	X	X	X				
Multi-Family Housing Revenue Bonds	X	X	X				
Secondary Market (Fannie Mae, Freddie Mac, LIMAC)		X	X	X			
State of Georgia: Low Income Housing Tax Credit	X	X	X				
Tax Allocation Districts			X				

The Atlanta Development Authority’s Urban Residential Finance Authority (URFA) has been actively involved in issuing multi-family housing revenue bonds to provide financing for acquisition/new construction or acquisition/rehabilitation of multifamily units. Developers receive below-market interest rate permanent financing for projects that will increase the availability and affordability of rental housing stock in the City of Atlanta.

The Westside, Atlanta Station, Eastside, Princeton Lakes, and Perry/Bolton Tax Allocation Districts were established to promote development, including new and revitalized housing and commercial development, in the west side, downtown, east side, south side and northwest neighborhoods.

Development impact fees are paid by developers as a condition of getting a building permit. Fees are collected at the time of issuance of building permits and are intended to transfer part of the burden of providing expanded public facilities to service new development. Fees are collected for a variety of uses including park development, transportation, and public safety. Transportation and public safety fees are allocated citywide. For parks, the City is divided into three separate areas, each with its own impact fee rate. Affordable housing units and economic development projects are exempt from the payment of development impact fees. Economic development projects may receive 100 percent exemption from the payment of development impact fees. Eligible economic development projects include any project located within a designated housing, commercial or industrial enterprise zone; projects located within certain empowerment zone or linkage community census tracts; the rehabilitation or conversion of any historic building; or any private not-for-profit recreational facility.

Once designated, the City Housing Enterprise Zone (HEZ) Tax Abatement Program, enables qualified developments ad valorem tax abatement for five (5) years and a reduced amount of taxes for years six through ten. Abatement is provided to both for-profit and non-profit entities that produce affordable housing for rent and sale.

The Atlanta/Fulton County Land Bank Authority, jointly funded by the City of Atlanta CDBG and Fulton County, provides a mechanism to return non-tax generating properties to a productive use, especially for the creation of housing, industrial development and jobs for low and moderate income citizens. The Authority clears title and erases back taxes and then offers property to non-profit and for-profit developers for uses that benefit low- and moderate-income residents.

Atlanta's General Obligation Bonds (GO) are direct general obligations secured by the full faith, credit and taxing powers of the City and are used to raise funds for the City's capital improvements that benefit the entire community. Improvements eligible under these bonds include sidewalks and streetscapes, greenspace and public plazas, streets and bridges and speed humps and traffic control devices. The City issues up to \$8 million worth of bonds each year. In 2000, a referendum passed authorizing the issuance of \$150 million in Quality of Life Bonds. Bond funding is being used to develop walkways, bike trails and other alternative transportation systems, and park amenities. To date, \$61 million in bonds have been issued. The remaining bonds will be issued after the initial funds are expended. Under the Park Improvement Fund (PI), the Department of Parks and Recreation is appropriated \$6,770,000 annually to fund park capital improvements. These funds can be used for both active and passive recreation improvements.

Some for-profit groups whose efforts address the priorities set forth in the City's Action Plan are:

Non-Federal Private Resources/For Profit

	Acquire	Rehab	New Construct	Home-buyer Assist.	Rental Assist.	Homeless Assist.	Homeless Prevent.
Bank of America CDC ¹	X	X	X	X			
Banks, Thrifts	X	X	X	X		X	
Fannie Mae/America/Communities Fund ²	X	X	X	X			
Federal Home Loan Bank Affordable Housing ³	X	X	X			X	X
Georgia Pacific/Project Hope ⁴			X	X			
Georgia Power/Good Cents Program ⁵		X	X				
Wachovia CDC ¹	X	X	X	X			

¹During the past five years, Bank of America CDC and Wachovia CDC, along with other local financial institutions have pooled permanent financing resources and provided loans for the purchase of new or existing homes by low and moderate-income families as their principal residence under a “First Time Homeownership” program.

²The Fannie Mae Foundation/America in Communities Fund intends to provide a \$5 million principal investment to establish a revolving line of credit partially matched with local funds to promote the development of affordable housing.

³The Federal Home Loan Bank offers an Affordable Housing Program that awards low-cost financing on a competitive basis for affordable housing projects. The Community Investment Program (CIP) provides low-cost funds to member institutions for terms of one month to 20 years. These funds may be used for affordable housing projects and serve as an important source of private financing.

⁴Georgia Pacific Corporation/Project Hope has committed \$2 million to the Clark-Atlanta University/Vine City area and has created Project HOPE, a non-profit organization to build affordable housing.

⁵The Georgia Power/Good Cents Program provides grants to homeowners who build or rehabilitate single-family homes to meet energy efficiency standards. New constructed units are eligible for a \$2,000 grant, while \$500 is provided for the rehabilitation of heating/air conditioning systems or weatherization of existing homes.

Matching Funds: On an annual basis, the City projects that non-profit agencies will provide match funds directly to City-funded projects of approximately \$14.18 million for CDBG projects, \$1.24 million for ESG projects, \$5.01 million for HOME projects, and \$2.9 million for HOPWA projects. Most of the resources leveraged by the eleven projects funded under the City’s ESG program are non-federal; thus the ESG match requirement is easily met. For example, of Covenant Community’s \$511,590 in Other Resources, \$471,590 comes from County and foundation grants and client rental fees, so that this project alone satisfies the City’s ESG match requirement.

Many of these non-profit groups also participate in other programs that address the City’s Action Plan priorities. Some of these agencies are shown in the table below:

Non-Federal Non-Profit Resources

	Acquire	Rehab	New Construct	Homebuyer Assist.	Rental Assist.	Homeless Assist.	Homeless Prevent.
ANDP	X	X	X			X	
Enterprise Foundation		X					
Local CDCs	X	X	X	X	X		
Metro Atlanta Community Foundation					X		X
United Way	X	X	X	X	X	X	X
Other Private Non-Profits		X	X	X	X	X	X

The Enterprise Foundation provides operational support as well as funding for acquisition and new construction grants to non-profit community development organizations.

The Metro Atlanta Community Foundation for Greater Atlanta (CFGA) is the 18th largest community foundation in the country with assets of over \$312 million. CFGA pools funds to provide grants to support various causes, including housing initiatives and capacity building of non-profit organizations in the 22-county metropolitan Atlanta area. Many of the CFGA recipients also receive Federal, State, and other local grants, which are leveraged with these private funds to support their initiatives.

The United Way provides grants to non-profit community organizations with funding emphasis given to programs meeting basic needs, increasing self-sufficiency, strengthening families and nurturing children and youth. Many of the United Way recipients also receive Federal, State, and other local grants, which are leveraged with these private funds to support their initiatives. During the past five years, this program provided \$1 million in operating support for affordable homeownership programs in the 13-county Atlanta metropolitan area. The United Way’s Individual Development Account (IDA) program provides homeownership training and matches savings 4:1 for downpayment assistance to purchase a home. Approximately \$500,000 in matching funds was provided during the second year of the IDA program.

The City of Atlanta is able to support only a limited number of proposals that are submitted annually for Consolidated Plan support. However, most of the agencies submitting proposals are operating non-profits that are engaged in programs that support the priority needs set forth in the AAP.

(c) Activities to be undertaken

The 2005 Annual Action Plan (AAP) sets forth a comprehensive program to: provide affordable housing, address the emergency shelter and transitional housing needs of homeless individuals and families, prevent low-income individuals and families with children from becoming homeless, help homeless persons make the transition to permanent housing and independent living, and address the special needs of persons who are not homeless. The funded programs represent a continuum of care that involves both the public and private sectors to provide emergency, transitional and permanent housing, homelessness prevention, and access to resources to enable the homeless and those at risk

of homelessness to become stabilized and secure resources necessary to become self-sufficient. Programs also address economic development, community revitalization, facility/parks improvements in low-income areas, and other projects targeted to address priority needs. Program beneficiaries include low-income homeowners, renters and potential homeowners, homeless women with children, homeless single adults and couples, homeless men with addiction and/or mental illness, seniors, and low-income, unemployed and underemployed City residents, and residents of low-income Atlanta neighborhoods. The AAP also provides support for programs to enable persons in the metro Atlanta area who are living with HIV/AIDS to be housed and have access to needed services.

HOME/TBRA: This Plan includes a HOME-funded tenant-based rental assistance program (TBRA) to assist homeless families moving from transitional housing into permanent housing. Research has shown that there are approximately 167 homeless families within the City of Atlanta (see Continuum of Care Homeless Population/Subpopulations Chart/Table 1A). Given Atlanta's housing market, it is customary for homeless families to take up to two years or more to find affordable, permanent housing. The City's TBRA program is designed to facilitate 20 families per year in moving into permanent housing within 9-12 months. All participants are homeless/potentially homeless, CDBG/HOME eligible, and have incomes at or below 60% AMI.

The activities to be funded in the 2005 Plan Year, by Local Objective Code, Proposed Accomplishment, and Estimated Completion Date are shown in the Table 3 Project Summaries.

Affirmative Marketing: Each of the entities receiving HOME funds has executed agreements with the City that requires them to affirmatively market all of their units, via advertisements, print media, referrals from the community and public agencies. HOME-funded organizations have further defined in their contracts with the City that signage will be prominently displayed. The City has developed a schedule and is monitoring HOME-assisted projects to ensure compliance.

Minority homeownership:

Historically, approximately 90% of households assisted by the City in becoming homeowners through the use of federal housing funds have been minority households. The City estimates that at least 80% of the households assisted in becoming homeowners through the use of 2005-2009 federal housing funds will be minority households.

(d) Geographic distribution:

The City of Atlanta targets its funding to census tracts in which 51% of residents have incomes of 80% or less of SMSA median income. These areas comprise the Community Development Impact Area (CDIA). Activities taking place in these areas may be eligible as area-benefit or direct benefit, depending on the nature of the project. Projects that impact low- and moderate-income Atlantans may also take place outside the CDIA. The large majority of CDBG, ESG, HOME and ADDI funded activities take place within the CDIA, but the City's large housing programs are open to low- and moderate-income citizens throughout the City. The Housing Opportunities for Persons with AIDS (HOPWA) program funds activities throughout the metro-Atlanta area. It is the policy of the HOPWA

program to provide resources to enable persons living with HIV/AIDS to access resources in the jurisdictions in which they live, to the extent possible.

The Business Improvement Loan Program (BILF) and Phoenix Loan Program have established criteria for the selection of businesses for financial assistance. Although each program can serve businesses citywide, businesses located in the CDIA are primarily targeted. The ACCION Atlanta Micro-Lending Program serves businesses in the following targeted commercial areas: Fairlie-Poplar, West End, Little Five Points, Atlanta University and Sweet Auburn.

The City has also adopted fifty-one housing enterprise zones and six commercial enterprise zones, seven industrial enterprise zones, four mixed-use commercial/industrial, and one business enterprise zone. These zones are identified in the City's Comprehensive Development Plan.

Atlanta's Renewal Communities Program allow the City to benefit from relief from State and Federal regulations that would otherwise hinder development in distressed areas. Furthermore, tax breaks under the program help local businesses provide jobs and promote community revitalization in areas suffering from divestment and decline. The boundaries of the Renewal Communities are shown on the "AEZ, Linkage Communities and Proposed Renewal Community Area" map in Appendix G.

(e) Homeless and other special needs activities:

During the 2005 program year, through projects funded under CDBG and ESG, it is estimated that approximately 2,500 homeless persons will be sheltered and 1,160 will be housed in transitional housing. These persons include 900 homeless women and children. Subpopulations to be assisted include persons in recovery, families with newborn infants, mentally disabled adults, and adolescents.

Homeless prevention services will be provided for over 6,500 persons including eviction and foreclosure prevention, emergency financial aid, and tenant-landlord mediation services. These services will target those at risk of homelessness in neighborhoods targeted by predatory mortgage practices. Day programs will enable 375 seniors to remain in their homes and avoid housing loss or premature institutionalization. Comprehensive aftercare services and support will be provided to 350 newly housed persons in formerly homeless families that are at high risk of repeat episodes of homelessness.

Services that support homeless persons and families in their transition to permanent housing are an integral part of the transitional housing programs that will serve approximately 1,200 persons. These services include budget counseling, employment assistance, and move-in financial aid. Critical household goods and furnishings will be provided to over 1,000 persons in 350 households as they move into permanent housing units.

HOPWA-funded programs will provide housing and housing-related services for metro-Atlanta persons living with HIV/AIDS and their families. Supportive housing will be provided in facilities and through tenant-based rent assistance for approximately 250 people living with HIV/AIDS, including women with children, persons who are medically fragile, homeless and those recovery from addictions. Housing related supportive services,

including substance abuse recovery, mental health and legal services, home-delivered meals, and furnishings to assist transitioning from homelessness will be provided for approximately 700 HOPWA-eligible individuals.

(f) Other actions:

(1) General.

The following conditions represent major barriers and threats to new and existing affordable housing: cost of housing and land, community resistance to in-fill type development, gentrification resulting in rising land costs and increased taxes, insufficient funding to support initiatives, and the City's permitting and approval processes. Other barriers to the development of new affordable housing units include inadequate venture capital, construction loans, permanent financing, limited development capacity of nonprofits to produce housing, high development costs, increased land costs attributable to commercial development, and the need for a standardized and simplified system for financing and delivering affordable housing. There is also reluctance by financial institutions to finance multi-family developments and housing for special needs populations, particularly if they are to be located in low-income neighborhoods.

Obstacles to meeting other underserved needs may result from many factors. Several obstacles which are often mentioned are: limited financial resources, community opposition to services/facilities within their neighborhoods, inadequate capacity by non-profit agencies to implement projects, and lack of communication network to maximize limited resources. The City will continue to work with other jurisdictions, agencies and citizens to address these concerns.

The City has made strides to streamline its permitting process into a "one-stop" operation. The Bureau of Buildings' Permits Division coordinates the permit approval process, reviews plans, issues and maintains all building permits, and impact fees. The City will continue to work with community groups, citizens and interested parties to standardize and simplify systems to address underserved needs and affordable housing issues.

The City's actions to address underserved needs during the 2005 Action Year are presented in HUD Table 3's and 3A's as provided in Volume 2.

(2) Public Housing.

A copy of the Atlanta Housing Authority's Moving To Work Plan has been provided by the Atlanta Housing Authority and is attached as Appendix C.

(g) Program Specific Requirements

(1) CDBG.

(i) Activities planned: The activities funded from 2005 Entitlement are shown in Tables 3 and 3a in volume II of the Annual Action Plan.

(ii) Program Income: Anticipated for 2005-\$1,552,298. Funds will not be budgeted to a project until the program income is on hand and projects are approved by City Council.

(iii) Urban Renewal: NA

- (iv) Returned to line of credit/float-funded: -\$0-
- (v) Urgent Need: NA

(2) HOME

- (i) Other forms of investment: NA

- (ii) Guidelines for homebuyers: Homebuyer guidelines and education are integrated into all funded City of Atlanta-funded homebuyer programs. Stand-alone programs (e.g. Habitat for Humanity, AAHOP) and those coordinated by community housing development organizations (e.g. CHDOs) have programs, services, and/or contracted professionals to educate, qualify, and/or tutor potential homebuyers in purchasing a home and long-term homeownership. For example, eligible American Dream Downpayment Initiative (ADDI) recipients must attend and receive a certificate from Consumer Credit Counseling Services or any other city of Atlanta/HUD approved homebuyer education training session prior to loan closing. All programs follow applicable CDBG, HOME and/or ADDI regulations, plus have printed materials regarding homeownership.

- (iii) Affirmative marketing/minority outreach: All City of Atlanta HOME-funded housing projects are located within low-income neighborhoods and/or districts. All applications for funding must include established and/or stated guidelines for affirmative marketing. These guidelines must include such things as (a) how local media/print will be used to inform/solicit participants, (b) use of equal housing opportunity logos/insignias, (c) description of special outreach mechanisms, (d) coordination and collaboration with other community organizations/nonprofits, etc. The City also has stringent minority outreach/participation requirements, including procuring and contracting with minority and/or female-owned businesses. (Also see section 91.220(c) Affirmative marketing above.)

- (iv) Refinancing guidelines: NA

91.230 Monitoring

Grants Management Responsibilities:

GM develops standards by which programs funded under the Consolidated Plan grants are to be monitored. GM provides programmatic monitoring, oversight and technical assistance to departments throughout the City that have responsibility for carrying out projects to assure that the program is in compliance with federal and City regulations. GM develops monitoring forms, contract forms, and reporting forms to be used during the monitoring process. GM has also developed a Performance tool to be used in the development of contract work programs (see “Performance Measures” below). Grants Management monitors Davis Bacon for all applicable construction projects and carries out environmental responsibilities for all projects funded under the Consolidated Plan grants. Although the implementing departments carry primary responsibility for project monitoring, GM conducts periodic monitoring to maintain oversight, address problems that are identified throughout the year, and to provide technical assistance to departmental contract administrators during the monitoring process.

Implementing Department Responsibilities:

Departments are responsible for monitoring all projects at least once annually, and more often as determined by need. Monitoring is to be based on contract work programs, which are developed in accordance with City, federal, and project-specific requirements. Programmatic factors reviewed include adherence to contract work program, review of appropriate documentation, and achievement of reporting requirements. Program is also evaluated in relation to the contract Outcomes, Tasks, and Output goals.

Performance Measures:

In 2001, GM developed a process for subrecipient agreements that based agency performance on the impact on the client, rather than the tasks performed by the agency. This process was adopted for all projects funded by Consolidated Plan grant programs. The City works closely with the agency to develop a Work Program that describes the purpose of the program in measurable Outcome language, while setting forth the Tasks to be performed by the agency and the means to be used by the agency to measure their success in meeting the Outcomes in the agreement. A full description of this performance-based process is included as Appendix F.

Minority Business Outreach:

Minority business outreach is carried out through two programs funded by CDBG funds: Business Improvement Loan Fund and ACCION Atlanta Microlending and Outreach Initiative. For a description of these programs, see Volume II to review project descriptions.

Comprehensive Planning:

The comprehensive planning policies and procedures are discussed fully in sections 91.100 and 91.105.