

Appendix C

Citizen participation is an integral part of the Fulton County's consolidated planning process. A comprehensive effort was undertaken to disseminate draft versions of this Substantial amendment/application in conformance with the County's Citizen Participation Plan. The County placed advertisements to notify the public of the document's availability in several newspapers: Neighbor Newspapers: Roswell Neighbor, Atlanta North Fulton Neighbor, and South Fulton Neighbor, Fulton County Daily Report, Atlanta Daily World, Atlanta Voice, Atlanta Inquirer, and Mundo Hispanico. The announcement was also featured on the County's cable station FGTV (Fulton Government Television). FGTV's original programming informs citizens about services that are available in Fulton County. The document was also made available to the public on the County's web site Wednesday February 2, 2011, at the below locations and hard copies were available by request.

- Fulton County Department of Housing and Human Services 137 Peachtree Street, SW, Suite 300, Atlanta, GA 30303
- Atlanta-Fulton County Main Library 1 Margaret Mitchell Square, S.W., Atlanta, GA 30303
- South Fulton County Service Center 5600 Stonewall Tell Rd., College Park, GA 30349
- Southwest Regional Public Library 3665 Cascade Rd., S.W., Atlanta, GA
- North Fulton Service Center 7741 Roswell Rd., Sandy Springs, GA 30350
- Roswell Public Library 115 Norcross St., Roswell, GA 30075
- Fulton Co Government Service Center 5440 Fulton Industrial Boulevard, Atlanta, GA 30336
- College Park Library 3647 Main St College Park 30337
- South Fulton Library 4055 Flat Shoals Road, Union City, GA 30291
- Fairburn Branch 60 Valley View Drive Fairburn, GA 30213

While preparing Fulton County's 2011 Substantial Amendment/Application for NSP III funding, input on the were received during two public hearings. Two public hearings were held at the following locations:

Monday, October 4, 2010 4:00– 6:00 pm
North Fulton Service Center,
7741 Roswell Rd. Sandy Springs, GA

October 5, 2010 5:00 – 7:00 pm
South Fulton Service Center,
5600 Stonewall Tell Rd. College Park,
GA

During the public hearing the attached comments were obtained. Comments were provided and the resolution adopted by the Fulton County Board of Commissioners during the scheduled meeting on February 16, 2011. Additionally, citizens were able to make further comments during the Public Comment Section of the BOC meeting.



Housing and Human Services Department

Citizen participation is an integral part of the Fulton County's consolidated planning process. A comprehensive effort was undertaken to disseminate the NSP III amendment of Fulton County's use of funds in conformance with the County's Citizen Participation Plan. The announcement of the scheduled hearing and availability of the amendments was made available to the public on the County's web site. Written comments were due by 5:00 PM on Tuesday, February 15, 2011 in compliance with the required review period. Additionally, a news release announcing the comment period and public hearing was sent to several media outlets. During the public hearing the following comments were obtained and the County's response is provided below. The County's response appears in italics immediately following the comment.

Roswell Library Wednesday, February 9, 2011 12:30

ATTENDEES: 2

COMMENT #1

Why were certain areas excluded from consideration?

(FULTON COUNTY RESPONSE): *HUD wanted recipients to stabilize neighborhoods whose viability has been, and continues to be, damaged by the economic effects of properties that have been foreclosed upon and abandoned. To target the funds with the greatest need, HUD provided the Foreclosure Need website as a link: www.hud.gov/nsp to grantees to submit to HUD the locations of its NSP3 areas of greatest need. On mapping site, HUD provided estimates of foreclosure need and a foreclosure related needs scores at the Census Tract level. The scores ranges from 1 to 20, with 20 being census tracts with the HUD-estimated greatest need.*

COMMENT #2

Is Roswell eligible for NSP 3 funding?

(FULTON COUNTY RESPONSE):

Both Commission Districts 3 and 4, which is comprised of Rowell did not have scores above 14. NSP III rules require that each selected area reflects a risk score of 17 or greater using the HUD Mapping Tool.

COMMENT #3

How much was awarded to Fulton County?

(FULTON COUNTY RESPONSE):

It was announced that Fulton County is eligible to receive 3,094,885 in NSP III funds.

COMMENT #4

What is the purpose of the hearing?

(FULTON COUNTY RESPONSE): *The purpose of this hearing is to notify the citizens of Fulton County of the proposed action in the application that Fulton County plans to submit to HUD for round three of NSP funding. We are also soliciting comments on this amendment.*

Southwest Regional Library Wednesday, February 9, 2011 5:30

ATTENDEES: 17

COMMENT #1

Fulton County Website is not user friendly and I typically cannot locate announcements

(FULTON COUNTY RESPONSE): *We recognize that citizens may have trouble navigating the website, locating information and that sometime it may not seem user friendly.. Currently, the Housing and Human Services Department is working on combining the departments' information into one webpage. Navigating the webpage should be more efficient to ensure that citizens are able to navigate through the services, and programs that each office offers.*

COMMENT #2

How did HUD decide on 17 as the minimum score?

(FULTON COUNTY RESPONSE): *HUD's wanted funding under the third round of NSP to show the most viable impact on communities. HUD's methodology targets areas with the greatest need. To target the funds to States and local communities with the greatest need, HUD estimated the number of loans 90 days delinquent or in foreclosure for each Census Tract in America. This estimate was based on a model that was comprised of three factors that explain most foreclosures and delinquent loans rate of subprime loans, which was measured with HMDA data on high cost and high leverage loans made between 2004 and 2007; increase in unemployment rate between March 2005 and March 2010, which was obtained from the Bureau of Labor Statistics local area unemployment statistics; and the fall in home values using Federal Housing Finance Agency Home Price Index. Also HUD used administrative data from the United State's Postal Service on addresses not picking up mail for 90 days or longer.*

COMMENT #3

Why were certain areas excluded from consideration?

(FULTON COUNTY RESPONSE): *HUD wanted recipients to stabilize neighborhoods whose viability has been, and continues to be, damaged by the economic effects of properties that have been foreclosed upon and abandoned. To target the funds with the greatest need, HUD provided the Foreclosure Need website as a link: www.hud.gov/nsp to grantees to submit to HUD the locations of its NSP3 areas of greatest need. On mapping site, HUD provided estimates of foreclosure need and a foreclosure related needs scores at the Census Tract level. The scores ranges from 1 to 20, with 20 being census tracts with the HUD-estimated greatest need.*

COMMENT #4

What exactly is a HUD "Score"?

(FULTON COUNTY RESPONSE): *The HUD Risk Score is the indicator of the geographic area's need for NSP3 assistance. Each grantee must select a target area using the mapping tool to gain the foreclosure need score(s). The minimum need score is also generated by the mapping*

tool system and is the lesser of 17 (on a 20 point scale) or the State's threshold score (20 percentile of the most needy census tracts in the State.

COMMENT #5

Where was the announcement for NSP 3 publicized? We did not receive any information regarding these "public meetings"?

(FULTON COUNTY RESPONSE): Several newspapers ran advertisements for the announcement of the public meetings and the availability of the draft document for citizen review and comment. A press release was distributed to several media outlets on January 28, 2011 by our Communications staff. The draft document was also placed on our website on January 31, 2011 soliciting citizen review and comments. Additionally, organizations in various Fulton County's mailing lists were notified of the document availability and public meetings. The Substantial Amendment was available for review at various locations in the county.

COMMENT #6

What is a census tract? How does it relate to the older census?

(FULTON COUNTY RESPONSE): The census tract and census data are two separate entities. Census tracts are small, relatively permanent statistical subdivisions of a county. The Census Bureau uses census tracts and Block numbering areas to collect, organize, tabulate, and present the results of its decennial censuses. Census data are numerical facts collected by the government on a regular basis relating to population, geographic trends, and the economy. This data is used to allocate government resources.

COMMENT #7

If HUD says seventeen is the minimum score then why is Fulton County using a score of 19?

(FULTON COUNTY RESPONSE): Fulton identified 357 areas (census tracts and block groups) including Sandy Springs, and John's Creek from the HUD mapping tool. After removing the areas of Sandy Springs, and John's Creek, which is entitlement communities that could receive funding directly from HUD, the County was left with 294 potential tracks to review. County staff determined that the funding levels would not spread over this many tracks to show a visible need for funding. There were 163 areas meeting the minimum score of 17 required by HUD. In order to highlight the areas with the highest scores, greatest need and the most visible impact staff has recommended to use a minimum score of 19 and layering that with data on NSP I homes that have been purchased to try and design a program that will show the most visible and viable impact.

COMMENT #8

Is Fulton County going to send out an RFP for new Developers or are they going to use the same Developers.

(FULTON COUNTY RESPONSE): *Yes, the County will follow the internal process and announce a RFP if required. The Housing staff will be meeting with the Department of Purchasing & Contract Procurement Services staff in the morning to determine the proper process.*

COMMENT #9

Are the NSP projects for the purpose of lower-income families or is the target population flexible?

(FULTON COUNTY RESPONSE): *The Neighborhood Stabilization Program (NSP) was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment. Fulton County is allowed to develop our own programs and funding priorities within the guidelines of eligible NSP rules. However, NSP regulations state that each grantees must use at least 25 percent of the funds appropriated for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of the area median income. All activities funded by NSP must also benefit low- and moderate-income persons whose income does not exceed 120 percent of area median income. The proposed specified target area is within District 7 in Fulton County, which shows the greatest need. District 7 is an area with a high level of foreclosures according to the Mapping tool that HUD mandated for grantees to utilize.*

COMMENT #10

What is the purpose of the hearing?

(FULTON COUNTY RESPONSE): *The purpose of this hearing is to notify the citizens of Fulton County of the proposed action in the application that Fulton County plans to submit to HUD for round three of NSP funding. We are also soliciting comments on this amendment.*

COMMENT #11

As a realtor, how can I assist?

(FULTON COUNTY RESPONSE): **Housing staff will not piece each initiate that is eligible under the program. We will select through a RFP process organizations that are capability of handling or overseeing each activity such as acquisition, rehabilitation and marketing the properties either rental or homeownership opportunities.**

COMMENT #12

Are NSP funds used towards down payment assistance and/or closing costs?

(FULTON COUNTY RESPONSE): *The County is offering Housing Assistance concentrating on utilizing funds for principal buy-down.*

Comment #13

How are you marketing/advertising your public hearings and meetings?

(FULTON COUNTY RESPONSE): *General housing meetings are advertised once a month before the designated date. We have committed to offering general monthly meetings for Fulton County*

residents on housing options such as prevention of foreclosures, how to beware of scams, housing repair and housing counseling. Public hearings are advertised sometimes on a short turn-around time based on immediate changes to funding. We are mandated to offer public hearings before changes are implemented. Staff also attends several housing forums, meeting and housing events to distribute marketing material as well as answer any questions.

COMMENT #15

My neighborhood is in the City of Atlanta. My neighborhood has many foreclosed homes. Can you do anything about the foreclosed homes?

(FULTON COUNTY RESPONSE): *Our target areas for our programs do not include area within the City of Atlanta. The City of Atlanta is an entitlement community and receives its own HUD funding including NSP. You may want to contact the City of Atlanta for additional information regarding their program. Our program is only available for the citizens of Fulton Count located within Fulton County and outside the municipal city limits of Atlanta, Sandy Springs, and Johns Creek. The cities of Sandy Springs, Johns Creek, and Atlanta all receive entitlement funding directly from HUD. The City of Atlanta is also soliciting comments on their proposed NSP 3 amendment. We are expecting a representative from the City to attend this meeting.*

COMMENT #16

Why is the County posting information for only fifteen days?

(FULTON COUNTY RESPONSE): *HUD has mandated that each grantee posts its substantial on its website for 15 days. At the end of the comment period, we will keep the plan posted but add a summary of public comments we received.*

Written Comments Received:

Via Telephone and follow up email:

From: Donald [mailto:dstf@comcast.net]

Greetings,

My name is Donald Taylor-Farmer, I spoke to you today about information regarding the NSP program, please send me any information when available to my e-mail address, will appreciate any help.

Gratefully.

Donald

(FULTON COUNTY RESPONSE):

Thank you for your interest in the NSP program. We are happy to serve you. As indicated during our conversation, Fulton has yet to award funds to any entity neither released the RFP for our Development/Housing Partners. I will send you an announcement of any updates as they materialize.

Again thanks and please contact us if you have any additional questions.

Carlos

Harper

[mailto:carlos@ahbcustomhomebuilders.com]

Hello, my name is Carlos Harper. Recently I received my Building Analyst Certificate from BPI. I'm currently in the process of taking the next step to become an approved contractor for Georgia Power's Energy Star Program. My question pertains to the new NSP 3 guidelines. I've read that now, homes completed under the program must have an audit performed on them, is this true? If so, then how does an "approved" contractor go about being placed on the county's list? Thank you for your time and response.

Carlos Harper

(FULTON COUNTY RESPONSE):

Good Morning Mr. Harper,

Thank you for your interest in the NSP program and to compete for our contracts and other opportunities. We are happy to serve you. Fulton County's Department of Purchasing & Contract Procurement Services Division offers the following services for vendors interested in doing business with Fulton County Government.

- *Compliance Webpage. The Webpage offers a wide array of reliable information about the County's procurement process, bid opportunities, how to become certified as a Minority or Woman Business Enterprise (MBE/WBE), web resources, vendor registration, on-line bidding, vendor relations, and training resources.*
- *A directory for Fulton County Minority / Women Business is maintained and updated. The Directory is a tool used to provide a listing of minority and women businesses seeking to do business. The Directory is divided into three major categories; Construction; Service and Wholesale Distributors. Each listing carries the companies name, address, phone number, fax number and e-mail, principal contact, ethnicity as well as a brief description of the good or services they provide.*
- *A Contract Compliance On-Line Application for vendors is available but prior to registering, vendors must register in the County's Vendor Self Service System (VSS). A Contract Compliance On-Line User Manual is also available to provide instructions that will assist business in registering on-line quickly and easily.*
- *Solicits business to become a certified Minority/Female Business by registering in the county's vendor self service. Prior to registering business through the on-line application, we encourage them to utilize the instructions in the Contract Compliance On-Line User Manual.*
- *A Vendor Guide, "Tap into Business Opportunities with Fulton County Government" is made available. This document is a quick reference of the procurement process, designed to assist vendors in conducting business with Fulton County.*
- *Promotes Georgia Procurement Registry: This free web-base advertising site advertise contract opportunities for state and local governments and vendors' full access and equal opportunities to complete for publicly spent dollars.*

Please use the below mentioned site to enroll as a vendor. The department also offers free monthly vendor training workshops. These workshops offer current and prospective vendors the opportunity to learn, first hand the latest requirements for competing on Fulton County contracts.

For further assistance or questions about the competitive processes, please contact staff in the Department of Purchasing & Contract Compliance. <http://www.fultoncountyga.gov/home-purchasing>

Fulton County has always performed on-site monitoring at least as necessary to ensure that federal funds are used for authorized purposes in compliance with laws, regulations, and the provisions of any partner agreement and those performance goals are achieved. NSP funding is no different. HUD requires audits of entities participating in various HUD programs. Again thank you for your interest and please contact us if you have any additional questions.

A letter from Yvonne Barber and Nettie C. Barber was received and is attached.

(FULTON COUNTY RESPONSE):

Fulton identified several areas (census tracts and block groups) utilizing the HUD mapping tool. County staff determined that the funding levels would not spread over the number of tracts that were obtained and reviewed from the mapping tool to show a visible need for funding. District 7 clearly has the greatest need of all the Commission Districts in the County with 28 census tracts reflecting a score of 19 or above. This area has the highest concentration of low- and moderate-income households in the County with the most abandoned and foreclosed residential properties outside of the City of Atlanta. In addition to having a high score on HUD's foreclosure risk indices, this target area has an elevated rate of serious delinquencies and a high concentration of lender-owned foreclosed properties. Union City is located in District 7. In an effort to adequately address rapidly declining neighborhoods, the County has chosen four potential census tracts to invest: 10508 block group 2, 10509 block group 1, 10510 block group 5 and 10511 block group 1. The County will obtain foreclosure information, define if the properties are eligible based on the HUD defined foreclosure and abandoned definition, and acquire the required HUD defined impact units. If units are not obtained in these areas, the County will consider other census tracts in District 7.