



Program Year 2007 CAPER

GENERAL

Executive Summary

Cobb County, the City of Marietta, and Cherokee County, are required to submit to the United States Department of Housing and Urban Development (HUD) a Consolidated Performance and Evaluation Report (CAPER) for Program Year 2007. The Cobb County CDBG Program Office is responsible for preparing and organizing the CAPER as the administrator of the programs reflected in the document.

The CAPER provides HUD and the residents of Cobb, the City of Marietta and Cherokee an opportunity to evaluate the overall progress of the CDBG Program Office in carrying out priorities and specific objectives identified in the Strategic Plan and the Annual Action Plan. It also describes actions, changes and accomplishments during the year resulting from the Community Development Block Grant [CDBG], Home Investment Partnership Act [HOME], American Dream Downpayment Initiative [ADDI], and Emergency Shelter Grant [ESG] Programs funded through HUD. Cobb County, the City of Marietta, and Cherokee County are collectively known as the Georgia Urban County Consortium (GUCC) as is pertains to the HOME and ADDI programs, with Cobb County being the head agency.

Priority Objectives

Cobb County identified five (5) Priority Objectives in its 2006-2010 Consolidated Plan. Each objective and the amount expended in PY 2007 are detailed below:

Priority Objective	CDBG	HOME	DPA/ ADDI	ESG	TOTAL
Public Facilities/Services	\$2,416,727.80	\$0	\$0	\$0	\$2,416,727.80
Increase Affordable Housing	\$0	\$1,204,625.66	\$321,989.13	\$0	\$1,526,614.79
Decrease Substandard Housing	\$595,260.44	\$590,044.80	\$0	\$0	\$1,185,305.24
Housing and Services for Special Needs	\$76,479.43	\$226,452	\$0	\$0	\$302,931.43
Housing and Services for Homeless/Near Homeless	\$0	\$0	\$0	\$150,935.88	\$150,935.88
TOTALS	\$3,088,467.67	\$2,021,122.46	\$321,989.13	\$150,935.88	\$5,582,515.14

One hundred percent of CDBG/HOME/ESG funds are expended to serve low to moderate income persons as per HUD regulations in Cobb County, the City of Marietta, and Cherokee County.

PY 2007 Sources of Funds

PY 2007 HUD Grant Awards/Program Income/ Matching Funds Received	Amounts Received
Grants	
Community Development Block Grant [CDBG]	\$ 4,025,637
Home Investment Partnership Program [HOME]	\$ 1,947,304
American Dream Downpayment Initiative [ADDI]	\$ 44,594
Emergency Shelter Grant [ESG]	\$ 143,281
Total Grants Awarded by HUD	\$ 6,160,816
Program Income	
Program Income—CDBG Housing Loan Repayments	\$ 176,639.11
Program Income—HOME Housing Loan Repayments and Interest	\$ 206,499.75
Program Income—CDBG Lump Sum Interest Earnings	\$ 10,947.60
Total Program Income	\$ 394,086.46
Matching Funds	
HOME Program Matching Funds Generated	\$ 458,994.03
ESG Program Matching Funds Generated	\$ 150,935.88
Total Matching Funds	\$ 609,929.91
Total Grants/Program Income/Matching Funds Received	\$ 7,164,832.37

PY 2007 CDBG/HOME/ESG Activities at a Glance:

- ◆ **Public Services**—\$337,365 of CDBG and ESG funding was expended on 9 different projects that provided services, including, but not limited to, ramps for special needs ADA clients' modifications, reading/literacy programs, matching seniors with housing or roommates, Latino outreach programs, after-school programs, mental, medical and dental services, counseling and housing services, homeless services, transportation, and abused children services.
- ◆ **Public Facilities**— \$1,899,531.91 was spent on 18 different CDBG projects that created new or improved public facilities, including ADA Renovations, Recreation and Neighborhood infrastructure projects.
- ◆ **Downpayment Assistance**— \$321,989.13 of HOME/ADDI funds was spent to assist 35 First-Time Homebuyers in purchasing Affordable Housing in Cobb County through Cobb Housing, Inc. and Cobb County Habitat for Humanity.
- ◆ **Microenterprise Development Training**— \$50,000 of CDBG funds was spent to provide technical assistance to the Edge Connection, a local non-profit agency that provides business training and essential entrepreneurial support services to microentrepreneurs and small business owners to help them launch, sustain, or grow their businesses. 9 businesses were launched and 147 new persons were served in PY 2007.
- ◆ **Housing Rehabilitation/Reconstruction**— \$1,501,036.79 of CDBG and HOME funds were expended in Cobb County, the City of Marietta, and Cherokee County to complete 72 housing improvement projects, utilizing Emergency Assistance Grants, Emergency Assistance Loans, Lead-Based Paint Abatement, Deferred Payment Loans, and Reconstruction loans.
- ◆ **Housing Acquisition**— \$809,574.96 of HOME funds was expended by Cobb Housing, Inc. [CHI] to acquire 5 properties in Marietta and 10 lots in the Kensington Place Subdivision. Houses will be built on the properties by CHI using private building contractors and YouthBuild Program labor will be used on some Marietta houses. Homes will be sold for affordable prices to low/mod income buyers as required by HUD regulations. In Cherokee County, CHI purchased three lots for \$67,617.70. These lots will be developed by North Central Georgia Habitat for humanity for their clientele.

PY 2007 CDBG/HOME/ESG Beneficiaries at a Glance:

- ◆ **27,606** new low to moderate income persons received benefits in PY 2007.
- ◆ **73** percent of the persons receiving **Public Services** in PY 2007 were minorities. Also, **30** percent of the total households receiving Public Services were Female-Headed.
- ◆ **66** percent of households that received **housing rehabilitation** or reconstruction assistance in **PY 2007** were minority-owned. Also, **70** percent of the total rehabilitated and reconstructed homes were Female-Headed.

City of Powder Springs—Completed Ron Anderson Community Center [CDBG]



South Cobb Aquatics Center [CDBG]



Omosaze, Inc. Public Service [CDBG]



Expanded operations for students in reading/literacy programs

Habitat for Humanity [HOME]



City of Marietta –Lawrence Street Recreation Center Construction [CDBG]



Housing Rehabilitation/Reconstruction

Before After



Cambridge Woods Apartments [HOME]



Good Samaritan Health Center of Cobb [CDBG]



General Questions

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

Cobb County Response:

Cobb County and the GUCC identified five (5) overall priority objectives to be addressed by the Consolidated Plan 2006-2010.

Priority Objective #1: Increase Capacity of Public Facilities and Public Services to Improve the Social, Economic, and Physical Environment of Low and Moderate Income Persons.

Cobb County continues to invest a significant amount of its CDBG resources for acquisition, construction, and renovation of public facilities/infrastructure and in the purchase of capital equipment to improve the quality of life for the residents of the county. During PY 2007, **\$2,453,585** in CDBG funds was expended for non-housing programs.

2007 PUBLIC FACILITIES PROJECTS [Construction]

- ◆ Cobb County Property Management utilized \$151,729 of PY 2006 & 2007 CDBG funds to provide accessibility to Cobb's government facilities for its residents with disabilities. Planned renovations included installation of emergency evacuation elevator lifts and restroom renovations to the Cobb County Superior Court Building, Thompson Park, Milford Church Park and the Cobb County Transit Authority building.
- ◆ Cobb County utilized \$93,639 of PY 2003, 2004, 2005 & 2006 CDBG funds to renovate the West Park Government Center for the use of Safe-Path and the Crimes Against Children Unit for abused and neglected children.
- ◆ City of Kennesaw utilized \$200,115 of PY 2005 & PY 2006 CDBG funds to upgrade storm-water systems on Kennesaw Avenue, Forest Drive, and Ridgecrest Drive and five (5) curbs and gutters to provide a smooth transition from the street to driveway surfaces.
- ◆ City of Acworth's Phase II Trailway & Infrastructure project utilized \$109,462 of PY 2005, 2006 & 2007 CDBG funds to create a trailway which connects to the Roberts School Neighborhood Facility.
- ◆ Sheltering Arms Early Education & Family Center located on Roberta Drive utilized \$4,887.00 of PY 2006 CDBG funds to improve the facility.
- ◆ The Tommy Nobis Center utilized \$116,509 of PY 2005 & 2006 CDBG funds and Program Income funds to provide seven (7) upgraded heat pumps and fire sprinkler systems throughout the building.
- ◆ The Tony Matthews Boys & Girls Club utilized \$10,461.00 of PY 2005 CDBG funds renovations to the retaining wall located behind the club and roofing repairs.
- ◆ The City of Marietta utilized \$2,691 of PY 2004 CDBG funds for major roof replacement to the Lawrence Street Recreation Center.

2007 PRE-AWARDS [Public Facilities]

- ◆ Good Samaritan Health Center of Cobb County was completed in 2006 and utilized \$50,000.00 of PY 2007 CDBG funds in Year 3 of a 3-Year Pre-Award. Good Samaritan has served 840 low and moderate income residents of Cobb County in 2007.
- ◆ The Center for Family Resources [CFR] utilized \$400,000.00 of PY 2007 CDBG funds in year 3 of a 4-Year Pre-Award to provide essential services to low and moderate income residents of Cobb County. CFR has served 7,897 low and moderate income residents of Cobb County.
- ◆ The City of Powder Springs utilized \$680,500.00 of PY 2007 CDBG funds in year 2 of a 5-Year Pre-Award to renovate the Ron Anderson Community Center. Completed in August 2007.

2007 PUBLIC SERVICES PROJECTS

- ◆ Omosaze, Inc. utilized \$22,083 of PY 2006 & PY 2007 Public Service funding for the expanded operations of the reading / literacy program that served low and moderate first, second and third graders at Bryant, Dunleith and Park Street Elementary Schools. In 2007, 166 new clients were served.
- ◆ The Edge Connection utilized \$50,000 of PY 2007 Public Service funding for the operation their business training and essential entrepreneurial support service program which helps microentrepreneurs and small business owners launch, sustain or grow their businesses. In 2007, the Edge Connection launched 9 businesses, 58 persons graduated from the training program and 147 new persons were served.
- ◆ Safe Path Advocacy Services utilized \$53,753 of PY 2007 Public Service funding to provide a safe environment for abused children. In 2007, 763 new persons were served.
- ◆ Marcus Jewish Community Center utilized \$28,404 of PY 2007 Public Service funding for the operation of the Housemate Match program that provides home matching services for seniors. In 2007, 344 new persons were served and 77 new home matches were made.
- ◆ Boys & Girls Clubs of Cobb County utilized \$98,360 of PY 2005 & 2007 Public Service funding for the operation of the Franklin Road Latino Outreach program. In 2007, 125 new persons were served.
- ◆ Girls, Inc utilized \$11,473 of PY 2005 Public Service funding for the operation of the Girl's Inc Scholarship Program. In 2007, 256 new persons were served.
- ◆ Cobb Works / Workforce Investment Act [WIA] Assistance utilized \$784 of PY 2002 Public Service funding for the operation of the WIA program. In 2007, 4,576 new persons were served.
- ◆ Friends of Disabled Adults & Children Too utilized \$4,248 of PY 2007 Public Service funding to build ADA compliant ramps for disabled adults. In 2007, 7 new clients were served.
- ◆ Sweetwater Valley C.A.M.P. Community Health Center utilized \$50,000 of PY 2007 CDBG funds to provide health services to low-moderate income persons. In 2007, 974 new clients were served.
- ◆ Faith Based Initiative utilized \$18,260 of PY 2005 Public Service funding for Turner Chapel Church to provide counseling and housing services for low-moderate income persons

2007 CDBG ACQUISITIONS

- ◆ In 2006, the City of Marietta utilized \$100,000 of reallocated PY 2006 CDBG funds to acquire school owned property commonly known as Hickory Hills Park that will benefit the entire Marietta Community.
- ◆ Cobb County Senior Services utilized \$38,068 of PY 2001, PY 2006 and PY 2007 CDBG funds to purchase two vans and radios for transporting senior citizens to medical facilities, social service agencies, grocery stores and recreational activities.
- ◆ The City of Austell utilized \$27,431 of PY 2007 CDBG funds to install new playground equipment at George E. Beavers Park.
- ◆ Cobb Community Service Board utilized \$50,000 of PY 2007 CDBG funds to purchase three 12-15 passenger Ford Econoline Vans to transport disabled and physically – challenged persons to health facilities.
- ◆ Center for Children & Young Adults utilized \$10,581 of PY 2006 CDBG funds and PY 2007 Program Income funds to purchase a small vehicle to transport abused and neglected kids.

- ◆ Charts One [1] and Two [2], respectively detail the Minority Populations and Female-Headed Households served through CDBG-funded Public Service activities during PY 2007.

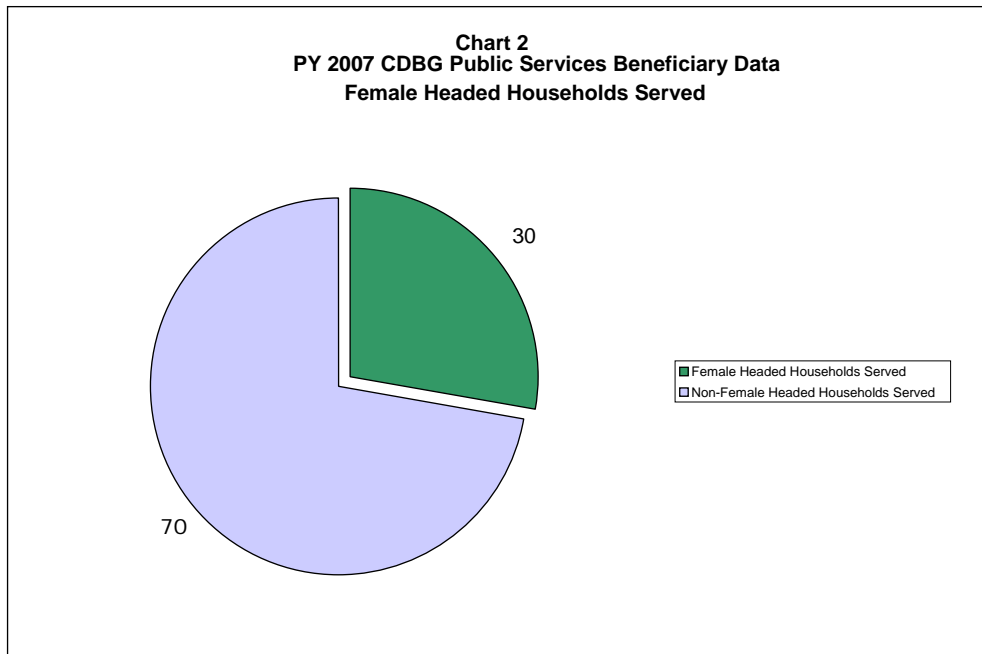
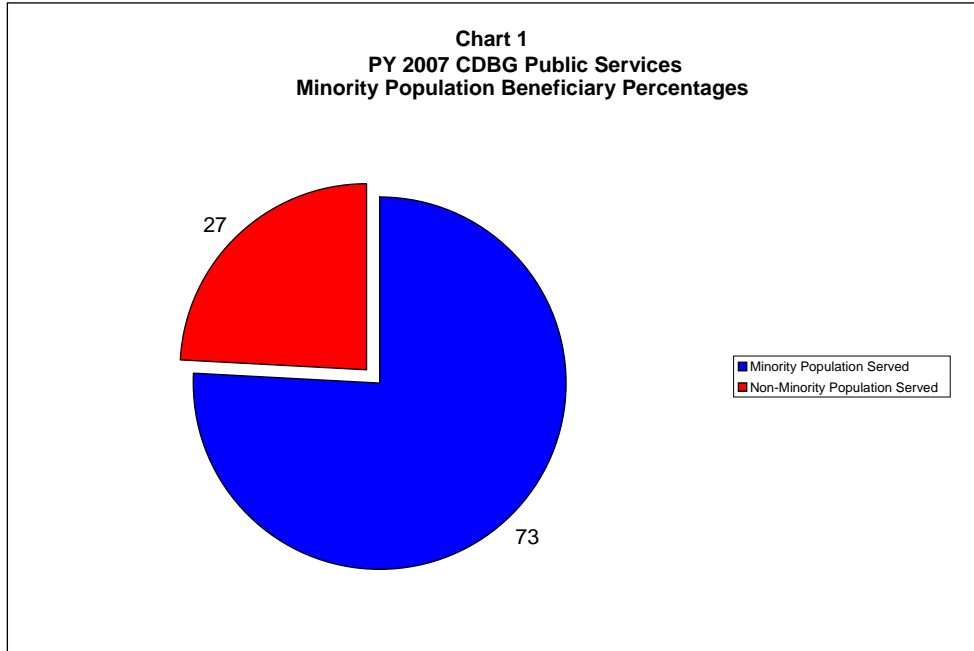


Table 1
2007 CDBG Non-Housing Program Expenditures

Activity Type	Matrix Code	Organization	Project Description	Amount Expended
Acquisition of Real Property [\$100,000]	001	City of Marietta	Hickory Hills Park	\$ 100,000
Public Facilities and Improvements [\$715,515]	003	Cobb County Property Management	ADA Improvements	\$ 221,876
		Cobb County	West Park Government Center Renovations	\$ 93,639
		The Center for Family Resources	Facility Renovations	\$ 400,000
Public Facilities - Handicapped Centers [\$116,509]	003B	Tommy Nobis Center	Facility Renovations	\$ 116,509
Public Facilities - Youth Centers [\$10,461]	003D	Tony Mathews Boys and Girls Club	Facility Renovations	\$ 10,461
Public Facilities - Neighborhood Facilities [\$680,500]	003E	City of Powder Springs	Ron Anderson Community Center Renovations	\$ 680,500
Public Facilities - Parks, Recreation Facilities [\$139,584]	003F	City of Marietta	Lawrence Street Recreation Center Renovations	\$ 2,691
		City of Austell	George E. Beavers Playground Renovations	\$ 27,431
		City of Acworth	Trailway Infrastructure	\$ 109,462
Public Facilities - Water/Sewer Improvements [\$200,115]	003J	City of Kennesaw	Woodland Acres Infrastructure	\$ 200,115
Public Facilities - Childcare Centers [\$4,887]	003M	Sheltering Arms	Renovations	\$ 4,887
Public Facilities - Health Facilities [\$50,000]	003P	Good Samaritan Health Center of Cobb	Site Improvements	\$ 50,000
Public Services (General) [\$119,045]	005	Faith-Based Initiative	Miscellaneous Projects	\$ 18,260
		CobbWorks!	Communications	\$ 784
		Cobb Community Services Board	Van	\$ 50,000
		Sweetwater Valley C.A.M.P.	Community Health Center Expansion of Services	\$ 50,000
Public Services - Senior Services [\$66,472]	005A	Marcus Jewish Community Center	Housemate Match Program	\$ 28,404
		Cobb Senior Services	Buses & Radios	\$ 38,068
Public Services - Services for Disabled [\$4,248]	005B	Friends of Disabled Adults and Children Too!, Inc.	Ramps for Champs	\$ 4,248
Public Services - Youth Services [\$131,916]	005D	Boys & Girls Club	Latino Outreach Program	\$ 98,360
		Omosaze, Inc.	Literacy/Reading Services	\$ 22,083
		Girls, Inc.	Youth Leadership Development	\$ 11,473
Public Services - Abused/Neglected Children [\$64,334]	005N	SafePath Children's Advocacy Center	Abused Children Services	\$ 53,753
		Center for Children and Young Adults	Van	\$ 10,581
Micro-Enterprise Assistance [\$50,000]	018C 570.201(o)	The Edge Connection, Inc.	Technical Assistance to Microenterprises	\$ 50,000
Total (Rounded)				\$ 2,453,585

Priority Objective #2: Increase Access to Affordable Housing for Low and Moderate Income Persons.

Cobb Housing, Inc. [CHI], the Community Housing Development Organization [CHDO] in Cobb County maintains a comprehensive program designed to educate and assist first-time homebuyers by providing the following services:

- ◆ **ADDI**—The American Dream Downpayment Initiative;
- ◆ **FirstHOME**—A downpayment assistance program for first-time homebuyers;
- ◆ **HOMESTART**—A HUD-approved pre-purchase housing counseling program;
- ◆ **HOMERESCUE**—A HUD-approved post-purchase housing counseling program;
- ◆ **IDA**—Downpayment assistance and economic/literacy education;
- ◆ **Voucher choice**—A homeownership program that permits the use of Section 8 vouchers; and
- ◆ **YouthBuild**—A youth education, training, and employment program that provides job training through housing rehabilitation (acquisition and rehabilitation).

The GUCC identified the following projects in PY 2007 that addressed increased access to affordable housing:

Cobb Housing Inc. (CHI)

The lack of affordable housing stock is a problem in Cobb County. CHI intends to continue to expand its efforts to provide affordable housing opportunities for homeowners through the acquisition of land and construction or rehabilitation of homes.

CHI has initiated a comprehensive affordable housing acquisition program to redevelop neighborhoods and provide safe, standard, affordable housing to residents of Cobb County and the City of Marietta. The primary goal of this program is to produce quality housing at a price that is affordable for first-time homebuyers. (\$140,000 - \$175,000)

• **Mitchell Chase**

Mitchell Chase subdivision is a 31-unit mixed income affordable housing project located in Mableton on Old Gordon Road. CHI is the developer. Up to thirty percent [10] of the homes will be HOME-assisted. This HOME Project is especially important to Cobb County, because it is being marketed as Workforce Housing, which is a product that is greatly needed in Cobb County. Houses are being sold in the \$150,000 - \$175,000 range.

The GUCC provided CHI with a grant of **\$354,134** for site improvements. CHI began constructing the infrastructure and was reimbursed a total of **\$349,680.70** with **\$327,297.37** in Entitlement funds and **\$22,383.33** in Program Income. At the end of PY 2007, a total of 27 homes had been sold, with the final four units for sale. Six of the units were HOME-assisted low/moderate income homebuyers. Other buyers are low-to-moderate income and work force housing families; and did not qualify as “first time” homebuyers. This project is scheduled to be completed by Spring of 2008.

• **Kensington Place**

CHI acquired a ten (10) lot property in an existing affordable housing neighborhood in Powder Springs to be developed as workforce housing. The GUCC provided CHI with a grant of **\$443,813.50** for the acquisition of the

property in PY 2007 and has committed an additional \$106,186.50 for site improvements.

Development of the ten (10) lot subdivision is scheduled to start in early Spring of 2008. Four units will be HOME assisted and occupied by low and moderate income families.

- **Project Cobb** is a partnership between the Cobb County CDBG Office and CHI that targets vacant lots for in-fill housing development in neighborhoods in need of redevelopment or development of subdivisions on larger tracts of land.
- **Project MINT** - The Marietta Initiative for Neighborhood Transformation (**Project MINT**) is a similar partnership between the City of Marietta and CHI that targets deteriorated or dilapidated properties for rehabilitation or replacement.

CHI purchases properties with HOME funds and then utilizes private funds to finance construction costs. When homes are completed, CHI sells them to families with low- to moderate-incomes and provides downpayment assistance. HOME funds are also used for site work, asbestos removal and for developers' fees.

CHI receives a 15% developers fee for each home sold and is allowed to retain a percentage of the proceeds, if any, from the sale of each home. The developer fee is paid from the program income earned on the project and, if necessary, other CHI HOME funds.

In PY 2007, CHI expended a total of **\$809,574.96** to acquire five properties and ten (10) lots in the Kensington Place subdivision. The Marietta properties will be redeveloped, using private contractors; YouthBuild Program labor will be used and will the units be sold as affordable housing units. Private contractors will perform all construction work at Kensington Place.

Cobb County Habitat for Humanity, Inc.

Cobb County Habitat for Humanity, Inc. (HFH) builds quality affordable housing to low- and moderate-income families. HOME funds are used to offset some of the costs of land acquisition and site work.

- **Hillcrest Subdivisions**

HFH is developing a 51 unit subdivision consisting of 19 homes [Phase I] and 32 homes [Phase II] south of Austell on Hillcrest Drive. Each Phase will have its own Homeowner's Association. During PY 2007, the GUCC reimbursed HFH **\$282,976.62** [\$155,407.00 Entitlement Funds and \$127,569.62 from Program Income].

The GUCC provided HFH an acquisition grant of \$487,873 to purchase the 34.58-acre parcel of land and provided \$300,000 of additional funds for site improvements for Phase I. Eighteen homes have been completed in Phase I [eight in PY2006 and ten (10) in PY 2007].

During PY 2006, the GUCC provided an additional \$511,000 for Phase II Site Improvements. By December of 2006, HFH completed 60 percent of Phase II clearing and grading. Construction of Phase II homes began in PY 2007.

Downpayment Assistance/First-Time Homebuyer Programs

CHI and HFH as a sub-recipients, operates the ADDI and First-Time Homebuyer (HOME) Programs on behalf of Cobb County's CDBG Program Office. Both of these programs provide downpayment and closing cost assistance through a 0% "soft-second" mortgage, which is repaid when the property is sold.

CHI has an Outreach Plan to help residents/tenants of public and manufactured housing and other families assisted by public housing agencies to realize the dream of homeownership. CHI provided a total of **\$256,902.35** in HOME First-Time Homebuyer Loans or 30 homebuyers in Cobb County using **\$183,839.64** Entitlement Funds and **\$73,062.71** in Program Income funds.

Collectively, these homebuyers provided cash contributions of **\$90,921** and leveraged **\$4,003,158** in private mortgage funds.

The average purchase price for first time homebuyers was \$142,836.78 and the average household income was \$34,434. There were **no** sub-prime mortgages and the average interest rate was 6%.

CHI also made the following program contributions under the YouthBuild (education, training, and employment) Program:

- Graduates – 22
- Homes rehabilitated – 1
- New Construction - 4

In PY 2007, the GUCC reimbursed HFH **\$50,000** [**\$30,000** from Entitlement funding and **\$20,000** of Program Income] for a total of five loans for downpayment assistance. Collectively, these homebuyers leveraged **\$331,883.19** in Habitat mortgage funds to purchase homes with an average sales price of **\$82,601.29** and provided **\$31,378.74** in principal reductions at closing.

Each Habitat homeowner also assumed a "soft third" mortgage, averaging **\$38,962.60** for the difference between the purchase price and the appraised value of the home. This "self-forgiving" mortgage is reduced each year at no cost to the homeowner as they make payments toward the first mortgage—allowing them to achieve owner equity in the home.

Since 1996, HFH has processed more than 208 downpayment assistance loans. This year, HFH received payoffs totaling **\$106450.62**, and has a current outstanding loan portfolio balance of **\$1,142,929.50**.

Table 2
PY 2007 Cobb and Cherokee County Downpayment Assistance

DPA/ADDI	Goal	Actual	% Increase over Goal	Amount
Cobb Housing, Inc.	15	30	100%	\$256,902.35
Cobb Habitat for Humanity	11	5	-55%	\$50,000.00
Total	26	35	35%	\$306,902.35

Priority Objective #3: Decrease Substandard Housing for Low and Moderate Income Individuals and Families.

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

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

Consortium members provided HOME funds to eliminate substandard housing for low- and moderate-income individuals and families during 2007. The following strategies were implemented:

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

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

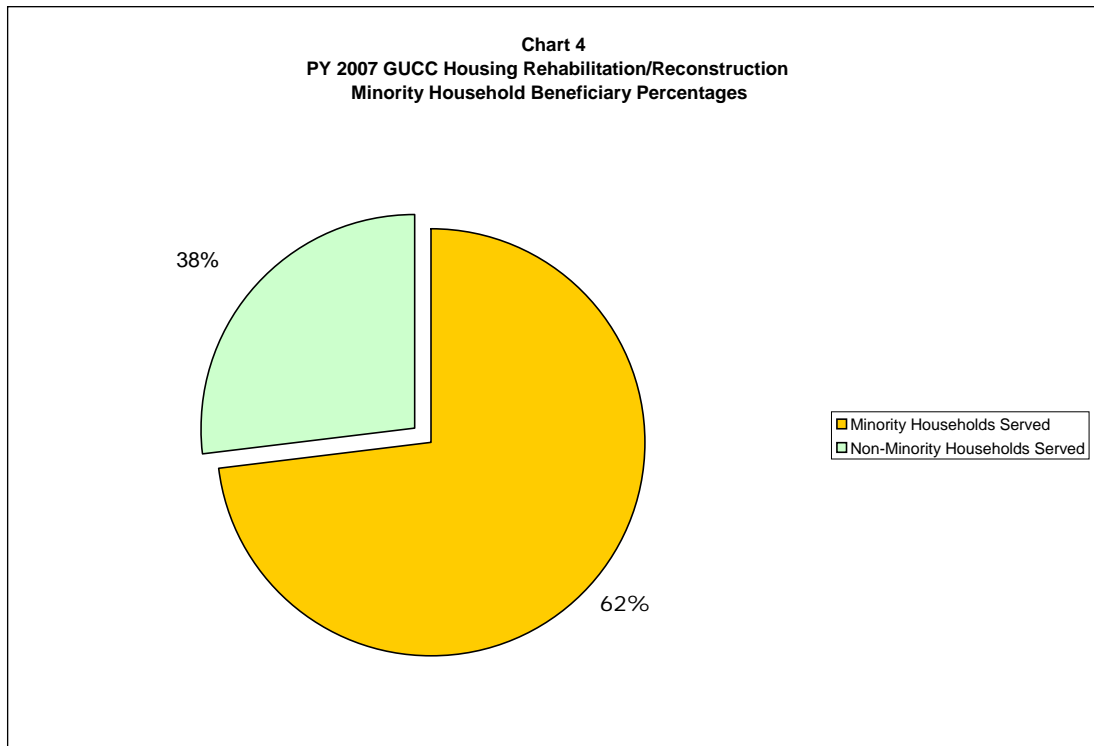
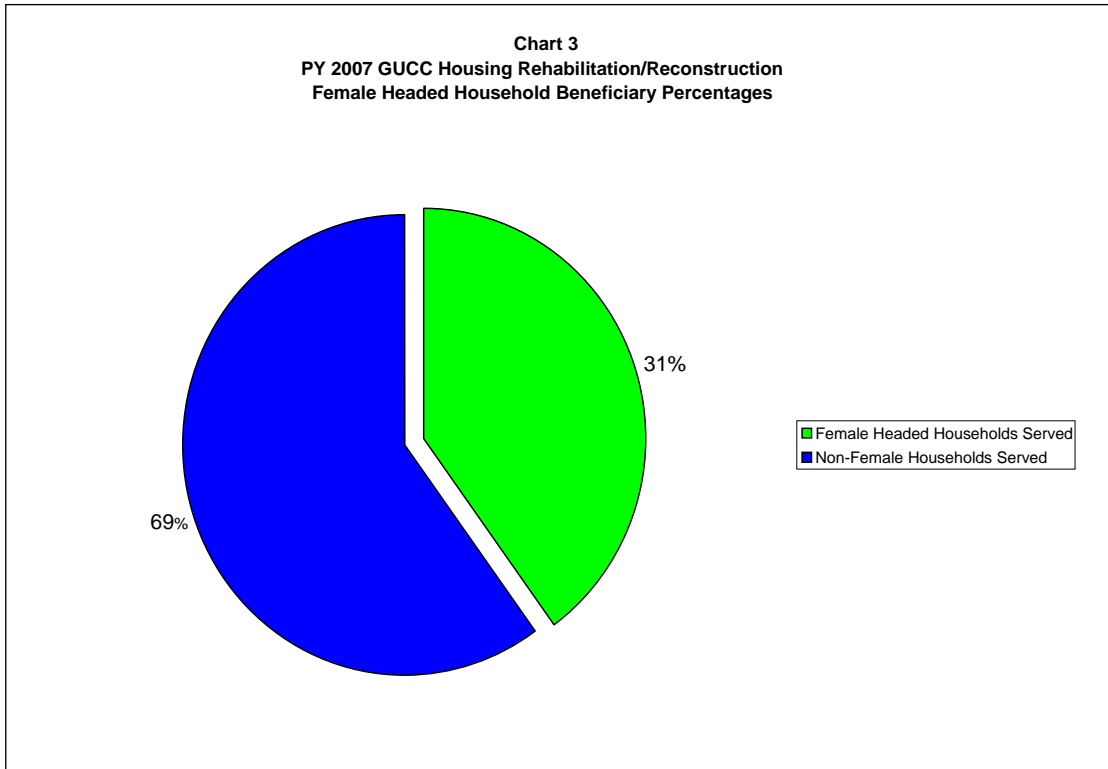
- ◆ Emergency Assistance Grants [EAGs]— An EAG provides the homeowner up to \$7,000 in CDBG grant funds for emergency repairs to the home. Eligible repair work needed must pose an imminent health or safety threat to the habitants of the home. Eligible recipients of EAG funds cannot earn more than 50 percent of the median income [\$35,600] for a family household. Cobb County median income for a family of four in 2006 was \$71,200.
- ◆ Emergency Assistance Loans [EALs]— An EAL provides up to \$13,000 in a CDBG deferred payment loan to cover emergency repairs for families who earn up to 80 percent of the median family income. The limit was increased from \$7,000 in 2004 due to the rising cost of repairs.
- ◆ Deferred Payment Loans [DPLs]— A DPL provides up to \$36,000 in the form of an interest-free loan and is designed to bring the house up to minimum housing code and provide the homeowner with a safe living environment. Code violations addressed can include but are not limited to HVAC, plumbing, electrical, and roof repairs. Eligible homeowners are persons that earn up to 80 percent of the median family income. The loan does not come due until the home changes ownership or the homeowner is no longer living in the house.
- ◆ Substantial Rehabilitation (DPL) — Substantial rehabilitation projects occur when the funding gap for cases that exceed the DPL cap but offer a substantial cost savings over a complete reconstruction. Cobb County utilizes only HOME funds for substantial rehabilitation projects where total code compliant house is required.

-
- ◆ Reconstruction(DPL) — Reconstruction of homes occurs when rehabilitation costs for the home exceed what it would require to reconstruct the home. Cobb County utilizes only HOME funds for reconstruction projects.
 - ◆ Lead-Based Paint Abatement—Owner-occupants of homes being rehabilitated whose homes were built before 1978 are eligible to receive a loan [up to \$30,000] for required Lead-Based Paint [LBP] Abatement. The Cobb County CDBG Office Rehabilitation staff is certified to undertake lead based paint inspections and evaluation. The loan is a five year Forgivable Loan with a zero percent interest rate. Lead abatement can also be done in conjunction with a DPL loan. Abatement is any action that is designed to permanently remove lead-based paint and lead-based paint hazards by removing lead-based paint and its dust, permanently encapsulating or enclosing the lead-based paint, replacing components that have lead-based paint (windows) and removing or permanently covering lead-contaminated soil.
 - ◆ Asbestos Abatement – The Cobb County CDBG Office rehabilitation staff also inspects structures for asbestos abatement and considers funding requests.

Table 4
PY 2007 CDBG/HOME Housing Rehabilitation/Reconstruction

	2007 Goal	2007 Actual	Total Funds Expended
Cobb County			
▪ EAG	7	8	\$ 46,964
▪ EAL	10	8	\$ 52,396
▪ LBP	4	0	\$ 0
▪ DPL	11	4	\$ 122,968
▪ Reconstruction	3	2	\$ 243,381
City of Marietta			
▪ EAG	19	36	\$ 133,050
▪ EAL	3	0	\$ 0
▪ LBP	2	4	\$ 32,856
▪ DPL	6	6	\$ 119,923
▪ Reconstruction	2	1	\$ 112,152
Cherokee County			
▪ EAG	0	0	\$ 0
▪ EAL	0	0	\$ 0
▪ LBP	0	0	\$ 0
▪ DPL	5	7	\$ 161,015.70
▪ Reconstruction	0	0	\$ 0
Total CDBG/HOME			
▪ EAG	26	44	\$ 180,014.00
▪ EAL	13	8	\$ 52,396.00
▪ LBP	6	4	\$ 32,856.00
▪ DPL	22	17	\$ 403,906.00
▪ Reconstruction	5	3	\$ 355,533.00

Charts three [3] and four[4], respectively detail the Minority Populations and Female-Headed Households served through CDBG and HOME Program-funded Housing Rehabilitation and Reconstruction activities during PY 2007.



Priority Objective #4: Increase housing options and self sufficiency for homeless and near homeless individuals and families.

◆ **Cobb Community Services Block Grant [CSBG] Program:** This program provides assistance to Cobb County residents in need of services that will help them become self-sufficient, or, in the case of the elderly, help them remain independent for as long as possible. Organizations that receive CSBG funds work directly with residents, providing housing or shelter, case management, job training, budgeting, child care, literacy classes, and other related services, as needed. During 2007, CSBG spent \$458,251 in CSBG funds to provide services to seniors [\$55,000], childcare [\$39,000], homeless services [\$126,848], and literacy services [\$45,000]. The services provided included shelter and related services for 1080 homeless persons. (Numbers based on Federal Budget Cycle)

• **Federal Emergency Management Agency (FEMA) Emergency Food and Shelter Program:** This program provides rent, mortgage, and food and utility assistance to keep low-income residents safely housed and to prevent them from becoming homeless. A total of \$372,516 was expended during PY 2007, including shelter, rent/mortgage payments, meals, and utility assistance.

◆ **The Center for Family Resources** continued to receive HUD SuperNOFA SHP funds in PY 2007. The funds assisted in operating approximately 52 units of transitional housing for homeless families in Cobb County. CFR shares 30 of these units with the Cobb Community Services Board, the YWCA of Northwest Georgia, and Traveler's Aid in order to serve a diverse range of needs. These families receive case management, counseling, job training, and referral services.

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

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

Priority Objective #5: Increase housing and supportive services for individuals with special needs.

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

◆ **The Center for Children and Young Adults, Inc.** operates the Open Gate and Another Chance Shelters for abused children, youth, and young adults.

◆ **Marcus Jewish Community Center** utilized \$28,404 of PY 2007 Public Service funding for the operation of the Housemate Match program that provides home matching services for seniors. In 2007, 344 new persons were served and 77 new home matches were made.

◆ **Cobb Association of Retarded Citizens [Cobb Arc]** currently operates twelve (12) group homes that serve four (4) clients each. There is still a large gap between the special needs population and the amount of available housing suitable for members of the special needs community residing in Cobb County.

- ◆ **The Center for Family Resources, Inc.** (CFR) is the owner and operator of Cambridge Woods Apartments located at 1601 Massachusetts Avenue in Marietta. Cambridge Woods is a multi-family apartment complex containing 32 two-bedroom apartments situated in three buildings. Each building features two-story construction with crawl space. In 2004, the GUCC provided CFR with HOME funds totaling **\$125,000** for final renovations of the apartment complex.
- ◆ **The Cobb-Douglas Community Services Board [CSB]** provides supportive housing for citizens challenged by mental health, mental retardation and/or substance abuse issues. In conjunction with the Marietta Housing Authority, they operate 50 units of Shelter Plus Care housing.
- ◆ Since 1993, Cobb County has participated with the City of Atlanta, [the **HOPWA** applicant to HUD on behalf of the entire Atlanta Metropolitan Area] in information dissemination for agencies which are interested in seeking HOPWA funds.
- ◆ **Cobb County CDBG Program Office Rehabilitation Program** assisted clients by renovating their homes to meet the needs of a wheelchair-bound family members. The total amount expended to address these special needs was **\$298,683** and included modifications that included:
 - Wider access bathroom doors, walk-in ADA showers, ADA toilets and pedestal sinks;
 - Laminate flooring replaced carpet and/or vinyl flooring damaged by wheelchair use; and
 - Ramps constructed outside home entrances to allow wheelchair access.

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

Table 5
PY 2007 CPD Formula Grant Funds

Priority Objective	CDBG	HOME	DPA/ ADDI	ESG	TOTAL
Public Facilities/Services	\$2,416,727.80	\$0	\$0	\$0	\$2,416,727.80
Increase Affordable Housing	\$0	\$1,204,625.66	\$321,989.13	\$0	\$1,526,614.79
Decrease Substandard Housing	\$595,260.44	\$590,044.80	\$0	\$0	\$1,185,305.24
Housing and Services for Special Needs	\$76,479.43	\$226,452	\$0	\$0	\$302,931.43
Housing and Services for Homeless/Near Homeless	\$0	\$0	\$0	\$150,935.88	\$150,935.88
TOTALS	\$3,088,467.67	\$2,021,122.46	\$321,989.13	\$150,935.88	\$5,582,515.14

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

Cobb County Response:

In PY 2007, Cobb County was successful in exceeding its overall goals and objectives. However, Housing and Services for the Special Needs population continues to be a challenge throughout the County. Cobb County continues to support ARC/Cobb in obtaining HUD Section 811 Housing, the Board of Health continues to address the needs of persons with HIV/AIDS, and the Cobb/Douglas Community Services Board continues to address the housing and supportive services needs of the adult residents of Cobb that are mentally and physically-challenged.

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

Cobb County Response:

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

- ◆ Cobb County will continue to enhance Cobb's overall planning and management activities;
- ◆ Provide more technical assistance and monitoring assistance to county departments, participating cities, GUCC members, and non-profit subrecipients;
- ◆ Provide more education and technical assistance to Cobb's elected officials, Cobb Collaborative members, and residents through better use of technology. In PY 2007, the Cobb County CDBG Program Office staff continued to create a user-friendly webpage that will serve as an alternative method of communication with Cobb County residents and interested parties;
- ◆ Expand Cobb's ongoing efforts to coordinate its Consolidated Plan activities with those planning and administration activities conducted by Cobb's Continuum of Care, public housing, and Section 8 agencies;
- ◆ Expand targeted housing resources to additional neighborhoods/communities and devote more awareness of fair housing and affordable housing issues;
- ◆ Encourage private housing developers and additional non-profit housing groups to partner with the Cobb County HOME Program;
- ◆ Support efforts of CHI [CHDO] to achieve a higher profit level without diminishing the value of its housing product; and
- ◆ Pursue measures that will produce cost savings for the housing rehabilitation and reconstruction programs.

3. Affirmatively Furthering Fair Housing:

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

Cobb County Response:

The Cobb County Community Development Block Grant [CDBG] Program Office, under the direction of W. Frank Newton, Inc. conducted an Analysis of Impediments to Fair Housing [AI] in Cobb County, which was approved by HUD in 1998. An update was created in August of 2007. The primary impediments to fair housing identified in the AI are:

- 1) Limited Supply of Affordable Housing;
- 2) Banking practices that Limit Fair Housing Choice
- 3) Housing Brokerage Policies, Procedures that Restrict Fair Housing
- 4) Regulatory Barriers
- 5) Neighborhoods without Effective Public Transportation to Jobs and Job Training Programs and for Disabled Residents
- 6) Disproportionate Concentration of Affordable Housing and Minorities in Declining and Deteriorating Neighborhoods.

b. Identify actions taken to overcome effects of impediments identified.

In reviewing the impediments to fair housing choice, several priority actions emerge. The Cobb County CDBG Program Office will work to implement the following priority actions:

Affordable Housing:

Increase the Number of Non-Profit Developers (within 3 years): The Cobb County CDBG Program Office will work with local organizations and community groups to determine if one or more new non-profit housing developers can be established to complement the current efforts of our CHDO Cobb Housing, Inc. and Cobb Habitat. The CDBG Program Office will gauge the capabilities of these groups to ascertain their level of readiness. Additionally, a public notice to advertise for additional Cobb County CHDOs will run in conjunction with the annual application cycle for CDBG, HOME, and ESG Programs.

Note: Currently, an Atlanta-based CHDO, Atlanta Mutual Housing Authority [AMHA] is applying for a tax credit project in Cobb County to renovate an apartment complex they own in Fair Oaks. Per Cobb County CDBG Program Office guidelines, upon successful completion of such a project in Cobb County, AMHA will be eligible to apply and become a Cobb County CHDO, if it chooses to do so.

Provide Technical Assistance (within 1 year): The CDBG Program Office can provide increased technical assistance, and potential capacity building funding, to local organizations interested in developing affordable housing.

Develop Better Community Education (within 1 year): The CDBG Program Office will evaluate the range of educational literature and tools used by Cobb Housing, Inc., Habitat and other organizations to educate their clients and the general public about the value of, and need for, affordable housing in Cobb County. Upon completion of the evaluation, the CDBG Program Office will make recommendations to organizations with regards to scope, purpose, and reach of educational materials. This evaluation will take place in conjunction with programmatic monitoring of Cobb Housing, Inc.

Seek Out Public-Private Partnerships (within 1 year): The CDBG Program Office will provide support for the newly-organized Cobb Community Collaborative Business Advisory Council, a partnership between the Cobb County Chamber of Commerce and the members of the Cobb Community Collaborative, brought together for the purpose of creating joint efforts to develop mutually-beneficial collaborations, such as housing activities.

Obtain Complaint Information (on-going): The CDBG Program Office will gather information on complaints filed with HUD, the Georgia Commission on Fair Housing and Equal Opportunity, The Cobb Association of Realtors and other local organizations. This information will be used to determine if there are any patterns of discrimination including Advertisements, Statements and Notices; Refusal to Rent/Sell; Terms and Conditions in a Rental/Sale; False Representation of Availability; To Deny or Make Unavailable; procurement, or other activities.

Participate in Policy Council on Homelessness through Cobb Community Collaborative (on-going): The CDBG Program Office will continue participation in the Policy Council on Homelessness, a council committed to addressing issues that include affordable and workforce housing.

Support of the Cobb Continuum of Care and its transitional Housing Program (on-going) The CDBG Program Office Staff will continue its involvement with the Center for Family Resources and its preparation of the Super NOFA.

Create a Cobb County Housing Trust Fund (1-2 years): The CDBG Program Office will promote with the Cobb County Board of Commissioners and all appropriate local, state, and federal agencies to create and fund a Cobb County Housing Trust Fund which will provide a dedicated funding source for the development and/or rehabilitation of affordable and workforce housing throughout Cobb County. Work with the Cobb County Workforce Housing Task Force to identify and recommend actions to enhance the supply of workforce housing in Cobb County.

Community Awareness and Education:

Conduct a Community-Wide Forum (within 1 year): The CDBG Program Office, working with appropriate local groups, will plan a community-wide forum on Fair Housing designed to provide information and to generate community interest in promoting fair housing choice. The forum will occur every other year during the month of April [Fair Housing Month] and as part of Cobb County recognizing National Community Development Week.

Seek Out Local Groups (within 1 year): The CDBG Program Office will seek out local community groups and organizations which might be interested in promoting community education on Fair Housing issues. The CDBG Program Office will assist such groups in developing a plan and process for systematic, sustained public education regarding protection under Fair Housing laws.

Banking Practices:

Monitor Home Mortgage Disclosure Act [HMDA] data (on-going): The CDBG Program Office will annually monitor HMDA data showing loan originations and rejections by income level, census tract, and demographics of applicant. This information will be used to determine if patterns of disparity in rates of loan origination and rejection indicate any evidence of discriminatory practices. The HMDA data also includes information on reasons for loan denial. This data can be used to assess whether there are indications of unfair lender practices in processing loan applications, or if problem areas, such as poor credit ratings, suggest the need for other services designed to help applicants qualify for home mortgages.

Engage Representatives of the Banking Industry (within 1 year): The CDBG Program Office will attempt to engage local banking representatives in a review of local policies, procedures, and practices in regard to providing fair housing choice. The CDBG Program Office will obtain views and financial institutions regarding the challenges and obstacles of investment in distressed neighborhoods and invite dialogue of this topic and others as a part of the Forum mentioned earlier. The CDBG Program Office will attempt to bring together multiple representatives in the Forum and in further discussions and training sessions.

Obtain Complaint Information (on-going): The CDBG Program Office will gather information on complaints filed with HUD, the Georgia Commission on Fair Housing and Equal Opportunity, and other local organizations. This information will be used to determine if there are any patterns of discrimination on the part of bankers.

Housing Brokerage Practices:

Review Local Broker Training (on-going): The CDBG Program Office will review training programs aimed at developing and maintaining fair housing sales practices. The CDBG Program Office will keep copies of Fair Housing training materials provided by the Cobb Association of Realtors and encourage the organization to participate in the Cobb County Fair Housing Forum. If deficiencies exist, the CDBG Program Office will work with the Association of Realtors to develop additional training.

Consider Testing: The CDBG Program Office will evaluate existing data to determine if specific testing is needed to assess local brokerage practices. If indicated, the CDBG Program Office will recommend that a testing program be implemented.

Obtain Complaint Information (on-going): The CDBG Program Office will gather information on complaints filed with HUD, the Georgia Commission on Fair Housing and Equal Opportunity, and other local organizations. This information will be used to determine if there are any patterns of discrimination on the part of brokers, including Steering and Provision of Brokerage Services.

Discriminatory Tenant Selection:

Public Housing and Section 8 Review (*within 1 year*): The Cobb County CDBG Program Office will review Policies and Procedures on Tenant Selection.

Obtain Complaint Information (on-going): The CDBG Program Office will gather information on complaints filed with HUD, our Congressional Delegation, the Georgia Commission on Fair Housing and Equal Opportunity, and other local organizations. This information will be used to determine if there are any patterns of discrimination on the part of landlords such as Failure to Allow a Reasonable Modification and/or Accommodation.

Transportation:

Analyze CCT Routes (on-going) The CDBG Program Office will continue to review current CCT routes to determine if more low income, disabled and elderly areas and individuals could have greater access to public transportation. The CDBG Program Office will also monitor the efforts of the Workforce Council of the Cobb Community Collaborative as they address the public transportation needs of residents of Cobb County.

See the General Section of this CAPER for actions taken during 2007 to implement recommended actions from our Action Plan and AI.

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

Cobb County Response:

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

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

In PY 2007, the GUCC reimbursed HFH **\$50,000** [**\$30,000** from Entitlement funding and **\$20,000** of Program Income] for a total of five loans for downpayment assistance. Collectively, these homebuyers leveraged **\$331,883.19** in Habitat mortgage funds to purchase homes with an average sales price of **\$82,601.29** and provided **\$31,378.74** in principal reductions at closing.

Each Habitat homeowner also assumed a "soft third" mortgage, averaging **\$38,962.60** for the difference between the purchase price and the appraised value of the home. This "self-forgiving" mortgage is reduced each year at no cost to the homeowner as they make payments toward the first mortgage—allowing them to achieve owner equity in the home.

Since 1996, HFH has processed more than 208 Downpayment Assistance loans. This year, HFH received payoffs totaling **\$106,450.62**, and has a current outstanding loan portfolio balance of **\$1,142,929.50**.

-
- ◆ **Cobb County's Faith Based Initiatives Program** has shown how CDBG funds can be creatively, effectively and efficiently used, in conjunction with Faith-Based Organizations to provide needed services to low-income residents. It has shown how minimal investments (through "seed" grants to Subrecipients) have stimulated matching community support resources from Faith Organizations and Non-Profits) in financial as well as volunteer inputs. Further, in many instances, the initial grant investment has served to provide seed funds to create new services initiatives, which are continuing after grant funding terminates and/or provided temporary support to strengthen important services by the County's Non-Profit Sector by forging relationships with Faith Organizations. In 2007, the Faith Base Initiatives Program ended. Programs under the initiative have been transferred to private sources.

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

Cobb County Response:

Intergovernmental resources are being utilized between the City of Powder Springs and Cobb County to renovate the Ron Anderson Neighborhood Facility in a low/moderate income area. The City of Powder Springs is leveraging their CDBG fair share allocation and the County has funded the expansion and renovation of the facility through at CDBG pre-award.

c. How matching requirements were satisfied.

The GUCC Match Requirement for October 1, 2006 through September 30, 2007 is **\$458,994.03**. The GUCC generated **\$797,733.02** during this period, and accrued excess match since 1993 in the amount of **\$12,482,688.74** as of September 30, 2007. Several national disaster declarations have also been utilized during this time period.

Cobb Habitat for Humanity, Inc. (HFH) received HOME grant funds for its First-Time Homebuyer Program and Acquisition/Infrastructure Development. HFH generates approximately **\$55,000** through a sponsorship for materials for each house built as well as donated labor.

Cobb Housing, Inc. for instance, receives CHDO and HOME entitlement funds for Acquisition, Site Work, and Downpayment Assistance and CHI generates match through private grants and services it provides.

HGH generates more than enough match to meet the Consortiums. Each consortium recipient contributes some match for projects.

ESG funds were expended with a dollar for dollar match of \$150,936 for emergency shelter services. The match was generated through the five (5) recipient organizations using other public and private resources.

Managing the Process

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

Cobb County Response:

General Question 1a documents how Cobb County addressed its project goals and objectives during 2007. Additional project level details are also presented in the CDBG Program Grantee Performance Report, the HOME Annual Performance Report, the Emergency Shelter Grant Annual Performance Report, and in the annual reports for Fair Housing and Section 3.

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

Citizen Participation

1. Provide a summary of citizen comments.

Cobb County Response:

The draft CAPER was made available for public comment for at least 15 days prior to the submission to HUD. The availability of the Cobb County 2007 CAPER for public review and comment was announced in a Public Notice in the Marietta Daily Journal on March 2, 2008, with a Public Hearing held on March 5, 2008. Public comments were accepted until 5:00 p.m. on March 25, 2008. No comments were received. During 2007, Cobb County held the following Public Hearings in accordance with the Cobb County Citizens Participation Plan.

The Cobb County CDBG Program Office exceeded the goals set in our local Citizen Participation Plan. Four (4) public hearings were held concerning amendments to previous years' Annual Action Plans, the 2006 Annual Action Plan content, and for the purpose of gathering public input regarding the needs throughout the County. A detailed announcement was placed in the newspaper concerning each public hearing.

March 6, 2007 – PY 2006 CAPER/Needs Assessment/PY 2007 Supplemental Funding Public Hearing. After reviewing documents dates funding explanations and deadlines there were no official public comments for the record given by those in attendance.

August 16, 2007 - Summary of Applications received and explanation of selection process. Sub-recipients were present the overview of CDBG/HOME/ESG applications for PY 2008. No official public comments for the record were received for recording by sub-recipients

October 11, 2007 – PY 2008 Action Plan Public Hearing – The Action Plan was reviewed and explained to all in attendance. Attendees did not submit official comments for the record regarding the public hearing.

November 8, 2007 – PY 2007 Action Plan Amendment Public Hearing for M.U.S.T. Ministries Proposed Pre-Award Acquisition. The public notice provided did not garner attendance from the public and meeting was adjourned

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

Cobb County Response:

GRANTS:

During the 2007 planning process, all CDBG, HOME, ADDI, and ESG Grants awarded by HUD were committed to projects meeting one of the five objectives outlined earlier in this report. The 2007 Annual Action Plan submitted to HUD in November 2006, identified the projects that would receive funding using an estimate of the anticipated award. In February 2007, an amendment was made to the 2006 Annual Action Plan, based on the actual award received by HUD. Public Hearings and Public Notices reflecting these project commitments are outlined in the Citizen Participation section of this report. The FY 2007 grant award commitments for CDBG [\$4,025,636], HOME [\$1,947,304], ADDI [\$44,594], and ESG [\$143,281] are presented in Attachment A, Attachment B and Attachment C which are included as attachment pages in this report.

PROGRAM INCOME:

Funds returned to the County in the form of loan payments from the various housing programs, loans made under the CDBG and HOME Programs, and Lump Sum Interest Earnings are referred to as Program Income. Program Income is circulated back into the CDBG and HOME projects in the County. Program Income collected by Cobb County from loan repayments and interest was \$419,804.12. In addition, \$17,207.10 consisting of interest income from Lump Sum draws was added to 2006 Program Income. Total Program Income for PY 2006 was \$437,011.22. A complete summary of Lump Sum Draws is reported under the Lump Sum section found beginning on page 54 of this report.

Matching Funds:

Question 5 c on page 23 discusses how matching funds were satisfied.

Table 6
PY 2007 Sources of Funds

HUD Grant Awards/Program Income/Matching Funds Received	Amounts Received
Community Development Block Grant [CDBG]	\$ 4,025,637
Home Investment Partnership Program [HOME]	\$ 1,947,304
American Dream Downpayment Initiative [ADDI]	\$ 44,594
Emergency Shelter Grant [ESG]	\$ 143,281
Total Grants Awarded by HUD	\$ 6,160,816
Program Income	
Program Income—CDBG Housing Loan Repayments	\$ 176,639.11
Program Income—HOME Housing Loan Repayments and Interest	\$ 206,499.75
Program Income—CDBG Lump Sum Interest Earnings	\$ 10,947.60
Total Program Income	\$ 394,086.46
Matching Funds	
HOME Program Matching Funds Generated	\$ 458,994.03
ESG Program Matching Funds Generated	\$ 150,935.88
Total Matching Funds	\$ 609,929.91
Total Grants/Program Income/Matching Funds Received	\$ 7,164,832.37
Total Grants/Program Income/Matching Funds Received	\$ 7,303,510.70

Institutional Structure

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

Cobb County Response:

- ◆ **Planning:** In PY 2007, Cobb County completed its 2007 Annual Action Plan [Year 2 of the 2006-2010 Consolidated Plan]. A needs assessment hearing was held to allow for additional comment regarding perspectives on any unmet needs in Cobb County. Cobb County continued its participation, with other metropolitan governments, in the HOPWA Program's needs assessment, identification, and other project development process.

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

CDBG Program staff updated the program's website to include useful information for interested parties. Access being offered through this type of forum for the first time include executive summaries of past reports [2006-2010 Consolidated Plan, 2006 CAPER, 2007 Annual Action Plan], Current Subrecipients, Photo Gallery of ongoing projects, Frequently Asked Questions, etc.

During PY 2007, coordination continued between the CDBG Program Office and Cobb County Community Development began to collaborate on a Workforce Housing Study/Affordable Housing Study being conducted by Cobb County. The data was useful in enriching updated AI document completed in August 2007.

- ◆ **Resource Development/Matching:** CDBG staff has made information available on funding options to non-profits, and providers of homeless services, and economic development activities. County staff has worked with the Georgia DCA to access state funding for affordable housing and supportive services. Members of the GUCC have provided technical assistance for local housing non-profits, which have been created specifically to develop affordable housing, such as Cobb Habitat for Humanity and Cobb Housing, Inc., in the price range of \$80,000 - \$160,000.

In all of its programs, the GUCC has sought to maximize private sector involvement from leaders.

A Justice Assistance Grant (JAG) Program, [formerly the LLEBG Program of the Cobb Community Enhancement Program], is designed to operate a coordinated network of anti-crime/anti-violence strategies. This program is administered through Cobb's CDBG Program Office, and has been effective in increasing coordination throughout Cobb County as county/city police, neighborhood groups, social workers, and county staffers identify ways to combat crime in Cobb County.

- ◆ **Housing Development:** These efforts are discussed throughout this narrative. Cobb County has been active in developing affordable housing through down payment assistance, HOME land acquisition and house construction, public housing initiatives and related programs.
- ◆ **Increase Education and Awareness about Affordable Housing Issues:** Cobb County and the GUCC continued to support homebuyer education and credit counseling programs through its CHDO and other organizations.
- ◆ **Increase Coordination:** The Cobb County CDBG Program Office cooperates with other housing service providers within the county, particularly the Marietta Housing Authority, Cobb County Habitat for Humanity, and Cobb Housing, Inc., YWCA, CFR, Devereux, The Extension, and Travelers Aid. The Cobb Community Collaborative Policy Council on Homelessness [formerly the Cobb Human Services Coalition] is an effective agent of coordination throughout the county.

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

In 2007, Cobb County received \$143,281 the Emergency Shelter Grant [ESG] program to serve the needs of the homeless and near homeless. All of the PY 2007 funding (less administration costs) was obligated to five non-profit agencies through a competitive application process. The awards were based on their capacity to deliver services and their previous work relevant experience. The five non-profits are: The Extension, Inc., The Center for Family Resources, MUST, Inc., and Traveler's Aid of Metropolitan Atlanta [Cobb] and Turner Hill (Harmony House).

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

- ◆ **Lead-based Paint Hazards:** Concern about the long term effects on persons, especially young children, exposed to lead based paint prompted HUD to provide funding for lead hazard inspections and risk assessment. In most communities within the Consortium, the number of actual cases of lead based poisoning is extremely rare and the housing stock is fairly new. Cobb County has taken a proactive position in the effort to reduce Lead Based Paint hazards where they exist. Lead inspections have been incorporated into the Single Family Rehabilitation Program, the FTHP, and all other HOME Program activities.
- ◆ **Ensure Compliance with Program Requirements:** To insure that each recipient of HOME, CDBG, ESG and other federal funds operate in compliance with applicable federal laws and regulations, Cobb County CDBG closely reviews and monitors sub-recipient activities and provides extensive technical assistance to prevent compliance problems.

HOME –In PY 2007, Habitat [CHI] to ensure compliance with applicable federal (and Consortium) policies and procedures. The GUCC has adopted Affirmative Marketing Procedures and Requirements for HOME-assisted housing that contains five or more units. HOME projects are reviewed to insure that each CHDO/Subrecipient follows the compliance procedures. In addition, each Consortium member has adopted minority outreach policies and procedures. Specific requirements are included in record keeping documenting the efforts undertaken to encourage minority and women-owned businesses to participate. Adherence to Davis Bacon wage and hour regiments is pursued on projects.

CDBG: Pre-funding correspondence is maintained with each potential grant recipient to insure that conditions are as described in the submitted funding application and to assess the capacity of each subrecipient. CDBG staff also visits each on-going construction site on a regular basis, during construction. Cobb County CDBG performs a desk review of financial documentation before every reimbursement request is paid. Environmental reviews are completed before each project is approved. Davis-Bacon wage and hour records and Section 3 records are analyzed prior to each reimbursement. Detailed monitoring results from PY 2007 can be reviewed in the Monitoring section of this document below.

ESG: All agencies receiving ESG funds are monitored on an annual basis. Emergency Shelter Grant funding was monitored through desk reviews of paperwork submitted and reimbursement requests and through on-site monitoring visits in December 2007. Travelers Aid was not monitored in 2007.

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

Monitoring

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

Cobb County Response:

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

CDBG/HOME: The CDBG Program Office staff continues to utilize a risk analysis matrix for monitoring all appropriate CDBG/HOME subrecipients for each Program Year (PY). This risk analysis closely mirrors the Community Planning Development (CPD) Notice 04-01, Issued February 2, 2004 and CPD Notice 02-11, which delineates the relevant monitoring factors for determining the risk level for grantees, or in the case of Cobb County, subrecipients. Once projects have been approved and subrecipients have been issued subrecipient agreements, the CDBG Program Office staff conducts a four page risk analysis worksheet that looks at Financial Capacity; Management; Planning; and National Objectives. Each subrecipient is graded and their score is listed in one (1) of three categories: low risk (0-30 points); moderate risk (31-50 points) and high risk (51-100 points). Based on the scoring for each subrecipient, the Cobb County CDBG Program Office determines its monitoring schedule based on the number of moderate and high risk subrecipients. As a general rule, the CDBG Program Office staff will monitor on-site all moderate and high risk subrecipients on an annual basis. Conversely, the low risk subrecipients are monitored on-site every other program year and desk reviews are conducted throughout the year for all subrecipients.

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

Cobb County Response:

During PY 2007, the CDBG Program Office monitored subrecipients of the CDBG, HOME, and ESG Programs. For the CDBG Program, staff monitored seven [4] non-profit agencies and [2] city government parks. All of the non-profits [Boys & Girls Clubs of Cobb Latino Program, Cobb County Community Services Board, Friends of Disabled Adults and Children Too, Sweetwater Valley Community Action Mission Program (SVC.A.M.P.)] were all monitored "on-site". Each organization was reviewed for compliance with HUD regulations in the following areas: Income Eligibility [i.e. record keeping and income verification] and overall project performance. Overall, the CDBG Program Office cited one (1) concern, yet there were no findings for any of the organizations.

For the HOME Program and the GUCC, Office staff conducted on-site monitoring visits to Cobb Housing Inc. [CHI] and Habitat for Humanity. A total of two [2] findings, eight [8] concerns, and eleven [11] recommendations were cited during monitoring visits. These findings focused primarily on lack of proper source documentation and administrative record keeping.

For the ESG Program, Office staff conducted a desk review and on-site monitoring visits for six (6) sub-recipients of the ESG Program in PY 2007. There were no findings at the organizations monitored. Concerns were raised in two programs in programmatic management showing incomplete or inaccurate files.

Hard-copy results of all monitorings are on file at the CDBG Program Office.

3. Self Evaluation

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

Cobb County Response:

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

- ◆ While Cobb County is considered to be an area of new and high-cost housing, many of the county's homes built in the 50's and 60's are considered affordable housing. Much of this housing is still occupied by the original owners and the homes are in need of repairs to bring them up to code. During 2007, CDBG funds were utilized to rehabilitate 65 homes in Cobb County and the City of Marietta combined. As these homes are improved neighborhoods are improved. Often result in neighbors making improvements. As neighborhoods improve, the community takes greater pride in their surroundings and the impact can be a safer place to live.
- ◆ The population in Cobb County has outpaced the supply of neighborhood facilities and park and recreational facilities. While new high-end subdivisions may provide recreational facilities for its residents, the low/mod income residents continue to need places for recreation and meetings. Cobb County has been able to provide funding to meet many of these needs through CDBG funds. Multi-purpose buildings, athletic ball fields, aquatic center construction, parking and landscaping at neighborhood facilities and ADA improvements have been able to utilize CDBG funding to meet these needs. The neighborhood facilitates a better environment for the residents, providing alternatives to gang membership and just "hanging out" at the malls. Many of these facilities offer summer afternoon programs which provide benefits for latch-key children.
- ◆ Cobb County continues to use its CDBG and HOME grants to improve the standard of living for low and moderate-income residents. Progress has been made in the pursuit of the basic goals of reducing substandard housing and in providing a suitable living environment for low and moderate income persons. Governmental leaders continue to recognize that affordable housing is necessary for continued economic growth of the community and that all elements of the population deserve decent housing. This awareness has opened up opportunities for the development of affordable housing, although there are still many difficulties to overcome. The amount of available vacant land for building in Cobb County continues to decline as new housing and commercial developments continue to be constructed. According to the Cobb County Community Development Department, of the 39,500 acres of undeveloped or underdeveloped land remaining in Cobb County, just less than 10,000 acres are set aside for green space protection under the Georgia Green Space Program. A couple of local planning and zoning ordinances, present a barrier to affordable housing, and the impact on the existing infrastructure of continued growth and development where maximum lot sizes and square footage requirements are addressed.

- b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

Cobb County Response:

Question 1 under the **General Questions Section** above addresses Cobb County and the Consortium's progress in meeting the priority needs and objectives as outlined in the 2006-2010 Consolidated Plan.

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

Cobb County Response:

Question 1 under the **General Questions Section** above addresses Cobb County and the Consortium's progress in meeting the priority needs and objectives as outlined in the 2006-2010 Consolidated Plan.

-
- d. Indicate any activities falling behind schedule.

Cobb County Response:

There are no projects in Cobb County falling behind schedule.

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

Cobb County Response:

See narrative under Assessments of Goals beginning on page 2 of this report.

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

Cobb County Response:

Public Facility or Infrastructure Activities

Low to Moderate Persons in a Project Service Area (PSA) have benefited through:

- ◆ Increased availability/accessibility to a suitable living environment by improving the quality/quantity of neighborhood facilities. [City of Acworth, City of Austell, City of Kennesaw, City of Powder Springs, South Cobb Aquatics Center, ADA Renovations]

Public Service Activities

Low to Moderate Persons continues to be assisted through Cobb's commitment to the Non-Profit Sector by:

- ◆ Improving the accessibility/availability of a suitable living environment by increasing the range of housing options and related services for persons with special needs and improving the services for low/mod persons. [City of Smyrna, City of Marietta Boys and Girls Club, The Center for Family Resources, Good Samaritan Health Center, Omosaze, Inc., SafePath Children's Advocacy Center, Inc.,].

Homeownership Units Constructed, Acquired with Rehabilitation/Reconstruction

Eligible low to moderate income homeowners benefit through:

- ◆ Increased affordability of decent housing stock by owner-occupied units being rehabilitated or improved through Cobb's Housing Rehabilitation Program and HOME Program. [Cobb County; Project Cobb; Project MINT, Project Cherokee].

Direct Financial Assistance to Homebuyers

Eligible low to moderate income first time homebuyers benefit through:

- ◆ Increased affordability/accessibility to decent housing stock through Homebuyer Counseling and Downpayment Assistance [Cobb Habitat; Cobb Housing, Inc.].

Homeless Prevention

Homeless persons benefit through:

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

Jobs Created/Businesses Assisted

Low to mod income persons benefit through:

- ◆ Increased availability/accessibility to economic opportunities. [Micro-enterprise Technical Assistance Program];
- ◆ New Businesses assisted; and
- ◆ Expansion of Existing Businesses.

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

Cobb County Response:

Since 2003, Cobb County has received cuts in CDBG and HOME funding. (\$800,000 CDBG and \$200,000 HOME) The CDBG Program reduction makes it hard for new organizations who apply for funding to obtain it. With rising costs of materials and inflation, the problem is exasperated. Organizations applying for a continuation of funds, receive a smaller allocation than normal. The waiting list for assistance continues to increase. The cost of housing in Cobb County continues to increase as the available land continues to decrease. Cuts in funding make it more difficult for the program to keep up with the rising costs of homeownership within the county.

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

Cobb County Response:

See (i) below.

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

Cobb County Response:

Goals

- ◆ Expend all HOME funds dedicated to Cobb County and the City of Marietta Housing Rehabilitation and Housing Reconstruction projects;
- ◆ Continue to help Cherokee County operate its housing rehabilitation program in the most effective manner;
- ◆ Assist CHI and Habitat with their site selection process in their efforts to develop and sell housing units profitably; on property purchased with HOME funds.
- ◆ Help the CHI Board to enhance its ability to govern the CHI organization and its multiple housing activities, help with the CHI staff to enhance its ability to carry out Board policy, the organization's strategy plan, and comply with HUD rules on a day to day basis;
- ◆ Continue to work with subrecipients to understand IDIS reporting requirements and fulfill them successfully.
- ◆ Encourage participation of additional qualified CHDOs in the GUCC;
- ◆ Consider support of affordable rental housing tax credit projects; and
- ◆ Continue supporting CHI, the GUCC's Downpayment assistance provider, with the operation of the program.

Adjustments Needed

- ◆ Continue to stress the need for timely commitments, IDIS set-ups, expenditures, draw-downs, and reimbursements and IDIS completion reports of HOME funds to effectuate project completion within 120 days; and
- ◆ Disseminate and work with Cobb County Community Development on the August 2007 revised copy of the 1998 HUD approved Analysis of Impediments to Fair Housing which enhances affirmative marketing efforts; and
- ◆ Continue efforts to improve the quality and cost reasonableness of affording housing and existing homeownership projects.

Lead-based Paint

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

Cobb County Response:

Program Procedures and Risk Assessments are performed (when required) according to HUD and the Georgia Environmental Protection Division [EPD] regulations and guidelines. In PY 2007, three (3) homes tested positive and were abated of lead-based paint hazards under Cobb's Housing Rehabilitation Program. In 2007, **\$29,956** was spent on lead-based paint abatement and inspection activities.

HOUSING

Housing Needs

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

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

Cobb County Response:

The GUCC's HOME/ADDI Program-funded Down Payment Assistance Program has been successful in providing affordable housing for new homebuyers. During 2007, 35 low/mod income persons became homeowners as a result of these programs. The program not only provides financial support in the form of zero interest loans to cover downpayment and closing costs, but also provides counseling and education programs to provide non-homeowners with the skills they need to achieve the goal of homeownership. Every new low/mod income homebuyer assisted by the Cobb County Consortium is a successful step toward the Cobb HUD goal of increasing the number of homeowners in America.

The single-family Housing Rehabilitation Program operated directly by the Cobb County CDBG Program Office helps many low/mod income families remain in their own homes by renovating their homes. The rehabilitation of these homes helps to provide affordable housing for these families. Every home that is rehabilitated is assessed for lead base paint risk and appropriate abatement procedures are taken, if necessary, as part of the overall renovation. During FY 2007, 65 homes were rehabilitated and three [3] were reconstructed in the areas served by the GUCC [Cobb County, the City of Marietta, and Cherokee County].

The continued escalation of the cost of property in Cobb County makes affordable housing increasingly hard to find. Through the use of HOME funds, CHI and Cobb Habitat for Humanity were able to offset the acquisition cost of property and develop the infrastructure to offer affordable housing to low/moderate residents in Cobb County. CHI'S affordable housing efforts focused on Project Cobb and the Mitchell Chase subdivision (Work Force Housing), and Project MINT concentrated in Marietta.

Marietta Housing Authority had a total of 640 Section 8 program vouchers in 2007.

Specific Housing Objectives

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

Cobb County Response:

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

The Fulton County projects are detailed in the HOME APR.

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
 - ◆ **The Center for Family Resources, Inc.** (CFR) is the non-profit owner and operator of Cambridge Woods Apartments located at 1601 Massachusetts Avenue in Marietta. Cambridge Woods is a multi-family apartment complex containing 32 two-bedroom apartments situated in three buildings. Each building features two-story construction with crawl space.

In 2004, the GUCC provided CFR with HOME funds totaling **\$125,000** for renovations of the apartment complex. Twenty of the HOME-assisted units at Cambridge Woods were rented to tenants with incomes below 60 percent of Median Family Income (MFI). Income levels for all HOME-assisted rental units are provided below:

Table 7
Cambridge Woods HOME-assisted rental units

HOME Program Income Level	Rental Units
Very low-income (0-30% of MFI)	13
Low-income (31-50% of MFI)	4
Moderate-income (51-80% of MFI)	6
Total	23

- Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Cobb County Response:

Cobb County and the City of Marietta expended **\$820,274** for single-family rehabilitation/reconstruction activities during FY 2007. Three (3) reconstructions were completed; as well as several major rehabilitations and rehabilitations were completed during PY 2007.

Public Housing Strategy

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

Cobb County Response:

- ◆ The Marietta Housing Authority [MHA] completed the process of establishing resident organizations in all communities in PY 2005. These organizations have operated as a liaison between the public and the Housing Authority during PY 2007.
- ◆ MHA demolished Johnny Walker Homes and Clay Homes. Doing so removed obsolete and blighted public housing projects, but also permitted 257 families to have access to much better housing through Housing Choice Vouchers and permitted sale of the land for over \$7 million. The sale price is being used for additional housing assistance for low-income families. Additionally, the land where those projects stood is being used for much needed mixed use developments that will add to the high quality of life for all citizens of Marietta.
- ◆ During 2007, plans were announced for MHA to demolish Lyman Homes, another substandard 125-unit public housing complex. The families are receiving Section 8 Housing Choice Vouchers that will give them a wide choice of residences in Marietta and Cobb County. Demolition of Lyman Homes was completed in April 2007. Lyman Homes will be replaced by a mixed income single family homeownership redevelopment

Barriers to Affordable Housing

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

Cobb County Response:

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

Under the administration of the Cobb County CDBG Program Office, Cobb County invests 100% of its HUD grant funds [CDBG/HOME/ADDI/ESG] to assist low and moderate income families and individuals. CDBG/HOME/ADDI/ESG activities directly fulfill Cobb County/GUCC's Consolidated Plan certifications and AI Analysis to Impediments to Fair Housing, mandate of "Affirmatively Further Fair Housing". Many of these activities [described throughout this CAPER] specifically address the effects of impediments/barriers to fair housing choice and corrective action, as identified in the Cobb AI.

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

In April 2007, the Cobb Board of Commissioners passed a Fair Housing Resolution which declared April 2006, as Fair Housing Month in Cobb County. In addition, Cobb's cities also enacted Fair Housing Proclamations. The purpose of the actions by the County Commissioners and city officials was to mark the 38th Anniversary of the passage of Title VIII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act, and to call attention to the need for more fair housing outreach and education activities to support and promote Fair Housing and Equal Opportunity in Cobb County. The Board of Commissioners also commissioned a Workforce Housing Task Force scheduled to start work in 2008.

During 2007, the Cobb County CDBG Program Office staff completed the updated [Analysis of Impediments to Fair Housing Choice](#) document. Compilation of data received from multiple agencies including the Fair Housing Division of the Georgia Commission on Equal Opportunity and the U.S. Department of Housing and Urban Development Fair Housing and Equal Opportunity [FHEO] Office.

The National Fair Housing Alliance (NFHA) conducted extensive testing of real estate firms throughout the United States, including metropolitan Atlanta. According to the [Housing Segregation Background Report: Atlanta](#) published 10/11/2005, the testing of the Atlanta metro area revealed some discriminatory steering practices. The results of the tests prompted the NFHA to file housing discrimination complaints against three Atlanta-area real estate firms including Coldwell Banker Marietta. The complaints allege that Coldwell Banker Marietta violated the federal Fair Housing Act by repeatedly steering white potential homebuyers to predominantly white neighborhoods and black potential homeowners to predominantly black neighborhoods.

Additionally, the CDBG Program Office conducted an electronic survey of realtors, professionals in the banking/lending industry, city managers/planners, affordable housing professionals, non-profit professionals and others to ascertain any common perceptions about the affordable housing market of \$160,000 or less selling price in the County. The survey had a high 50 percent return rate and indicated vastly differing opinions of the state on fair housing in Cobb County. Full results of the survey are available in the Cobb AI at the Cobb County CDBG Program Office.

The Cobb Association of Realtors routinely conducts an extensive training program for agents in Cobb County on fair housing requirements and procedures. The training program, offered at new member orientation, includes a DVD presentation developed by the National Association of Realtors and is required for all new members of the Cobb Association of Realtors. Additionally, the National Association of Realtors requires each member to attend an ethics course to continue membership. The Cobb Association of Realtors also offers three-hour continuing education courses such as "ADA and Fair Housing," "Ethics in Real Estate," and "Legal Issues for Agents."

Question 3 (a) and (b) – Fair Housing beginning on page 15 describes the activities taken by Cobb County during 2005 to directly fulfill Cobb's 2006-2010 Consolidated Plan certification to "Affirmatively Further Fair Housing activities during 2006 in order to eliminate barriers to Fair and Affordable Housing, as identified in Cobb County's Consolidated Plan and AI.

- ◆ Continued to work with GUCC member Cherokee County with HOME Program activities to bring substandard housing units up to code for senior citizens, and to provide lower cost affordable housing through Cobb County Habitat for Humanity and CHI.
- ◆ Interest earned on Cobb's Housing Rehabilitation Lump Sum Draws (\$11,039) will be utilized to rehabilitate additional substandard units for low and moderate income residents.
- ◆ Cobb Housing, Inc. [CHI] and Habitat for Humanity administer the County's First Time Home Buyer Programs on behalf of Cobb County's CDBG Program Office. During 2007, CHI assisted 30 families with the Down Payment Assistance Program using **\$256,902.35** of HOME, ADDI and program income funds. Habitat for Humanity assisted 5 families with down payment assistance using **\$50,000** HOME and ADDI program income funds.
- ◆ CHI carried out its Project MINT Home Program in the City of Marietta and Project Cobb outside Marietta. Both projects acquire substandard single-family housing units, then either rehabilitates the units, if they are economically feasible for rehabilitation. The CHI rehabilitated or reconstructed units are then sold at affordable sales prices to low income Cobb/Marietta residents. In PY 2007, CHI expended a total of **\$809,574.96** of HOME funds to acquire five properties in Marietta and ten (10) lots in an existing subdivision.(Kensington Place) These properties will be redeveloped, using private contractors and YouthBuild Program labor.

In PY 2007, CHI sold nine properties for a total of **\$1,445,700**. All nine properties used HOME funds for acquisition or site-work and were sold as affordable housing units to qualified first-time homebuyers.

- ◆ In 2007, Cobb County completed an update of its AI. During 2008, Cobb County will carry out all work plan activities of the AI. In this implementation process, Cobb will clearly pursue recommendations and actions identified to eliminate or ameliorate barriers to affordable housing.

HOME/ American Dream Down Payment Initiative (ADDI)

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

Cobb County Response:

The attached HOME PY 2007 Annual Performance Report [APR] contains an analysis of the extent to which HOME funds were distributed among different categories, or housing needs, as identified in Cobb's approved 2006-2010 Consolidated Plan. In addition, the APR addresses the success of the ADDI Program.

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

Cobb County Response:

The HOME Match Annual Report HUD-40107-A is included in the HOME APR. Refer to Tab 3 of the HOME Match Report.

3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.

Cobb County Response:

Assessments and on-site inspections of rental housing are conducted in accordance with HUD guidelines.

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

Cobb County Response:

The policies and procedures of the GUCC have ensured that each appropriate HOME-assisted project adheres to Affirmative Marketing Guidelines and EEO policies. A detailed copy of the *HOME PROGRAM AFFIRMATIVE MARKETING PROCEDURES* can be found in Tab 3 following the 2007 HOME APR in this document. Specifics of marketing and outreach activities by each participating jurisdiction are as follows:

The Center for Family Resources – Cambridge Woods

The Center for Family Resources initiated rental clients through collaboration with community service agencies that serve low-income and minority individuals and families, senior citizens, and persons with disabilities. Flyers (available in both English and Spanish) were distributed to the Marietta Housing Authority, the Division of Family and Children Services (DFCS), Chattahoochee Technical College, and local area businesses.

Cobb Habitat for Humanity

Cobb County Habitat for Humanity follows the provisions of the Fair Housing Act and the Equal Opportunity Act, and is compatible with affirmative marketing activities required by HUD for organizations receiving CDBG or HOME Program funds. During each calendar year, Cobb County Habitat holds quarterly Applicant Orientation sessions at churches in Cobb County. The meetings are held in different locations to service the entire Cobb County area. Through posters distributed to local churches, county agencies, libraries and public buildings in Cobb County, Cobb Habitat invites interested applicants to attend an Applicant Orientation seminar. Those interested will be directed to either visit Cobb Habitat's web site where they will receive application criteria and can sign up to be put on a mailing list or call the Habitat office.

In PY 2007, Cobb County Habitat for Humanity held four major application seminars with 250 citizens invited to attend. The meetings were an opportunity for attendees to receive information about the qualifications for purchasing a Habitat home. These meetings were publicized through flyers posted in

public buildings, churches, and libraries; and postcard invitations mailed to individuals who had previously inquired about the Habitat homeownership process. Following these large “open house” meetings, Habitat received 90 applications, with 22 of the applicants receiving approval.

Cobb Housing, Inc. – Project MINT/Project COBB

Project MINT/Project Cobb clients are initiated from direct marketing efforts, referrals, and collaboration with other community service agencies. CHI initiated direct mail campaigns to renters with program-eligible demographics, and partnered with the Marietta Housing Authority and the City of Marietta’s Section 8 Housing Department to increase its potential customer base. CHI also launched a direct mail campaign to members of the Cobb County Board of Realtors to promote the grand opening of its Mitchell Chase subdivision and advertised Mitchell Chase in the Atlanta Journal Constitution’s Sunday Homefinder issue and other Homefinder publications. CHI continues to work with individuals who express an interest in homeownership and are involved with the Marietta Family Self-sufficiency program. Referrals are provided by community service agencies and faith-based organizations within Cobb County.

c. Describe outreach to minority and women owned businesses.

Cobb County Response:

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

HOMELESS

Homeless Needs

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

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

Cobb County Response:

Cobb County developed its Continuum of Care Plan to address the increasing number of homeless families and individuals in our community over ten years ago. Under the leadership of the Cobb Human Services Coalition (now the Policy Council on Homelessness under the Cobb Community Collaborative), a broad range of agencies and human service providers have worked to improve the delivery of services to the homeless and near-homeless in the County. As one of the frontrunners in the move to provide a cooperative, coordinated, seamless approach to addressing the problems of homelessness, Cobb County continues to refine its efforts each year by reassessing those needs and moving to fill the gaps in services. The system first directs its efforts at preventing homelessness; and then helps those who actually become homeless. This process involves emergency shelters and crisis services, transitional housing and the supportive services necessary to help people restructure their lives and finally, programs to assist people in resettling in affordable permanent housing situations.

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

Cobb County Response:

See Continuum of Care—Tab 8

3. Identify new Federal resources obtained from Homeless SuperNOFA.

Cobb County Response:

See Continuum of Care—Tab 8

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Cobb County Response:

See Continuum of Care—Tab 8

Emergency Shelter Grants (ESG)

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

Cobb County Response:

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

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

Cobb County Response:

The Cobb County 2006-2010 Consolidated Plan Priority Objective #4 stated: Increase housing options and self sufficiency for homeless and near homeless individuals and families.

- ◆ **The Center for Family Resources** utilized **\$41,127** in PY 2001, 2004, 2005, 2006 and 2007 ESG funds to provide Rent/Lease Payments for temporary lodging of clients, essential services including case management, child care, and health services referrals, and homeless prevention costs including rent/utility payments.
 - ◆ **Ministries United for Service and Training [M.U.S.T.]** utilized **\$32,721** in PY 2007 ESG funds to provide emergency shelter for homeless persons in Cobb County.
 - ◆ **The Extension, Inc.** utilized **\$38,491** in PY 2007 ESG funds to offset emergency and transitional housing shelter costs as well as for essential services to clients, specifically case management.
 - ◆ **Traveler's Aid of Metropolitan Atlanta** utilized **\$28,863** in PY 2006 and 2007 ESG funds to provide emergency hotel/motel lodging for homeless clients, essential services, namely transportation for clients, and rent to prevent eviction.
 - ◆ **Turner Hill CDC – Harmony House** utilized **\$9734** in PY 2007 ESG funds to provide homeless services.
- b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.

Cobb County Response:

All agencies that receive ESG funds in Cobb County are active members who provide key leadership roles in the Policy Council on Homelessness, the body that performs the needs assessment and prepares the Continuum of Care Plan for Cobb County. This participation ensures that the homeless programs each agency provides are in direct response to the needs evidenced in the community. All programs are frequently updated and modified to address the changing needs of the homeless they serve.

3. Matching Resources

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

Cobb County Response:

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

**Table 8
PY 2007 ESG Matching Fund Sources**

Agency	Match Amount	Match Source
The Center for Family Resources	\$ 41,127	GA DCA
M.U.S.T., Inc.	\$ 32,721	Private Donations
The Extension, Inc.	\$ 38,491	Church and Private Donations
Traveler's Aid of Metro Atlanta	\$28,863	Private Donations
Turner Hill CDC – Harmony House	\$9734	United Way
TOTAL ESG MATCH	\$150,936	

4. State Method of Distribution

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

Cobb County Response:

Not Applicable.

5. Activity and Beneficiary Data

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

**Table 9
Remaining PY 2006 & 2007
ESG Program Expenditures by Activity**

ESG Activity	Expenditure Amount
Operating Expenses	\$ 123,989
Essential Services	\$ 17,998
Homeless Prevention	\$ 7,235
Administration	\$1,714
TOTAL	\$150,936

Cobb County Response:

The CDBG Program Office has not encountered problems collecting, reporting, or evaluating the reliability of the information provided by ESG Subrecipients. The ESG subrecipients in Cobb County are monitored annually. During the PY 2007 monitoring visits held in December 2007, each agency verified use of the Pathways Homeless Management Information System [HMIS]. HMIS enables agencies to report uniform client information to the CDBG Program Office. The Policy Council on Homelessness (p. 15) expanded use of HMIS in Cobb County to include 20 agencies and plans to continue to involve a greater number of agencies in 2007. HMIS allows for agencies to provide unduplicated data to the CDBG Program Office through Monthly Service Reports that document new clients served.

b. Homeless Discharge Coordination

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

Cobb County Response:

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

Notably, Turner Hill Community Development Corporation [CDC] began "Harmony House" to provide transitional housing to ex-offenders being released from local jails. The facility can house up to 36 ex-offenders and is being used as a short-term needs assessment center. The program is designed to concentrate on recovery and self-development activities and is provided at no cost to the clients. In PY 2007, Turner Hill CDC will begin receiving ESG funds through the Cobb County CDBG Program Office to offset costs of the housing.

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

Cobb County Response:

See (b) above.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

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

Cobb County Response:

The 2006-2010 Consolidated Plan for Cobb County identified the need for increased capacity of Public Facilities, specifically Parks and Recreation Facilities and increased capacity of Public Services that serve low to moderate income persons as one of the highest priorities for the community.

In 2005, the City of Powder Springs partnered with Cobb County to renovate and expand the Ron Anderson Community Center. The expansion of the existing Ron Anderson facility would provide ample space for low-income families in the surrounding neighborhoods to meet and conduct recreational, social and other related activities. The renovated recreational facility would also increase the capacity of public facilities and services to improve the social, economic and physical environment of low and moderate-income persons in the Project Service Area (PSA) surrounding the Ron Anderson Community Center. The center was completed in 2007.

The City of Acworth completed a Trailway in PY 2007 to provide access to the low to moderate income park areas close to the facility. The City of Kennesaw provided in PY 2007 infrastructure improvements in the low-moderate income homes located in the Woodland Acres neighborhood using the CDBG funds.

Table One on page nine breaks out the use of the CDBG non-housing program expenditures for 2007.

- b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.

Cobb County Response:

See Table two [2] on page 13 for a complete list of all Cobb and Cherokee assistance for the GUCC in PY 2007.

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

Cobb County Response:

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

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

Cobb County Response:

Cobb County and the GUCC thoroughly reviewed its program objectives in developing the 2006-2010 Consolidated Plan. As a result of program operations, experiences, and comments collected through the citizen participation process, the Consortium determined the Priority Objectives [with minor changes] are still valid. Accomplishments have been made, but the resources are limited and many of the same needs remain.

The increased cost of construction and a reduction in qualified contractors present problems and causes delays in providing facilities to serve the needs identified in the Consolidated Plan. The gap between cost estimates and bid prices seems to widen each year. CDBG Staff continue to work with

subrecipients to help them refine their cost estimating processes and encourage them to keep up to date with what the market reflects.

Cobb CDBG staff will also encourage its CHDO and other non-profit housing providers to take advantage of training to become more knowledgeable and skilled housing developers. Staff should be aware of all kinds of funding sources and understand the most cost-effective means of completing the projects/activities.

3. Assessment of Efforts in Carrying Out Planned Actions

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

Cobb County Response:

Cobb County reviews all certifications of consistency submitted. In reviewing each certification, Cobb has provided certification approval to all organizations that meet one of the five Cobb County goals identified in the 2006-2010 Consolidated Plan. During 2007, 100% of the Certifications submitted were approved.

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

Cobb County Response:

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

4. For Funds Not Used for National Objectives

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

Cobb County Response:

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

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property

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

Cobb County Response:

Cobb County has an anti-displacement policy. No permanent displacement occurred using CDBG, HOME or ESG funds during 2007.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons

- a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
- b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
- c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

Cobb County Response:

No economic activities performed therefore any permanent jobs only micro-enterprise training was funded.

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

Cobb County Response:

The City of Powder Springs went through a PSA activity for the Ron Anderson Community Center to determine at least 51% clientele before the project began. A survey was conducted through Kennesaw State University's A.L. Burruss Institute of Public Service to determine activities benefits prior to project commencement. The same PSA methodology was used for The City of Kennesaw, Austell, and Acworth projects.

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

Cobb County Response:

During 2007, 10 housing rehabilitation loans were repaid in full due to the sale of the existing property, refinancing of the existing mortgage, payoff from the homeowner, or as a result of death of the homeowner and sale of the house. All of these funds represent program income to the housing rehabilitation program. Eighty percent of the funds go back into the Deferred Payment Loan or Emergency Assistance Loan Programs; the remaining 20% goes to the administration of these programs.

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

Cobb County Response:

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

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

Cobb County Response:

Cobb County does not have any other loan repayment programs.

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

Cobb County Response:

See section A

- 9) Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

Cobb County Response:

Prior period adjustment and explanations for 2007 Financial Summary Report (PR26):

- 1) CDBG total Program Income for 2007 is \$187,586.71, which includes a \$176,639.11 from loan payoffs from the Housing Rehabilitation Program as well as sales of equipment/automobiles from other CDBG sub-recipients, and \$10,947.60 from interest earned on LSD #4, 5 and 6.

2) In the Public Service CAP Calculation, the "prior year" 2006 Program Income is understated. As a result of this understated income and adjustment in the amount of \$10,825.24 is required to properly reflect Program Income.

3) An adjustment was also made to the Planning and Administration CAP Total in the amount of (\$103,447.48). This figure reflects program income receipted into IDIS during program year 2007 totaling \$291,034.19 which includes the interest earned in 2007 from Lump Sum Draws #4,5, and 6. The adjustment was made to decrease total program income by \$103, 447.48. Which is the amount of Program Income that should have been receipted in prior years; however, in order to reconcile this account, the funds were receipted in 2007. This calculation adjustment brings total program income (including lump sum interest) to \$187,586.71.

10. Loans and other receivables

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

Cobb County Response:

Not applicable. No float funded activity.

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

No other loans outstanding or balance owed.

Cobb County Response:

Not applicable

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

**Table 10
Rehabilitation Loan Portfolio**

Type	Outstanding Loans
Deferred Loans Outstanding	\$3,900,171.42
Forgivable Loans Outstanding	\$329,615.00
HOME Reconstruction Deferred Outstanding	\$1,214,762.07
Total Outstanding Portfolio	\$5,471,548.49

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

Cobb County Response:

Cobb County did not have any defaults during 2007. However, CHI purchased two defaults prior to foreclosure.

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

Cobb County Response:

Cobb County did not provide CDBG funds to allow subrecipients to acquire or improve parcels of land that are available for sale in PY 2007.

9. Lump sum agreements

Cobb County Response:

Cobb County utilized CDBG Regulations 24 CFR 570.513, which permits CDBG funds to be drawn from the Treasury in a Lump Sum for the purpose of Single Family Housing Rehabilitation Programs. Lump Sum draws funded using 1999, 2000, 2001, 2005, 2006 and funds have been made from both the City of Marietta and Cobb County CDBG Program totaling \$1,285,150. See Table Eleven [11].

Table 11
LUMP SUM DRAWS
PY 2007 INTEREST AND EXPENDITURES

Lump Sum Draw	Amount	Date Funds Deposited	1/1/06 Lump Sum Balance			Interest Earned		Total Available Funds	2007 Expenditures	Balance 12/31/07
			Cobb	Marietta	Total	2006 Balance*	2007			
#4	\$500,000	5/29/01	\$0	\$0	\$0	\$10	\$0	\$10	\$10	\$0
#5	\$500,000	11/18/05	\$90,056	\$0	\$90,056	\$3362	\$2846	\$96,264	\$64,009	\$32,255
#6	\$285,150	10/19/06	\$0	\$245,987	\$245,987	\$2482	\$8193	\$256,662	\$125,481	\$131,181
TOTALS	\$ 1,285,150		\$ 90,056	\$245,987	\$ 336,043	\$ 5,844	\$ 11,039	\$ 352,926	\$189,490	\$163,436

- a. Provide the name of the financial institution.

Cobb County Response:

Each of the lump sum draws and interest earned is on deposit with Wachovia Bank in Atlanta, GA.

- b. Provide the date the funds were deposited.

Cobb County Response:

Table Eleven (11) above provides the dates each of the three (3) open Lump Sum draws were deposited.

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

Cobb County Response:

Lump Sum #5 reported in the 2005 CAPER that it met the 45 day rule, and in the 2006 CAPER that it met the 180 day rule. Lump Sum #6 reported in the 2006 CAPER that it met the 45 day rule and is now reporting in the 2007 CAPER that it met the 180 day rule.

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

Cobb County Response:

See above.

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

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

Cobb County Response:

See Table 4, Page (13)

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

Cobb County Response:

See Table 6, Page (25)

- c. Detail other public and private funds involved in the project.

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

Cobb County Response:

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

Antipoverty Strategy

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

Families in Cobb living below the poverty level are 6.6 %. Individuals living below the poverty level are 9.5%.

Cobb County has eight (8) actions that assist in reducing the number of persons living below the poverty level.

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

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

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

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

Cobb County Response:

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

Specific HOPWA Objectives

Cobb County Response:

The U.S. Department of Housing and Urban Development provides the Housing Opportunities for Persons with Aids [HOPWA] Program grant funds to the largest city in the state (Atlanta, GA). Organizations that seek funding under the program apply for HOPWA funds through this application and grants management system, established beginning with Federal Fiscal Year 1993. The City of Atlanta keeps Cobb County

informed on the entire application and grant award process for HOPWA funds. The Cobb County Health Department is currently receiving HOPWA funds from the City of Atlanta to provide for housing and services for persons with HIV and AIDS. *The funding information and service data will be included in the City of Atlanta CAPER.*

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives

Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:

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

Cobb County Response:

SEE THE CITY OF ATLANTA CAPER.

2. This should be accomplished by providing an executive summary (1-5 pages) that includes:

a. Grantee Narrative

i. Grantee and Community Overview

- (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
- (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
- (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
- (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
- (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
- (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.

Cobb County Response:

SEE THE CITY OF ATLANTA CAPER.

ii. Project Accomplishment Overview

- (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
- (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
- (3) A brief description of any unique supportive service or other service delivery models or efforts
- (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.

Cobb County Response:
SEE THE CITY OF ATLANTA CAPER.

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

Cobb County Response:
SEE THE CITY OF ATLANTA CAPER.

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