

EXECUTIVE SUMMARY

AP-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

1. Introduction

The overall goal of the Macon-Bibb County Consolidated Government (M-BC) is to develop a viable urban community through the provision of decent housing, a suitable living environment and expanding economic opportunities principally for low- and moderate-income individuals. M-BC will continue to leverage both public and private resources in the implementation of the above goal. M-BC intends to achieve the following objectives during PY21 related to creating a suitable living environment, providing decent housing to its citizens, and enhancing economic opportunities within its jurisdiction.

2. Summarize the objectives and outcomes identified in the Plan

Objective Category 1: Create a Suitable living Environment

Objective: Assist in the stabilization of deteriorating neighborhoods

Outcome: (Sustainability) Construct or repair 1 park and/or recreational facility, senior, handicapped, youth or neighborhood center, shelter for the homeless or childcare center, or infrastructure improvements on streets, sidewalks, and water, sewer, flood and drainage systems. (PubFac, Acquisitions & Infrastructure)

Objective: Increase services for low- and moderate-income individuals and individuals with special needs

Outcome: (Affordability) Provide mentoring and life-skills training for [redacted] children in low-moderate income homes, provide [redacted] car seats to children in low-moderate-income families (Mentors Project, FAM, BBBS)

Outcome: (Accessibility) Provide services to [redacted] victims of domestic violence, provide counseling services to [redacted] low –moderate income families residing in public housing, (Crisis Line, FCC)

Objective: Increase services for the homeless and potentially homeless population

Outcome: (Affordability) Provide basic dental care for [redacted] homeless individuals, and provide homeless prevention and rapid re-housing services to [redacted] individuals. (EOC-Dental, FAM-HESG & EOC-HESG)

Objective Category 2: Decent Housing

Objective: Increase the number of affordable housing units (homeowner & rental opportunities)

Outcome: (Affordability) Developers and/or nonprofits build 3 units of housing for sale or rent to low- and moderate-income individuals. (Dev Proj, CHDO)

Outcome: (Accessibility) Provide housing counseling assistance to approximately [redacted] low- and moderate-income individuals. (HomeFirst)

Objective: Homeowner rehabilitation assistance for low- and moderate-income individuals

Outcome: (Affordability) Provide [redacted] minor home repairs to low- and moderate-income elderly and/disabled homeowners through various nonprofits. (RM-MHR, RM-VY)

Outcome: (Affordability) Provide 60 minor home repairs to low- and moderate-income homeowners through ECDD programs. (HIP)

Objective Category 3: Economic Opportunity

Objective: Improve the economic health of the community and/or individuals

Outcome: (Affordability) Make 1 small business marketing grant to local businesses that qualify as a micro-enterprise. (SBDAP)

3. Evaluation of past performance

M-BC has achieved a measure of success toward meeting the high priority of neighborhood stabilization/revitalization through the provision of safe, decent, and affordable housing. Selling homes in this current market is a challenge that has been difficult, but we are continuing to refer prospective buyers to our housing partners. Through this partnership, M-BC helps low- to moderate-income individuals who may not be able to obtain a loan for various reasons without assistance, move into homeownership. In an effort to further assist low-income individuals, the program is now a partial grant and partial loan. The interest rate for the Home Purchase Program (HPP) and the Home Improvement Program (HIP) was changed to 2% in PY08 in an effort to assist more low- and moderate-income individuals become homeowners and enable current homeowners to make necessary repairs to avoid a further decline in the local housing stock. A roofing program was also established to help homeowners that may not be able to qualify for a loan for home improvements. M-BC currently has revitalization efforts in the low- and moderate-income area on Plant Street.

The following list shows the projected PY20 goals and the related achievements to date.

Goal Name	Goal	Actual (To date)
Home Repair (HIP & Subs)	151	
Domestic Violence (Crisis Line)	125	
New Construction (Dev Proj)	2	0
New Construction (CR)	1	0
Homeless Assistance – RR	36	
Homeless Prevention – HESG	72	
Home Ownership (HomeFirst)	100	
Homeless Assistance – CDBG	275	
Infrastructure	1	0
Health Services (EOC Dental)	25	
Youth Development (Mentors, BSA)	140	
Miscellaneous – (FCC, FAM)	400	
Economic Development	1	0
Public Facilities	1	0
Acquisitions	1	0

For the last year, this country has been suffering from the effects of the Covid-19 virus. Over 500,000 deaths and a greatly increased percentage of unemployed workers have led to a shortfall in our projected goals for PY20. Service providers have been hampered by the health restrictions imposed by government or good sense. Individuals and families have reduced their exposure and contact with other people and agencies.

In addition to the effects caused by Covid-19, citizens generally have reduced the scope of repair work on their homes to allow their reduced budgets to cover the costs instead of going in debt. There are also more homes that need repairs beyond what this program can provide. Our current loan interest rate is 2% and we made half of the contractor’s fee a forgivable grant to entice more participation in the program and help owners qualify. A new marketing plan may be required to better inform the public of the benefits of this program. Hopefully, this will increase the number of eligible applications for assistance.

We set a goal of constructing two new rental housing units with HOME funds (non-CHDO) during PY20. No new homes were constructed.

We set a goal of constructing one single-family home with CHDO funds during PY20. No new CHDO-funded homes were constructed.

We set a goal of repairing or constructing two parks, public facilities or infrastructure projects during PY20. This goal was not met. The primary reason behind this failure was the vacant position of the M-BC Civil Engineer. These types of projects require close cooperation and oversight by that office. A new Civil Engineer was recently hired by M-BC. It is anticipated that new infrastructure goals will be accomplished in the upcoming year.

Our economic assistance has been focused through the Small Business Marketing Grant Program for the past few years. During PY20, no new marketing grants were issued. Through this program, small business owners are assisted with media marketing and/or signage to advertise their growing business.

4. Summary of citizen participation process and consultation process

The M-BC Citizen Participation Plan ensures that the public receives timely information regarding programs administered by the Economic and Community Development Department (ECDD) using CDBG, HOME Investment Partnership funds and HESG funds. ECDD advertised the PY21 Action Plan in English and Spanish for public comment on the M-BC website and in *The Telegraph*, the largest newspaper of general circulation in the Macon area on May 7, 2021. The Action Plan was also advertised in English and Spanish in the *Macon Black Pages*, a minority-owned publication. The advertisements noted that copies of the Plan were available for public viewing in the ECDD office. A public hearing was held on -----, 2021.

5. Summary of public comments

No comments were received from the public notices.

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

No comments were received that were deemed to be unacceptable.

7. Summary

Paragraphs 1 - 5 are the summary.

THE PROCESS

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	MACON	Economic and Community Development Department

Agency Role	Name	Department/Agency
HOME Administrator	MACON	Economic and Community Development Department
HESG Administrator	MACON	Economic and Community Development Department

TABLE 1 – RESPONSIBLE AGENCIES

Narrative

ECDD administers the CDBG, HOME and HESG program allocations for M-BC. In addition, ECDD serves as a focal point for the local government’s community revitalization initiatives. ECDD is responsible for the preparation of the consolidated plan for M-BC.

Consolidated Plan Public Contact Information

Wanzina Jackson, Manager, ECDD, 200 Cherry St, Ste 100, Macon, GA 31201; Phone (478) 751-7190; email: wjackson@maconbibb.us

AP-10 CONSULTATION - 91.100, 91.200(B), 91.215(L)

1. Introduction

It has been determined that the most feasible method to develop the current Action Plan is to refer to the information sources considered while preparing the latest Consolidated Plan which were various agencies providing housing and social services as well as surveying local citizens. As a part of the process, a public meeting was held on -----, 2021 to garner input. Two community surveys conducted by the Knight Foundation and the M-BC Planning and Zoning Department, also provided community input for the plan. Additional information was gathered from a survey conducted by the Community Foundation of Central Georgia.

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

M-BC coordinates all service deliveries with the specific providers that have been contracted to perform the job. This coordination includes consultations and meetings prior to the time of selection, includes monitoring and meetings throughout the delivery phase and a final review of services when the contract is completed. If a provider is selected for another year, the past performance is reviewed for possible ways to improve the service or reach a wider target audience. This review and evaluation process is expected to continue for the foreseeable future.

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

M-BC plans to use Hearth Emergency Solutions Grant (HESG) and Community Development Block Grant (CDBG) funds to financially assist those agencies who provide services to homeless individuals as it relates to housing and homelessness prevention. Some of the agencies that we currently work with or have worked with in the past to assist the homeless include Macon Bibb EOC, Loaves and Fishes, River Edge, and DePaul USA. These agencies offer day services, and in some cases, transitional housing is provided with the intent to enable the individual to become a more independent and productive citizen by moving into housing within a community. Representatives will serve with the Homeless Coalition to ensure that information is being shared with those agencies who service the homeless community, as well as to identify other needs of the homeless community that this office can provide by funding the agencies.

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

M-BC is a member of the Macon Coalition to End Homelessness and collaborates with the various homeless agencies to provide homeless services. M-BC also collaborates with the Continuum of Care for ESG training and HMIA technical assistance for housing services. M-BC has received an HESG grant directly from HUD since PY15. Prior to PY15, ESG allocations were made by DCA directly to local agencies. Local agencies, housing authorities, and nonprofits (secular and faith-based) can apply for funding in support of rapid rehousing and homelessness prevention for homeless persons as defined by HUD. Funding will be allocated based on types of services offered and the quantity of persons assisted. M-BC will fund the rapid rehousing and homelessness prevention programs.

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

1	Agency/Group/Organization	Macon-Bibb County LandBank Authority
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Property purchases
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings, phone conversations
2	Agency/Group/Organization	Macon Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings, phone conversations
3	Agency/Group/Organization	Middle Georgia Regional Commission
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis, Fair Housing, Workforce Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings, phone conversations
4	Agency/Group/Organization	Macon-Bibb County Planning and Zoning Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Citizen Participation Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Publication of "M-BC Comprehensive Plan"
5	Agency/Group/Organization	Macon-Bibb County Urban Development Authority
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings. UDA director is also member of ECDD.
6	Agency/Group/Organization	Georgia Department of Community Affairs
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Homeless strategy and Continuum of Care issues
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emails and phone conversations
7	Agency/Group/Organization	Rebuilding Macon
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	housing rehab services for elderly and/or disabled

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG subrecipient. Monitoring visits and reports
8	Agency/Group/Organization	Macon-Bibb EOC, Inc.
	Agency/Group/Organization Type	Services – Housing Services-Homeless Services - Health
	What section of the Plan was addressed by Consultation?	Provides limited dental assistance to homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG & HESG subrecipient. Monitoring visits and reports
9	Agency/Group/Organization	Macon-Middle Georgia Housing Counseling Center / HomeFirst
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Provides housing counseling and fair housing services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG subrecipient. Monitoring visits and reports
10	Agency/Group/Organization	Loaves and Fishes
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Provides various types of assistance to homeless.
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG subrecipient. Monitoring visits and reports
11	Agency/Group/Organization	Crisis Line and Safe House of Central GA, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Provides assistance to abused spouses and continuum of care services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG subrecipient. Monitoring visits and reports
12	Agency/Group/Organization	Family Advancement Ministries
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Provides car seats to low-income families

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG subrecipient. Monitoring visits and reports
13	Agency/Group/Organization	Family Counseling Center of Central GA, Inc.
	Agency/Group/Organization Type	local non-profit agency - family counseling
	What section of the Plan was addressed by Consultation?	Family counseling for LMI families
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG subrecipient. Monitoring visits and reports
14	Agency/Group/Organization	Mentors Project of Bibb County, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Youth development services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG subrecipient. Monitoring visits and reports

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All agencies and organizations with a similar or supportive mission were consulted during the preparation of this Consolidated Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care Balance of State	GA DCA	Homeless assistance goal includes assistance to homeless population and prevention of homelessness that is also funded by HESG funds.
“On the Table Macon” Community Survey	Knight Foundation and the Community Foundation of Central GA	On October 30, 2019, the Knight Foundation held a community forum in Macon, GA to gather input from citizens regarding their concerns and desires for future development and enhancement of Bibb County. Approximately 873 adults completed the post-forum survey detailing their opinions about problems facing the county. The top two concerns are crime/public safety and poverty/economic security. Job training was noted by all racial groups as the key to the future betterment of the county.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
The M-BC 2040 Comprehensive Plan	M-BC P&Z	This plan documents the community goals for M-BC over the long-term regarding neighborhoods, businesses, industries, investments, redevelopment, recreation and quality of life. The plan addresses three simple questions: 1) Where are we now; 2) Where do we plan to be; and 3) How will we get there. To answer these questions, public hearings and outreach workshops were held to gather input from the public and county management.
2020 Capital Action Plan	Macon Housing Authority	Miscellaneous public service goal includes counseling for public housing residents

M-BC Strategic Plan	Macon-Bibb County	<p>Goals of ECDD must support those enumerated in M-BC mission statement. Priority areas follow: The M-BC Commission undertook a year-long Strategic Planning review process in order to focus the Commission’s work and continue to build the new consolidated government. The Commission selected new Mission and Vision Statements, identified five strategic priority areas, and selected strategic projects for the new government. This process helped develop the fiscal year budget by prioritizing what is most important to the Commission and community. With a Strategic Plan approved by the Commission, meetings were held with departments to determine how to bring the projects to completion and to develop the budget. <u>Vision</u>: Macon-Bibb County will be the center of development, culture, and opportunity, remembering our past while inspiring hope and pride for our future. <u>Mission</u>: Macon-Bibb County provides the essential infrastructure, services, and programs, creating a vibrant economic and cultural climate, enabling individuals, families, and businesses to prosper. Forward Together <u>Strategic Priorities</u>: Economic and Community Development - Our highest priority is to create a robust economy and strong communities. We will focus on retaining our current business and industry and creating opportunities for new economic development while addressing poverty and supporting and encouraging quality education and workforce development. <u>Safe Neighborhoods and Safe Communities</u> - Safe neighborhoods are the foundation of great communities. We will focus our efforts on providing for public safety, citizen education and engagement and crime prevention, all in an effort to create safe and enduring communities. <u>Effective Government and Governance</u> - Our City Commission and staff will work to improve public perception of the governance and government process and apply fair and equitable taxation principles and employee compensation and utilize best management practices to execute Commission policy towards completing SPLOST and all other projects successfully and in a timely manner. Our most valuable asset is our employees and we will commit to their training and development, recognizing their good works and retaining those assets. <u>Infrastructure Improvement</u> - To achieve the community we desire we will focus on and develop stormwater, water and waste water infrastructures and an integrated transportation system of rails, trails, roads and runways to become the logistics hub of Georgia. <u>Quality of Life</u> - We will support, encourage and promote good-living in Macon-Bibb County with the arts</p>
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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
		and cultural events, tourism improvements, social and night life opportunities and a community-wide system of passive and active recreation.

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

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

The following government-affiliated agencies are located in the M-BC area and provide on-going assistance to M-BC for real estate transactions, planning, workforce trends, and economic development.

- Macon-Bibb County Land Bank Authority (Acquisition and sale of real estate)
- Macon-Bibb County Planning and Zoning Department
- Macon-Bibb County Urban Development Authority
- Middle Georgia Regional Commission (Fair Housing Analysis, Workforce Development)

M-BC reviewed the applications of agencies that applied for CDBG funding for PY21 and selected the following agencies based on the needs of the community, the type of service, their capacity to provide that service, and the projected costs. After selection, the agencies consented to a year-long monitoring process and final reporting of data to close out their contracts. Each of these agencies will provide services that help M-BC achieve one or more of its designated goals for the upcoming year. Monitoring visits will ensure that both M-BC and the agencies coordinate services and costs as originally intended.

- Rebuilding Macon (housing rehab)
- Macon-Bibb County Economic Opportunity Council (dental assistance for homeless, transportation for LMI persons, HESG-homelessness prevention, HESG-Rapid Rehousing))
- HomeFirst (housing counseling for LMI families)
- Crisis Line and Safe House of Central Georgia (care provider for victims of domestic violence)
- Family Advancement Ministries (provides car seats to LMI families, HESG Homelessness prevention)
- Family Counseling Center of Central Georgia (counseling for LMI individuals)
- Mentors Project (youth intervention and mentoring)
- Big Brothers, Big Sisters (youth intervention and mentoring)

Narrative (optional):

AP-12 CITIZEN PARTICIPATION

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The M-BC Participation Plan ensures that the public receives timely information regarding programs administered by ECDD using CDBG, HOME and HESG Investment Partnership funds. ECDD will distribute information using the following methods:

<u>CDBG and HOME</u>	<u>HESG Method</u>
• Neighborhood meetings	Presentation to the Macon
• Public hearings	Coalition to End Homelessness
• Posting information on the M-BC website	
• Public notices in local publications	
• Oral or written comments	

M-BC conducts all aspects of the citizen participation process in an open manner and encourages participation by low- and moderate-income persons. ECDD announces the location and time of all public hearings by advertising on the official M-BC website, in the *Macon Telegraph*, in the Macon Black Pages (eblasts) and at least one local minority paper when possible. ECDD will also announce public hearings through neighborhood groups and local cable access channels.

ECDD will hold at least one public hearing prior to the start of the program year and announce both the public hearing and a summary of projects and priorities in local newspapers. Periodically, ECDD will sponsor neighborhood meetings to discuss projects and priorities.

M-BC will provide a translator for non-English speaking individuals as well as provide accommodation for disabled individuals if ECDD is contacted prior to the meeting. The contact information to request special accommodations to attend a public meeting is provided in the public notice.

Citizens may submit their views through the following methods:

- Directly to program staff
- To recognized neighborhood organizations
- To County Commissioners
- At neighborhood and other meetings scheduled by M-BC or ECDD
- Public hearings
- Via email

ECDD advertised the Action Plan in English and Spanish for public comment on the M-BC website on May 7, 2021 and in *The Telegraph*, the largest newspaper of general circulation in the Macon area on -----, 2021. The Action Plan was also advertised in English and Spanish in the *Macon Black Pages*, a local minority-owned publication. The advertisements noted that copies of the Plan were available for public viewing in the ECDD office. A virtual public hearing was held on -- -----, 2021. On October 30, 2019, the Knight Foundation and the Community Foundation of Central Georgia held a community forum in Macon, GA to gather input from citizens regarding their concerns and desires for future development and enhancement of Bibb County.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/ broad community	---- comments were received.	N/A	N/A	
2	Newspaper Ad / Eblast (Macon Black Pages)	Minorities and Non-English Speaking - Specify other language: Spanish	--- comments were received	N/A	N/A	
3	Newspaper Ad (The Telegraph)	Non-targeted/ broad community	---- comments were received.	N/A	N/A	
5	Internet Outreach (M-BC website)	Non-targeted/ broad community	---- comments were received.	N/A	N/A	www.maconbibb.us

Table 4 – Citizen Participation Outreach

EXPECTED RESOURCES

AP-15 EXPECTED RESOURCES – 91.220(C)(1,2)

Introduction (Not accessible for first year AAP online but included in local hard-copy version)

In addition to the resources listed below, existing account balances will continue to be used for all program-eligible activities and expenses. These accounts include program income and revolving loan funds. If a substantial change occurs in the budget during the budgeting process, an additional comment period will be required. The current definition of substantial change is the addition or deletion of projects and/or a decrease or increase of funding by more than 20%.

The following administrative amounts totaling \$1,041,787.00 are included in AP-15 but are not reflected in AP-20 because administrative funds have no goal or Goal Outcome Indicator.

CDBG 20% admin cap: \$374,057.00 plus \$17,000.00 RLF

CDBG Housing Admin: \$543,141.00

HOME 10% admin cap: \$82,428.00 plus \$13,000.00 PI

HESG 7.5% admin cap: \$12,161.00

Total funds reflected in AP-15: \$3,173,394

Total funds reflected in AP-20: \$2,131,607

Plus total admin funds: \$1,041,787

AP-15 and AP-20 totals match \$3,173,394

CDBG Public Service cap is \$280,543.05. PY21 Public Service projects total \$218,904.00.

Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,870,287	85,000	0	1,955,287	5,865,861	Program income is actually revolving loan funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 2				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	824,284	130,000	0	1,055,950	3,167,850	Total also includes local MATCH \$101,666
HESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	162,157	0	0	162,157	486,471	

TABLE 5 - EXPECTED RESOURCES – PRIORITY TABLE

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

In accordance with HUD memorandums (Covid-19) dated April 10, 2020 and December 4, 2020, a waiver for HOME match has been implemented for FFY20 and FFY21. General funds will not be used to fund CDBG- or HOME-eligible projects. During years where HOME match is required, M-BC will meet/exceed required percentages. Local funds will be used for acquisition of some properties that are targeted for development with CDBG or HOME funds.

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

Not applicable at this time.

Discussion

ANNUAL GOALS AND OBJECTIVES

AP-20 Annual Goals and Objectives

Annual Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Repair (HIP & Subs)	2021	2022	Affordable Housing	County Wide	Rehabilitation of existing homeowner units	CDBG: \$594,289	Homeowner Housing Rehabilitated: 144 Household Housing Unit
2	Domestic Violence Victims (Crisis Line)	2021	2022	Non-Homeless Special Needs	County Wide	Assistance to Victims of Domestic Violence	CDBG: \$41,174	Public service activities other than LMI Housing Benefit: 102 Persons Assisted
3	New Construction (Dev Proj)	2020	2024	Affordable Housing	County Wide	Production of new rental units	HOME: \$836,879 (includes MATCH)	Rental units constructed: 1 Household Housing Unit
3 (same as above)	New Construction (Dev Proj)	2020	2024	Affordable Housing	County Wide	Production of new homeowner units	HOME: \$combined above	Homeowner units constructed: 1 Household Housing Unit
4	New Construction (CR)	2021	2022	Affordable Housing	County Wide	Production of new homeowner units	HOME: \$123,643	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Homeless Assistance – (Rapid Re-Housing)	2021	2022	Homeless	County Wide	Homelessness - HESG	HESG: \$74,998	Tenant Based Rental Assistance – Rapid Rehousing: 25 Households Assisted
6	Homelessness Prevention	2021	2022	Homeless	County Wide	Homelessness - HESG	HESG: \$74,998	Homelessness Prevention: 83 Persons Assisted
7	Home Ownership (HomeFirst)	2021	2022	Affordable Housing	County Wide	Home Ownership	CDBG: \$80,339	Public service activities other than LMI Housing Benefit: 90 Persons assisted
8	Infrastructure	2021	2022	Non-housing Community Development	County Wide	Infrastructure	CDBG: \$101,448	Public Facility or infrastructure activities other than LMI housing benefit 1 Person assisted
9	Health Services (EOC Dental)	2021	2022	Homeless	County Wide	Homelessness - Outreach and Prevention	CDBG: \$15,000	Public service activities other than LMI Housing Benefit: 25 Persons Assisted
10	Youth Development (Mentors, BBBS)	2021	2022	Non-homeless Special Needs	County Wide	Public Services	CDBG: \$33,888	Public service activities other than LMI Housing Benefit: 110 Persons Assisted
11	Miscellaneous Public Service (FCC, FAM)	2021	2022	Non-homeless Special Needs	County Wide	Public Services	CDBG: \$38,503	Public service activities other than LMI Housing Benefit: 351 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Economic Development.	2021	2022	Other: Economic Development	County Wide	Economic Development	CDBG: \$5,000	Businesses assisted: 1 Business Assisted
13	Public Facilities and Improvements	2021	2022	Non-Housing Community Development	County Wide	Public Facilities	CDBG: \$101,448	Public Facility or Infrastructure Activities other than LMI Housing Benefit: 1 Person Assisted
14	Transportation Services	2021	2022	Other: Public Service	County-Wide	Transportation Services	CDBG: \$10,000	Public service activities other than LMI Housing Benefit: 150 Persons assisted

TABLE 6 – GOALS SUMMARY

Goal Descriptions

1	Goal Name	Home Repair
	Goal Description	CDBG funds will be used to provide home improvement loans to eligible low-moderate income families within the jurisdiction. CDBG funds will also be used to provide grants to low-income elderly homeowners for emergency and minor home repairs and to cover administrative costs and supplies for minor home repairs through a volunteer program. Funding will be provided to cover building materials and supplies for minor repairs performed by volunteer youth groups.
2	Goal Name	Domestic Violence Victims
	Goal Description	CDBG funding will be used to provide comprehensive services to victims of domestic violence that are being treated by Crisis Line and Safe House of Georgia.
3	Goal Name	New Construction
	Goal Description	HOME funds will be used to construct single family and multi-family housing units and provide homeownership opportunities to low- and moderate-income individuals through low-interest loans.
4	Goal Name	New Construction (CR)
	Goal Description	With the assistance of a designated CHDO agency, single-family homes will be constructed over the course of this 5-year plan.
5	Goal Name	Homeless Assistance - HESG

	Goal Description	HESG funds will be used for rapid re-housing of homeless individuals and families.
6	Goal Name	Homelessness Prevention - HESG
	Goal Description	HESG funds will be used for homelessness preventative measures which will be carried out by subrecipient organizations.
7	Goal Name	Home Ownership
	Goal Description	CDBG funds will be used to provide financial and home-ownership counseling to low- and moderate-income families and potential homebuyers. HOME funds will be available for home-purchase loans to eligible low- and moderate-income families.
8	Goal Name	Infrastructure
	Goal Description	CDBG funding will be used to repair or construct necessary sidewalks, flood drains, sewers or street improvements designed to improve the quality of living in LMI neighborhoods.
9	Goal Name	Health Services
	Goal Description	CDBG funds will be used to provide basic dental care to homeless or at-risk individuals.
10	Goal Name	Youth Development
	Goal Description	CDBG funds will be used for the case manager's salary with Mentors Project to provide at risk middle and high school students with positive adult role models. Funds will also be used to assist Big Brother Big Sisters youth development program.
11	Goal Name	Miscellaneous Public Service
	Goal Description	CDBG funds will target LMI families with services and products such as family counselling and car seats for children.
12	Goal Name	Economic Development.
	Goal Description	CDBG funds will be used to provide financial assistance to for-profit businesses through marketing grants designed to increase their customer base.
13	Goal Name	Public Facilities and Improvements
	Goal Description	CDBG funds will be used to construct or repair parks and recreational facilities, senior, handicapped, youth, or neighborhood centers, shelters for the homeless, and childcare centers.
14	Goal Name	Transportation
	Goal Description	CDBG funds will be used to provide public transportation assistance to LMI persons.

PROJECTS

AP-35 PROJECTS – 91.220(D)

Introduction

Projects

#	Project Name
1	CDBG Administration
2	Housing Redevelopment Admin
3	Housing Services (Subs)
4	Public Services (Subs)
5	Home Improvement Program (HIP)
6	Public Facilities / Improvements
7	Infrastructure
8	CDBG Payments
9	Economic Development
10	HOME Administration
11	Developer Projects
12	PY21 CHDO
13	PY21 HESG

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

Allocations were based on the order of priority for established goals, past completion costs, and a final review/revision by the governing body of M-BC. No obstacles to addressing underserved needs were noted.

AP-38 PROJECT SUMMARY

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	N/A
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	CDBG
	Description	CDBG admin funds used for the operation of the program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A. This has a matrix code of 21a.
	Location Description	N/A
	Planned Activities	N/A
2	Project Name	Housing Redevelopment Admin
	Target Area	N/A
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	CDBG

	Description	Funds used to run the housing-related activities within the CDBG program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A. This has a matrix code 14h.
	Location Description	n/a
	Planned Activities	n/a
3	Project Name	Housing Services (Subs)
	Target Area	Entire jurisdiction
	Goals Supported	Home repair
	Needs Addressed	Rehabilitation of existing homeowner units
	Funding	CDBG
	Description	Subrecipient organizations that provide housing services to low-moderate income clients.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	151
	Location Description	Within jurisdiction.
Planned Activities	Rehabilitation of existing homeowner units	
4	Project Name	Public Services (Subs)
	Target Area	Entire jurisdiction
	Goals Supported	Domestic violence, housing counseling, homeless assistance, health services, youth development, miscellaneous public service
	Needs Addressed	Domestic violence, housing counseling, homeless assistance, health services, youth development, miscellaneous public service
	Funding	CDBG
	Description	Subrecipients that provide public services to clients.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	975
	Location Description	Within jurisdiction.
Planned Activities	Subrecipients that provide public services to clients.	
5	Project Name	Home Improvement Program (HIP)
	Target Area	Entire jurisdiction
	Goals Supported	Home repair
	Needs Addressed	Rehabilitation of existing homeowner units
	Funding	CDBG
	Description	Minor home improvement loans and roof repair grants.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	151
	Location Description	within jurisdiction
	Planned Activities	Minor home improvement loans and roof repair grants.
6	Project Name	Public Facilities / Improvements
	Target Area	Entire jurisdiction
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities and Improvements
	Funding	CDBG
	Description	New construction and repairs to public facilities
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	These will be LMA activities so the beneficiaries will be the total number of people living in the area that has been designated as a low-moderate income neighborhood.
	Location Description	within jurisdiction
	Planned Activities	New construction and repairs to public facilities and infrastructure.
7	Project Name	Infrastructure
	Target Area	Entire jurisdiction
	Goals Supported	Non-housing community needs
	Needs Addressed	Flood drainage, water/sewer, street, sidewalks
	Funding	CDBG
	Description	New construction and repairs to public infrastructure.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	These will be LMA activities so the beneficiaries will be the total number of people living in the area that has been designated as a low-moderate income neighborhood.
	Location Description	within jurisdiction
	Planned Activities	
8	Project Name	CDBG Payments
	Target Area	Entire jurisdiction
	Goals Supported	Not applicable
	Needs Addressed	Not applicable
	Funding	CDBG
	Description	Incoming PI and RLF payments will be applied toward this project/activity
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	within jurisdiction
	Planned Activities	Not applicable
9	Project Name	Economic Development
	Target Area	Entire jurisdiction
	Goals Supported	Economic Development

	Needs Addressed	Economic Development
	Funding	CDBG
	Description	Small business loans, facade improvement loans, and business marketing grants for advertisements by microenterprises.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1 small business
	Location Description	within jurisdiction
	Planned Activities	Small business marketing grants for advertisements by microenterprises.
10	Project Name	HOME Administration
	Target Area	Not applicable
	Goals Supported	Not applicable
	Needs Addressed	Not applicable
	Funding	HOME
	Description	Funds that are used for the operation of the HOME grant
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A. This is an admin activity.
	Location Description	Not applicable
	Planned Activities	Not applicable
11	Project Name	Developer Projects
	Target Area	Entire jurisdiction
	Goals Supported	Production of new rental units
	Needs Addressed	Production of new rental units Production of new homeowner units
	Funding	HOME
	Description	Construction-related projects and activities
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	2 LMI families
	Location Description	within jurisdiction
	Planned Activities	Construction-related projects and activities
12	Project Name	PY21 CHDO
	Target Area	Entire jurisdiction
	Goals Supported	Affordable housing
	Needs Addressed	Production of new homeowner units
	Funding	HOME CHDO
	Description	CHDO funds used for construction-related activities
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	1
	Location Description	within jurisdiction
	Planned Activities	CHDO funds used for construction-related activities
13	Project Name	PY21 HESG
	Target Area	Entire jurisdiction
	Goals Supported	Homeless assistance
	Needs Addressed	Homelessness - (HESG)
	Funding	HESG
	Description	HESG funds used for the purpose of housing homeless clients
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	108
	Location Description	within jurisdiction
	Planned Activities	HESG funds used for the purpose of housing homeless clients

TABLE 55 – PROJECT SUMMARY INFORMATION

AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

Assistance will be provided to the entire jurisdiction.

Geographic Distribution

Target Area	Percentage of Funds
County-wide	100%

TABLE 7 - GEOGRAPHIC DISTRIBUTION

Rationale for the priorities for allocating investments geographically

M-BC does not allocate funding based on geographic location or race. Clientele that apply for public service or housing programs are qualified based on income and/or disabilities. Funding for public facilities, infrastructure improvements and demolitions are allocated based on survey results, reviews and jurisdictional needs.

Discussion

AFFORDABLE HOUSING

AP-55 AFFORDABLE HOUSING – 91.220(G)

Introduction

- 2 - Developer projects
- 1 - CHDO activity

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	3
Special-Needs	0
Total	3

TABLE 8 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT REQUIREMENT

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	3

TABLE 9 - ONE YEAR GOALS FOR AFFORDABLE HOUSING BY SUPPORT TYPE

Discussion

M-BC has achieved a measure of success toward meeting the high priority of neighborhood stabilization/revitalization through the provision of safe, decent, and affordable housing. Selling homes in this current market is a challenge that has been difficult, but we are continuing to refer prospective buyers to our housing partners through the Macon Neighborhood Challenge Program. Through this partnership, M-BC helps low- to moderate-income individuals who may not be able to obtain a loan for various reasons without assistance, move into homeownership. To further assist low-income individuals during these tough economic times, the program has been revamped to attract and/or assist more low- and moderate-income homeowners. The program is now a partial grant and partial loan. M-BC initiated a 2% interest rate for the Home Purchase Program (HPP) and the Home Improvement Program (HIP) to assist more low- and moderate-income individuals become homeowners and enable current homeowners to make necessary repairs to avoid a further decline in the local housing stock. M-BC currently has revitalization efforts in the Plant Street neighborhood, formerly known as Tindall Heights.

In today's financial environment, homeowners tend to reduce the scope of needed repairs on their homes so that their reduced budgets cover the costs instead of going in debt. There are

also more homes that need repairs beyond what this program can provide. We made half of the contractor's fee a forgivable grant to entice more participation in the program and help owners qualify. A new marketing plan may be required to better inform the public of the benefits of this program. Hopefully, this will increase the number of eligible applications for assistance.

According to the HUD Exchange website, the 2021 HOME income limits are not in effect as of the date of this report and the CPD calculator has not been updated with the 2021 limits. HOME grantees may not use income limits until the effective date of the income limits each year. The 2020 income limits were effective on July 1, 2020. Please refer to the unique appendix titled "PY20 HOME Income Limits - AP-55."

AP-60 PUBLIC HOUSING – 91.220(H)

Introduction

Currently MHA maintains 756 units of public housing with 1,036 units converted to Project Based Rental Assistance under the Rental Assistance Demonstration (RAD) program. MHA has authority to provide up to 3,572 Section 8 Housing Choice Vouchers (HCV). The Section 8 allocation for PY21 was over \$23,000,000. As of April 1, 2021, MHA had 2,420 families on its Section 8 waiting list and nearly 400 families on the waiting list for public housing. Demand remains extremely strong due in large part to the state of the economy and turnover rates that are at historic lows.

MHA works with more than 50 agency partners to provide social services and upward mobility opportunities for the residents of public housing. More than three dozen of these agencies have property leases with the authority, meaning that services are provided on-site in the various public housing neighborhoods. The range of services provided include health, mental health, adult basic education, vocational education, youth development, gerontology services, daycare, Head Start, and many others. In addition, MHA operates or coordinates direct services to senior citizens, first time home buyer programs and special services to the homeless.

Through its development arm, In-Fill Housing, Inc., MHA has been an active developer of affordable housing outside the traditional public housing and Section 8 models, with more than \$175 million in Total Development Cost and over 1,200 units of multifamily development created or in the pipeline. MHA/In-Fill have also partnered with M-BC with single family housing development resulting in more than \$10 mil and 100 single family units built or rehabbed. MHA has been a frequent partner with M-BC in these endeavors, particularly when neighborhood revitalization is involved. M-BC has supported these efforts with grants, loans, and in-kind contributions (mainly land) from CDBG, HOME, stimulus funds and other sources.

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

MHA has five active CHAPS under the RAD Program that will be converted to PBRA contracts within the next year. Additional funding for most of the sites will be obtained through LIHTC

program. This involves collaboration with the community, the state and affordable housing investors. In addition, Hunt School Village, Tindall Seniors Towers and Tindall Fields I and II have been completed and Tindall Fields III is 80% complete. Construction is to begin in April 2021 on Northside Senior Village and Central City Apartments later this year. Central City Apartments is a very unique partnership between MHA and Depaul USA.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

MHA routinely meets with its residents and often refers families to local home-buyer counseling services (Home First Resources, Inc., etc.) for those interested in homeownership. MHA has also been successful in working with Habitat for Humanity to refer qualified public housing and Section 8 residents to purchase a new, first-time home.

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

The Macon Public Housing Authority is not designated as a troubled agency.

Discussion (If needed)

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)

Introduction

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

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

M-BC is a member of the Macon Coalition to End Homelessness and collaborates with the various homeless agencies to provide homeless services. The Coalition joined the Georgia Department of Community Affairs (DCA) Balance of State Continuum. Through DCA’s competitive CoC program, local and state jurisdictions, housing authorities, and nonprofits (secular and faith based) can apply for funding in support of transitional and permanent housing for homeless persons as defined by HUD. Currently, DCA hosts several continuum meetings throughout the state to develop an outlook for homeless services throughout the state. DCA also has a Homeless Advisory Committee that discusses possible ways to enhance services for homeless individuals.

The unique appendix titled “Inventory of Homeless Facilities in Macon-Bibb County” shows a breakdown of emergency shelters, transitional housing, and permanent supportive housing that were available during PY20. The PY20 Sheltered Count by GA DCA was deferred until the end of

April 2021 due to the Covid-19 virus. The PY19 sheltered and unsheltered count is attached as a unique appendix. People residing in Permanent Supportive Housing were not counted because HUD considers this group to be in permanent housing.

Addressing the emergency shelter and transitional housing needs of homeless persons

Please refer to the attachment "Inventory of Homeless Facilities and Services in Macon."

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

M-BC plans to use Hearth Emergency Solutions Grant (HESG) and Community Development Block Grant (CDBG) funds to financially assist those agencies who provide services to homeless individuals as it relates to rapid re-housing and homelessness prevention. Some of the agencies that we currently work with or have worked with in the past to assist the homeless include Macon Bibb EOC, Loaves and Fishes, River Edge, and DePaul USA. These agencies offer day services, and in some cases, transitional housing is provided with the intent to enable the individual to become a more independent and productive citizen by moving into housing within a community. Representatives will serve with the Homeless Coalition to ensure that information is being shared with those agencies who service the homeless community, as well as to identify other needs of the homeless community that this office can provide by funding the agencies. Agencies who receive HESG funding utilize the Coordinated Entry process.

Please refer to the attachment "Supportive Housing Awards (Continuum of Care) and ESG/HOPWA Awards."

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

In addition to the basic needs that are supplied by our subrecipient, *Loaves and Fishes Ministries, Inc*, health services are provided on a limited scale to the homeless population by *River Edge Behavioral Health Services* in the form of prescription medication assistance. Preventative services are also offered by M-BC Economic Opportunity Council and Family Advancement Ministries to assist with dental services or paying rent and utilities to address a potential eviction or utility disconnect. If the homeless or those at risk of homelessness need additional services

outside of housing, the Coordinated Entry Process will provide guidance after the initial assessment.

Homelessness prevention is also a goal of the following two home-repair programs that are funded by M-BC and carried out by subrecipients. The target population is the elderly and/or disabled. Repairing these homes enables the occupants to continue residing in their home instead of becoming homeless or transferring to an elderly care center.

Rebuilding Macon – Minor Home Repair

This program will provide much needed housing repairs for low-income elderly or disabled homeowners. This will be accomplished using volunteer labor and donated services, materials, and in-kind support. Rebuilding Macon estimates that approximately 62 homes will be repaired with CDBG funds.

Rebuilding Macon – Volunteer Youth

This program will provide much needed housing repairs for low-income elderly or disabled homeowners. This will be accomplished using the volunteer labor of high school and college students who have donated their time and services to assist this program. Rebuilding Macon estimates that approximately 22 homes will be repaired with CDBG funds.

Discussion

AP-75 BARRIERS TO AFFORDABLE HOUSING – 91.220(J)

Introduction:

At this time, no local policies or procedures have been identified as having a negative impact on the availability of affordable housing for low-moderate income families. Since 2008, home ownership has been a difficult achievement for most low-income families. To offset this difficulty, M-BC has instituted housing programs that offer 2% loan rates, flexible repayment terms and possible deferment. Forgivable loans are also available under certain conditions.

The three Affirmatively Furthering Fair Housing (AFFH) notices that HUD informally announced on May 18, 2018, were formally published in the *Federal Register* on May 23, 2018. Through these notices, HUD has, in effect, indefinitely suspended implementation of the 2015 AFFH rule.

M-BC executed a procedural guide for filing fair housing complaints within its jurisdiction. The guide designated *HomeFirst*, a local non-profit organization that provides housing counseling services to homeowners and prospective homeowners, as the sole agency responsible for handling fair housing discrimination complaints. A copy of this guide has been attached for reference.

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

Not applicable at this time. However, once the new Analysis of Impediments is required and completed, a strategy will be devised for any noted impediments.

Discussion:

AP-85 OTHER ACTIONS – 91.220(K)

Introduction:

The following obstacles are currently being reviewed and addressed to ensure that their impact is minimalized:

- 1) Lack of qualified homebuyers
- 2) Lack of qualified agencies to serve as a CHDO.
- 3) HUD moratorium on construction of new public housing units.

Actions planned to address obstacles to meeting underserved needs

There are sufficient HOME funds available to assist many low-moderate income persons become homeowners. However, there is a lack of qualified homebuyers in the local area due to their inability to qualify for a loan from a local lender because of poor credit history, lack of income and large debt. M-BC is attempting to overcome this obstacle by providing housing counseling classes to prospective buyers. In these classes, they are instructed on methods to avoid the pitfalls mentioned above. M-BC is also offering a second mortgage with lenient terms and reduced rates to cover that portion of the mortgage that the first lender cannot provide.

M-BC is currently in need of a qualified CHDO that has the capacity and experience to run a housing program. Past agencies have not performed at the level anticipated. As a result, home production numbers have been fewer than projected in recent Action Plans. M-BC recently published an RFP for a new CHDO in the local paper. Applicants were scrutinized carefully to ensure that they were fully qualified and capable of handling all aspects of a housing program, not just the construction phase. One qualified applicant submitted an application.

There is an abundance of dilapidated and abandoned structures throughout the M-BC jurisdiction. M-BC has taken a very pro-active approach to improve these blighted areas but corrective action is delayed in many cases due to absentee property owners and the delays that this creates in court when trying to get a demolition order. At this time, there are no plans to allocate any

federal funds for demolition. M-BC has allocated SPLOST funds for blight removal. Therefore, it is anticipated that all demolition projects will be done with local funds unless the demolition is tied to a development project.

Though HUD has placed a mandatory national moratorium on the building of new public housing, MHA continues to work hard with the funds provided to maintain its public housing portfolio. In fact, local, state, and federal officials who visit Macon, often comment on the generally attractive curb appeal exhibited by MHA's public housing stock. Since the largest obstacle to obtaining housing is the availability (the demand far exceeds the supply), MHA continues, through its development affiliates, to build and renovate additional affordable housing in Macon-Bibb County.

Actions planned to foster and maintain affordable housing

All housing activities undertaken with CDBG and HOME funds will benefit households with incomes at or below 80 percent of median income, adjusted for household size. Home purchase programs generally help persons with incomes between 50 percent and 80 percent of median income. Homeowner repair programs generally help households with incomes below 60 percent of median income. The majority of services are currently being provided to minority households. CDBG Program Income will be available during the program year for infrastructure projects, acquisition of suitable building sites and demolition of dilapidated housing structures.

Minor Home Repair Program Utilizing Subrecipients

M-BC expects to use its CDBG funds to repair the homes of at least 84 homeowners during the program year. Assistance will be in the form of a grant to homeowners via the following agency which will use the funds to purchase materials and make improvements utilizing volunteer labor and/or contractual services: Rebuilding Macon

Home Improvement Program (includes Emergency Roof Grant and Painting Program)

The Home Improvement Program includes a loan version which covers extensive home repairs and a grant version that is limited to roofs that require emergency repairs/replacement or exterior walls that need painting. Grant amounts will be limited to a maximum of \$10,000.00. M-BC expects to repair the roofs or paint the exterior walls of 60 low- and moderate-income families during the program year under this grant program.

Actions planned to reduce lead-based paint hazards

To comply with 24 CFR Part 35 as it pertains to our programs, lead-based paint specifications have been incorporated into the Rehabilitation Work Write-up software to allow for efficient and consistent specifications and pricing for projects. ECDD will continue to educate clients and contractors on the dangers of lead-based paint hazards. ECDD gets information about children

in the household. Homeowners and tenants residing in property built before 1978 will receive the flyer entitled “Watch Out for Lead-based Paint Poisoning.” ECDD also inspects properties as a part of the HESG program for LBP hazards before approving funding.

Actions planned to reduce the number of poverty-level families

Poverty is a state or condition of having little or no money, goods, or means of support. It is the lack of income that restricts a person from purchasing adequate food, shelter, clothing and other necessities. Although M-BC does not have significant control over factors contributing to poverty, its long-term goal is to reduce the number of persons living in poverty by using CDBG funds to address the fundamental causes of poverty and to leverage private funds for programs that alleviate poverty. M-BC does not provide money directly to low-moderate income families. M-BC will also collaborate with the Macon Housing Authority, other government departments, local nonprofit agencies, and private and public organizations in the implementation of services. In addition, the following programs will assist families with incomes below the poverty level:

- Home Improvement Program for Homeowners
- Home Purchase Program
- Small Business Development Assistance Program
- Public Service Programs
- Accessibility to work on government contracts under Section 3

M-BC housing programs are directed toward low-moderate income persons. These programs are made more affordable due to low interest rates, flexible repayment terms, and possible deferment. Forgivable loans are also available under certain conditions.

Actions planned to develop institutional structure

M-BC will continue to collaborate with other public and private agencies to leverage funds, create a suitable living environment and improve the supply of decent, standard, and affordable housing for the residents within this jurisdiction. Please refer to section SP-40 “Institutional Delivery Structure.”

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

M-BC coordinates all service deliveries with the specific providers that have been contracted with to perform the job. This coordination includes consultations and meetings prior to the time of selection, includes monitoring and meetings throughout the delivery phase and a final review of services when the contract is completed. If a provider is selected for another year, the past performance is reviewed for possible ways to improve the service or reach a wider target audience. This review and evaluation process is expected to continue for the foreseeable future.

Discussion:

PROGRAM SPECIFIC REQUIREMENTS

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed: | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan: | 0 |
| 3. The amount of surplus funds from urban renewal settlements: | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan: | 0 |
| 5. The amount of income from float-funded activities: | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities: | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 90.00% |

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

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

No other form of investment is currently being used beyond those identified in Section 92.205. Please refer to the attached document pertaining to the Macon-Bibb County Recapture

provisions.

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

Please refer to the attached document pertaining to the Macon-Bibb County Recapture provisions. 24 CFR 92.254 requires M-BC, its subrecipients, and CHDOs to follow the **recapture option**. M-BC has adopted all three recapture options set forth in the HOME program regulations at 92.254(a)(5)(ii)(A). In most cases, M-BC will designate the shared net proceeds method in the written agreement with the borrower. The rationale for using the shared net proceeds option is as follows: In the event of foreclosure, M-BC will not have to reimburse its HOME account for the HOME investment in the house if there are no net proceeds.

M-BC will frequently make second mortgage HOME-funded loans to qualified purchasers for down-payment assistance, closing costs, and gap financing and/or rehabilitation activities. If, or when, the buyer decides to sell the house, M-BC will expect full payment of its second mortgage HOME loan. M-BC will utilize the recapture provision as outlined in 24 CFR 92.254(a)(4)(ii). M-BC will ensure that recaptured funds from net sales proceeds and/or monthly repayments will be used to assist other homebuyer activities. M-BC will accept less than full payment of its second mortgage HOME loan only:

1. If the current appraised value of the house is less than it was at the time it was initially purchased; and
2. If, after paying off the private first mortgage from the sale proceeds, the funds are less than the balance owed on the second mortgage HOME loan.
3. When it is in the best interest of the HOME Program and M-BC to discount the principal balance due to M-BC. The amount of the discount shall not result in a windfall benefit to the debtor.

If there are sale proceeds remaining after paying off the first and second mortgage loans, the seller will be entitled to keep the remaining balance.

M-BC does not anticipate using HOME funds to write-down the sale price of the house to an amount lower than the appraised value. Should a need for this type of write-down occur, M-BC will collect this subsidy following recapture option provisions--unless, after paying off the first and second mortgage, there are no remaining sale proceeds.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds are as follows: See 24 CFR 92.254(a)(4)

Please refer to the attached document pertaining to the Macon-Bibb County Recapture provisions. M-BC requires a property security deed and a written loan agreement to be

completed in all cases involving HOME-funded loan transactions. In case of a title transfer during the period of affordability, either voluntary or involuntary, these instruments will be used to enforce repayment of all direct HOME subsidies.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Macon-Bibb County currently has no plans to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

**Hearth Emergency Solutions Grant (HESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

As M-BC moves forward with HESG, ECDD will look at Best Work practices from other communities who receive an HESG allocation. In providing HESG assistance, ECDD will put in place the following:

- Include written standards for providing HESG assistance (may include as attachment).
- Each agency must provide a scope of service detailing the service that will be offered to the homeless as well as any outreach efforts for the homeless.
- Each agency must provide their policies and procedures of the agency for evaluating the homeless for services.
- Each agency must provide information on all agencies that they partner with in servicing the homeless.
- Each agency will need to provide all cost related information (rent, utilities, etc.) for those individuals receiving assistance.
- Each agency will need to provide a payment schedule for rental assistance and any specific terms or conditions.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

M-BC has established a coordinated entry assessment system that will be of benefit to all agencies who work with homeless programs. The lead agencies are M-BC EOC and the Salvation Army.

3. Identify the process for making sub-awards and describe how the HESG allocation available to private nonprofit organizations (including community and faith-based

organizations).

ECDD will request proposals from non-profit organizations, to include community and faith-based organizations, to submit applications for HESG funding. The applications will be reviewed to ensure that rapid rehousing and homeless prevention programs are the needs that are being met in the community. Applicants that can provide the best service to its customers and who are a part of the Homeless Coalition will be recommended for funding.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under HESG.

The jurisdiction should be able to meet the homeless participation requirement noted in 24 CFR 576.405(a) as ECDD will work along with those agencies who provide services to the homeless on a daily basis.

5. Describe performance standards for evaluating HESG.

The performance standards that will be used to evaluate HESG will include the agency providing data which shows the number of homeless individuals who have been permanently placed in housing, the number of individuals who have participated in homeless prevention activities and the number of those who have participated in the prevention activities and who have been placed in permanent housing.

Required Attachments

SF-424 – Application for Federal Assistance - CDBG
SF-424 – Application for Federal Assistance - HOME
SF-424 – Application for Federal Assistance - HESG
SF-424D – Assurances for Construction Programs - CDBG
SF-424D – Assurances for Construction Programs - HOME
Grantee Certifications
Public Notice -----, 2021 – Proposed PY21 Projects

Unique Appendices

2020 DCA Homeless Count (MA-30, AP-65, NA-40)

Inventory of Homeless Facilities in Macon-Bibb County (NA-40, MA-30, SP-60, AP-65)

Supportive Housing Awards (CoC) and ESG Awards (MA-30, AP-65)

M-BC Monitoring Procedures and Policies (SP-80)

PY20 HOME Income Limits (AP-55)

Procedural Guide for Fair Housing Complaints (MA-40, AP-75)

M-BC HOME Program Recapture Provisions (AP-90)

Support Documents