



CDBG Application Release Meeting

CONSOLIDATED PLAN: JULY 1, 2025 - JUNE 30, 2030

ACTION PLAN II: JULY 1, 2026- JUNE 30, 2027

Housing and Community Development
Unified Government of Athens-Clarke County

October 16, 2025



Agenda

1. HCD Department Staff and Mission Statement
2. Review the Consolidated Plan
3. Present Goals and Objectives
4. Review CDBG Application and Deadlines
5. Decision-Making Schedule
6. Staff Contacts
7. Questions



HCD Department Staff

Management	Housing & Economic Development Division	Community Development Division	Community Impact Division	Compliance Division
Melinda Lord <i>Director</i>	Marqueta Swain <i>Affordable Housing Administrator</i>	Marci Irwin <i>Community Development Administrator</i>	Cory Scott <i>Community Impact Administrator</i>	Coral Rogers <i>Compliance Administrator</i>
Alejandra Calva <i>Assistant Director</i>	Aidan Hysjulien <i>Housing Coordinator</i>	Damario Squire <i>Community Development Coordinator</i>	Yashu Kavalakuntla <i>Community Impact Specialist</i>	Michele Tully <i>Program Support Analyst II/Compliance</i>
	Angela Hurtt <i>Community Development Specialist/AH</i>	Hannah Savard <i>Community Development Specialist /CoC</i>	Madison Shelnutt <i>Community Impact Specialist</i>	Andrea Livingston <i>Program Support Analyst</i>
	Kelley McLean <i>Community Development Specialist/Lead Hazard Reduction</i>	Samantha Gambuti <i>Community Development Specialist/CD</i>		Lillian Sronkoski <i>Compliance Analyst</i>
				Santerica Davis <i>Community Development Specialist/Compliance</i>





Consolidated Plan Strategic Planning Process

The Consolidated Plan:

A 5-year plan with goals, a strategic plan and an annual action plan for the use of [CDBG](#), [HOME](#) and [CoC homeless assistance funds](#).

The Consolidated Plan supports:

- Safe, stable and affordable housing
- Expanded economic opportunities
- Suitable living environment for persons of low and moderate income

Funding will be available July 1, 2026



FY26-30 ConPlan Goals

Affordable Housing Development and Redevelopment

- To foster an affordable housing market that meets the needs of Athens-Clarke County (ACC) residents through the creation and preservation of a variety of housing models.

Public Services

- To enhance the quality of life through programs/services that meet the needs of residents in Athens Clarke County.

Economic Development

- To promote the upward economic mobility of low-to-moderate-income Athens-Clarke County residents through small business, entrepreneurship, and workforce development support.

Public Facilities & Improvements

- To foster public infrastructure improvements that improve the lives of low-to-moderate income residents in Athens-Clarke County.



Consolidated Plan Goals

Goal 1: Affordable Housing Development and Redevelopment

- To foster an affordable housing market that meets the needs of Athens-Clarke County (ACC) residents through the creation and preservation of a variety of housing models.



Contact the Affordable Housing Division staff if you are applying for affordable housing activities.



Affordable Housing Development and Redevelopment Goal Strategies

Strategy

HOME, CDBG (To support HOME Program Operations)

- Increase access to affordable housing through the development of quality affordable rental units by supporting LIHTC or other projects that create multi-family affordable housing units, which may include mixed-income and mixed-use developments.

Strategy

CDBG and HOME

- Target challenged multi-family developments for major redevelopment and preserve and develop the affordability of existing rental homes while improving their quality.

Strategy

HOME, CDBG (Direct service and/or to support HOME Program Operations)

- Promote low-to-moderate household homeownership through new construction or rehabilitation of affordable homebuyer single-family units and through increased homebuyer down payment assistance.

Strategy

CDBG

- Expand low-to-moderate household homeowner occupied rehabilitation projects through increased minimum per-project funding.

Strategy

CDBG (As a Public Service)

- Support training and counseling opportunities for homebuyer and downpayment assistance program participants.

Strategy

CDBG and HOME (As a Planning & Admin Activity by HCD Staff)

- Increase fair housing education and outreach to ensure tenants understand and can communicate their rights and responsibilities.



CDBG Homeowner Occupied Rehab projects \$5,001 - \$10,000

Grant Threshold: for projects up to \$10,000, funds will be provided as grants.

- For CDBG funded Rehab programs, subrecipients must adhere to all lead-based paint requirements.
- CDBG subrecipients must certify that no lead-based paint will be used in residential units assisted with CDBG funds.
- Must document that all occupants of structures built before 1978 have been notified of the hazard of lead-based paint.
- The federal requirements pertaining to lead-based paint are contained in 24 CFR Part 35.



Lead Hazard Reduction Requirements for CDBG Rehab projects \$5,000 - \$25,000

CDBG Rehab Projects on properties built before 1978, using \$5,001 - \$25,000 require that lead hazards are *identified* and *addressed*.

Lead Hazards found in these projects must be addressed with interim controls.

Interim Controls are:

- Short-term measures to reduce exposure to lead hazards (not permanent).
- **Examples:** paint stabilization, specialized cleaning, friction/impact surface treatments, soil covering.
- Required for projects \$5,000–\$25,000 (24 CFR § 35.930(c)).



Lead Hazard Requirements for CDBG Rehab Projects \$5,001 - \$25,000 (for pre-1978 Properties)

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Paint Testing or Presumption	Risk Assessment	Interim Controls	Safe Work Practices	Clearance Examination	Notification
<ul style="list-style-type: none"> • Test all disturbed surfaces with certified inspector, OR • Presume surfaces contain lead-based paint • Documentation required in project file 	<ul style="list-style-type: none"> • Certified risk assessor must conduct risk assessment before rehab begins • Includes: <ul style="list-style-type: none"> ○ Assisted unit(s) ○ Common areas ○ Exterior painted surfaces • Findings from the risk assessment will indicate which lead abatement options will be needed. 	<ul style="list-style-type: none"> • Must address all identified hazards with interim controls (temporary) • Examples: <ul style="list-style-type: none"> ○ Paint stabilization ○ Friction/impact surface treatments ○ Specialized cleaning 	<ul style="list-style-type: none"> • Required during rehab activities • Examples: <ul style="list-style-type: none"> ○ Containment of dust/debris ○ Wet sanding/scraping only ○ HEPA vacuuming & specialized cleaning ○ Worker training (EPA RRP Rule) • No open-flame burning or dry sanding 	<ul style="list-style-type: none"> • Must be performed by certified inspector or risk assessor • Clearance includes: <ul style="list-style-type: none"> ○ Visual inspection ○ Dust wipe sampling & lab results • Occupants cannot re-enter until clearance is passed 	<ul style="list-style-type: none"> • Before work: Provide EPA/HUD pamphlet "Protect Your Family from Lead in Your Home" • After work: Provide written notice of: <ul style="list-style-type: none"> ○ Evaluation results ○ Hazard reduction activities completed • Must be delivered within 15 days



Key Take Aways

- **Threshold Matters;**
Projects over \$5,000 = **identify and address lead hazards** (\$5,001 - 25,000 interim controls, Over \$25,000 lead abatement)
- Always use safe work practices to protect occupants including children
- Keep thorough documentation
- Types of notification:
 - Lead Hazard Information Pamphlet
 - Disclosure
 - Notice of Lead Hazard Evaluation or Presumption (within 15 days of the evaluation)
 - Notice of Lead Hazard Reduction Activity (within 15 days of project clearance)
- Compliance protects families and is necessary for funding



Consolidated Plan Goals

Goal 2: Economic Development and Workforce Development

- To promote the upward economic mobility of low- and moderate-income Athens-Clarke County residents through small business, entrepreneurship, and workforce development support



Contact the Community Development Division Staff if applying for economic development activities.



Economic Development Goal Strategies

Strategy

CDBG

- Create incentives to encourage revitalization of neighborhoods and commercial developments

Strategy

CDBG

- Provide the facilities and services necessary to attract, incubate, and grow businesses across a variety of sectors.

Strategy

CDBG

- Provide business planning assistance, technical assistance, and business support services to start-ups and owners of microenterprises.

Strategy

CDBG

- Provide financing assistance for small businesses to expand economic opportunities.

Strategy

CDBG (As a CBDO Public Service)

- Promote workforce development through ESL programs, GED programs, youth apprenticeship programs, vocational training, and job placement.
- Provide financial literacy training and promote financial stability of low-and moderate-income households.



Consolidated Plan Goals

Goal 3: Public Services

- To enhance the quality of life through programs/service that meet the needs of residents in Athens Clarke County.



Contact the Community Development Division staff if applying for public services activities.



Public Services Goal Strategies

Strategy

CDBG

- Homelessness (Individuals and Families):
 - Comprehensive street outreach services
 - Low-barrier emergency shelter
 - Diversion and rapid exit programming
 - Supportive services
 - Expansion of the affordable housing market through landlord engagement programs

Strategy

CDBG

- Youth Development and Violence Prevention:
 - Educate, train and develop young people in Athens-Clarke County so that they will graduate from high school prepared to successfully enter the workforce, continue their education and/or enlist in armed forces to better reach their full potential
 - Support the development of youth literacy, math, science, social and emotional learning (SEL) skills, and build stronger connections that lead to societal contributions
 - Develop and expand youth development programming that is accessible and equitable.
 - Expand youth development programs for public safety
 - Provide opportunities for students to be exposed to, and interact with local, hybrid or remote career options.

Strategy

CDBG

- Provide supportive services for eligible low-to-moderate income individuals in support of affordable housing, economic development, and public facilities and improvements goal driven activities.



Consolidated Plan Goals

Goal 4: Public Facilities & Improvements

- To foster public infrastructure improvements that improve the lives of low- and moderate-income residents in Athens-Clarke County.



If applying for Public Facilities & Improvements funding, please speak with Marci Irwin or Damario Squire no later than Friday, October 31, 2025.



Public Facilities and Improvements Goal Strategies

Strategy

CDBG

- Improve facilities for persons with special needs such as facilities for individuals experiencing homelessness, domestic violence shelters, nursing homes, assisted living for individuals with disabilities, or mental health facilities.

Strategy

CDBG

- Improve parks, community centers, sidewalks or other public infrastructure that increase livability, safety, and accessibility for residents in high poverty concentration areas.



FY27 CDBG Application Release for Funding

Athens-Clarke County
Community Development Block Grant (CDBG)

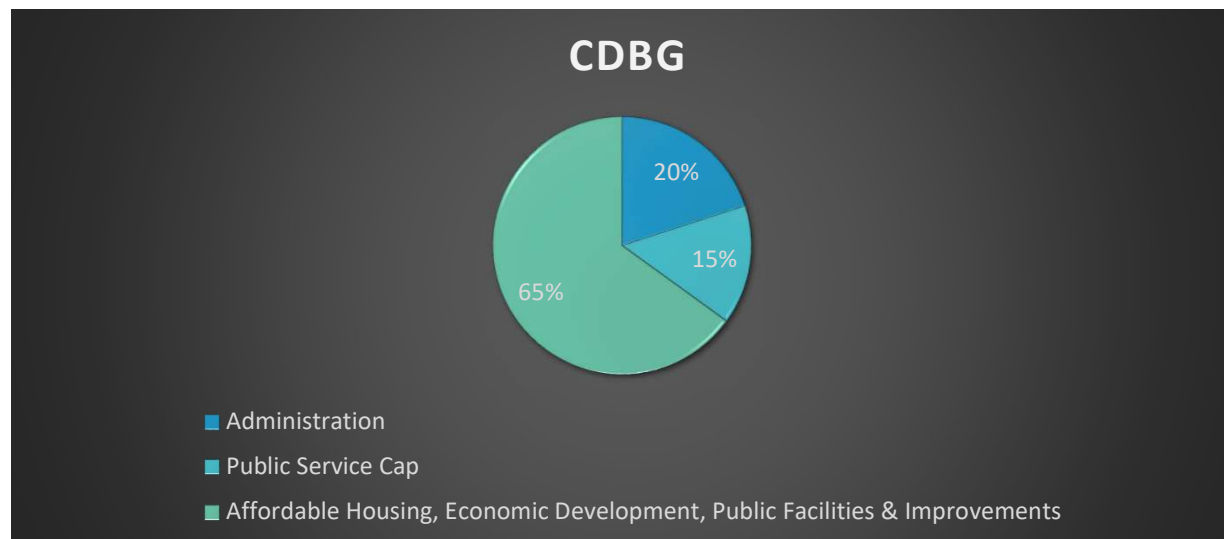
July 1, 2026 – June 30, 2027

Grant funding is distributed on a **reimbursable** basis.
Final funding decisions are made by the Mayor and Commission



Estimated FY27 CDBG

* Approximately **\$1,210,965** in FY27 CDBG funding will be available for affordable housing, economic development, public facilities, and public service activities.



* The FY27 estimated CDBG award is based off FY26 award amounts.

Total funding availability may increase or decrease based on the actual HUD FY27 award allocation from HUD



FY27 CDBG Eligibility

The Application Instructions provide detailed guidance for CDBG application eligibility, including HCD Con Plan goal activities and National Objectives that qualify for funding. Please reference it, or ask HCD staff for guidance, to ensure your proposal meets the necessary criteria.



If your program addresses a Consolidated Plan Goal and National Objective, it is eligible for CDBG funding consideration.



If your application includes all of the required information and correct attachments, your program is eligible for CDBG funding consideration.



If your Notice of Intent is submitted by the **October 24, 2025 (11:59pm)** deadline, your agency is eligible to complete the FY27 CDBG application.



If your application is submitted in ZoomGrants by the **November 17, 2025 (11:59pm) deadline**, your program is eligible for CDBG funding consideration.



Public Service Program Eligibility

- Minimum grant award of \$30,000;
- 25% cash match requirement;
- Agencies applying for homeless services funding must participate in the Athens Homeless Coordinated Entry System, a HUD requirement;
- Agencies applying for homeless services must participate in the local Homeless Management Information System (HMIS), a federally mandated homelessness reporting system;
- Renewal funding recommendations are contingent upon annual assessment of successful performance and expenditures.



Notice of Intent to Apply

If you are considering submitting a CDBG application for funding, please complete the **mandatory** CDBG Notice of Intent (**NOI**) to Apply for each program/project.

The CDBG Notice of Intent to Apply must be completed in ZoomGrants no later than
(11:59pm) on October 24, 2025.

If you plan to seek funding for more than one project or program, a separate application NOI should be completed for each individual proposal.

Please do not combine NOIs for multiple activities.

**Completing the NOI will assist HCD in planning our comprehensive technical assistance
program that ends
October 31, 2025.**

HCD cannot guarantee staff availability after that date.



ZoomGrants and the FY27 CDBG Application

All FY27 CDBG applicants **MUST** start the application process by going to the following link:

https://www.zoomgrants.com/zgf/ACCGov_Housing_Community_Development_Department/ACC_FY27_CDBG_Program



ZoomGrants Collaborators

- When creating the application, please ensure the individual will be able to retain access the account. We recommend using a general email account for the creation of the application (e.g. info@accgov.com).
 - The email that is used to create the account is considered the “application owner.”
 - The application “owner” must be the one to submit the application. Collaborators will not be able to submit.
- If the individual who created the account departs from the agency, a new application “owner” would need to be re-assigned. (Please contact HCD if this becomes a concern)
- The application “owner” can assign collaborators to assist with working on the application.
- If your application is chosen for funding – whoever is completing the reporting for the funding will need to be added as a collaborator.



ZoomGrant Application Tips

- Include documentation of Match funds as required by project application type.
- Complete separate applications in ZoomGrants for each CDBG proposed project.
- **All applicants MUST register and submit the Notice of Intent in ZoomGrants.**
- Don't wait too late to begin the application process! Technical difficulties with ZoomGrants submission can likely be avoided with timely completion and submission attempts.
- **Please allow a minimum of 1 week to complete the application. This does not include time to submit the application and update the required attachments.**
- **Note that EVERY application question must have an answer.**
- Review CDBG Instructions before completing the CDBG application. Please reference it, or ask HCD staff for guidance to ensure your proposal meets the necessary criteria.
- Review the CDBG application checklist to ensure all documents are completed and submitted with the application.



Important Things to Know About ZoomGrants

- When creating an account, ZoomGrants recommends using an admin email address or an email address that someone will maintain continuous access to.
- There is no 'Submission' button on the NOI. Just fill out the agency information in the *Application Summary* tab and then fill out the *NOI* tab. Once completed, it should allow you to automatically continue with the application.
- All documents from the previous paper application will be embedded in the application itself, OR they will be available to upload as an attachment in the *Documents* tab.
- All ZoomGrants users will have access to **ZoomGrants University** for assistance, or users can contact staff during the technical assistance period.



FY27 CDBG Application

Application Key Components

- Application Summary
- Timeliness (Past Performance)
- Consolidated Plan Goals and National Objectives
 - Project Narrative
- Outcomes and Performance Measurements
- Community Involvement and Collaboration
 - Organization and Staff Ability
 - Financial Ability
 - Budget
- Housing Counseling Supplemental Application (if applicable for PS activities)
 - Checklist and Attachments



Required Certifications

- Conflict of Interest
- Good Standing with Athens-Clarke County Government
- Drug Free Workplace
- Anti-Lobbying
- Section 3



Required Attachments

- Programmatic Risk Assessment
- CDBG Community Impact Assessment
- MOUs/MOAs or Letters of Support
- IRS Form 990, if applicable
- Federal Tax Exemption Determination Letter, if applicable
- Audited Financial Statement or Most Recent Financial Audit
- Site Control (AH or PFI projects)
- Applicant Certifications
- Photographs and/or Testimonial about your program





Project Narrative

- **Use data**, including past performance success, former reports (Envision Athens, Athens Wellbeing, etc.) and available strategic plans, to support the need for your proposed program!
- **Clearly describe how your project addresses a Consolidated Plan Goal and National Objective.** Don't hesitate to contact HCD staff if you need clarification on these goals and objectives!
- Address all parts of the Project Narrative application question to clearly outline how your project will be carried out from start to finish.
- Clearly identify the program target population, how participants will be selected, outreach efforts, specific services offered, frequency of service delivery, cost to benefit ratio, how many individuals will be served, etc.
- **Do not** approach the application as if information about your agency is already known. Many reviewers may know very little about you or your program, so it's important you tell your story!



Performance Measures & Outcomes

Defining your Measures is a two-step approach:

1. Specify your performance target area.
2. Define a level of performance within that area.

Be S.M.A.R.T.

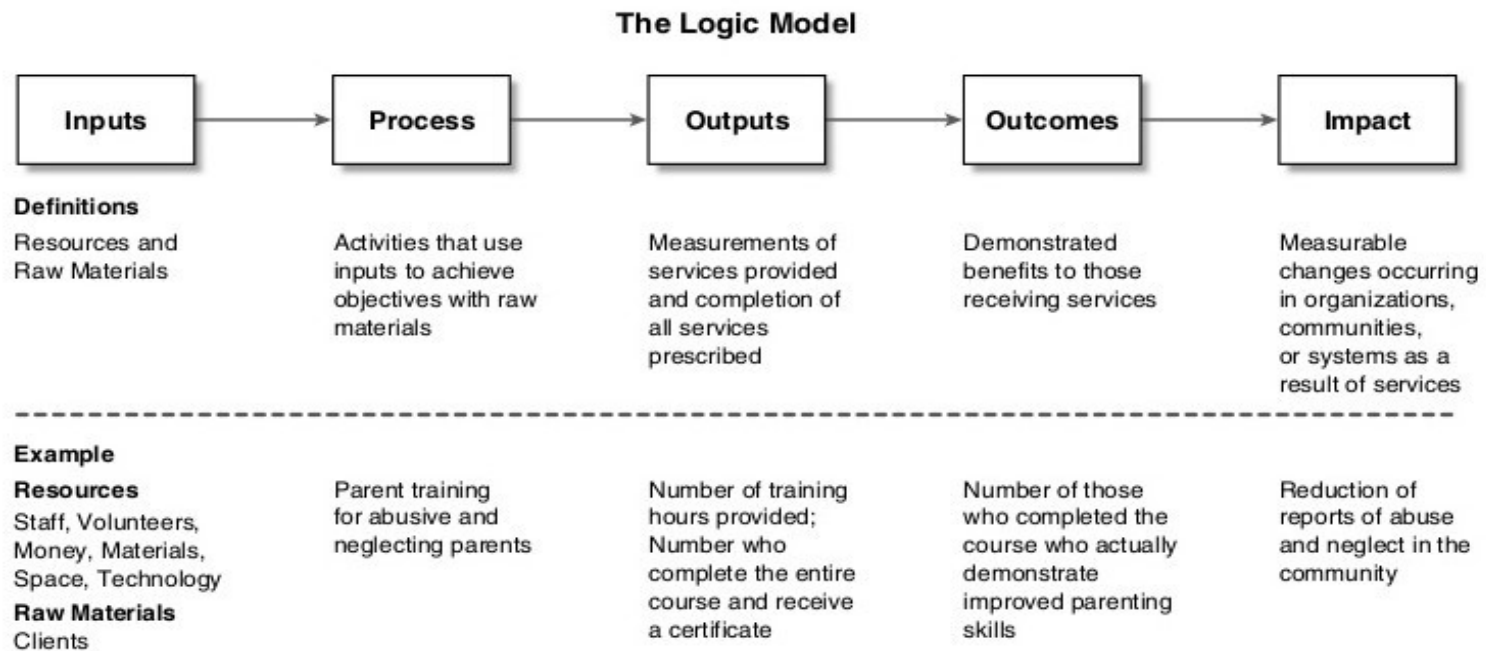
- ✓ **Specific**
- ✓ **Measurable**
- ✓ **Attainable**
- ✓ **Realistic**
- ✓ **Time-based**

HCD staff can assist you in understanding how to formulate performance measures during the technical assistance period.



Performance Measures & Outcomes

Outputs vs. Outcomes



Organizational Ability and Project Management

- Focus on your organization's experience managing federal, state, or local grant funds.
 - Managing a federally-funded program requires significant time for administrative, financial, and reporting activities.
 - HCD wants to know you have the ability to manage these funds successfully.
- If your agency currently provides a meal delivery service for older adults, but your application is proposing a new group therapy program, it's important to explain how your organization plans to carry out that proposed activity (i.e. staff member is a licensed mental health professional and has three years of experience providing group and individual therapy to older adults).
- Describe your organization/staff's ability to carry out your proposed program.



Project Budget

- The budget is a great place to start when writing your CDBG application for funding.
- If your budget includes ineligible line items, your CDBG application may be disqualified.
- Cash payments in the form of stipends **are not** eligible line items.
- **No more than 20%** of your CDBG budget may be used for program administrative costs.
- Budgets and performance measures must be appropriate and realistic.

HCD staff can provide technical assistance regarding your proposed CDBG project budget.



Project Budget

- Where necessary, budget line items can be classified into the related categories

Administrative - Personnel (Detail in Narrative)	USUS\$ 11,453.52	USD\$ 3,000.00
Administrative - Benefits (Detail in Narrative)		
SUBTOTAL	USD\$ 3,521.44	USD\$ 925.00
Administrative - Printing & Supplies	USD\$ 350.00	
Administrative - Equipment		
Administrative - Rent/Lease	USD\$ 1,700.00	USD\$ 1,200.00
Administrative - Insurance	USD\$ 800.00	USD\$ 775.00
Administrative - Utilities, Telephone	USD\$ 1,000.00	USD\$ 800.00
Administrative - Travel		
Administrative - Other (Detail in Narrative) Postage and Mailing	USD\$ 100.00	
Administrative - Other (Detail in Narrative)		
Professional fees: audit and tax prep	USD\$ 1,000.00	USD\$ 600.00

HCD staff can provide technical assistance regarding your proposed CDBG project budget.



Community Impact Assessment

- The Community Impact Assessment commits to taking consistent action to identify and close gaps to increase positive outcomes throughout our community. This implements policies and procedures to ensure fair treatment and access to resources.
- Evaluates and assesses the impact of our policies on residents to ensure we respond to populations based on specific identified needs rather than assumptions.
- The Community Impact Assessment lays out a process and a set of questions to assist, guide, and address the impacts of decision-making through an equity lens. The Assessment requires the evaluation of policies and procedures to ensure the identification and elimination of disparities while moving towards a future where identity is no longer a predictor of outcomes.



Important Things To Consider Prior to Applying for CDBG Funding

Minimum insurance requirements for CDBG contracting:

- Fidelity Bond or Commercial Crime Insurance Coverage
- Workers Compensation Coverage
- General Liability Coverage
- Excess/Umbrella Coverage
- Auto Coverage or non-owned/hired coverage under general liability

Ability to complete activities through the reimbursement process

- CDBG awarded projects do not receive up-front funding to begin program operations. You must be able to “float” operations and request reimbursement for costs incurred throughout the grant year.



Insurance Coverage Requirements

Fidelity Bond or Commercial Crime Insurance Coverage including:

- Amount of coverage equal to or greater than CDBG award
- Coverage extends for entire fiscal year
- ACC Government listed as additional insured or loss payee
- Endorsement page
- 30-day notice to ACC HCD of cancellation
- A statement from the agency board president confirming that all employees handling CDBG funds disbursed under this contract are covered by fidelity or commercial crime insurance.
- Listed insurer shall have an AM Best rating of “A” or higher.



Insurance Coverage Requirements (cont.)

Evidence of Workers Compensation Coverage from your agency's insurance company:

- Workers' Compensation/ Employers Liability Coverage – Statutory/ \$1,000,000.00 bodily injury by accident/disease each accident and each employee
- Coverage shall also include a waiver of subrogation endorsement. If your agency is exempt from this coverage by Georgia state law, a letter of explanation may be submitted on the company's letterhead and signed by the President of the Board or appropriate person as designated with the agency's by-laws.
- Listed insurer shall have an AM Best rating of "A" or higher.



Insurance Coverage Requirements_(cont.)

Evidence of General Liability coverage of a minimum \$1,000,000 per occurrence and \$1,000,000 per aggregate.

- Coverage shall list the **Unified Government of Athens-Clarke County** as the additional insured and include a waiver of subrogation endorsement.
- Endorsement Page
- Listed insurer shall have an AM Best rating of “A” or higher.

Evidence of Excess/Umbrella coverage of a minimum \$1,000,000 per occurrence and \$1,000,000 per aggregate.



Insurance Coverage Requirements (cont.)

Evidence of Auto coverage of a minimum \$1,000,000 per occurrence and \$1,000,000 per aggregate.

- Coverage shall list the Unified Government of Athens-Clarke County as the additional insured and include a waiver of subrogation endorsement.
- Listed insurer shall have an AM Best rating of “A” or higher.

Note: For agencies that do own autos, coverage is extended through general liability



Insurance Coverage Enhancements (depending on project scope)

Other possible insurance requirements

- Increased Limits
- Builders Risk Policy
- Environmental Coverage
- Medical Malpractice Policy
- Sexual Abuse/Molestation Coverage
- Professional Policy



CDBG Application Staff Rating Criteria

100 Total Points

Project Narrative	25 Points
Outcomes and Performance	20 Points
Community Involvement and Collaboration	10 Points
Organization and Staff Ability	20 Points
Financial Ability	25 Points



Vision Committee Application Rating Criteria

40 Total Points

Community Assessment Evaluation

20 Points

High Priority Project

20 Points

**Applications have the potential to receive an overall,
combined score of 140 points.**



CDBG Application Tips

- CDBG Activities **must** meet a HUD National Objective **and** HCD Consolidated Plan Goal.
- Most housing counseling and job training programs are public service activities, not affordable housing or economic development activities.
- Economic development project activities carried out by a CBDO are limited to participants within the approved service area.
- Include leveraging funds in Affordable Housing, Economic Development, and Public Facilities and Improvements project applications.
- **Don't wait too late to begin the application process!** Technical difficulties with the ZoomGrants online application site can likely be avoided with timely completion and submission attempts.

A technical assistance meeting with HCD staff is required to apply for any Economic Development or Public Facilities and Improvements project application.



FY27 CDBG Schedule

Notice of Intent Due	October 24, 2025
CDBG Applications Due	November 17, 2025
Vision Committee Meeting	February 2, 2026, 9:30am to 12:30pm
Mayor & Commission Work Session	March 10, 2026
Agenda Setting Meeting	April 21, 2026
Mayor and Commission Voting Meeting	May 5, 2026
Initiate Contracting	May 11, 2026*
FY27 CDBG Funding Available	July 1, 2026

*Dependent upon HUD notification of CDBG and HOME funding allocations



Application Technical Assistance

CDBG Technical Assistance period is between October 16- October 31, 2025. Please do NOT hesitate to contact us with questions.

For assistance call HCD staff at
(706) 613-3155

Affordable Housing

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Questions?

