

GENERAL INSTRUCTIONS ON APPLYING UNDER THE 2010 CITY OF ATLANTA CONSOLIDATED PLAN FOR: HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) PROGRAM
IMPORTANT: APPLICATIONS ARE DUE NO LATER THAN 4:00 PM ON MAY 14, 2009
to the Office of Grants Management, 68 Mitchell Street SW, Suite 15100, Atlanta, GA 30303.

The HOPWA program is one of five programs funded by the federal Department of Housing and Urban Development (HUD) as part of the City of Atlanta's Consolidated Plan. The HOPWA program is intended to provide resources to meet the housing and housing related support needs of low-income persons living with HIV/AIDS and their families in metropolitan Atlanta.

The City collaborates with the Community Development offices of the City of Marietta, Cobb County, DeKalb County, Fulton County, Gwinnett County and the Metropolitan Atlanta HIV Health Services Planning Council in the development of the HOPWA program planning strategies, funding policies and allocations. Although the HOPWA funds are intended for use throughout 28 metropolitan Atlanta area counties, the City of Atlanta is the metro area's designated grantee and is responsible for final decisions regarding the HOPWA Program.

The following criteria for funding reflect policies, guidelines, and requirements of 24 CFR, 574 Housing Opportunities for Persons with AIDS, as well as OMB Circulars Nos. A-110 and A-122 that apply with respect to the acceptance and use of funds under the program by private non-profit entities. Copies of the HOPWA regulations and OMB Circulars are available online at www.whitehouse.gov/omb/circulars.

I. Pre-Qualification Criteria for New Applicants

Before proceeding to complete the application form, please review the following Pre-Qualification Criteria. If your agency (or sponsoring partner) cannot provide documentation that it meets all of these criteria at the time of application submission, your application will not be considered for funding. (*Note: Governmental agencies proposing to serve persons living with HIV/AIDS are not required to meet these criteria.*)

| Requirement | Documentation |
|---|--|
| 1. Applicant must have had 501(c)(3) non-profit status at least 2 full years, have 2 full years of operating experience under another non-profit entity which meets this criteria, or be a governmental entity proposing to serve HOPWA eligible persons. | Copy of IRS 501(c)(3) form from applicant or agency under which program has operated at least 2 full years |
| 2. Applicant must be registered and licensed to do business in the State of Georgia at the time of application. | Current Certification from Secretary of State |
| 3. Applicant must have at least 2 full years experience in an area <i>directly related</i> to proposed activity, or be partnered with a non-profit that has such experience. | May include letters of support, funding commitments, resumes of principal staff, descriptions of past activities, and agreements with partnered agency, if applicable. |
| 4. Applicant (or sponsoring agency, if applicable) must have an audited financial statement which covers at least 2 years of operation, prepared by a qualified accountant or service. If agency has annual income that exceeds \$100,000, applicant must have conducted an annual independent audit, which must be submitted with application. Audit must be no older than 12 months prior to application. <i>Audit/financial statement must include Management Notes provided by independent auditor.</i> | Audit reports or audited financial statements for 2 years that meet described criteria. |
| 5. Applicant must have written financial management procedures that include policies/procedures for (a) managing and tracking cash receipts/disbursements, (b) budgeting, (c) purchasing or procurement, and (d) program income. | Copy of written financial management procedures covering <i>all</i> required areas. |

DO NOT SUBMIT AN APPLICATION IF YOU CANNOT MEET ALL OF THE ABOVE CRITERIA.

II. Pre-Qualification Criteria for Applicants Currently Receiving Funding

Applicants whose project(s) were approved for funding under the HOPWA program in the 2009 contract year must meet the following additional pre-qualification criteria at the time of application in order to qualify for funding consideration of a proposed new project and/or continuation project:

1. Agency must be in compliance with all terms of its previous year's contract agreement.
2. Agency must not have any outstanding HUD or City monitoring findings.

III. Population Eligibility Criteria

Organizations must serve low-income HIV+ residents in one or more of the 28-county eligible metropolitan statistical area (EMSA) listed below. Counties shown in bold type have the highest incidence of cumulative cases of AIDS as reported to the CDC.

| | | | | | | |
|---------|----------------|---------------|-----------------|------------|----------|----------|
| Barrow | Cherokee | Dawson | Fulton | Jasper | Paulding | Spalding |
| Bartow | Clayton | DeKalb | Gwinnett | Lamar | Pickens | Walton |
| Butts | Cobb | Douglas | Heard | Meriwether | Pike | Forsyth |
| Carroll | Coweta | Fayette | Henry | Newton | Rockdale | Haralson |

IV. Eligible activities

HOPWA-eligible activities include, but are not limited to, housing, acquisition, rehabilitation, new construction, rental assistance (including shared housing), homelessness prevention, supportive services, general case management, housing operating subsidies, technical assistance, and administration (limited to 7%). All activities must relate to an eligible individual's ability to access or maintain affordable housing.

V. Limitations on the Use of HOPWA Funds

1. Projects funded must be able to document HIV status and income eligibility of beneficiaries of the HOPWA Program.
2. Projects funded must demonstrate a direct relationship to housing as follows:
 - Activities actually provide housing for low-income clients with a diagnosis of HIV/AIDS, or
 - Activities result in low-income HIV+ clients becoming housed (i.e. project should be able to demonstrate that clients are housed as a direct result of their activities), or
 - Activities enable low-income HIV+ clients to remain housed and prevent homelessness (i.e. project should be able to demonstrate that clients would have become homeless without these intervening activities).
3. No more than 7% of any HOPWA grant can be spent on program administration costs (e.g., administrative salaries/benefits and administrative office supplies, contracted audits, bookkeeping and payroll services, etc.).
4. Federal regulations require that all facilities and/or services assisted with HOPWA funds be accessible to people with physical disabilities whenever feasible and all housing facilities must be in compliance with HUD's Housing Quality Standards.

VI. HOPWA Program Policies and Priorities

A recent assessment was conducted to update the housing and housing related service needs of low-income and homeless persons living with HIV/AIDS the Atlanta EMSA. The study supports the current priorities and strategies outlined in the City's 2005-2009 Consolidated Plan for the HOPWA program.

Objectives guiding the HOPWA program funding decisions are to:

1. Increase permanent housing options for persons living with HIV/AIDS
 - Continue efforts to identify permanent housing solutions for persons who have multiple-diagnoses (e.g. mental illness and substance abuse) or other issues that influence a person's ability to obtain and maintain housing appropriate for their needs.
 - Provide rent assistance for low income households with documented need.
 - Continue to shift funding from supportive services only projects to supportive housing.
2. Strengthen and preserve HIV/AIDS housing units:
 - Assist existing HIV/AIDS housing programs to maintain the quality of their facilities and operations in compliance with HUD regulations.
3. Projects seeking funding for support services should demonstrate how the services will enable persons living with HIV/AIDS either:
 - Locate and access safe, affordable housing,
 - Remain in their existing housing and prevent homelessness and/or
 - Secure services needed to maintain adequate housing

VII. The Proposal Review Schedule and Process

The City's HOPWA program operates on a grant year beginning July 1 and ending June 30. This application is for the timeframe July 1, 2010 to June 30, 2011.

The proposal review/processing schedule begins well ahead of the grant year, due to the comprehensiveness of the proposal evaluation process. The proposal process schedule is as follows:

March through mid-May: Application packages are available in March. Completed applications requesting Grant Year 2010 funding must be received by the City of Atlanta ***no later than 4:00 PM on May 14, 2009.***

Mid-May through early September: Applications are reviewed and evaluated from mid-May through the summer months. Applications are reviewed by various government entities as appropriate, the HOPWA Committee of the Metropolitan Atlanta HIV Health Services Planning Council and, if a project is located in the City of Atlanta, Neighborhood Planning Unit. Proposals are evaluated on a number of factors including eligibility, feasibility, zoning, impact, implementation timing and concerns, and Consolidated Plan priorities (see draft ranking sheet).

During the review period, applicants may be asked to provide additional information or clarification on their proposals as needed. All organizations, whether or not they have previously received funding under the HOPWA Program, are subject to on-site review of agency financial and program records during the proposal process.

Early September through October: The Community Development/Human Resources Committee holds a September/October public hearing on the proposed program. A public hearing will held in City Council Chambers on October 12, 2009 at 6:00pm. All applicants will be notified of the date and time. The Committee recommends action to the full Council, which adopts the program and any Council changes in October or early November. The written Annual Action Plan for 2010, incorporating the Council changes, if any, is then finalized.

Mid-November through December: The Annual Action Plan is submitted by November 15 to HUD, which then conducts its own review and issues program approval.

VIII. Application Submission Instructions

Application Availability: The application form is available at <http://www.tri-j.net>. Click on Funding Opportunities, 2010 City of Atlanta Consolidated Plan Program.

City of Atlanta Grants Management staff is available to provide technical assistance on how to complete an application if you call (404) 330-6112, Monday through Thursday, 9:00 a.m.—4:00 p.m. Those desiring

individual technical assistance prior to submission of their proposal should request assistance *as early in the submission period as possible*.

Important Note: Incomplete applications may not be reviewed or may be penalized. The City of Atlanta is not obligated to pursue missing information or to consider supplemental materials that are provided after the application deadline. Therefore, applicants should ensure that their applications are on time, complete, and ready for review at the time of submittal.

IX. The Citizen Review Process

All qualified applications are made available for citizen review and citizen input is incorporated into the evaluation process. All aspects of an application are subject to public review.

Proposals within the City (City of Atlanta) boundaries: Proposals for site-specific activities will be shared with the affected NPU's and proposals for activities serving up to 5 NPUs will also be shared with affected NPUs. The applicant will be scheduled to appear at one or more monthly NPU meetings at which the title and description from the first page of the application will be placed on applicable NPU agendas. Applicants will receive an "NPU Notice To Appear" from the City's NPU Coordinator detailing the scheduled time and location at which to appear before an NPU. Applicants should be aware that failure to meet with the NPU could result in a negative recommendation, which will factor into the overall ranking of the project. NPUs will also receive a brief summary describing citywide proposals and proposals serving 6 or more NPUs as well as a listing of continuing projects (funded in previous years), and any NPU may request to review the full proposals at the Bureau of Planning. At the request of an NPU, the Bureau of Planning may also schedule a citywide or continuing applicant to appear before an NPU.

Local government review will be requested for proposed new projects located outside the City of Atlanta.

X. Supplemental Instructions for Completing the Application Form

Project Name: If currently funded please insert the original name assigned to the project based on your original application. For new projects indicate the name of the proposed project if different from agency name. If funded, the project name becomes a part of a unique identity within the City's accounting system.

Project Activities: The following activities reflect revised HUD guidance on eligible activities. The HOPWA regulations provide definitions at 24 CFR 574.3. The following terms supplement these definitions for the use in preparing HUD Annual Performance Reports. See *Housing Opportunities for Persons with AIDS (HOPWA) Program Annual Progress Report (APR) Measuring Performance Outcomes form HUD-40110-C* for more complete explanation.

Facility-based Housing Assistance: All HOPWA Housing expenditures for operating year to support housing facilities. Units in facilities supported with operating costs means costs for leasing, maintaining or operating the housing facility, such as a community residence, SRO dwelling or other multi-unit dwelling; transitional housing, project-based rental assistance and leasing costs should be counted in this category as well as costs for minor repairs or other maintenance costs, costs for security, operations, insurance, utilities, furnishings, equipment, supplies, other incidental costs in providing housing for clients in these units. Supportive services costs associated with counseling programs, skills development etc. should not be counted as housing costs. These costs are captured under supportive service costs.

Scattered Site Housing

Tenant-based Rental Assistance (TBRA): means a form of on-going rental housing subsidy for the individual or household, such as tenant-based rental assistance payments or other units that may be leased by the client, in which the amount is determined based in part on household incomes and rent costs.

Short-term Rent, Mortgage and Utility Payments (STRMU): means a limited subsidy or payments subject to the limited time period to prevent the homelessness of a household (e.g. HOPWA short-term rent, mortgage and utility payments within a 21 week period).

Non-Facility based Housing Assistance: All HOPWA housing expenditures for the operating year to support tenant-based rental assistance or short-term, rent, mortgage, and utility assistance (STRMU).

Permanent Housing Placement: A supportive housing service that helps establish the household in the housing unit, including reasonable costs for security deposits not to exceed two months of rent costs.

Supportive Services: Supportive services include but are not limited to health, mental health, assessment, drug and alcohol abuse treatment, counseling, day care, personal assistance, nutritional services, intensive care when required, and assistance in gaining access to local, state and federal government benefits and services. Health services may only be provided to individuals with HIV/AIDS or related diseases and not to family members of these individuals. Note that projects must be able to document that no other resources are available to clients in order to receive assistance for health care and medication.

Administration: Administrative expenses for project sponsors are limited to no more than 7% of the grant amount. For example, a project that received a grant in the amount of \$100,000 would be allowed to use up to \$7,000 for administrative costs. Administrative costs include agency management, accounting, bookkeeping, payroll, either contracted or provided by staff and independent audit. Fund raising is not an allowable cost for a federal grant.

Facility-based Housing Development: Costs for development or renovation of a housing facility such as a community residence, SRO dwelling or other multi-unit dwelling. Costs may include acquisition of the units, new construction (SRO only) conversion, substantial or non-substantial rehabilitation of the unit.

Housing Information Services: includes but is not limited to counseling, information, and referral services to assist an eligible person to locate acquire, finance and maintain housing. This may also include fair housing counseling for eligible persons who may encounter discrimination on the basis of race, color, religion, sex, age, national origin, familial status or handicap.

Resource Identification: refers to establishing, coordinating, and developing housing assistance resources. Please note that HUD imposes strict limitations on the use of funds under this designation. Contact HOPWA staff in the Office of Grants Management prior to submitting application for funds in this category.

APPLICATION, PART I: GENERAL INFORMATION

- A. *Applicant Identification:* Please list the person who will be able to respond to specific questions about the application
- B. *Brief Project Description:* Please provide a succinct description of what the project will do.
- C. *Project Sites:* Facility-based housing projects indicate the location of the facility. Organizations providing scattered site units and services please indicate the main project office location.
- D. *Project Service Area (s):* Check as many as apply. Note listing of counties in the eligible metro area can be found in Section III Population Eligibility Criteria (page 2 of this document).
- E. *Application Verification of Accuracy & Authorization by Board Officer or CEO:*
Chief Executive Officer of the organization or Board Officer attests that the application is submitted with the knowledge and approval of the organization's governing board.
- F. *Proposed New and Continuing HOPWA Project Program Categories and Beneficiaries:*
 1. Housing Projects:
 - a. Facility-based Housing
Facility-based Housing operations-indicate the projected number of households (families and individuals) projected to be housed by facility type, projected length of stay and average annual facility operating cost per household.
 - b. Scattered-site Housing
 - i. Short-term rent, Mortgage and Utilities (STRMU) payments to prevent homelessness: Indicate projected number of households (families and individuals) to receive short-term payments (less than 21 weeks within any 12 month period) and the estimated average cost per household.

- ii. Tenant Based Rental Assistance: Indicate the projected number of households (families and individuals) to receive tenant-based rent assistance during a 12-month period and estimated average cost per household.
 - c. Permanent Housing Placement: Indicate the projected number of households to receive assistance and the average cost per household (not to exceed the cost of two months rent per household).
 - d. Housing Supportive Services: Indicate projected supportive services that will be needed by projected households that will receive housing assistance from your project. Also indicate how the services will be provided e.g. “applicant” or name agency such as Nutritional services: Project Open Hand Atlanta. For services to be provided through established links to other providers, please attach the most recent copy of Memorandum of Agreement with service provider(s) as Exhibit 1 or briefly describe in the space below the table how the services will be obtained.
2. Proposed Supportive Services Only Providers: Indicate the projected number of households (families and individuals) living in HOPWA housing facilities, number of households receiving HOPWA Scattered Site assistance and households not receiving HOPWA housing assistance from the City, by type of service.
3. Needs Assessment-describe how the need for the projected housing and services was determined.

The following are self-explanatory on the form. Please request assistance if further information is needed:

- G. *Project Description*
- H. *Project Changes* (for projects requesting continuation funding)
- I. *Financial Changes* (for projects requesting continuation funding)
- J. *Project Beneficiaries*
- K. *Anticipated Project Outcomes:*
Utilizing the HUD definitions of housing stability, indicate in Section K the projected number of households that will receive assistance by type and the projected number of households that will attain housing stability in program period.

Unstable situations are households that moved from TBRA and Facility-based housing assistance to the following: (1) Emergency shelter or no housing destination such as places not meant for habitation (e.g.) a vehicle, an abandoned building, bus/train/subway station, or anywhere outside. (2) jail/prison or (3) disconnected.

Additional information about HUD Housing Stability assessments can be found in *Housing Opportunities for Persons with AIDS (HOPWA) Program Annual Progress Report (APR) Measuring Performance Outcomes form HUD-40110-C*.

a. Facility-based forms of housing assistance: Households with Stable Housing are those who (i) remain in the housing and (ii) households who left the assistance and moved to (1) private housing in the private rental or home ownership market (without known subsidy, including permanent placement with families or other self-sufficient arrangements) with reasonable expectation that additional support is not needed, (2) other HOPWA-funded assistance (not STRMU), e.g. TBRA or facility-based assistance, (3) other subsidized house or apartment (non-HOPWA sources, e.g. Section 8, HOME, public housing.) or (4) an institutional setting with greater support and continued residence is expected (e.g. residential or long-term care facility, hospital (hospice)).

b. TBRA: Households in stable housing are in those who (i) remain in the housing and (ii) households who left the TBRA assistance for and moved to: (1) private housing in the private rental or home ownership market (without known subsidy, including permanent placement with families or other self-sufficient arrangements) with reasonable expectation that additional support is not needed, (2) other HOPWA-funded assistance (not STRMU), e.g. TBRA or facility-based assistance, (3) other subsidized house or apartment (non-HOPWA sources, e.g. Section 8, HOME, public housing.) or (4) an institutional setting with greater support and continued residence is expected (e.g. residential or long-term care facility, hospital (hospice)).

c. STRMU assistance: Households that accessed assistance for some portion of the permitted 21-week period for whom there is a reasonable expectation that additional support is not needed in order to maintain private housing arrangements are considered stable. Unstable situations are households that received assistance for

some portion of the permitted 21 week period and there is reasonable expectation additional support will be needed to maintain housing arrangements in the next year.

The following are self-explanatory on the form. Please request assistance if further information is needed:

- L. *Non-Discrimination*
- M. *Citizen Review*
- N. *Organizational Capacity/Required Exhibits*
- O. *Agency Experience*
- P. *Agency Partnerships*
- Q. *Agency Successes/Challenges (for continuing projects only)*

APPLICATION PART 2: PROPOSED HOUSING OPERATION AND SUPPORT SERVICES BUDGET

On the budget spreadsheet, show amount requested for 2009 by applicable Budget Expense Line Items and detail within the category. Applicants may be asked to provide additional information about proposed project budget. Also provide the previous year's budget if applicable in the column provided.

1. *Type of activity*: Descriptions and budgets for proposed projects should be organized by activity categories listed below. Projects may be comprised of one or more of the five major activity groups. Please bear in mind however, that, if funded, project contracts will be structured and funds will have to be drawn from a separate account for each of the major activities. It is important that applicants take the time to visualize what will be required to track and report project expenditures by these categories. It is recommended that projected project costs be simplified as much as possible for HOPWA funding. Refer to X. Supplemental Instructions for Completing the Application Forms, Project Activities for definitions.

Payments to house homeless people living with HIV/AIDS in temporary shelter (may be hotel, motel, or shelter facility) should be indicated under Support Services.

2. *Other Funding Resources (Leveraged \$)*: Show on the **Sub-total line for each major line item category (I. Facility-based Housing, II. Scattered Site Housing, etc.)** for which HOPWA funding is requested, all other cash resources anticipated to be available for the HOPWA project: client rent, other public funds (federal, state & local) and all other resources such as private donations.
3. *Detail Budget Breakdown*: This section provides back-up for each line item shown in the Proposed Operating Budget. Please make sure this detailed breakdown is consistent with the column labeled "2010" Requested HOPWA."

PLEASE NOTE THAT A SEPARATE BUDGET BREAKDOWN IS EQUIRED FOR EACH ELIGIBLE ACTIVITY (Facility-based Housing, Scattered Site Housing, etc.) You may reproduce these detailed budget pages if you are requesting funding from more than one activity.

A. General instructions For Proposed Project budgets:

- a. Staff Benefits and taxes should include F.I.C.A., worker's compensation, unemployment compensation, and applicable health and retirement benefits.
- b. Mortgage, property taxes and fees such as legal fees are not eligible expenses.
- c. Property repairs refer to minor repairs/replacements such as minor plumbing, HVAC, electrical, mechanical work-not major building renovations.
- d. Insurance/bonding required for contracts: general liability not less than \$1million, non-owned automobile liability insurance, and fidelity bond equal to 100% of contract amount are required for all non-government projects contracting with the City of Atlanta.
- e. Audit: All contractors shall secure an annual independent program audit including all funds provided in contract with the City. An "A-133 audit is required if agency's total federally derived funding, not limited to funding for proposed project, equals or exceeds \$500,000 annually. The cost of conducting this audit is an eligible HOPWA expense. The cost of the audit must be included in the administrative costs, which are limited to no more than 7% of the grant amount.

B. Instructions for completing the Budget table by type of activity:

Descriptions and budgets for proposed projects should be organized by activity categories listed below. Projects may be comprised of one or more of the five major activity groups. Please bear in mind however, that, if funded, project contracts will be structured and funds will have to be drawn from a separate account for each of the major activities. It is important that applicants take the time to visualize what will be required to track and report project expenditures by these categories. It is recommended that projected project costs be simplified as much as possible for HOPWA funding.

I. Facility Based Housing: operating costs of a housing facility such as utilities, maintenance or repairs, on-site management, security, etc.

II. Tenant Based Rental Assistance: Tenant based rental housing to prevent homelessness to be paid on behalf of HOPWA eligible households.

III. Short Term Rent, Mortgage and Utility Assistance (STRMU): Tenant based assistance for up to 21 weeks to prevent homelessness.

IV. Non-Facility-based Housing: operating costs of Scattered Site Housing assistance (both Tenant Based Rental Assistance and STRMU assistance).

V. Permanent Housing Placement (as a supportive service): Security deposits and/or first month's rent to move people moving into permanent housing.

VI. Supportive Services: Supportive services may include staff salaries, benefits, local staff travel, contracted client services, and direct client services such as tokens. This category is also where temporary shelter for homeless people living with HIV/AIDS (may be hotel, motel, or shelter facility) is requested. Please indicate on the budget form type of facility housing proposed.

VII. Administration: Show administrative costs to be charged to the project. Administrative costs include administration of the agency, financial reporting, bookkeeping, payroll services, and the annual audit. Amount is limited to no more than 7% of the grant total.

VIII. Resource Identification: Resource Identification refers to the costs associated with the development of a capital project. Please note that HUD imposes strict limitations on the use of funds under this designation. Contact HOPWA staff in the Office of Grants Management prior to submitting application for funds in this category.

IX. Housing Information: The provision of housing information is an eligible activity that is usually funded as a component of other activities and therefore is not budgeted separately.

X. Facility-based Housing Development: If applicable, total from Part III budget.

2009 Proposed Funding Resources (Leveraged \$): Show by *major (shaded) line item category only* the anticipated allocation of all other cash resource: client rent, other public funds (federal, state & local) and all other resources such as private donations to be allocated to the project.

APPLICATION PART 3: NEW CAPITAL HOUSING DEVELOPMENT PROJECT

If a new Capital Housing Development is proposed please contact Office of Grants Management Staff for technical assistance and guidance.

Applicants may be asked to provide additional information about project and proposed budget.

XI. Other City/Federal Requirements

When funding is awarded to non-profit organizations, the City must enter into a written, contractual agreement before receipt of funding and before activities can begin. The agreement spells out the

purpose, scope of work to be undertaken, the budget, timetable, outcomes to be accomplished, and reporting requirements. Other standard City/federal requirements in the agreement include:

- Applicable rules, regulations, and laws must be followed
- Maintenance of records/audit requirements
- Procurement standards (competitive) for subcontracted work to third parties
- Property management and inventory controls
- Conflict of interest (prohibiting members, officers, employees from personal gains)
- Publicity requirements to credit the City and HUD for funding
- Written procedure requirements for finances, personnel policies, service policies, etc.
- Equal employment opportunity policies
- Minority and female business enterprise participation goals for subcontracted work
- Nondiscrimination under Title VI of the Civil Rights Act of 1964

All subrecipients must abide by the City's policy to prohibit discrimination against any employee or applicant for employment based on race, sex, religion, national origin, age, sexual orientation, or handicap. The City's anti-discrimination law includes sexual orientation which is not part of the federal constitution and laws.

All subrecipients must have adequate insurance:

- General liability insurance (\$1 million or more, and/or Commercial Liability Insurance if construction)
- Automobile Liability Insurance
- Fidelity Bond/ Crime Insurance (100% of contract)
- Professional Liability Insurance (if applicable)

All policies must hold the City harmless and have an endorsement specifically naming the City of Atlanta as additional insured.

Applicants who cannot or will not meet the above requirements should not apply for funding. For further information regarding requirements for contracting with the City for receipt of HUD grant funds, please contact the Office of Grants Management at 440-330-6112.