

Urban League of Atlanta, Inc.
DeKalb County Mortgage Assistance Program
Statement of Services

DeKalb County is awarding CDBG-CV funds to Urban League of Atlanta, Inc. to provide case management assistance and mortgage payments for individuals or families who need mortgage assistance because of the Corona Virus Pandemic. This Statement of Services and the Budget Summary delineated the conditions and allocations allowed for the assistance. This agreement is effective February 1, 2022 and expires January 31, 2023.

Urban League of Atlanta, Inc. hereafter known as the CORPORATION agrees to provide case management and legal services to DeKalb County homeowners, in accordance with requirements of the CDBG-CV.

- A. The CORPORATION agrees to determine financial need for DeKalb County homeowners who may be eligible to receive assistance from DeKalb's Mortgage Assistance Program and collaborate with Atlanta Legal Aid Society, Inc. and Our House, Inc. in the DeKalb Mortgage Assistance Program.
 1. Receive and process applications from DeKalb County homeowners.
 2. Determine eligibility based on program guidelines.
 3. Issue DeKalb County funds to appropriate mortgage lenders/servicers and other payees on behalf of approved eligible DeKalb homeowners, and provide housing counseling, legal advice, referrals, and representation, and/or related assistance.
 4. Provide Mortgage Default Resolution - assistance may be used to leverage an otherwise unavailable loss mitigation option that brings the monthly payment to an affordable level and brings the account current, subject to all applicable CARES Act, agency, or investor requirements.
 - The account may be brought current by program assistance alone or resolved concurrently with other loss mitigation programs.
 - The DeKalb funds may be used to repay amounts advanced on the borrower's behalf by the mortgage servicer for property charges, including property taxes and hazard insurance premiums, that the servicer advanced to protect lien position.
 5. Provide Mortgage Payment Assistance - assistance may be used to pay the full amount of a homeowner's monthly mortgage payments, including any escrowed property charges, in full for up to six consecutive months to allow homeowner to avoid new or additional delinquencies on the account.

6. Provide assessment to ensure the client receives the services required to maintain their housing and remain self-sufficient at the conclusion of payment of assistance.
 7. Submit documentation detailing expenses related to the number of cases handled no later than the 10th day of the month following the occurrence of the expense.
 8. CORPORATION will maintain documentation, which may include tax return; certificate of income from other Federal agencies, etc. as a part of the record keeping that verifies the individual's income.
- B. Should the CORPORATION deem it necessary to reference its contractual obligations with DeKalb County Government in any printed information that is to be distributed in carrying out the activities set forth in this CONTRACT, the CORPORATION agrees to seek and receive approval from the Community Development Director prior to distribution.
- C. The CORPORATION agrees to submit the information identified below to the DeKalb County Community Development Department. The CORPORATION shall maintain copies of the documentation for its records.
1. On a monthly basis, the CORPORATION shall submit a Direct Benefit form documenting assistance provided to low-and moderate-income persons and identifying the racial, ethnic and income characteristics of those served. The format to be used is attached in this Exhibit A. The CORPORATION shall complete the Direct Benefit form using persons as the unit of measure.
 2. On a monthly basis, the CORPORATION shall submit written report of all agency activities. The written report shall be attached to the monthly invoice statement for reimbursable expenses and shall be submitted no later than (10) days after the end of the month.
 3. On a monthly basis, the CORPOPRATION shall submit documentation of all expenses related to the use of the CDBG-CV funds attached to the monthly written report.

Urban League of Atlanta, Inc.

Budget Summary

<u>Cost Category</u>	<u>Budget</u>
Mortgage Assistance Payments	\$ 1,000,000
Administration/ (Case Management)	<u>\$ 100,000</u>
Total	<u>\$1,100,000</u>

Urban League of Atlanta, Inc. may receive an initial draw for mortgage payments to enable rapid payments to the mortgage holders. The initial draw will be determined based on the anticipated number of households to be served in the immediate 30-day period. Payment for case management and administration shall be made strictly on a reimbursement basis.

By: Urban League of Atlanta, Inc.

Signature Date

Typed Name and Title

By: DeKalb County Community Development Department

Signature Date

Typed Name and Title