

**Atlanta Legal Aid Society, Inc.**  
**DeKalb County Mortgage Assistance Program**  
**Statement of Services**

DeKalb County is awarding CDBG-CV funds to Atlanta Legal Aid Society to provide housing counseling and legal services 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.

Atlanta Legal Aid Society, Inc. hereafter known as the CORPORATION agrees to provide housing counseling and legal services to DeKalb County homeowners, in accordance with requirements of the CDBG-CV.

- A. The CORPORATION agrees to provide all services to determine financial need for DeKalb County homeowners who may be eligible to receive assistance from DeKalb's Mortgage Assistance Program or, receive assistance from other applicable and available mortgage assistance programs, such as forbearance, deferrals, repayment plans, and loan modifications, whether the mortgage loan is or is not federally backed (FHA, VA, Fannie Mae, or Freddie Mac), and the Georgia Mortgage Assistance Program. At a minimum, services must include those shown below and be in accordance with the requirements shown in HUD CPD Notice NoticeFR-6218-N-01.
1. Receive and process applications from DeKalb County homeowners.
  2. Determine eligibility based on program guidelines.
  3. Assist and advise eligible DeKalb County homeowners with other applicable and available mortgage assistance programs, to maximize the availability of DeKalb funds, such as forbearance, deferrals, repayment plans, and loan modifications, whether the mortgage loan is or is not federally backed (FHA, VA, Fannie Mae, or Freddie Mac), and the Georgia Mortgage Assistance Program.
  4. Coordinate with designated DeKalb County Partner Non-profit to 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.
  5. Provide Mortgage Reinstatement -
    - Perform a preliminary assessment of needs and identify barriers to mortgage loan payment and sustainable housing.
    - Assess and document whether clients possess all documents required for mortgage reinstatement or default resolution services.

- Assist the client to bring the account current, subject to all applicable CARES Act, agency, or investor requirements ensuring no remaining mortgage delinquency.
  - Identify all available funding sources from homeowner and from other programs concurrently with the DeKalb funds to bring the account current.
6. 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.
  7. 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.
  8. Provide housing counseling and legal services including assessment to ensure the client receives the services required to maintain their housing and remain self-sufficient at the conclusion of payment of assistance.
  9. Submit invoices detailing expenses related to the number of cases handled no later than the 10<sup>th</sup> day of the month following the occurrence of the expense.
  10. CORPORATION will maintain documentation, which may include pay stubs, 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 reimbursement 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.

**Atlanta Legal Aid Society, Inc.**

**Budget Summary**

| <b><u>Cost Category</u></b>   | <b><u>Budget</u></b> |
|---|----------------------|
| Housing Counseling/Legal services<br>at \$500.00 per case (100 cases) | \$50,000             |
| Administration  | <u>\$5,000</u>       |
| Total   | \$55,000             |

Atlanta Legal Aid Society, Inc. may receive additional funding the with option to go up to a total of 200 case (\$100,000 total) if funds are available, upon approval of CD Director. Payment for Case Management and Administration will be made on a monthly reimbursement basis.

By: Atlanta Legal Aid Society, Inc.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Typed Name and Title

By: DeKalb County Community Development Department

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Typed Name and Title