

**DRAFT**



DeKalb County  
GEORGIA

**Application for HUD Section 108 Loan Guarantee  
District 4 Senior Center**

July 2, 2018

Submitted by: **DeKalb County Community Development Department**  
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## **Summary**

In August 2016, DeKalb County retained the services of a consultant to examine the County's portfolio of senior facilities with a focus on citizens living in DeKalb Commission Districts 4 and 5. The comprehensive study analyzed data on population, transportation and provided location recommendations for future facilities. The results of this study determined that the County should look to create a senior facility in District 4. This area was determined to be the most geographically dispersed and is currently the most underserved area for senior services.

This is the basis for which the County seeks a HUD Section 108 Loan. These funds, if approved, will be used to build a state of the art senior center in DeKalb County to serve the Citizens that are currently underserved for senior services in the County. This project is consistent with the DeKalb County Community Development 2014-2018 HUD Consolidated Plan.

## **Geographic and Demographic Characteristics**

DeKalb County, Georgia is a large urban entitlement County with a population of approximately 691,893 citizens. DeKalb County borders Fulton County on the west side and incorporates a portion of the City of Atlanta. Gwinnett, Rockdale, Henry, and Clayton County join DeKalb County on the northeast, east, southeast and south side. DeKalb County covers 268 square miles and is home to ten incorporated municipalities. The adult population, ages 18-64, has a slightly higher share in DeKalb than in the 10-county area as a whole (67.1% v. 65.3%), as does the elderly population, ages 65 and over (9.0% v. 8.5%). The County has a large subgroup population of older adults in excess of 150,000 and growing.

## **Administrative Agency**

The County receives grants from HUD that are administered by the Community Development Department, including the Community Development Block Grant (CDBG), the McKinney Emergency Solutions Grant Program (ESG) and the HOME Investment Partnerships Act (HOME). Additionally, the County has received stimulus grants for the Neighborhood Stabilization Program (NSP).

The Community Development Department works to improve low- to moderate-income neighborhoods and address issues that affect the quality of life for low- to moderate- income persons. The mission of the Community Development Department is to create viable urban communities that principally benefit low-moderate income persons. We work collaboratively with nonprofit agencies, governmental entities at all levels, the business community, the faith community, residents and schools to achieve the following goals:

- To provide decent, affordable housing for low- to- moderate income persons residing in DeKalb County;
- To provide a suitable living environment, public facilities, infrastructure and community services, principally benefiting low- to moderate-income persons;
- To expand economic opportunities, increase and retain new and existing jobs;
- To revitalize economically depressed areas that principally serve low- to moderate-income areas.

### **Section 108 Application Description**

This Section 108 Loan Application is for the proposed DeKalb County Senior Center facility with a pool to be located in the area of District 4 in DeKalb County, Georgia. DeKalb County, Georgia. District 4 of DeKalb County has been selected as a location for a new senior center based on a 2016 Comprehensive Feasibility Study that identified the area as a high priority for senior services. This area was designated based on population data and it is the area that is the most geographically dispersed and underserved for seniors. The 2015 Population Data indicates that there are 13,800 residents 60 years or older in District 4. Another factor that was considered was the travel distance from the center of District 4 to other existing senior centers and aquatic facilities. It was determined that there was a large gap in overall coverage in the east and northern portions of the County including District 4 with travel distances ranging from 4.5 mile to up to over 11 miles.

#### **District 4 Senior Center Facility**

The 2016 Senior Center Feasibility Plan analyzed data on population, transportation, proximity of senior service sites to citizens and provided recommendations for locations of future facilities. In conclusion, the study determined that there were enough factors (travel distance to existing centers, need for congregate meals and senior population size) to warrant the construction of a new senior center in District 4. The proposed site for the District 4 Senior Center is located on County owned land at 4875 Elam Road, Stone Mountain GA. ***The proposed center is planned to be approximately 15,000 square feet and will consist of multipurpose and program space, administrative office space, and supportive space with ample parking up to 125 spaces.***

### **Census Tract- National Objective/Eligibility**

District 4 has an approximate 7 mile service area. Based on the comprehensive feasibility study there are approximately 13,800 persons aged 60 and over within this service area. The most recent Census Tract Data shows the proposed service area is 51.3% low-to-moderate income. A new senior center in this area is eligible under the National Objective low-mod area benefit for construction of a Public Facility. A map of the service area is included in Appendix A.

### **Proposed Project Description**

DeKalb County plans to construct a Senior Community Center in the next 18 to 24 months in response to the growth of the senior population and demand for services in the County. There is currently 600 persons on the waiting list for the closest senior center, the Lou Walker Senior Center, and the demand is growing.

The proposed senior center would be a state of the art facility that will offer programming to include, health/ wellness programs, swimming and aquatic programming, nutritional counseling, educational programs, congregate meals, community activities and transportation assistance.

### **Project Scope of Work**

The proposed 21,000 sq. ft. Senior Center should provide a modern exciting and functional facility that is aesthetically pleasing to the community and meets the need of District Five seniors. The site shall accommodate approximately 100 parking spaces, covered drop-off area with main entrance, service entrance, landscaping and pedestrian plaza. LEED certification is not intended for this project, however energy efficiency and sustainability approach can be implemented. Listed below is a summary representation of the basic space programming features to be included in the design of the facility:

- Vestibule, lobby and reception area, security sign-in area.
- Administrative offices, work offices, break room, copy room, staff restrooms
- Multipurpose, dining hall and stage
- Multipurpose classrooms, computer room, arts and crafts
- ADA compliant restrooms

- Fitness room, yoga, dance and aerobics studio, fitness storage
- Library, billiards / game room, lounge TV room, massage therapy room
- Therapeutic pool with lap lanes
- Men/Women locker area with restroom and showers
- Kitchen, storage, service area
- Utilities closet, IT, electrical, HVAC, security system.
- Building system support spaces
- Parking
- Landscaping and community garden

### **Program, Circulation, and Adjacencies**

The Senior Center would be zoned into several major functions, which would include: senior serve spaces, senior support or service spaces, public spaces, food service, meeting/activity spaces, wellness, administration spaces, and utility spaces. The spatial adjacencies of the Senior Center would focus around grouping related activities and functions on main circulation routes.

The overall form of the Senior Center would either be rectangular, linear, or would create an interior court, all single story. To allow for simplicity in circulation, the circulation system would most likely be axial or pre-central, with major spaces arranged along the circulation corridors.

The multipurpose room / dining hall would include space for a stage and would be adjacent to the kitchen. This would be the largest room of the Senior Center and would be an assembly space accommodating up to 207 occupants. Each occupant would require at least 15sf per person by code. The circulation corridors would provide multiple access points to the multipurpose room / dining hall. This design feature would help circulate the large number of occupants from adjacent space. The senior center will include a 3,500 sq. ft. therapeutic pool with lap lanes for active seniors. The pool amenities will include locker rooms with changing areas, toilets and showers. A mechanical room and office will be incorporated into the pool area.

The administration spaces would be grouped together within their own suite. This suite would be accessible from the main circulation corridors and would contain offices, work rooms, break rooms, and storage for the Senior Center staff. Senior recreation spaces such as the lounge, billiards room, and library would all be accessible from the main circulation corridors and would be adjacent to one another, open and interconnected. This will foster integration and connection between Seniors and will allow for the idea of "chance encounters."

Multipurpose rooms / classrooms, fitness rooms, and dance rooms would each have their own storage spaces and would be accessible from the main circulation corridors.

Unisex restrooms would be distributed throughout the main floor plan, with the main restrooms grouped together with utility spaces such as the janitor's closet, electrical room, and mechanical room.

**Request**

DeKalb County, Georgia is seeking Section 108 Guarantee Loan in the amount of \$7,839,000 for the purpose of constructing a Senior Center. The total estimated value of the facility upon completion will be approximately \$9.75 million therefore rendering a loan to value ratio of 125%.

Projects	\$/SF	Sq. Footage	%Total Project Cost	HUD Section 108 Loan Amount
Building and Site Construction	\$275.00	21,000	73.67%	\$5,775,000
Furnishings/Fixtures/Equipment	\$24.00		6.43%	\$504,000
Pool@ 50x70 (3500 SF)			3.83%	\$300,000
Technology/IT Infrastructure/AV	\$7.00		1.88%	\$147,000
Design & Engineering Costs	\$20.00		5.36%	\$420,000
Development Costs	\$6.00		1.61%	\$126,000
Other Owner's Costs	\$6.00		1.61%	\$126,000
Testing & Related Costs	\$3.00		0.80%	\$63,000
Project Contingency	\$18.00		4.82%	\$378,000
<b>Total Project Budget</b>	<b>\$359.00</b>	<b>21,000</b>	<b>100%</b>	<b>\$7,839,000</b>

\*In the event of the appraisal of the new Center and the land does not equate to a 125% loan to value ratio, the County will pledge additional assets.

**Location**

The proposed location is on County owned land located a 4875 Elam Road. This site was determined to be the most optimal based on results of the "Comprehensive Feasibility Study for the South East DeKalb Senior Center". The study identified areas within District 4 that would best serve the identified need for senior services.

## **Eligible Activity**

The HUD eligibility activity is construction of a Public Facility.

## **National Objectives and Public Benefits Standards**

In accordance with the HUD CDBG regulatory requirements at 24 CFR 570, all Section 108 funded activities will be based upon the "benefit to low- and moderate-income persons" or LMI national objective. The County will employ the following allowable national objective activity:

Low/Mod Limited Clientele (LMC) – At least 51 percent of the beneficiaries of the activity have to be LMI persons. For this Center the National Objective will be Limited Clientele (570.208)(a)(2).

## **Project Structure and Participants**

### **Entity Carrying out the Project:**

The developer for the District 4 Senior Center will be DeKalb County Government. The County will use its very detailed and structured procurement process to solicit contractors. A competitive bidding process will be used to acquire all professional contractors to design, engineer, and construct the facilities. After the completion of the construction, DeKalb County will operate the facilities.

The County has extensive experience in constructing Senior Center facilities using the Section 108 funding method and has demonstrated the capacity to complete this proposed project. Listed below are projects DeKalb County has completed with Section 108 Loan funds:

- The Central DeKalb Senior Center, December 2014
- The South DeKalb Senior Center, Completed June 2015
- The North DeKalb Senior Center, Completed December 2016
- The Lou Walker Senior Center, August 2012 (Pre-Award)

### **Permanent Financing:**

The permanent financing for these projects will be the HUD Section 108 Loan, with DeKalb County acting as the borrower of the loan fund and will undertake the project and operate the facilities upon completion.

### **Borrower of Loan Funds:**

DeKalb County, Georgia will act as the borrower of the Section 108 Loan funds and undertake the project.

**Owner of the Property:**

DeKalb County, Georgia will own and operate the senior facility after the completion of the construction.

**Equity:**

It is anticipated the center will be valued at \$7.8 million plus an additional 25% will come from the land value at completion of the construction project. Pre-construction fees for design and engineering will be paid for via CDBG funds. To the extent the equity is insufficient the County will pledge additional County assets as required.

**Entity that is Borrower of Section 108 Loan:**

DeKalb County, Georgia will act as borrower of the Section 108 Loan funds and undertake the project.

**Permanent Financing:**

Permanent financing will be the HUD Section 108 loan.

**Financing Fee:**

Payment for financing fee in the amount of approximately \$200,000 will be paid from CDBG funding.

**Collateral:**

The collateral for the project will include the land, improvements thereof, machinery and equipment, and the facility upon completion. Additional collateral will be provided by DeKalb County if required.

**Source of Repayment:**

The source of repayment of the Section 108 Loan will be DeKalb County General Fund resources.

**Owner of Land and Assets upon completion :**

DeKalb County, Georgia Government will own all land, property improvements and assets upon completion.

**Project Implementation Timeline**

DeKalb County will fully develop and implement Section 108 loan financing based upon the following preliminary timeline with most tasks contingent upon HUD and the DeKalb County Board of Commission approval. The tasks and projected dates are subject to change.

<b>Tasks</b>	<b>Projected Date</b>
<ul style="list-style-type: none"> <li>• Notify HUD Field Office of Intent to Apply for Section 108 Loan</li> </ul>	October 12, 2017 (completed)
<ul style="list-style-type: none"> <li>• Received Notice to proceed with Application from HUD Field Office</li> </ul>	December 11, 2017 (completed)
<ul style="list-style-type: none"> <li>• Develop Project Descriptions/Requirements</li> <li>• Develop Programming</li> <li>• Finalize Cost proposals</li> <li>• Develop Funding Strategy</li> </ul>	February 22, 2018
Prepare and Submit Agenda Items Obtain Board of Commissioner Approval: <ul style="list-style-type: none"> <li>• Authorize use of CDBG funding</li> <li>• Authorize pursuit of a HUD Section 108 Loan</li> </ul>	June 12, 2018
<ul style="list-style-type: none"> <li>• Publish Ad for 30 day public Comment Period</li> </ul>	June 28, 2018
<ul style="list-style-type: none"> <li>• Hold Public Hearing on Proposed Application</li> </ul>	July 18, 2018
<b>Obtain HUD Section 108 Loan Approval</b>	<b>October, 2018</b>
Procurement – RFP Design and Engineering	November – December 2018
Award Design Engineering Contract	January, 2019
Initial Design Phase	January – May 2019
Develop and Advertise Construction RFP	May-June, 2019
Award Construction Contract	June-July, 2019
Complete Construction	December, 2020

**Repayment Schedule**

**DISTRICT 4 SENIOR CENTER SECTION 108 LOAN AMORTIZATION SCHEDULE**

ENTER VALUES		LOAN SUMMARY	
Loan amount	\$7,839,000.00	Scheduled payment	\$45,866.89
Annual interest rate	3.60%	Scheduled number of payments	240
Loan period in years	20	Actual number of payments	240
Number of payments per year	12	Total early payments	\$0.00
Start date of loan	1/1/2019	Total interest	\$3,169,053.09
Optional extra payments	\$0.00	LENDER NAME	Woodgrove Bank

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST
1	1/1/2019	\$7,839,000.00	\$45,866.89	\$0.00	\$45,866.89	\$22,349.89	\$23,517.00
2	2/1/2019	\$7,816,650.11	\$45,866.89	\$0.00	\$45,866.89	\$22,416.94	\$23,449.95
3	3/1/2019	\$7,794,233.17	\$45,866.89	\$0.00	\$45,866.89	\$22,484.19	\$23,382.70
4	4/1/2019	\$7,771,748.99	\$45,866.89	\$0.00	\$45,866.89	\$22,551.64	\$23,315.25
5	5/1/2019	\$7,749,197.35	\$45,866.89	\$0.00	\$45,866.89	\$22,619.30	\$23,247.59
6	6/1/2019	\$7,726,578.05	\$45,866.89	\$0.00	\$45,866.89	\$22,687.15	\$23,179.73
7	7/1/2019	\$7,703,890.90	\$45,866.89	\$0.00	\$45,866.89	\$22,755.22	\$23,111.67
8	8/1/2019	\$7,681,135.68	\$45,866.89	\$0.00	\$45,866.89	\$22,823.48	\$23,043.41
9	9/1/2019	\$7,658,312.20	\$45,866.89	\$0.00	\$45,866.89	\$22,891.95	\$22,974.94
10	10/1/2019	\$7,635,420.25	\$45,866.89	\$0.00	\$45,866.89	\$22,960.63	\$22,906.26
11	11/1/2019	\$7,612,459.62	\$45,866.89	\$0.00	\$45,866.89	\$23,029.51	\$22,837.38
12	12/1/2019	\$7,589,430.11	\$45,866.89	\$0.00	\$45,866.89	\$23,098.60	\$22,768.29
13	1/1/2020	\$7,566,331.51	\$45,866.89	\$0.00	\$45,866.89	\$23,167.89	\$22,698.99
14	2/1/2020	\$7,543,163.62	\$45,866.89	\$0.00	\$45,866.89	\$23,237.40	\$22,629.49
15	3/1/2020	\$7,519,926.22	\$45,866.89	\$0.00	\$45,866.89	\$23,307.11	\$22,559.78
16	4/1/2020	\$7,496,619.12	\$45,866.89	\$0.00	\$45,866.89	\$23,377.03	\$22,489.86

17	5/1/2020	\$7,473,242.08	\$45,866.89	\$0.00	\$45,866.89	\$23,447.16	\$22,419.73
18	6/1/2020	\$7,449,794.92	\$45,866.89	\$0.00	\$45,866.89	\$23,517.50	\$22,349.38
19	7/1/2020	\$7,426,277.42	\$45,866.89	\$0.00	\$45,866.89	\$23,588.06	\$22,278.83
20	8/1/2020	\$7,402,689.36	\$45,866.89	\$0.00	\$45,866.89	\$23,658.82	\$22,208.07
21	9/1/2020	\$7,379,030.54	\$45,866.89	\$0.00	\$45,866.89	\$23,729.80	\$22,137.09
22	10/1/2020	\$7,355,300.75	\$45,866.89	\$0.00	\$45,866.89	\$23,800.99	\$22,065.90
23	11/1/2020	\$7,331,499.76	\$45,866.89	\$0.00	\$45,866.89	\$23,872.39	\$21,994.50
24	12/1/2020	\$7,307,627.37	\$45,866.89	\$0.00	\$45,866.89	\$23,944.01	\$21,922.88
25	1/1/2021	\$7,283,683.37	\$45,866.89	\$0.00	\$45,866.89	\$24,015.84	\$21,851.05
26	2/1/2021	\$7,259,667.53	\$45,866.89	\$0.00	\$45,866.89	\$24,087.89	\$21,779.00
27	3/1/2021	\$7,235,579.65	\$45,866.89	\$0.00	\$45,866.89	\$24,160.15	\$21,706.74
28	4/1/2021	\$7,211,419.50	\$45,866.89	\$0.00	\$45,866.89	\$24,232.63	\$21,634.26
29	5/1/2021	\$7,187,186.87	\$45,866.89	\$0.00	\$45,866.89	\$24,305.33	\$21,561.56
30	6/1/2021	\$7,162,881.54	\$45,866.89	\$0.00	\$45,866.89	\$24,378.24	\$21,488.64
31	7/1/2021	\$7,138,503.30	\$45,866.89	\$0.00	\$45,866.89	\$24,451.38	\$21,415.51
32	8/1/2021	\$7,114,051.92	\$45,866.89	\$0.00	\$45,866.89	\$24,524.73	\$21,342.16
33	9/1/2021	\$7,089,527.19	\$45,866.89	\$0.00	\$45,866.89	\$24,598.31	\$21,268.58
34	10/1/2021	\$7,064,928.88	\$45,866.89	\$0.00	\$45,866.89	\$24,672.10	\$21,194.79
35	11/1/2021	\$7,040,256.78	\$45,866.89	\$0.00	\$45,866.89	\$24,746.12	\$21,120.77
36	12/1/2021	\$7,015,510.66	\$45,866.89	\$0.00	\$45,866.89	\$24,820.36	\$21,046.53
37	1/1/2022	\$6,990,690.30	\$45,866.89	\$0.00	\$45,866.89	\$24,894.82	\$20,972.07
38	2/1/2022	\$6,965,795.49	\$45,866.89	\$0.00	\$45,866.89	\$24,969.50	\$20,897.39
39	3/1/2022	\$6,940,825.99	\$45,866.89	\$0.00	\$45,866.89	\$25,044.41	\$20,822.48
40	4/1/2022	\$6,915,781.58	\$45,866.89	\$0.00	\$45,866.89	\$25,119.54	\$20,747.34
41	5/1/2022	\$6,890,662.03	\$45,866.89	\$0.00	\$45,866.89	\$25,194.90	\$20,671.99
42	6/1/2022	\$6,865,467.13	\$45,866.89	\$0.00	\$45,866.89	\$25,270.49	\$20,596.40
43	7/1/2022	\$6,840,196.65	\$45,866.89	\$0.00	\$45,866.89	\$25,346.30	\$20,520.59
44	8/1/2022	\$6,814,850.35	\$45,866.89	\$0.00	\$45,866.89	\$25,422.34	\$20,444.55
45	9/1/2022	\$6,789,428.01	\$45,866.89	\$0.00	\$45,866.89	\$25,498.60	\$20,368.28
46	10/1/2022	\$6,763,929.41	\$45,866.89	\$0.00	\$45,866.89	\$25,575.10	\$20,291.79
47	11/1/2022	\$6,738,354.31	\$45,866.89	\$0.00	\$45,866.89	\$25,651.82	\$20,215.06
48	12/1/2022	\$6,712,702.48	\$45,866.89	\$0.00	\$45,866.89	\$25,728.78	\$20,138.11
49	1/1/2023	\$6,686,973.70	\$45,866.89	\$0.00	\$45,866.89	\$25,805.97	\$20,060.92
50	2/1/2023	\$6,661,167.73	\$45,866.89	\$0.00	\$45,866.89	\$25,883.38	\$19,983.50

51	3/1/2023	\$6,635,284.35	\$45,866.89	\$0.00	\$45,866.89	\$25,961.03	\$19,905.85
52	4/1/2023	\$6,609,323.32	\$45,866.89	\$0.00	\$45,866.89	\$26,038.92	\$19,827.97
53	5/1/2023	\$6,583,284.40	\$45,866.89	\$0.00	\$45,866.89	\$26,117.03	\$19,749.85
54	6/1/2023	\$6,557,167.36	\$45,866.89	\$0.00	\$45,866.89	\$26,195.39	\$19,671.50
55	7/1/2023	\$6,530,971.98	\$45,866.89	\$0.00	\$45,866.89	\$26,273.97	\$19,592.92
56	8/1/2023	\$6,504,698.00	\$45,866.89	\$0.00	\$45,866.89	\$26,352.79	\$19,514.09
57	9/1/2023	\$6,478,345.21	\$45,866.89	\$0.00	\$45,866.89	\$26,431.85	\$19,435.04
58	10/1/2023	\$6,451,913.36	\$45,866.89	\$0.00	\$45,866.89	\$26,511.15	\$19,355.74
59	11/1/2023	\$6,425,402.21	\$45,866.89	\$0.00	\$45,866.89	\$26,590.68	\$19,276.21
60	12/1/2023	\$6,398,811.53	\$45,866.89	\$0.00	\$45,866.89	\$26,670.45	\$19,196.43
61	1/1/2024	\$6,372,141.08	\$45,866.89	\$0.00	\$45,866.89	\$26,750.46	\$19,116.42
62	2/1/2024	\$6,345,390.61	\$45,866.89	\$0.00	\$45,866.89	\$26,830.72	\$19,036.17
63	3/1/2024	\$6,318,559.90	\$45,866.89	\$0.00	\$45,866.89	\$26,911.21	\$18,955.68
64	4/1/2024	\$6,291,648.69	\$45,866.89	\$0.00	\$45,866.89	\$26,991.94	\$18,874.95
65	5/1/2024	\$6,264,656.75	\$45,866.89	\$0.00	\$45,866.89	\$27,072.92	\$18,793.97
66	6/1/2024	\$6,237,583.83	\$45,866.89	\$0.00	\$45,866.89	\$27,154.14	\$18,712.75
67	7/1/2024	\$6,210,429.69	\$45,866.89	\$0.00	\$45,866.89	\$27,235.60	\$18,631.29
68	8/1/2024	\$6,183,194.09	\$45,866.89	\$0.00	\$45,866.89	\$27,317.31	\$18,549.58
69	9/1/2024	\$6,155,876.79	\$45,866.89	\$0.00	\$45,866.89	\$27,399.26	\$18,467.63
70	10/1/2024	\$6,128,477.53	\$45,866.89	\$0.00	\$45,866.89	\$27,481.46	\$18,385.43
71	11/1/2024	\$6,100,996.07	\$45,866.89	\$0.00	\$45,866.89	\$27,563.90	\$18,302.99
72	12/1/2024	\$6,073,432.17	\$45,866.89	\$0.00	\$45,866.89	\$27,646.59	\$18,220.30
73	1/1/2025	\$6,045,785.58	\$45,866.89	\$0.00	\$45,866.89	\$27,729.53	\$18,137.36
74	2/1/2025	\$6,018,056.05	\$45,866.89	\$0.00	\$45,866.89	\$27,812.72	\$18,054.17
75	3/1/2025	\$5,990,243.33	\$45,866.89	\$0.00	\$45,866.89	\$27,896.16	\$17,970.73
76	4/1/2025	\$5,962,347.17	\$45,866.89	\$0.00	\$45,866.89	\$27,979.85	\$17,887.04
77	5/1/2025	\$5,934,367.33	\$45,866.89	\$0.00	\$45,866.89	\$28,063.79	\$17,803.10
78	6/1/2025	\$5,906,303.54	\$45,866.89	\$0.00	\$45,866.89	\$28,147.98	\$17,718.91
79	7/1/2025	\$5,878,155.56	\$45,866.89	\$0.00	\$45,866.89	\$28,232.42	\$17,634.47
80	8/1/2025	\$5,849,923.14	\$45,866.89	\$0.00	\$45,866.89	\$28,317.12	\$17,549.77
81	9/1/2025	\$5,821,606.03	\$45,866.89	\$0.00	\$45,866.89	\$28,402.07	\$17,464.82
82	10/1/2025	\$5,793,203.96	\$45,866.89	\$0.00	\$45,866.89	\$28,487.28	\$17,379.61
83	11/1/2025	\$5,764,716.68	\$45,866.89	\$0.00	\$45,866.89	\$28,572.74	\$17,294.15
84	12/1/2025	\$5,736,143.94	\$45,866.89	\$0.00	\$45,866.89	\$28,658.46	\$17,208.43

85	1/1/2026	\$5,707,485.49	\$45,866.89	\$0.00	\$45,866.89	\$28,744.43	\$17,122.46
86	2/1/2026	\$5,678,741.05	\$45,866.89	\$0.00	\$45,866.89	\$28,830.66	\$17,036.22
87	3/1/2026	\$5,649,910.39	\$45,866.89	\$0.00	\$45,866.89	\$28,917.16	\$16,949.73
88	4/1/2026	\$5,620,993.23	\$45,866.89	\$0.00	\$45,866.89	\$29,003.91	\$16,862.98
89	5/1/2026	\$5,591,989.32	\$45,866.89	\$0.00	\$45,866.89	\$29,090.92	\$16,775.97
90	6/1/2026	\$5,562,898.40	\$45,866.89	\$0.00	\$45,866.89	\$29,178.19	\$16,688.70
91	7/1/2026	\$5,533,720.21	\$45,866.89	\$0.00	\$45,866.89	\$29,265.73	\$16,601.16
92	8/1/2026	\$5,504,454.48	\$45,866.89	\$0.00	\$45,866.89	\$29,353.52	\$16,513.36
93	9/1/2026	\$5,475,100.96	\$45,866.89	\$0.00	\$45,866.89	\$29,441.59	\$16,425.30
94	10/1/2026	\$5,445,659.38	\$45,866.89	\$0.00	\$45,866.89	\$29,529.91	\$16,336.98
95	11/1/2026	\$5,416,129.47	\$45,866.89	\$0.00	\$45,866.89	\$29,618.50	\$16,248.39
96	12/1/2026	\$5,386,510.97	\$45,866.89	\$0.00	\$45,866.89	\$29,707.35	\$16,159.53
97	1/1/2027	\$5,356,803.61	\$45,866.89	\$0.00	\$45,866.89	\$29,796.48	\$16,070.41
98	2/1/2027	\$5,327,007.13	\$45,866.89	\$0.00	\$45,866.89	\$29,885.87	\$15,981.02
99	3/1/2027	\$5,297,121.27	\$45,866.89	\$0.00	\$45,866.89	\$29,975.52	\$15,891.36
100	4/1/2027	\$5,267,145.74	\$45,866.89	\$0.00	\$45,866.89	\$30,065.45	\$15,801.44
101	5/1/2027	\$5,237,080.29	\$45,866.89	\$0.00	\$45,866.89	\$30,155.65	\$15,711.24
102	6/1/2027	\$5,206,924.65	\$45,866.89	\$0.00	\$45,866.89	\$30,246.11	\$15,620.77
103	7/1/2027	\$5,176,678.53	\$45,866.89	\$0.00	\$45,866.89	\$30,336.85	\$15,530.04
104	8/1/2027	\$5,146,341.68	\$45,866.89	\$0.00	\$45,866.89	\$30,427.86	\$15,439.03
105	9/1/2027	\$5,115,913.82	\$45,866.89	\$0.00	\$45,866.89	\$30,519.15	\$15,347.74
106	10/1/2027	\$5,085,394.67	\$45,866.89	\$0.00	\$45,866.89	\$30,610.70	\$15,256.18
107	11/1/2027	\$5,054,783.97	\$45,866.89	\$0.00	\$45,866.89	\$30,702.54	\$15,164.35
108	12/1/2027	\$5,024,081.43	\$45,866.89	\$0.00	\$45,866.89	\$30,794.64	\$15,072.24
109	1/1/2028	\$4,993,286.79	\$45,866.89	\$0.00	\$45,866.89	\$30,887.03	\$14,979.86
110	2/1/2028	\$4,962,399.76	\$45,866.89	\$0.00	\$45,866.89	\$30,979.69	\$14,887.20
111	3/1/2028	\$4,931,420.07	\$45,866.89	\$0.00	\$45,866.89	\$31,072.63	\$14,794.26
112	4/1/2028	\$4,900,347.44	\$45,866.89	\$0.00	\$45,866.89	\$31,165.85	\$14,701.04
113	5/1/2028	\$4,869,181.60	\$45,866.89	\$0.00	\$45,866.89	\$31,259.34	\$14,607.54
114	6/1/2028	\$4,837,922.25	\$45,866.89	\$0.00	\$45,866.89	\$31,353.12	\$14,513.77
115	7/1/2028	\$4,806,569.13	\$45,866.89	\$0.00	\$45,866.89	\$31,447.18	\$14,419.71
116	8/1/2028	\$4,775,121.95	\$45,866.89	\$0.00	\$45,866.89	\$31,541.52	\$14,325.37
117	9/1/2028	\$4,743,580.43	\$45,866.89	\$0.00	\$45,866.89	\$31,636.15	\$14,230.74
118	10/1/2028	\$4,711,944.28	\$45,866.89	\$0.00	\$45,866.89	\$31,731.06	\$14,135.83

119	11/1/2028	\$4,680,213.23	\$45,866.89	\$0.00	\$45,866.89	\$31,826.25	\$14,040.64
120	12/1/2028	\$4,648,386.98	\$45,866.89	\$0.00	\$45,866.89	\$31,921.73	\$13,945.16
121	1/1/2029	\$4,616,465.25	\$45,866.89	\$0.00	\$45,866.89	\$32,017.49	\$13,849.40
122	2/1/2029	\$4,584,447.76	\$45,866.89	\$0.00	\$45,866.89	\$32,113.54	\$13,753.34
123	3/1/2029	\$4,552,334.22	\$45,866.89	\$0.00	\$45,866.89	\$32,209.89	\$13,657.00
124	4/1/2029	\$4,520,124.33	\$45,866.89	\$0.00	\$45,866.89	\$32,306.51	\$13,560.37
125	5/1/2029	\$4,487,817.82	\$45,866.89	\$0.00	\$45,866.89	\$32,403.43	\$13,463.45
126	6/1/2029	\$4,455,414.38	\$45,866.89	\$0.00	\$45,866.89	\$32,500.64	\$13,366.24
127	7/1/2029	\$4,422,913.74	\$45,866.89	\$0.00	\$45,866.89	\$32,598.15	\$13,268.74
128	8/1/2029	\$4,390,315.59	\$45,866.89	\$0.00	\$45,866.89	\$32,695.94	\$13,170.95
129	9/1/2029	\$4,357,619.65	\$45,866.89	\$0.00	\$45,866.89	\$32,794.03	\$13,072.86
130	10/1/2029	\$4,324,825.62	\$45,866.89	\$0.00	\$45,866.89	\$32,892.41	\$12,974.48
131	11/1/2029	\$4,291,933.21	\$45,866.89	\$0.00	\$45,866.89	\$32,991.09	\$12,875.80
132	12/1/2029	\$4,258,942.12	\$45,866.89	\$0.00	\$45,866.89	\$33,090.06	\$12,776.83
133	1/1/2030	\$4,225,852.06	\$45,866.89	\$0.00	\$45,866.89	\$33,189.33	\$12,677.56
134	2/1/2030	\$4,192,662.73	\$45,866.89	\$0.00	\$45,866.89	\$33,288.90	\$12,577.99
135	3/1/2030	\$4,159,373.83	\$45,866.89	\$0.00	\$45,866.89	\$33,388.77	\$12,478.12
136	4/1/2030	\$4,125,985.06	\$45,866.89	\$0.00	\$45,866.89	\$33,488.93	\$12,377.96
137	5/1/2030	\$4,092,496.13	\$45,866.89	\$0.00	\$45,866.89	\$33,589.40	\$12,277.49
138	6/1/2030	\$4,058,906.73	\$45,866.89	\$0.00	\$45,866.89	\$33,690.17	\$12,176.72
139	7/1/2030	\$4,025,216.56	\$45,866.89	\$0.00	\$45,866.89	\$33,791.24	\$12,075.65
140	8/1/2030	\$3,991,425.32	\$45,866.89	\$0.00	\$45,866.89	\$33,892.61	\$11,974.28
141	9/1/2030	\$3,957,532.71	\$45,866.89	\$0.00	\$45,866.89	\$33,994.29	\$11,872.60
142	10/1/2030	\$3,923,538.42	\$45,866.89	\$0.00	\$45,866.89	\$34,096.27	\$11,770.62
143	11/1/2030	\$3,889,442.15	\$45,866.89	\$0.00	\$45,866.89	\$34,198.56	\$11,668.33
144	12/1/2030	\$3,855,243.59	\$45,866.89	\$0.00	\$45,866.89	\$34,301.16	\$11,565.73
145	1/1/2031	\$3,820,942.43	\$45,866.89	\$0.00	\$45,866.89	\$34,404.06	\$11,462.83
146	2/1/2031	\$3,786,538.37	\$45,866.89	\$0.00	\$45,866.89	\$34,507.27	\$11,359.62
147	3/1/2031	\$3,752,031.10	\$45,866.89	\$0.00	\$45,866.89	\$34,610.79	\$11,256.09
148	4/1/2031	\$3,717,420.30	\$45,866.89	\$0.00	\$45,866.89	\$34,714.63	\$11,152.26
149	5/1/2031	\$3,682,705.68	\$45,866.89	\$0.00	\$45,866.89	\$34,818.77	\$11,048.12
150	6/1/2031	\$3,647,886.91	\$45,866.89	\$0.00	\$45,866.89	\$34,923.23	\$10,943.66
151	7/1/2031	\$3,612,963.68	\$45,866.89	\$0.00	\$45,866.89	\$35,028.00	\$10,838.89
152	8/1/2031	\$3,577,935.68	\$45,866.89	\$0.00	\$45,866.89	\$35,133.08	\$10,733.81

153	9/1/2031	\$3,542,802.60	\$45,866.89	\$0.00	\$45,866.89	\$35,238.48	\$10,628.41
154	10/1/2031	\$3,507,564.12	\$45,866.89	\$0.00	\$45,866.89	\$35,344.20	\$10,522.69
155	11/1/2031	\$3,472,219.93	\$45,866.89	\$0.00	\$45,866.89	\$35,450.23	\$10,416.66
156	12/1/2031	\$3,436,769.70	\$45,866.89	\$0.00	\$45,866.89	\$35,556.58	\$10,310.31
157	1/1/2032	\$3,401,213.12	\$45,866.89	\$0.00	\$45,866.89	\$35,663.25	\$10,203.64
158	2/1/2032	\$3,365,549.87	\$45,866.89	\$0.00	\$45,866.89	\$35,770.24	\$10,096.65
159	3/1/2032	\$3,329,779.63	\$45,866.89	\$0.00	\$45,866.89	\$35,877.55	\$9,989.34
160	4/1/2032	\$3,293,902.08	\$45,866.89	\$0.00	\$45,866.89	\$35,985.18	\$9,881.71
161	5/1/2032	\$3,257,916.90	\$45,866.89	\$0.00	\$45,866.89	\$36,093.14	\$9,773.75
162	6/1/2032	\$3,221,823.76	\$45,866.89	\$0.00	\$45,866.89	\$36,201.42	\$9,665.47
163	7/1/2032	\$3,185,622.35	\$45,866.89	\$0.00	\$45,866.89	\$36,310.02	\$9,556.87
164	8/1/2032	\$3,149,312.33	\$45,866.89	\$0.00	\$45,866.89	\$36,418.95	\$9,447.94
165	9/1/2032	\$3,112,893.38	\$45,866.89	\$0.00	\$45,866.89	\$36,528.21	\$9,338.68
166	10/1/2032	\$3,076,365.17	\$45,866.89	\$0.00	\$45,866.89	\$36,637.79	\$9,229.10
167	11/1/2032	\$3,039,727.38	\$45,866.89	\$0.00	\$45,866.89	\$36,747.71	\$9,119.18
168	12/1/2032	\$3,002,979.67	\$45,866.89	\$0.00	\$45,866.89	\$36,857.95	\$9,008.94
169	1/1/2033	\$2,966,121.72	\$45,866.89	\$0.00	\$45,866.89	\$36,968.52	\$8,898.37
170	2/1/2033	\$2,929,153.20	\$45,866.89	\$0.00	\$45,866.89	\$37,079.43	\$8,787.46
171	3/1/2033	\$2,892,073.77	\$45,866.89	\$0.00	\$45,866.89	\$37,190.67	\$8,676.22
172	4/1/2033	\$2,854,883.10	\$45,866.89	\$0.00	\$45,866.89	\$37,302.24	\$8,564.65
173	5/1/2033	\$2,817,580.86	\$45,866.89	\$0.00	\$45,866.89	\$37,414.15	\$8,452.74
174	6/1/2033	\$2,780,166.72	\$45,866.89	\$0.00	\$45,866.89	\$37,526.39	\$8,340.50
175	7/1/2033	\$2,742,640.33	\$45,866.89	\$0.00	\$45,866.89	\$37,638.97	\$8,227.92
176	8/1/2033	\$2,705,001.36	\$45,866.89	\$0.00	\$45,866.89	\$37,751.88	\$8,115.00
177	9/1/2033	\$2,667,249.48	\$45,866.89	\$0.00	\$45,866.89	\$37,865.14	\$8,001.75
178	10/1/2033	\$2,629,384.34	\$45,866.89	\$0.00	\$45,866.89	\$37,978.73	\$7,888.15
179	11/1/2033	\$2,591,405.61	\$45,866.89	\$0.00	\$45,866.89	\$38,092.67	\$7,774.22
180	12/1/2033	\$2,553,312.94	\$45,866.89	\$0.00	\$45,866.89	\$38,206.95	\$7,659.94
181	1/1/2034	\$2,515,105.99	\$45,866.89	\$0.00	\$45,866.89	\$38,321.57	\$7,545.32
182	2/1/2034	\$2,476,784.42	\$45,866.89	\$0.00	\$45,866.89	\$38,436.53	\$7,430.35
183	3/1/2034	\$2,438,347.88	\$45,866.89	\$0.00	\$45,866.89	\$38,551.84	\$7,315.04
184	4/1/2034	\$2,399,796.04	\$45,866.89	\$0.00	\$45,866.89	\$38,667.50	\$7,199.39
185	5/1/2034	\$2,361,128.54	\$45,866.89	\$0.00	\$45,866.89	\$38,783.50	\$7,083.39
186	6/1/2034	\$2,322,345.04	\$45,866.89	\$0.00	\$45,866.89	\$38,899.85	\$6,967.04

187	7/1/2034	\$2,283,445.18	\$45,866.89	\$0.00	\$45,866.89	\$39,016.55	\$6,850.34
188	8/1/2034	\$2,244,428.63	\$45,866.89	\$0.00	\$45,866.89	\$39,133.60	\$6,733.29
189	9/1/2034	\$2,205,295.03	\$45,866.89	\$0.00	\$45,866.89	\$39,251.00	\$6,615.89
190	10/1/2034	\$2,166,044.03	\$45,866.89	\$0.00	\$45,866.89	\$39,368.76	\$6,498.13
191	11/1/2034	\$2,126,675.27	\$45,866.89	\$0.00	\$45,866.89	\$39,486.86	\$6,380.03
192	12/1/2034	\$2,087,188.41	\$45,866.89	\$0.00	\$45,866.89	\$39,605.32	\$6,261.57
193	1/1/2035	\$2,047,583.09	\$45,866.89	\$0.00	\$45,866.89	\$39,724.14	\$6,142.75
194	2/1/2035	\$2,007,858.95	\$45,866.89	\$0.00	\$45,866.89	\$39,843.31	\$6,023.58
195	3/1/2035	\$1,968,015.64	\$45,866.89	\$0.00	\$45,866.89	\$39,962.84	\$5,904.05
196	4/1/2035	\$1,928,052.79	\$45,866.89	\$0.00	\$45,866.89	\$40,082.73	\$5,784.16
197	5/1/2035	\$1,887,970.06	\$45,866.89	\$0.00	\$45,866.89	\$40,202.98	\$5,663.91
198	6/1/2035	\$1,847,767.09	\$45,866.89	\$0.00	\$45,866.89	\$40,323.59	\$5,543.30
199	7/1/2035	\$1,807,443.50	\$45,866.89	\$0.00	\$45,866.89	\$40,444.56	\$5,422.33
200	8/1/2035	\$1,766,998.94	\$45,866.89	\$0.00	\$45,866.89	\$40,565.89	\$5,301.00
201	9/1/2035	\$1,726,433.05	\$45,866.89	\$0.00	\$45,866.89	\$40,687.59	\$5,179.30
202	10/1/2035	\$1,685,745.46	\$45,866.89	\$0.00	\$45,866.89	\$40,809.65	\$5,057.24
203	11/1/2035	\$1,644,935.81	\$45,866.89	\$0.00	\$45,866.89	\$40,932.08	\$4,934.81
204	12/1/2035	\$1,604,003.73	\$45,866.89	\$0.00	\$45,866.89	\$41,054.88	\$4,812.01
205	1/1/2036	\$1,562,948.85	\$45,866.89	\$0.00	\$45,866.89	\$41,178.04	\$4,688.85
206	2/1/2036	\$1,521,770.81	\$45,866.89	\$0.00	\$45,866.89	\$41,301.58	\$4,565.31
207	3/1/2036	\$1,480,469.24	\$45,866.89	\$0.00	\$45,866.89	\$41,425.48	\$4,441.41
208	4/1/2036	\$1,439,043.76	\$45,866.89	\$0.00	\$45,866.89	\$41,549.76	\$4,317.13
209	5/1/2036	\$1,397,494.00	\$45,866.89	\$0.00	\$45,866.89	\$41,674.41	\$4,192.48
210	6/1/2036	\$1,355,819.60	\$45,866.89	\$0.00	\$45,866.89	\$41,799.43	\$4,067.46
211	7/1/2036	\$1,314,020.17	\$45,866.89	\$0.00	\$45,866.89	\$41,924.83	\$3,942.06
212	8/1/2036	\$1,272,095.34	\$45,866.89	\$0.00	\$45,866.89	\$42,050.60	\$3,816.29
213	9/1/2036	\$1,230,044.74	\$45,866.89	\$0.00	\$45,866.89	\$42,176.75	\$3,690.13
214	10/1/2036	\$1,187,867.98	\$45,866.89	\$0.00	\$45,866.89	\$42,303.28	\$3,563.60
215	11/1/2036	\$1,145,564.70	\$45,866.89	\$0.00	\$45,866.89	\$42,430.19	\$3,436.69
216	12/1/2036	\$1,103,134.51	\$45,866.89	\$0.00	\$45,866.89	\$42,557.48	\$3,309.40
217	1/1/2037	\$1,060,577.02	\$45,866.89	\$0.00	\$45,866.89	\$42,685.16	\$3,181.73
218	2/1/2037	\$1,017,891.86	\$45,866.89	\$0.00	\$45,866.89	\$42,813.21	\$3,053.68
219	3/1/2037	\$975,078.65	\$45,866.89	\$0.00	\$45,866.89	\$42,941.65	\$2,925.24
220	4/1/2037	\$932,137.00	\$45,866.89	\$0.00	\$45,866.89	\$43,070.48	\$2,796.41

221	5/1/2037	\$889,066.52	\$45,866.89	\$0.00	\$45,866.89	\$43,199.69	\$2,667.20
222	6/1/2037	\$845,866.83	\$45,866.89	\$0.00	\$45,866.89	\$43,329.29	\$2,537.60
223	7/1/2037	\$802,537.55	\$45,866.89	\$0.00	\$45,866.89	\$43,459.28	\$2,407.61
224	8/1/2037	\$759,078.27	\$45,866.89	\$0.00	\$45,866.89	\$43,589.65	\$2,277.23
225	9/1/2037	\$715,488.62	\$45,866.89	\$0.00	\$45,866.89	\$43,720.42	\$2,146.47
226	10/1/2037	\$671,768.20	\$45,866.89	\$0.00	\$45,866.89	\$43,851.58	\$2,015.30
227	11/1/2037	\$627,916.61	\$45,866.89	\$0.00	\$45,866.89	\$43,983.14	\$1,883.75
228	12/1/2037	\$583,933.48	\$45,866.89	\$0.00	\$45,866.89	\$44,115.09	\$1,751.80
229	1/1/2038	\$539,818.39	\$45,866.89	\$0.00	\$45,866.89	\$44,247.43	\$1,619.46
230	2/1/2038	\$495,570.96	\$45,866.89	\$0.00	\$45,866.89	\$44,380.18	\$1,486.71
231	3/1/2038	\$451,190.78	\$45,866.89	\$0.00	\$45,866.89	\$44,513.32	\$1,353.57
232	4/1/2038	\$406,677.47	\$45,866.89	\$0.00	\$45,866.89	\$44,646.86	\$1,220.03
233	5/1/2038	\$362,030.61	\$45,866.89	\$0.00	\$45,866.89	\$44,780.80	\$1,086.09
234	6/1/2038	\$317,249.81	\$45,866.89	\$0.00	\$45,866.89	\$44,915.14	\$951.75
235	7/1/2038	\$272,334.68	\$45,866.89	\$0.00	\$45,866.89	\$45,049.88	\$817.00
236	8/1/2038	\$227,284.79	\$45,866.89	\$0.00	\$45,866.89	\$45,185.03	\$681.85
237	9/1/2038	\$182,099.76	\$45,866.89	\$0.00	\$45,866.89	\$45,320.59	\$546.30
238	10/1/2038	\$136,779.17	\$45,866.89	\$0.00	\$45,866.89	\$45,456.55	\$410.34
239	11/1/2038	\$91,322.62	\$45,866.89	\$0.00	\$45,866.89	\$45,592.92	\$273.97
240	12/1/2038	\$45,729.70	\$45,866.89	\$0.00	\$45,729.70	\$45,592.51	\$137.19

## **Appendix A:**

- 1. Define Service Area for the District 4 Senior Center**
- 2. Map**
- 3. All Census Block Groups in the define Service Area**
- 4. The statistical number for low and moderate-income persons in the defined service area is : 58% low-moderate income**
- 5. Pictures of Previous HUD funded Senior Center Projects**

## **Appendix B:**

**DeKalb County Senior Feasibility Study**

## **Appendix C:**

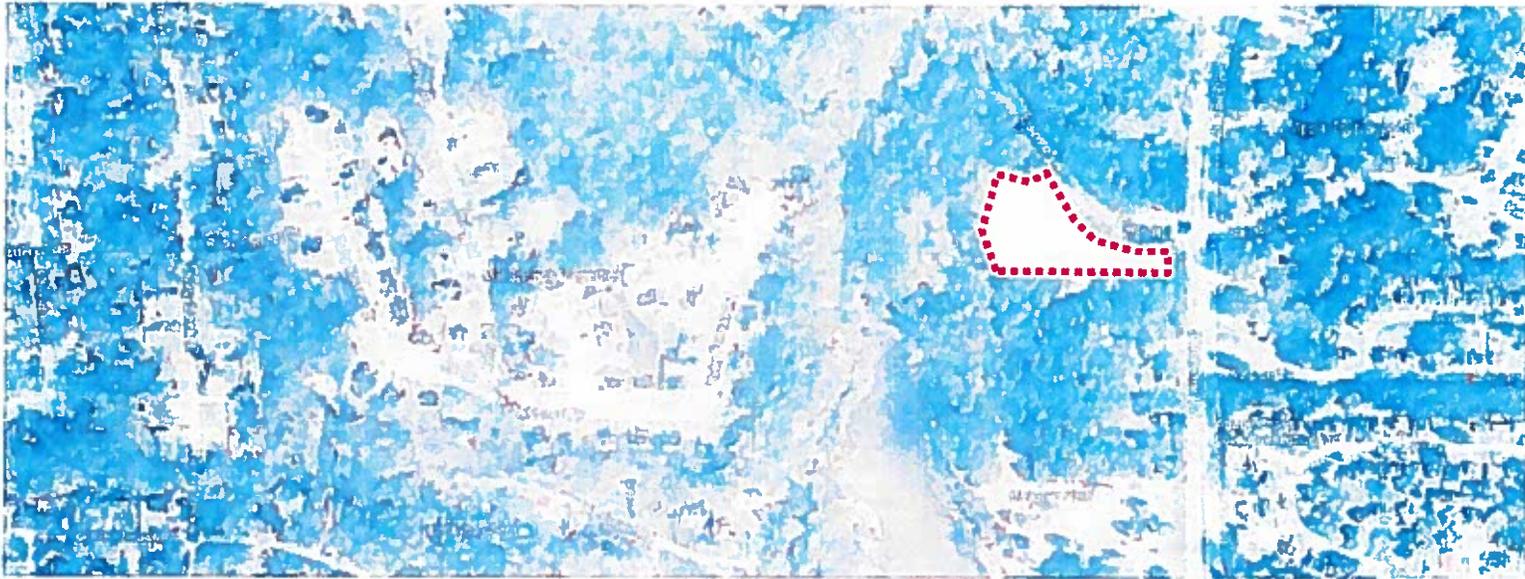
**District 4 Senior Center site feasibility study**

## **Section 108 Loan Application Contact Person:**

**Allen Mitchell, Director**  
**DeKalb County Community Development Department**  
**750 Commerce Drive, Suite 401**  
**Decatur, GA 30030**  
**(404) 371-2727**  
**[amitchell@dekalbcountyga.gov](mailto:amitchell@dekalbcountyga.gov)**

## **APPENDIX A:**

- **Service Area for District 4 Senior Center**
- **Maps**
- **Census Block Groups**
- **Pictures**



**DISTRICT 4 SENIOR CENTER : 4875 ELAM ROAD**

Site Feasibility Study  
07.24.17



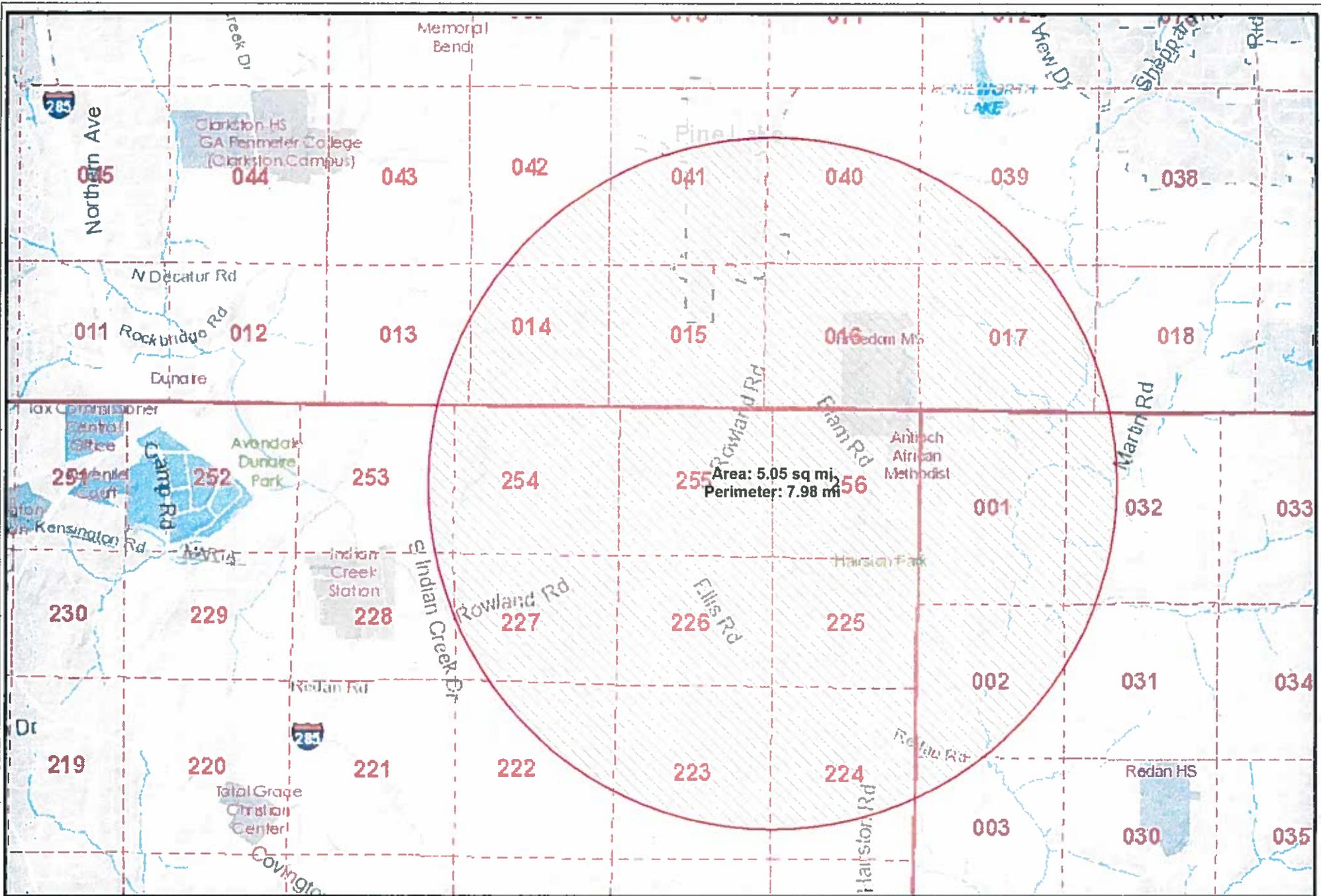
**District 4 Senior Center Site 4875 Elam Road**



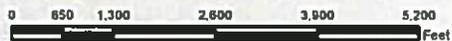
Date Printed: 3/12/2018



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## District 4 Senior Center Service Area



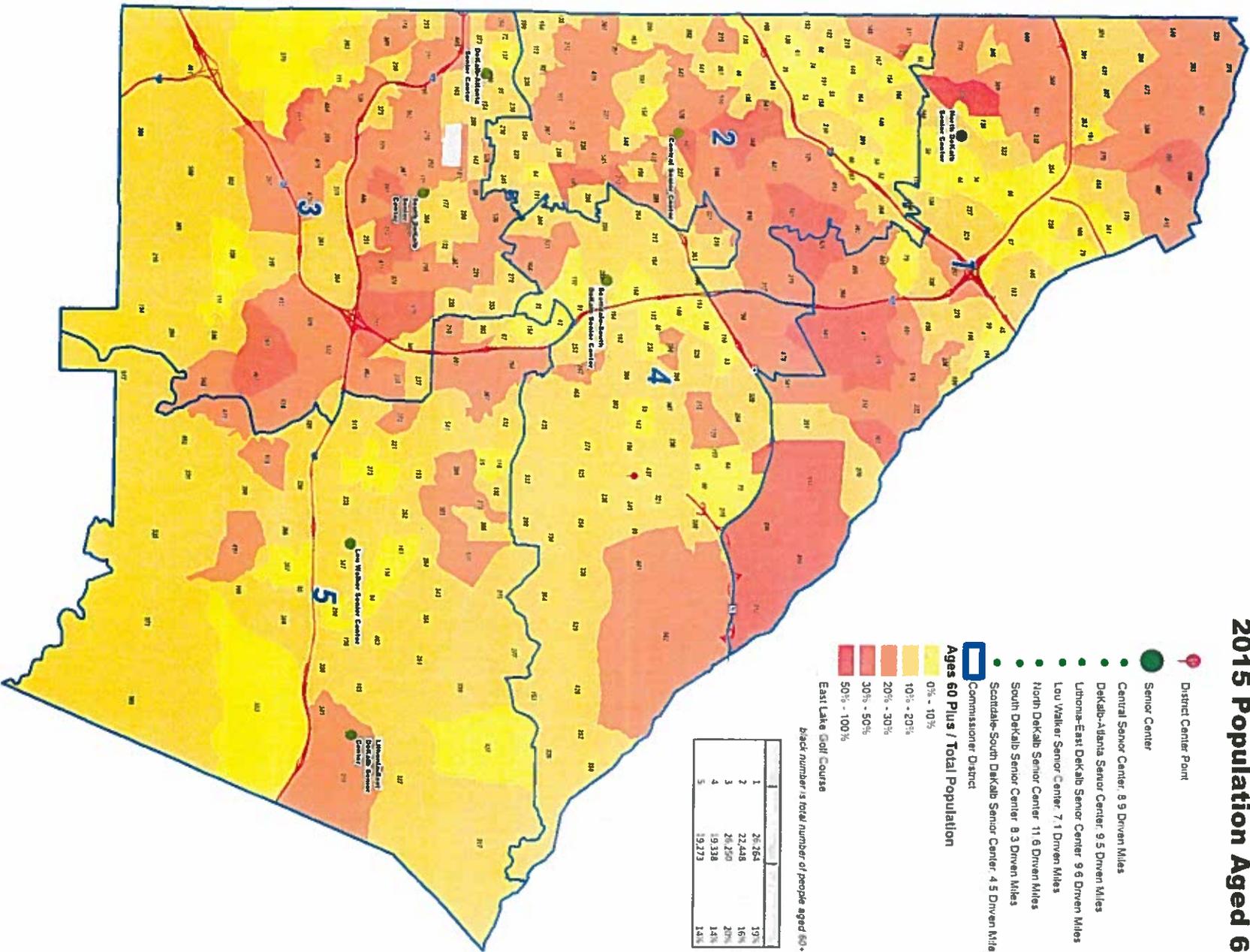
Date Printed: 3/12/2018



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# 2015 Population Aged 60+



DeKalb County, GA



Map produced by the GIS Department

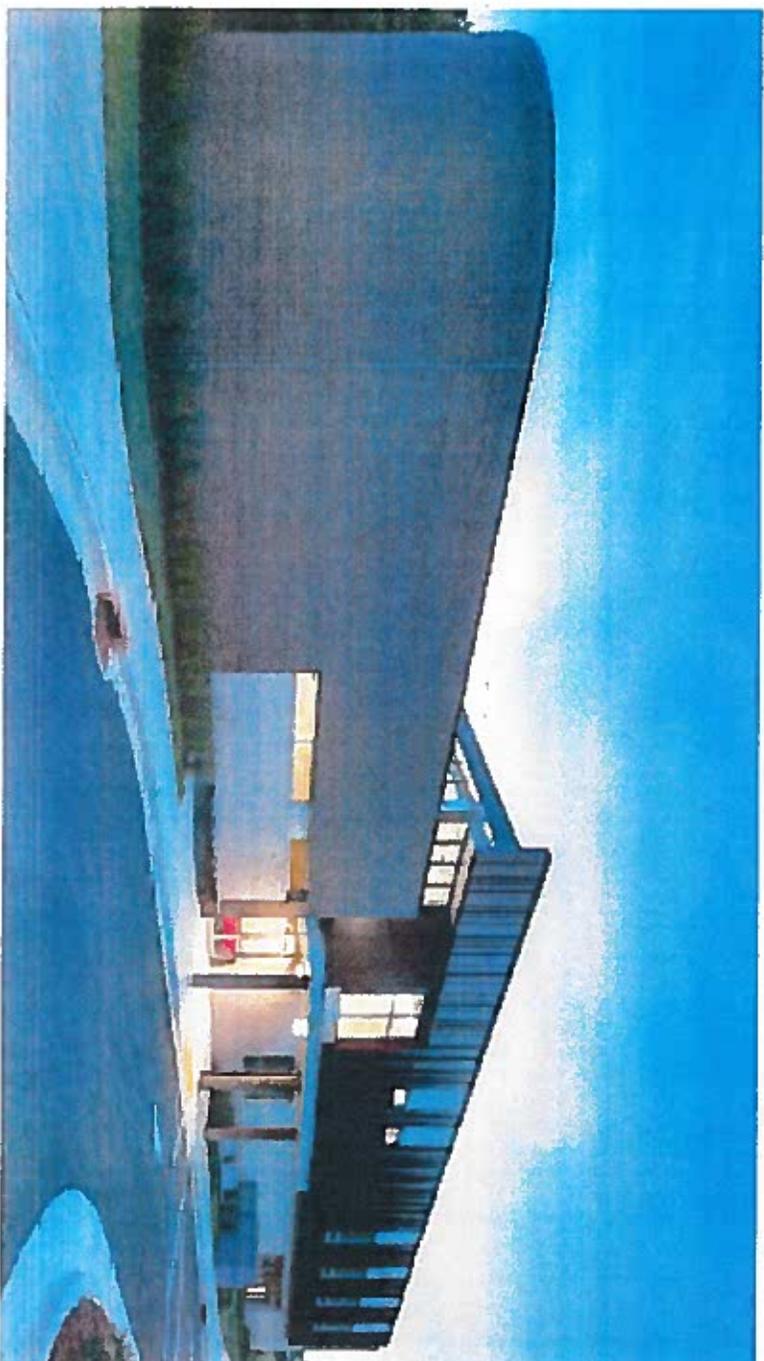
Map data provided by the GIS Department. The map is a general representation of the data and does not constitute a warranty of accuracy. The map is for informational purposes only. The map is not to be used for legal or financial purposes. The map is not to be used for any other purpose. The map is not to be used for any other purpose. The map is not to be used for any other purpose.

## District 4 Senior Center Service Area Census Tracts

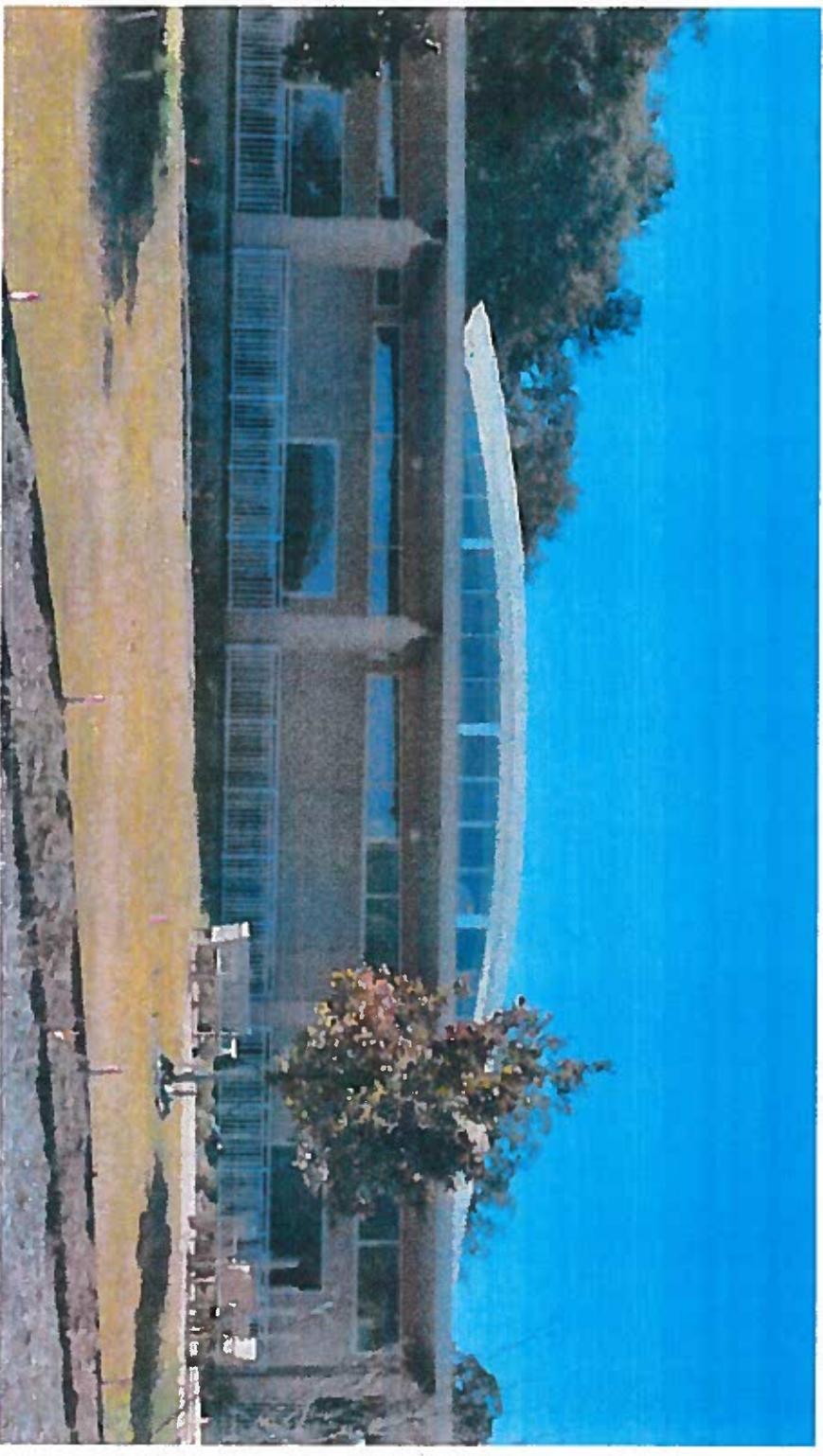
### 58% Low- Moderate Income

Census Tract	Block Group
232.04	1
232.04	3
232.06	2
232.08	3
232.10	5
219.09	1
219.09	2
219.09	3
219.09	4

**CENTRAL DEKALB SENIOR CENTER  
1346 MCCONNELL DRIVE, DECATUR, GA 30033**



**SOUTH DEKALB SENIOR/COMMUNITY CENTER  
1931 CANDLER ROAD, DECATUR, GA 30032**



**NORTH DEKALB SENIOR/COMMUNITY CENTER  
3393 MALONE DRIVE, CHAMBLEE, GA 30341**



**LOU WALKER SENIOR CENTER  
2538 PANOLA ROAD, LITHONIA, GA 30058**

