

**Grantee: Clayton County, GA**

**Grant: B-11-UN-13-0001**

**October 1, 2011 thru December 31, 2011 Performance Report**

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**Grant Number:**

B-11-UN-13-0001

**Obligation Date:****Award Date:****Grantee Name:**

Clayton County, GA

**Contract End Date:**

03/04/2014

**Review by HUD:**

Reviewed and Approved

**Grant Amount:**

\$3,796,167.00

**Grant Status:**

Active

**QPR Contact:**

Carol Seaton

**Estimated PI/RL Funds:**

\$0.00

**Total Budget:**

\$3,796,167.00

## Disasters:

### Declaration Number

No Disasters Found

## Narratives

### Summary of Distribution and Uses of NSP Funds:

Two target areas were selected: Clayton State/Rex in the north part of the county and Irongate/Mundys Mill in the south. Each activity will be conducted in both target areas. The funds will be distributed as follows:

Mortgage assistance for home buyers and loan loss reserves - \$ 3,066,551

Demolition of blighted properties - \$350,000

Administration of the program - \$379,616

### How Fund Use Addresses Market Conditions:

Since October, 2010, meetings were conducted with representatives of various housing stakeholders to discuss the foreclosure needs in Clayton County and explore all options to best utilize NSP funds. Collaborated efforts involving the County Departments of Community Development, Tax Assessment, Economic Development, Sheriff, Police, Office of Housing and Community Development and the Housing Authority of Clayton County. Private partners include lending institutions, GA Association of Bankers, Metro South Board of Realtors, appraisers, inspectors, builders, developers, housing counseling agencies, the local Community Housing Development Organization and other nonprofits. Based on the information gathering process, it was determined that the best use of the NSP 3 Grant funds would be Mortgage Assistance, Loan Loss Reserves and Demolition of blighted properties. The activities were selected to move Clayton toward a tipping point in housing recovery.

### Ensuring Continued Affordability:

Clayton County will use the HOME Program standards for continued affordability for all NSP3 assisted homes, using Promissory Notes and Deeds to Secure Debt which contain recapture clauses.

### Definition of Blighted Structure:

The Clayton County Code of Ordinances does not use the term "blighted structure" but does address "unsafe buildings" under article XIII Sections 18-555 and 18-556. Clayton County will use these "unsafe buildings" sections from its Code of Ordinances as its "blighted structure" definition for NSP3.

### Definition of Affordable Rents:

For the purposes of NSP3, Clayton County defines affordable rents as the Fair Market Rents published annually by HUD for the Housing Choice Voucher program.

### Housing Rehabilitation/New Construction Standards:

Clayton County will use as its NSP3 rehabilitation standards the County HOME Property Standards, which use the Georgia Uniform Code Act (ICC building code, National Electrical Code, etc.)



**Vicinity Hiring:**

If any new hires are needed, those who reside in the target areas would get priority as applicants. This information will be included in any newspaper advertisements for the jobs on the job application and in any Requests for Proposals for the work. We will also advertise through local sources most likely to be seen by residents in the vicinity by placing posters in stores, churches, daycare centers, etc. in the target areas.

**Procedures for Preferences for Affordable Rental Dev.:**

In the last few years Clayton County has experienced an extremely high single family foreclosure rate. Many of these homes were purchased by investors and used as rental property. We estimate that the percentage of single family rental housing in the county is as high as 60%. Rents are in a very affordable range, due to competition caused by the volume of rental property available. Therefore, Clayton County does not anticipate the need to create preferences for the development of affordable rental housing at this time. The focus of NSP 3 activities will be solely on increasing home ownership of affordable foreclosed single family housing in the NSP3 target areas.

**Grantee Contact Information:**

Mickie Williams, NSP Manager  
1671 Adamson Parkway, Suite 101  
Morrow GA 30260  
770-477-4512

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$3,796,167.00
Total Budget	\$0.00	\$3,796,167.00
Total Obligated	\$0.00	\$379,616.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

**Progress Toward Required Numeric Targets**

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$569,425.05	\$0.00
Limit on Admin/Planning	\$379,616.70	\$0.00
Limit on State Admin	\$0.00	\$0.00

**Progress Toward Activity Type Targets**

Activity Type	Target	Actual
Administration	\$379,616.70	\$379,616.00

**Progress Toward National Objective Targets**

National Objective	Target	Actual
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## Overall Progress Narrative:

NSP 3 implementation has been on hold while the County was deciding how to move forward with the administration of all the HUD programs. The County decided not to renew the contract with W. Frank Newton, Inc, consulting firm, that was hired to administer all the HUD programs. The County is bringing the administration in house to the County, under the Community Development Department. The transition is in process, and new staff will be hired in early 2012. We anticipate that a revised substantial amendment will be completed and sent to HUD by the second quarter in 2012. Choosing some different activities and having staff in place will allow us to immediately begin using NSP 3 funds. We do not anticipate any problem with expending at least 50% of the funds in the next year, and all of the funds by the end of the third year.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP3-45202-FIN, Financing Mechanisms	\$0.00	\$3,066,551.00	\$0.00
NSP3-45303-Demo, Demolition	\$0.00	\$350,000.00	\$0.00
NSP3-5400-Admin, Administration Costs	\$0.00	\$379,616.00	\$0.00

## Activities

<b>Grantee Activity Number:</b>	<b>NSP3-120-MA</b>
<b>Activity Title:</b>	<b>Mortgage Assistance Middle Income</b>

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP3-45202-FIN

**Projected Start Date:**

03/04/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Financing Mechanisms

**Projected End Date:**

03/04/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Clayton County Housing and Community Development

<b>Overall</b>	<b>Oct 1 thru Dec 31, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$150,000.00
<b>Total Budget</b>	\$0.00	\$150,000.00
<b>Total Obligated</b>	\$0.00	\$0.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
Clayton County Housing and Community Development	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Mortgage assistance will be provided to eligible buyers with incomes from 81%- 120% AMI who purchase a foreclosed home in either of the targeted areas. Mortgage assistance will be recorded as a soft second using a deed to secure debt and promissory note as our legally enforceable documents. The assistance will have zero interest rate and will be recaptured if the home is sold in less than five years.

**Location Description:**

Any foreclosed home in either of the two target areas - Clayton State/Rex and Irongate/Mundys Mill.

**Activity Progress Narrative:**

There was not activity during this quarter.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**



## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** NSP3-50-MA

**Activity Title:** Mortgage Assistance VLI

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP3-45202-FIN

**Projected Start Date:**

03/04/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Financing Mechanisms

**Projected End Date:**

03/04/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Clayton County Housing and Community Development

**Overall**

	<b>Oct 1 thru Dec 31, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$952,500.00
<b>Total Budget</b>	\$0.00	\$952,500.00
<b>Total Obligated</b>	\$0.00	\$0.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
Clayton County Housing and Community Development	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Mortgage assistance will be provided to eligible buyers with incomes below 50% AMI who purchase a foreclosed home in either of the targeted areas. Mortgage assistance will be recorded as a soft second using a deed to secure debt and promissory note as our legally enforceable documents. The assistance will have zero interest rate and will be recaptured if the home is sold in less than five years.

**Location Description:**

Any foreclosed home in either of the two target areas - Clayton State/Rex and Irongate/Mundys Mill.

**Activity Progress Narrative:**

There was no activity during this quarter.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**



## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** NSP3-80-MA

**Activity Title:** Mortgage Assistance MI

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP3-45202-FIN

**Projected Start Date:**

03/04/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Financing Mechanisms

**Projected End Date:**

03/04/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Clayton County Housing and Community Development

**Overall**

	<b>Oct 1 thru Dec 31, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$1,000,000.00
<b>Total Budget</b>	\$0.00	\$1,000,000.00
<b>Total Obligated</b>	\$0.00	\$0.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
Clayton County Housing and Community Development	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Mortgage assistance will be provided to eligible buyers with incomes from 51%-80% AMI who purchase a foreclosed home in either of the targeted areas. Mortgage assistance will be recorded as a soft second using a deed to secure debt and promissory note as our legally enforceable documents. The assistance will have zero interest rate and will be recaptured if the home is sold in less than five years.

**Location Description:**

Any foreclosed home in either of the two target areas - Clayton State/Rex and Irongate/Mundys Mill.

**Activity Progress Narrative:**

There was no activity during this quarter.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**



## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** NSP3-Admin

**Activity Title:** Administration

**Activity Category:**

Administration

**Project Number:**

NSP3-5400-Admin

**Projected Start Date:**

03/04/2011

**Benefit Type:**

( )

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration Costs

**Projected End Date:**

03/04/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Clayton County Housing and Community Development

**Overall**

	<b>Oct 1 thru Dec 31, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$379,616.00
<b>Total Budget</b>	\$0.00	\$379,616.00
<b>Total Obligated</b>	\$0.00	\$379,616.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
Clayton County Housing and Community Development	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

These funds will be used to administer the NSP3 program, paying for staff and necessary expenses for the program.

**Location Description:**

Any foreclosed home in either of the two target areas - Clayton State/Rex and Irongate/Mundys Mill.

**Activity Progress Narrative:**

There was no activity during this quarter.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**



## Activity Locations

Address	City	County	State	Zip	Status / Accept
			Georgia	-	Not Validated / N

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

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**Grantee Activity Number:** NSP3-Demo

**Activity Title:** Demolition

**Activity Category:**

Clearance and Demolition

**Project Number:**

NSP3-45303-Demo

**Projected Start Date:**

03/04/2011

**Benefit Type:**

Area ( )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Demolition

**Projected End Date:**

03/04/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Clayton County Housing and Community Development

**Overall**

	<b>Oct 1 thru Dec 31, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$350,000.00
<b>Total Budget</b>	\$0.00	\$350,000.00
<b>Total Obligated</b>	\$0.00	\$0.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
Clayton County Housing and Community Development	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

NSP staff will work with the County Code Enforcement Unit to identify blighted structures with serious code violations and work with them on the demolition process.

**Location Description:**

Any foreclosed home in either of the two target areas - Clayton State/Rex and Irongate/Mundys Mill.

**Activity Progress Narrative:**

There was no activity during this quarter.

**Accomplishments Performance Measures**

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Properties</b>	0	0/12

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Housing Units</b>	0	0/12
<b># of Singlefamily Units</b>	0	0/12



## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

Address	City	County	State	Zip	Status / Accept
			Georgia	-	Not Validated / N

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

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<b>Grantee Activity Number:</b>	<b>NSP3-LLR</b>
<b>Activity Title:</b>	<b>Loan Loss Reserves</b>

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP3-45202-FIN

**Projected Start Date:**

03/04/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Financing Mechanisms

**Projected End Date:**

03/04/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Clayton County Housing and Community Development

<b>Overall</b>	<b>Oct 1 thru Dec 31, 2011</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$964,051.00
<b>Total Budget</b>	\$0.00	\$964,051.00
<b>Total Obligated</b>	\$0.00	\$0.00
<b>Total Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$0.00
Clayton County Housing and Community Development	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

We will work with local banks to provide loan loss reserves to them to encourage and enable them to aggressively re-enter or expand their home mortgage market in Clayton County. Bank regulators will determine the required amount each bank must reserve, and NSP will use this requirement as the basis for the amount for loan loss reserves for each participating bank.

**Location Description:**

Any foreclosed home in either of the two target areas - Clayton State/Rex and Irongate/Mundys Mill.

**Activity Progress Narrative:**

There was no activity during this quarter.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**



## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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