

Grantee: Clayton County, GA

Grant: B-08-UN-13-0001

October 1, 2012 thru December 31, 2012 Performance Report



Grant Number:

B-08-UN-13-0001

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

Clayton County, GA

Contract End Date:

03/05/2013

Review by HUD:

Reviewed and Approved

Grant Amount:

\$9,732,126.00

Grant Status:

Active

QPR Contact:

Carol Seaton

Estimated P/RL Funds:

\$11,000,000.00

Total Budget:

\$20,732,126.00

Disasters:

Declaration Number

NSP

Narratives

Areas of Greatest Need:

Clayton County will focus on Census Tracts which were identified by HUD as having a high risk for foreclosure or abandonment, having scores of eight or higher.

Distribution and and Uses of Funds:**Definitions and Descriptions:****Low Income Targeting:**

Clayton County NSP has set aside 2,435,000 (slightly over 25% of the grant) to serve families at or below 50% AMI. Southern Crescent Habitat for Humanity is one of the Asset Managers, and all of they buyers will met this income qualification. The other three Asset Management Teams are also reaching out to this income range, purchasing homes at good discounts and being able to re-sell at a price affordable to lower income families. We have also included higher amounts of mortgage assistance, if needed, for buyers in this income range.

Acquisition and Relocation:

All homes acquired by Clayton County NSP will be vacant, so there will be no relocation activities.

Public Comment:**Overall****Total Projected Budget from All Sources****This Report Period**

N/A

To Date

\$19,705,792.32

Total Budget

\$0.00

\$19,705,792.32

Total Obligated

\$327,000.00

\$19,121,770.00

Total Funds Drawdown

\$841,359.07

\$16,237,140.46

Program Funds Drawdown

\$0.00

\$8,187,510.32



Program Income Drawdown	\$841,359.07	\$8,049,630.14
Program Income Received	\$1,202,932.14	\$10,389,024.41
Total Funds Expended	\$7,806,072.27	\$16,237,140.46
Match Contributed	\$437,500.00	\$1,251,801.00

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	\$1,251,801.00
Limit on Public Services	\$1,459,818.90	\$0.00
Limit on Admin/Planning	\$973,212.60	\$1,020,641.65
Limit on State Admin	\$0.00	\$1,020,641.65

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$2,433,031.50	\$6,382,000.00

Overall Progress Narrative:

NSP1 continued to purchase and rehab foreclosed houses during this quarter. We were able to acquire nine houses under NSP1. We also sold twenty-one houses, which is exciting, but leaves us with very little inventory. We are struggling to find the houses to purchase. There have been about one-third of the usual number of houses on the HUD site, and we are usually out-bid by homeowners, who are bidding higher than the list price. Since we must purchase below the appraised value, we are not able to compete with the buyers. There are still vacant and foreclosed houses out there, but many of them are not listed, and we cannot locate the owner so we can make an offer. We are continuing to research ways we might locate the owners. We have also found that some agents that have the listing of Fannie Mae or Freddie Mac houses are reluctant to sell to our NSP Asset Managers, because they receive a bonus if sold to a homeowner directly. We have increased the amount of rehab we are doing, so that opens up some of the houses that need more repair, especially on the ones that will not appraise for the full cost. We continue to have a lot of interest in our program and buyers are pleased with the houses they are purchasing. We are hopeful that more inventory will be available in the spring, and we will be able to purchase more houses.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
288-ADMIN, Administration Fees	\$0.00	\$1,670,330.00	\$530,932.17
288-NSP-3FIN, Clayton County NSP Financial Mechanisms	\$0.00	\$35,861.50	\$8,041.50



288-NSP-ACQ/REH, Clayton County NSP Foreclosure Acquisition

\$0.00

\$18,000,000.00

\$7,648,536.65



Activities

Grantee Activity Number:	288-1ACQ-120 -NPI
Activity Title:	Clayton County NSP Acquisition <120%

Activity Category:

Acquisition - general

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

01/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$4,100,000.00
Total Budget	\$0.00	\$4,100,000.00
Total Obligated	\$0.00	\$4,000,000.00
Total Funds Drawdown	\$0.00	\$3,785,977.35
Program Funds Drawdown	\$0.00	\$2,310,024.78
Program Income Drawdown	\$0.00	\$1,475,952.57
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$1,475,952.57	\$3,785,977.35
Clayton County Community Development	\$1,475,952.57	\$3,785,977.35
Match Contributed	\$0.00	\$0.00

Activity Description:

The Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment.

All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "soft second" loans, and with potential Downpayment assistance provided from grant or Program Income funds from NSP, or from the HOME Program, or from the American Dream Downpayment Initiative [as determined by the household incomes of the homebuyers].

Through its grants management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in Census Tracts/Block Groups which were identified by HUD as possessing a high risk for foreclosure or abandonment., having scores of eight or higher.

Activity Progress Narrative:

NPI acquired three new houses in this quarter.



Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Properties	0		0/0	
# of Parcels acquired by	0		0/0	
# of Parcels acquired by admin	0		0/0	
# of Parcels acquired voluntarily	0		0/0	
Total acquisition compensation to	0		0/0	

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		0/0	
# of Singlefamily Units	0		0/0	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/0	0/0	0/0	0

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	



Grantee Activity Number: 288-1ACQ-120-RW

Activity Title: Acquisition <120%

Activity Category:

Acquisition - general

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

03/05/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Housing and Community Development

Overall

	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$1,330,508.00
Total Budget	\$0.00	\$1,330,508.00
Total Obligated	\$0.00	\$1,330,020.50
Total Funds Drawdown	\$0.00	\$1,244,383.91
Program Funds Drawdown	\$0.00	\$948,309.91
Program Income Drawdown	\$0.00	\$296,074.00
Program Income Received	\$0.00	\$44.00
Total Funds Expended	\$183,871.41	\$1,244,383.91
Clayton County Housing and Community Development	\$183,871.41	\$1,244,383.91
Match Contributed	\$0.00	\$0.00

Activity Description:

The Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment.

All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "Soft Second" loans and with potential Down Payment assistance provide from grant or program income funds from NSP or from HOME program or from the American Dream Downpayment Initiative.

Through its grant management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in Census Tracts which were identified by HUD as possessing a high risk for foreclosure or abandonment, having scores of eight or higher.

Activity Progress Narrative:

Added the expended funds from previous quarters that were not in the previous QPR.

Accomplishments Performance Measures

**This Report Period
Total**

**Cumulative Actual Total / Expected
Total**



# of Properties	0	0/0
-----------------	---	-----

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/0
# of Singlefamily Units	0	0/0

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/0	0/0	0/0	0

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	



Grantee Activity Number: 288-1ACQ-120-SH

Activity Title: acquisition <120%

Activity Category:

Acquisition - general

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

03/05/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Community Development

Overall

	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$3,000,000.00
Total Budget	\$0.00	\$3,000,000.00
Total Obligated	\$0.00	\$3,000,000.00
Total Funds Drawdown	\$269,190.95	\$2,541,633.02
Program Funds Drawdown	\$0.00	\$684,994.22
Program Income Drawdown	\$269,190.95	\$1,856,638.80
Program Income Received	\$0.00	\$598.00
Total Funds Expended	\$1,643,680.50	\$2,541,633.02
Clayton County Community Development	\$1,643,680.50	\$2,541,633.02
Match Contributed	\$0.00	\$0.00

Activity Description:

Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment.

All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "Soft Second" loans and with potential Down Payment assistance provide from grant or program income funds from NSP or from HOME program or from the American Dream Downpayment Initiative.

Through its grant management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in the Census Tracts/Block Groups which were identified by HUD as possessing a high risk for foreclosure or abandonment, having scores of eight or higher.

Activity Progress Narrative:

Strategic Holdings acquired four houses during this quarter. Additional funds were included in the expenditure amount to account for previous expenditures not recorded in the QPR.

Accomplishments Performance Measures

**This Report Period
Total**

**Cumulative Actual Total / Expected
Total**



# of Properties	0	0/0
-----------------	---	-----

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/0
# of Singlefamily Units	0	0/0

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/0	0/0	0/0	0

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	



Grantee Activity Number:	288-1ACQ-50-HH
Activity Title:	Clayton County NSP Acquisition for <50%

Activity Category:

Acquisition - general

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

01/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$2,150,000.00
Total Budget	\$0.00	\$2,150,000.00
Total Obligated	\$0.00	\$2,000,000.00
Total Funds Drawdown	\$97,699.55	\$1,296,945.62
Program Funds Drawdown	\$0.00	\$1,152,000.00
Program Income Drawdown	\$97,699.55	\$144,945.62
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$144,945.62	\$1,296,945.62
Clayton County Community Development	\$144,945.62	\$1,296,945.62
Match Contributed	\$0.00	\$0.00

Activity Description:

The Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment. All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "soft second" loans, and with potential Downpayment assistance provided from grant or Program Income funds from NSP, or from the HOME Program, or from the American Dream Downpayment Initiative [as determined by the household incomes of the homebuyers]. Through its grants management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in Census Tracts/Block Groups which were identified by HUD as possessing a high risk for foreclosure or abandonment., having scores of eight or higher.

Activity Progress Narrative:

Southern Crescent Habitat for Humanity purchased two houses during this quarter. Some additional expenditures were included for amount spent in past quarters and not recorded in the QPR.

Accomplishments Performance Measures

This Report Period Total	Cumulative Actual Total / Expected Total
-----------------------------	---------------------------------------------



# of Properties	0	0/0
# of Parcels acquired by	0	0/0
# of Parcels acquired by admin	0	0/0
# of Parcels acquired voluntarily	0	0/0
Total acquisition compensation to	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/0
# of Singlefamily Units	0	0/0

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/0	0/0	0/0	0

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	



Grantee Activity Number: 288-1ACQ-50-OTH
Activity Title: Other acquisitions for <50%

Activity Category:

Acquisition - general

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

03/05/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$2,000,000.00
Total Budget	\$0.00	\$2,000,000.00
Total Obligated	\$0.00	\$1,800,000.00
Total Funds Drawdown	\$0.00	\$1,478,097.58
Program Funds Drawdown	\$0.00	\$1,027,040.75
Program Income Drawdown	\$0.00	\$451,056.83
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$776,217.72	\$1,478,097.58
Clayton County Community Development	\$776,217.72	\$1,478,097.58
Match Contributed	\$0.00	\$0.00

Activity Description:

All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate mortgages, with potential NSP financed "soft second" loans for mortgage assistance or funds from the HOME Program. Homes in this activity are for Asset Management Teams, other than Southern Crescent Habitat for Humanity, to acquire homes to be sold to buyers at or below 50% AMI.

Location Description:

Clayton County will focus the activity in Census tracts which were identified by HUD as possessing a high risk factor for foreclosure or abandonment, having scores of eight or higher.

Activity Progress Narrative:

Adding expenditures from previous quarters not recorded in the QPR.

Accomplishments Performance Measures

# of Properties	This Report Period	Cumulative Actual Total / Expected
	Total	Total
	0	0/0



	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		0/0	
# of Singlefamily Units	0		0/0	

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/0	0/0	0

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	



Grantee Activity Number:	288-2REH-120-NPI
Activity Title:	Clayton County NSP Rehab for <120%

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

01/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$1,395,000.00
Total Budget	\$0.00	\$1,395,000.00
Total Obligated	\$100,000.00	\$1,395,000.00
Total Funds Drawdown	\$141,456.10	\$1,213,697.02
Program Funds Drawdown	\$0.00	\$474,710.32
Program Income Drawdown	\$141,456.10	\$738,986.70
Program Income Received	\$513,731.83	\$3,504,774.07
Total Funds Expended	\$716,231.65	\$1,213,697.02
Clayton County Community Development	\$716,231.65	\$1,213,697.02
Match Contributed	\$32,500.00	\$182,900.00

Activity Description:

The Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment. All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "soft second" loans, and with potential Downpayment assistance provided from grant or Program Income funds from NSP, or from the HOME Program, or from the American Dream Downpayment Initiative [as determined by the household incomes of the homebuyers]. Through its grants management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in Census Tracts/Block Groups which were identified by HUD as possessing a high risk for foreclosure or abandonment, having scores of eight or higher.

Activity Progress Narrative:

National Property Institute closed with 6 buyers during the quarter. Five of the buyers received assistance from HOME funds, which is the match listed, and one buyer received assistance with NSP funds.



Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	6	38/30
#Efficient AC added/replaced	6	8/20
#Replaced hot water heaters	2	3/20
#Dishwashers replaced	6	10/20

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	6	38/30
# of Singlefamily Units	6	38/30

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	6	6	2/0	30/7	38/30	84.21
# Owner Households	0	6	6	2/0	30/7	38/30	84.21

Activity Locations

Address	City	County	State	Zip	Status / Accept
8690 Cedar Creek Rdg	Riverdale		Georgia	30274-4544	Match / Y
8108 Birch Walk Dr	Riverdale		Georgia	30274-7115	Match / Y
5722 Blackberry Row	Ellenwood		Georgia	30294-4917	Match / Y
8603 Regent St	Jonesboro		Georgia	30238-7046	Match / Y
1924 Sandy Trail Dr	Hampton		Georgia	30228-5318	Match / Y
381 Kimberwick Ct	Hampton		Georgia	30228-3409	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number: 288-2REH-120-RW

Activity Title: Rehab <120%

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

03/04/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Housing and Community Development

Overall

	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$397,092.82
Total Budget	\$0.00	\$397,092.82
Total Obligated	\$0.00	\$357,130.50
Total Funds Drawdown	\$0.00	\$390,615.47
Program Funds Drawdown	\$0.00	\$186,813.58
Program Income Drawdown	\$0.00	\$203,801.89
Program Income Received	\$0.00	\$1,025,678.64
Total Funds Expended	\$164,577.79	\$390,615.47
Clayton County Housing and Community Development	\$164,577.79	\$390,615.47
Match Contributed	\$0.00	\$5,000.00

Activity Description:

Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment.

All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "Soft Second" loans and with potential Down Payment assistance provide from grant or program income funds from NSP or from HOME program or from the American Dream Downpayment Initiative.

Through its grant management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in the Census Tracts/Block Groups which were identified by HUD as possessing a high risk for foreclosure or abandonment, having scores of eight or higher.

Activity Progress Narrative:

Adding expenditures from previous quarters not recorded in the QPR.



Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	11/19

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	11/19
# of Singlefamily Units	0	11/19

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	2/0	4/10	11/19	54.55
# Owner Households	0	0	0	2/0	4/10	11/19	54.55

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	



Grantee Activity Number: 288-2REH-120-SH

Activity Title: Rehab <120

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

03/04/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Community Development

Overall

	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$1,400,000.00
Total Budget	\$0.00	\$1,400,000.00
Total Obligated	\$200,000.00	\$1,400,000.00
Total Funds Drawdown	\$136,410.52	\$1,131,456.47
Program Funds Drawdown	\$0.00	\$290,710.14
Program Income Drawdown	\$136,410.52	\$840,746.33
Program Income Received	\$190,494.32	\$3,005,457.13
Total Funds Expended	\$459,154.80	\$1,131,456.47
Clayton County Community Development	\$459,154.80	\$1,131,456.47
Match Contributed	\$5,000.00	\$161,740.00

Activity Description:

Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment.

All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "Soft Second" loans and with potential Down Payment assistance provide from grant or program income funds from NSP or from HOME program or from the American Dream Downpayment Initiative.

Through its grant management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in the Census Tracts/Block Groups which were identified by HUD as possessing a high risk for foreclosure or abandonment, having scores of eight or higher.

Activity Progress Narrative:

Strategic Holdings Group closed with three buyers during this quarter. One received assistance from HOME funds and the other two received assistance from NSP funds.



Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	3	38/19

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	3	38/19
# of Singlefamily Units	3	38/19

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	2	3	7/0	21/10	38/19	73.68
# Owner Households	0	2	3	7/0	21/10	38/19	73.68

Activity Locations

Address	City	County	State	Zip	Status / Accept
5845 Little River Rd	College Park		Georgia	30349-9186	Match / Y
7511 Garnet Dr	Jonesboro		Georgia	30236-4609	Match / Y
100 Ethan Moor	Jonesboro		Georgia	30238-5894	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number:	288-2REH-50-HH
Activity Title:	Clayton County NSP Rehabilitation <50%

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

288-NSP-ACQ/REH

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected Start Date:

01/01/2009

Projected End Date:

07/30/2013

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

Clayton County Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$1,400,000.00
Total Budget	\$0.00	\$1,400,000.00
Total Obligated	\$0.00	\$1,400,000.00
Total Funds Drawdown	\$138,345.23	\$1,293,738.64
Program Funds Drawdown	\$0.00	\$199,317.67
Program Income Drawdown	\$138,345.23	\$1,094,420.97
Program Income Received	\$445,885.37	\$1,036,485.37
Total Funds Expended	\$1,094,420.97	\$1,293,738.64
Clayton County Community Development	\$1,094,420.97	\$1,293,738.64
Match Contributed	\$390,000.00	\$680,000.00

Activity Description:

The Clayton County designated "areas of greatest need" represent the Census Tracts/Block Groups with the high number of foreclosures, with the highest numbers of subprime loans, and which have the greatest risk of foreclosure and abandonment. All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with potential NSP financed "soft second" loans, and with potential Downpayment assistance provided from grant or Program Income funds from NSP, or from the HOME Program, or from the American Dream Downpayment Initiative [as determined by the household incomes of the homebuyers]. Through its grants management and oversight processes, Clayton County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes <50% AMI.

Location Description:

Clayton County will focus the activity in Census Tracts/Block Groups which were identified by HUD as possessing a high risk for foreclosure or abandonment., having scores of eight or higher.

Activity Progress Narrative:

Southern Crescent Habitat for Humanity closed with 11 houses during this quarter. All homebuyers received assistance from HOME and Federal Home Loan Bank, the total recorded in the matching funds above.

Accomplishments Performance Measures

This Report Period Total	Cumulative Actual Total / Expected Total
-----------------------------	---------------------------------------------



of Properties 11 30/20

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	11	30/20
# of Singlefamily Units	11	30/20

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	11	0	11	30/20	0/0	30/20	100.00
# Owner Households	11	0	11	30/20	0/0	30/20	100.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
6828 Tara Oaks Dr	Riverdale		Georgia	30274-2394	Match / Y
6818 Tara Oaks Dr	Riverdale		Georgia	30274-2394	Match / Y
6822 Tara Oaks Dr	Riverdale		Georgia	30274-2394	Match / Y
5818 Waggoner Ct	Rex		Georgia	30273-5202	Match / Y
6830 Tara Oaks Dr	Riverdale		Georgia	30274-2394	Match / Y
7769 Newbury Dr	Jonesboro		Georgia	30236-7331	Match / Y
6816 Tara Oaks Dr	Riverdale		Georgia	30274-2394	Match / Y
6820 Tara Oaks Dr	Riverdale		Georgia	30274-2394	Match / Y
11532 Ethan Ct	Hampton		Georgia	30228-3466	Match / Y
11268 James Madison Dr	Hampton		Georgia	30228-4051	Match / Y
428 Whaleys Lake Dr	Jonesboro		Georgia	30238-4852	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number: 288-2REH-50-OTH
Activity Title: Rehab for under 50% AMI

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

288-NSP-ACQ/REH

Projected Start Date:

03/05/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Clayton County NSP Foreclosure Acquisition Program

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$827,000.00
Total Budget	\$0.00	\$827,000.00
Total Obligated	\$27,000.00	\$827,000.00
Total Funds Drawdown	\$54,463.52	\$804,092.73
Program Funds Drawdown	\$0.00	\$374,615.28
Program Income Drawdown	\$54,463.52	\$429,477.45
Program Income Received	\$52,820.62	\$1,815,987.20
Total Funds Expended	\$629,490.26	\$804,092.73
Clayton County Community Development	\$629,490.26	\$804,092.73
Match Contributed	\$10,000.00	\$222,161.00

Activity Description:

All homes assisted with NSP funds or NSP Program Income will be offered for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate mortgages, with potential NSP financed "soft second" loans for mortgage assistance or funds from the HOME Program.

Homes in this activity are for Asset Management Teams, other than Southern Crescent Habitat for Humanity, to rehabilitate homes to be sold to buyers at or below 50% AMI.

Location Description:

Clayton County will focus the activity in Census tracts which were identified by HUD as possessing a high risk factor for foreclosure or abandonment, having scores of eight or higher.

Activity Progress Narrative:

National Property Institute closed with a buyer below 50% AMI, so the house was moved to this category. Mortgage assistance was provided with HOME funds.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	41/9



	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	41/9
# of Singlefamily Units	1	41/9

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	1	0	1	38/9	3/0	41/9	100.00
# Owner Households	1	0	1	38/9	3/0	41/9	100.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
1352 Creekview Cir	Riverdale		Georgia	30296-2670	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number:	288-3FIN-120-NPI
Activity Title:	Clayton County NSP Fin Mech <120%

Activity Category:

Homeownership Assistance to low- and moderate-income

Project Number:

288-NSP-3FIN

Projected Start Date:

01/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Financial Mechanisms

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Housing and Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$12,047.50
Total Budget	\$0.00	\$12,047.50
Total Obligated	\$0.00	\$12,047.50
Total Funds Drawdown	\$0.00	\$12,047.50
Program Funds Drawdown	\$0.00	\$5,000.00
Program Income Drawdown	\$0.00	\$7,047.50
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$7,047.50	\$12,047.50
Clayton County Housing and Community Development	\$7,047.50	\$12,047.50
Match Contributed	\$0.00	\$0.00

Activity Description:

All homes assisted with NSP funds or NSP program income will be offered for sale to NSP-eligible households at affordable prices and affordable fixed rate primary mortgages. NSP financed "soft second" loans and/or downpayment assistance will also be provided (based on the affordability needs of the individual households involved) through NSP funding or HOME/ADDI funding. Tenure of beneficiaries will be homeownership but if houses cannot be sold within a reasonable period of time, rental opportunities may be offered out of necessity. Soft second loans will have a five or ten year term based on the amount of the loan with 0% interest and will be secured by promissory notes and deeds to secure debt. Funds will be recaptured if properties are sold or if ownership is transferred during the loan term.

Location Description:

Clayton County will focus this activity in census tract block groups in the county which HUD identified as high foreclosure and high risk for foreclosure areas/areas of greatest need. These areas encompass nearly the entire county.

Activity Progress Narrative:

Added expenditures from previous quarters that were not recorded in the QPR.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	3/3



of Singlefamily Units

0

3/3

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	2/2	3/3	66.67
# Owner Households	0	0	0	0/0	2/2	3/3	66.67

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



Grantee Activity Number: 288-3FIN-120-RW
Activity Title: Financial Mech 120%

Activity Category:

Homeownership Assistance to low- and moderate-income

Project Number:

288-NSP-3FIN

Projected Start Date:

03/04/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Financial Mechanisms

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Housing and Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$1,572.00
Total Budget	\$0.00	\$1,572.00
Total Obligated	\$0.00	\$0.00
Total Funds Drawdown	\$0.00	\$1,572.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$1,572.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$1,572.00	\$1,572.00
Clayton County Housing and Community Development	\$1,572.00	\$1,572.00
Match Contributed	\$0.00	\$0.00

Activity Description:

All homes assisted with NSP funds or NSP program income will be offered for sale to NSP-eligible households at affordable prices and affordable fixed rate primary mortgages. NSP financed "soft second" loans and/or downpayment assistance will also be provided (based on the affordability needs of the individual households involved) through NSP funding or HOME/ADDI funding. Tenure of beneficiaries will be homeownership but if houses cannot be sold within a reasonable period of time, rental opportunities may be offered out of necessity. Soft second loans will have a five or ten year term depending on the amount of the loan with 0% interest and will be secured by promissory notes and deeds to secure debt. Funds will be recaptured if properties are sold or if ownership is transferred during the loan term.

Location Description:

Clayton County will focus this activity in census tract block groups in the county which HUD identified as high foreclosure and high risk for foreclosure areas/areas of greatest need. These areas encompass nearly the entire county.

Activity Progress Narrative:

Added expenditures from previous quarters that were not recorded in the QPR.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/1



of Singlefamily Units

0

1/1

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	0/0	1/1	0.00
# Owner Households	0	0	0	0/0	0/0	1/1	0.00

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



Grantee Activity Number:	288-3FIN-120-SH
Activity Title:	Financial Mechanism 120

Activity Category:

Homeownership Assistance to low- and moderate-income

Project Number:

288-NSP-3FIN

Projected Start Date:

03/04/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Clayton County NSP Financial Mechanisms

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Housing and Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$17,242.00
Total Budget	\$0.00	\$17,242.00
Total Obligated	\$0.00	\$17,241.50
Total Funds Drawdown	\$0.00	\$17,241.50
Program Funds Drawdown	\$0.00	\$3,041.50
Program Income Drawdown	\$0.00	\$14,200.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$14,200.00	\$17,241.50
Clayton County Housing and Community Development	\$14,200.00	\$17,241.50
Match Contributed	\$0.00	\$0.00

Activity Description:

All homes assisted with NSP funds or NSP program income will be offered for sale to NSP-eligible households at affordable prices and affordable fixed rate primary mortgages. NSP financed "soft second" loans and/or downpayment assistance will also be provided (based on the affordability needs of the individual households involved) through NSP funding or HOME/ADDI funding. Tenure of beneficiaries will be homeownership but if houses cannot be sold within a reasonable period of time, rental opportunities may be offered out of necessity. Soft second loans will have a five or ten year term depending on the amount of the loan with 0% interest and will be secured by promissory notes and deeds to secure debt. Funds will be recaptured if properties are sold or if ownership is transferred during the loan term.

Location Description:

Clayton County will focus this activity in census tract block groups in the county which HUD identified as high foreclosure and high risk for foreclosure areas/areas of greatest need. These areas encompass nearly the entire county.

Activity Progress Narrative:

Added expenditures from previous quarters that were not recorded in the QPR.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	4/4



of Singlefamily Units

0

4/4

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	2/2	4/4	50.00
# Owner Households	0	0	0	0/0	2/2	4/4	50.00

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



Grantee Activity Number: 288-3FIN-50-ALL

Activity Title: Financial Mech <50%

Activity Category:

Homeownership Assistance to low- and moderate-income

Project Number:

288-NSP-3FIN

Projected Start Date:

01/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

Clayton County NSP Financial Mechanisms

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Housing and Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$5,000.00
Total Budget	\$0.00	\$5,000.00
Total Obligated	\$0.00	\$5,000.00
Total Funds Drawdown	\$0.00	\$5,000.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$5,000.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$5,000.00	\$5,000.00
Clayton County Housing and Community Development	\$5,000.00	\$5,000.00
Match Contributed	\$0.00	\$0.00

Activity Description:

All homes assisted with NSP funds or NSP program income will be offered for sale to NSP-eligible households at affordable prices and affordable fixed rate primary mortgages. NSP financed "soft second" loans and/or downpayment assistance will also be provided (based on the affordability needs of the individual households involved) through NSP funding or HOME/ADDI funding. Tenure of beneficiaries will be homeownership but if houses cannot be sold within a reasonable period of time, rental opportunities may be offered out of necessity. Soft second loans will have a five or ten year term depending on the amount of the loan with 0% interest and will be secured by promissory notes and deeds to secure debt. Funds will be recaptured if properties are sold or if ownership is transferred during the loan term.

Location Description:

Clayton County will focus this activity in census tract block groups in the county which HUD identified as high foreclosure and high risk for foreclosure areas/areas of greatest need. These areas encompass nearly the entire county.

Activity Progress Narrative:

Added expenditures from previous quarter that were not recorded in the QPR.



Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/1
# of Singlefamily Units	0	1/1

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/1	0/0	1/1	100.00
# Owner Households	0	0	0	1/1	0/0	1/1	100.00

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	

Grantee Activity Number:	288-NSP09-6ADM
Activity Title:	General and Contract Administration

Activity Category:

Administration

Project Number:

288-ADMIN

Projected Start Date:

01/01/2009

Benefit Type:

()

National Objective:

N/A

Activity Status:

Under Way

Project Title:

Administration Fees

Projected End Date:

07/30/2013

Completed Activity Actual End Date:

Responsible Organization:

Clayton County Housing and Community Development

Overall

	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$1,670,330.00
Total Budget	\$0.00	\$1,670,330.00
Total Obligated	\$0.00	\$1,578,330.00
Total Funds Drawdown	\$3,793.20	\$1,020,641.65
Program Funds Drawdown	\$0.00	\$530,932.17
Program Income Drawdown	\$3,793.20	\$489,709.48
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$489,709.48	\$1,020,641.65
Clayton County Housing and Community Development	\$489,709.48	\$1,020,641.65
Match Contributed	\$0.00	\$0.00

Activity Description:

General Administration and Professional Services that are necessary to carry-out and administer NSP activities. This includes the costs associated with a professional services grants administration contract, as well as rent, phones/telecommunications, office furniture, and office supplies.

Location Description:

Activity Progress Narrative:

Added expenditures from previous quarters not recorded in the QPR. No additional funds were drawn for administration for 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

