

Grantee: Clayton County, GA

Grant: B-11-UN-13-0001

October 1, 2012 thru December 31, 2012 Performance Report



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:

\$2,000,000.00

Total Budget:

\$5,796,167.00

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/Lovejoy in the south. Each activity will be conducted in both target areas. The funds will be distributed as follows:

Mortgage assistance for home buyers, all income categories: \$537,550

Demolition of blighted properties - \$379,000

Acquisition/Rehab: \$1,000,000

Redevelopment of vacant lots: \$1,500,000

Administration of the program - \$379,617

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, Demolition of blighted properties, acquisition/rehab, and redevelopment of vacant lots. 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. All recapture of funds will be from net proceeds from the sale of the home.

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:

Any gut rehabilitation or new construction will be designed to meet the standard for Energy Star Qualified New Homes.

Other rehabilitation will meet these standards to the extent applicable, such as when necessary to replace windows, doors, appliances, hot water heaters, furnaces, air conditioning units, they will be replaced with Energy Star labeled products. Water efficient toilets, showers, and



faucets will be installed when those items are being replaced.

For rehabilitation, any system that is replaced or work that is done to the home will meet the Georgia Uniform Building Code (ICC Code) , as adopted and amended by Clayton County.

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:

Carol Seaton, 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	\$5,796,166.00
Total Budget	\$2,379,616.00	\$5,796,166.00
Total Obligated	\$450,000.00	\$2,129,616.00
Total Funds Drawdown	\$603,602.78	\$1,549,680.83
Program Funds Drawdown	\$290,322.94	\$1,236,400.99
Program Income Drawdown	\$313,279.84	\$313,279.84
Program Income Received	\$802,264.70	\$802,264.70
Total Funds Expended	\$603,602.78	\$1,549,680.83
Match Contributed	\$310,000.00	\$325,000.00



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	\$325,000.00
Limit on Public Services	\$569,425.05	\$0.00
Limit on Admin/Planning	\$379,616.70	\$12,045.85
Limit on State Admin	\$0.00	\$12,045.85

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
NSP Only - LH - 25% Set-Aside	\$949,041.75	\$2,800,000.00

Overall Progress Narrative:

We continued to work toward the goal of 50% expenditures during this quarter. We closed on homes with 6 buyers above the 50% AMI and 7 buyers below 50% AMI. We were not able to purchase any additional homes during this quarter but have some under contract that will close in the next quarter. We provided our first mortgage assistance to a buyer purchasing a short sale home in the Clayton State target area. After a delay since the start of the program, we made our first draw of administration funds and will have a large draw in the next quarter.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP3 ACQ, Acquisition/Rehab	\$273,277.09	\$3,500,000.00	\$1,219,355.14
NSP3 Redevelop, Redevelopment	\$0.00	\$1,000,000.00	\$0.00
NSP3-45202-FIN, Financing Mechanisms	\$5,000.00	\$537,550.00	\$5,000.00
NSP3-45303-Demo, Demolition	\$0.00	\$379,000.00	\$0.00
NSP3-5400-Admin, Administration Costs	\$12,045.85	\$379,617.00	\$12,045.85



Activities

Grantee Activity Number: NSP3 acq/reh <120
Activity Title: Acq/rehab for <120% AMI

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP3 ACQ

Projected Start Date:

04/17/2012

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Acquisition/Rehab

Projected End Date:

02/01/2014

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	\$1,700,000.00
Total Budget	\$1,000,000.00	\$1,700,000.00
Total Obligated	\$0.00	\$700,000.00
Total Funds Drawdown	\$199,869.88	\$661,074.34
Program Funds Drawdown	\$133,810.94	\$595,015.40
Program Income Drawdown	\$66,058.94	\$66,058.94
Program Income Received	\$478,411.18	\$478,411.18
Total Funds Expended	\$199,869.88	\$695,183.28
Clayton County Community Development	\$199,869.88	\$695,183.28
Match Contributed	\$30,000.00	\$40,000.00

Activity Description:

Foreclosed homes in the two target areas will be acquired by Asset Management Teams, and will be rehabilitated, and resold to income eligible buyers.

Location Description:

Homes will be acquired and rehabilitated within the two target areas - north part of the county, Claytonstate/Ft Gillem area and the south part of the county, Irongate/Lovejoy target area.

Activity Progress Narrative:

NSP3 has continued to expend funds to complete the rehab on recent acquisitions. NPI closed with one buyer and SH closed with five buyers during this quarter. HOME funds were used for mortgage assistance for four of the families. The other two families received mortgage assistance from NSP funds.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
#Energy Star Replacement Windows	0	0/0
#Additional Attic/Roof Insulation	0	0/6



#High efficiency heating plants	0	0/0
#Efficient AC added/replaced	5	6/12
#Replaced thermostats	2	3/6
#Replaced hot water heaters	0	0/6
#Light Fixtures (indoors) replaced	12	12/0
#Light fixtures (outdoors) replaced	6	6/6
#Refrigerators replaced	0	0/0
#Clothes washers replaced	0	0/0
#Dishwashers replaced	4	4/10
#Units with solar panels	0	0/0
#Low flow toilets	0	2/3
#Low flow showerheads	0	2/6
#Units with bus/rail access	0	0/0
#Units exceeding Energy Star	0	0/0
#Sites re-used	0	0/6
#Units deconstructed	0	0/0
#Units & other green	0	0/0
# ELI Households (0-30% AMI)	0	0/0

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	6	7/12
# of Singlefamily Units	6	7/12

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	5	6	0/0	6/6	7/12	85.71
# Owner Households	0	5	6	0/0	6/6	7/12	85.71

Activity Locations

Address	City	County	State	Zip	Status / Accept
6405 Ellenwood Dr	Rex		Georgia	30273-5029	Match / Y
1979 Summerview Ct	Morrow		Georgia	30260-3746	Match / Y
4993 Summersun Dr	Morrow		Georgia	30260-3713	Match / Y
5171 Benjamin Trl	Ellenwood		Georgia	30294-4356	Match / Y
5090 Summersun Dr	Morrow		Georgia	30260-3784	Match / Y
6484 Pine Grove Ct	Morrow		Georgia	30260-2173	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: NSP3 Acq/Rehab <50%

Activity Title: ACQ/REH <50%

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

NSP3 ACQ

Project Title:

Acquisition/Rehab

Projected Start Date:

04/20/2012

Projected End Date:

03/01/2014

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	\$1,800,000.00
Total Budget	\$1,000,000.00	\$1,800,000.00
Total Obligated	\$400,000.00	\$1,000,000.00
Total Funds Drawdown	\$386,687.05	\$871,560.64
Program Funds Drawdown	\$139,466.15	\$624,339.74
Program Income Drawdown	\$247,220.90	\$247,220.90
Program Income Received	\$323,853.52	\$323,853.52
Total Funds Expended	\$386,687.05	\$837,451.70
Clayton County Community Development	\$386,687.05	\$837,451.70
Match Contributed	\$280,000.00	\$285,000.00

Activity Description:

Homes in the two target areas will be acquired, rehabilitated and sold to income eligible buyers, all below 50% AMI.

Location Description:

The two target areas for Clayton county: ClaytonState/Ft Gillem and Irongate/Lovejoy areas.

Activity Progress Narrative:

NSP3 continues to expend funds to complete rehab on the homes acquired in recent months. Southern Crescent Habitat for Humanity closed on seven homes in November. The buyers received mortgage assistance from a grant with Federal Home Loan Bank and from HOME funds.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	7	8/12
#Energy Star Replacement Windows	0	0/0
#Additional Attic/Roof Insulation	0	0/6
#High efficiency heating plants	3	3/6
#Efficient AC added/replaced	5	6/12



#Replaced thermostats	4	5/3
#Replaced hot water heaters	7	7/6
#Light Fixtures (indoors) replaced	52	52/10
#Light fixtures (outdoors) replaced	2	2/6
#Refrigerators replaced	7	7/0
#Clothes washers replaced	7	7/0
#Dishwashers replaced	6	6/12
#Units with solar panels	0	0/0
#Low flow toilets	14	14/6
#Low flow showerheads	4	4/6
#Units with bus/rail access	0	0/0
#Units exceeding Energy Star	0	0/0
#Sites re-used	0	0/6
#Units deconstructed	0	0/0
#Units & other green	0	0/0
Activity funds eligible for DREF (Ike	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	7	8/12
# of Singlefamily Units	7	8/12

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	7	0	7	8/12	0/0	8/12	100.00
# Owner Households	7	0	7	8/12	0/0	8/12	100.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
2931 Partin Pl	Ellenwood		Georgia	30294-3836	Match / Y
10186 Commons Xing	Jonesboro		Georgia	30238-8062	Match / Y
823 Tara Bnd	Hampton		Georgia	30228-6331	Match / Y
11190 James Madison Dr	Hampton		Georgia	30228-4031	Match / Y
11103 Panhandle Rd	Hampton		Georgia	30228-3321	Match / Y
1963 Owens Trl	Rex		Georgia	30273-1081	Match / Y
2734 Terries Landing Ct	Ellenwood		Georgia	30294-3941	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:	NSP3-120-MA
Activity Title:	Mortgage Assistance Middle Income

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 Community Development

Overall	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$537,550.00
Total Budget	\$0.00	\$537,550.00
Total Obligated	\$50,000.00	\$50,000.00
Total Funds Drawdown	\$5,000.00	\$5,000.00
Program Funds Drawdown	\$5,000.00	\$5,000.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$5,000.00	\$5,000.00
Clayton County Community Development	\$5,000.00	\$5,000.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Mortgage assistance will be provided to eligible buyers with incomes below 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 from net proceeds 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/Lovejoy.

Activity Progress Narrative:

We began advertising our mortgage assistance program for help homebuyers purchase a foreclosed or short-sale home in our target areas. NSP3 funds were used to assist one homebuyer during this quarter.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	1/50
# of Singlefamily Units	1	1/50



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	1	1	0/20	1/25	1/50	100.00
# Owner Households	0	1	1	0/20	1/25	1/50	100.00

Activity Locations

Address	City	County	State	Zip	Status / Accept
5565 Victoria Pl	Ellenwood		Georgia	30294-3850	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: 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 Community Development

Overall

	Oct 1 thru Dec 31, 2012	To Date
Total Projected Budget from All Sources	N/A	\$379,616.00
Total Budget	\$379,616.00	\$379,616.00
Total Obligated	\$0.00	\$379,616.00
Total Funds Drawdown	\$12,045.85	\$12,045.85
Program Funds Drawdown	\$12,045.85	\$12,045.85
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$12,045.85	\$12,045.85
Clayton County Community Development	\$12,045.85	\$12,045.85
Match Contributed	\$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/Lovejoy.

Activity Progress Narrative:

There was a delay in drawing funds for administration, even though the County was expending the funds. We began catching up with the draws for administrative expenses during this quarter and will have other draws in the next 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

