Action Plan

Grantee: Clayton County, GA

Grant: B-08-UN-13-0001

LOCCS Authorized Amount: \$ 9,732,126.00 Grant Award Amount: \$ 9,732,126.00

Status: Reviewed and Approved

Estimated PI/RL Funds: \$ 18,000,000.00

Total Budget: \$ 27,732,126.00

Funding Sources

No Funding Sources Found

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:

(1) Definition of blighted structure in context of state or local law.

The Clayton County Code of Ordinances does not use the term blighted structure, but does address Unsafe Buildings under Article III Sections 18-35. Clayton County will use this Unsafe Buildings section from its Code of Ordinances as its blighted structure definition for the NSP:

Article III. Sec. 18-35. Unsafe buildings or systems

All buildings, structures, electrical, gas, mechanical, or plumbing systems which are unsafe, unsanitary, or do not provide adequate egress, or which constitute a fire hazard, or are otherwise dangerous to human life, or which in relation to existing use, constitute a hazard to safety or health, as determined by the county official are considered unsafe buildings or service systems. All such unsafe buildings, structures, or service systems are hereby declared illegal and shall be abated by repair and rehabilitation or by demolition in accordance with the unsafe building abatement code. (Ord. No. 2010-122, § 1(18-3.5), 6-8-10)

This definition applies to residential and commercial properties.

Affordable Rents Definition: For the purposes of the NSP, Clayton County defines Affordable Rents as the Fair Market Rents published annually by HUD for the Housing Choice Voucher Program.



Low Income Targeting:

Clayton County NSP has set aside 2,435,000 (slightly over 25% of the grant) as well as 25% of all program income to serve families at or below 50% AMI. Southern Crescent Habitat for Humanity is one of the Asset Managers, and all of their buyers will mete this income qualification. The other 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:

A public hearing on the revision of the Substantial Amendment was held on May 30, 2013. There were no written comments received on the amendment.

Project Summary

| Project # | Project Title | Grantee Activity # | Activity Title |
|-------------------|----------------------------------|---------------------|---|
| 288-ADMIN | Administration Fees | 288-NSP09-6ADM | General and Contract Administration |
| 288-Demolition | Demolition | 288-DEMO | Demolition |
| 288-NSP-3FIN | Clayton County NSP Financial | 288-3FIN-120-NPI | Clayton County NSP Fin Mech <120% |
| | | 288-3FIN-120-RW | Financial Mech 120% |
| | | 288-3FIN-120-SH | Financial Mechanism 120 |
| | | 288-3FIN-50-ALL | Financial Mech <50% |
| 288-NSP-ACQ/REH | Clayton County NSP Foreclosure | 288-1ACQ-120 -NPI | Clayton County NSP Acquisition <120% |
| | | 288-1ACQ-120-RW | Acquisition <120% |
| | | 288-1ACQ-120-SH | acquisition <120% |
| | | 288-1ACQ-50-HH | Clayton County NSP Acquisition for <50% |
| | | 288-1ACQ-50-OTH | Other acquisitions for <50% |
| | | 288-2REH-120-NPI | Clayton County NSP Rehab for <120% |
| | | 288-2REH-120-RW | Rehab <120% |
| | | 288-2REH-120-SH | Rehab <120 |
| | | 288-2REH-50-HH | Clayton County NSP Rehabilitation <50% |
| | | 288-2REH-50-OTH | Rehab for under 50% AMI |
| | | 288-ACQ/REH-120-ALL | Acq/rehab <120% |
| | | 288-ACQ/REH-50-ALL | Acq/reh <50% |
| 288-NSP09-2REH | Clayton County NSP Rehabiliation | No activities in t | his project |
| 288-Redevelopment | Redevelopment | 288-RED-120-ALL | Redevelop <120 |
| | | 288-RED-50-ALL | Redevelop <50% |
| 9999 | Restricted Balance | No activities in t | his project |



Activities

Project # / Title: 288-ADMIN / Administration Fees

Grantee Activity Number: 288-NSP09-6ADM

Activity Title: General and Contract Administration

Activity Type: Activity Status:

Administration Under Way

Project Number: Project Title:
288-ADMIN Administration Fees

Projected Start Date: Projected End Date:

01/01/2009 07/30/2018

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$1,705,000.00

National Objective: Most Impacted and

Not Applicable - (for Planning/Administration or Unprogrammed **Distressed Budget:** \$ 0.00

Funds only) Other Funds: \$ 0.00

Total Funds: \$ 1,705,000.00

Benefit Report Type:

NA

Activity is being carried out by Grantee: Activity is being carried out through:

No

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Clayton County Community Development Local Government \$ 1,705,000.00

Location Description:



Activity Description:

General Administration and Professional Services that are necessary to carry-out and adminster 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.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: 288-Demolition / Demolition

Grantee Activity Number: 288-DEMO
Activity Title: Demolition

Activity Type: Activity Status:

Clearance and Demolition Under Way

Project Number: Project Title:

288-Demolition Demolition

Projected Start Date: Projected End Date:

07/01/2013 07/01/2017

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$ 973,212.00

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for **Distressed Budget:** \$ 0.00

NSP Only Other Funds: \$ 0.00

Total Funds: \$ 973,212.00

Benefit Report Type:

Area Benefit (Census)

Proposed Accomplishments Total



of Singlefamily Units

of Multifamily Units

of Housing Units

Activity funds eligible for DREF (Ike Only)

of Non-business Organizations benefitting

of Businesses

of public facilities

of buildings (non-residential)

of Properties

3

LMI%:

Activity is being carried out by Grantee:

Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Clayton County Community Development Local Government \$ 973,212.00

Location Description:

Blighted or slum properties in any census tract with a majority of the population is low/mod income.

Activity Description:

Demolition or clearance of blighted or slum structures.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Project # / Title: 288-NSP-3FIN / Clayton County NSP Financial Mechanisms

Grantee Activity Number: 288-3FIN-120-NPI

Activity Title: Clayton County NSP Fin Mech <120%

Activity Type: Activity Status:



Homeownership Assistance to low- and moderate-income

Project Number: Project Title:

288-NSP-3FIN Clayton County NSP Financial Mechanisms

Under Way

Projected Start Date: Projected End Date:

01/01/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$12,047.50

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

 SP Only
 Other Funds:
 \$ 0.00

 Total Funds:
 \$ 12,047.50

Benefit Report Type:

Direct (Households)

Proposed BeneficiariesTotalLowModLow/Mod%# Owner Households3266.67# of Households3266.67

Proposed Accomplishments

of Singlefamily Units

3

of Housing Units

3

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees

Organization carrying out Activity:

Clayton County Housing and Community Development Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Housing and Community Development Program Unknown \$12,047.50

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 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.

Environmental Assessment: COMPLETED



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

Activity Type: Activity Status:

Homeownership Assistance to low- and moderate-income Under Way

Project Number: Project Title:

288-NSP-3FIN Clayton County NSP Financial Mechanisms

Projected Start Date: Projected End Date:

03/04/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked Total Budget: \$1,572.00

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for Distressed Budget: \$ 0.00

NSP Only

Total Funds: \$ 1,572.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries Total Low Mod Low/Mod%

Owner Households 1 0.00
of Households 1 0.00

Proposed Accomplishments Total

of Singlefamily Units 1
of Housing Units 1

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees

Organization carrying out Activity:

Clayton County Housing and Community Development Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Housing and Community Development Program Unknown \$1,572.00

Location Description:



\$ 0.00

Other Funds:

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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-3FIN-120-SH

Activity Title: Financial Mechanism 120

Activity Type: Activity Status:

Homeownership Assistance to low- and moderate-income Under Way

Project Number: Project Title:

288-NSP-3FIN Clayton County NSP Financial Mechanisms

Projected Start Date: Projected End Date:

03/04/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$ 17,242.00

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only Distressed Budget: \$ 0.00 Other Funds: \$ 0.00

SP Only **Other Funds:** \$ 0.00 **Total Funds:** \$ 17,242.00

Benefit Report Type:

Direct (Households)

Proposed BeneficiariesTotalLowModLow/Mod%# Owner Households4250.00# of Households4250.00

Proposed Accomplishments

of Singlefamily Units

4

of Housing Units

4

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees

Organization carrying out Activity:

Clayton County Housing and Community Development Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Clayton County Housing and Community Development Program Unknown \$ 0.00

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 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.

Environmental Assessment: COMPLETED



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

Activity Title: Financial Mech <50%

Activity Type: Activity Status:

Homeownership Assistance to low- and moderate-income Under Way

Project Number: Project Title:

288-NSP-3FIN Clayton County NSP Financial Mechanisms

Projected Start Date: Projected End Date:

01/01/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked Total Budget: \$5,000.00

National Objective: Most Impacted and

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 5,000.00

100.00

1

Benefit Report Type:

Direct (Households)

of Households

Proposed BeneficiariesTotalLowModLow/Mod%# Owner Households11100.00

Proposed Accomplishments

of Singlefamily Units

Total

of Housing Units 1

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees

Organization carrying out Activity:

Clayton County Housing and Community Development Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Housing and Community Development Program Unknown \$ 0.00

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 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.

Environmental Assessment: COMPLETED

Environmental Reviews: None

Project # / Title: 288-NSP-ACQ/REH / Clayton County NSP Foreclosure

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

Activity Title: Clayton County NSP Acquisition <120%

Activity Type: Activity Status:

Acquisition - general Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

01/01/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$ 3,907,018.11

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only Distressed Budget: \$ 0.00 Other Funds: \$ 0.00

Total Funds: \$ 3,907,018.11



Benefit Report Type:

Direct (Households)

Proposed Beneficiaries Total Low Mod Low/Mod%

Total

Owner Households 0.0

of Households 0.0

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total acquisition compensation to owners

of Parcels acquired voluntarily

of Parcels acquired by admin settlement

of Parcels acquired by condemnation

of Properties

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Clayton County Community Development Local Government \$ 0.00

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 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.

Environmental Assessment: COMPLETED



| Environmental Reviews: | None |
|-------------------------------|------|
| | |
| | |
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| | |



Grantee Activity Number: 288-1ACQ-120-RW Activity Title: Acquisition <120%

Activity Type: Activity Status:

Acquisition - general Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

03/05/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$ 1,217,817.91

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only Distressed Budget: \$ 0.00 Other Funds: \$ 0.00

Total Funds: \$ 1,217,817.91

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries Total Low Mod Low/Mod%

Owner Households 0.0

of Households 0.0

Proposed Accomplishments Total

of Singlefamily Units

of Housing Units

of Properties

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Housing and Community Development Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Clayton County Housing and Community Development Program Unknown \$1,217,817.91



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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-1ACQ-120-SH Activity Title: acquisition <120%

Activity Type: Activity Status:

Acquisition - general Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

03/05/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$ 2,589,941.36

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only Distressed Budget: \$ 0.00 Other Funds: \$ 0.00

Total Funds: \$ 2,589,941.36

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries Total Low Mod Low/Mod%

Owner Households 0.0

of Households 0.0

Proposed Accomplishments Total

of Singlefamily Units

of Housing Units

of Properties

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Community Development Local Government \$ 0.00



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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-1ACQ-50-HH

Activity Title: Clayton County NSP Acquisition for <50%

Activity Type: Activity Status:

Acquisition - general Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

01/01/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$1,296,945.62

National Objective: Most Impacted and

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Distressed Budget: \$0.00

Other Funds: \$0.00

Total Funds: \$ 1,296,945.62

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries Total Low Mod Low/Mod%

Owner Households 0.0

of Households 0.0

Proposed Accomplishments Total

of Singlefamily Units

of Housing Units

Total acquisition compensation to owners

of Parcels acquired voluntarily

of Parcels acquired by admin settlement

of Parcels acquired by condemnation

of Properties



Activity is being carried out by Grantee:

Activity is being carried out through:

Yes

Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed Budget

Clayton County Community Development

Local Government \$ 0.00

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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-1ACQ-50-OTH

Activity Title: Other acquisitions for <50%

Activity Type: Activity Status:

Acquisition - general Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

03/05/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$1,567,885.68

National Objective: Most Impacted and

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Distressed Budget: \$0.00

Other Funds: \$0.00

Total Funds: \$ 1,567,885.68

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries Total Low Mod Low/Mod%

Owner Households 0.0

of Households 0.0

Proposed Accomplishments Total

of Singlefamily Units

of Housing Units

of Properties

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Community Development Local Government \$ 0.00



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 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.

Environmental Assessment: COMPLETED



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

Activity Title: Clayton County NSP Rehab for <120%

Activity Type: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

01/01/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$1,408,786.52

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,408,786.52

Benefit Report Type:

Direct (Households)

| Proposed Beneficiaries | Total | Low | Mod | Low/Mod% |
|------------------------|-------|-----|-----|----------|
| # Owner Households | 30 | | 7 | 23.33 |
| # of Households | 30 | | 7 | 23.33 |

| Proposed Accomplishments | Total |
|------------------------------|-------|
| # of Singlefamily Units | 30 |
| # of Housing Units | 30 |
| #Dishwashers replaced | 20 |
| #Replaced hot water heaters | 20 |
| #Efficient AC added/replaced | 20 |
| # of Properties | 30 |

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget



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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-2REH-120-RW Activity Title: Rehab <120%

Activity Type: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

03/04/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked Total Budget: \$317,906.40

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only Distressed Budget: \$ 0.00 Other Funds: \$ 0.00

Total Funds: \$ 317,906.40

Benefit Report Type:

Direct (Households)

Proposed BeneficiariesTotalLowModLow/Mod%# Owner Households191052.63# of Households191052.63

Proposed Accomplishments

of Singlefamily Units

of Housing Units

19

of Properties

19

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Housing and Community Development Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Clayton County Housing and Community Development Program Unknown \$317,906.40



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 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.

Environmental Assessment: COMPLETED



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

Activity Title: Rehab <120

Activity Type: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

03/04/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$ 1,353,616.28

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only Distressed Budget: \$ 0.00 Other Funds: \$ 0.00

Total Funds: \$ 1,353,616.28

Benefit Report Type:

Direct (Households)

 Proposed Beneficiaries
 Total
 Low
 Mod
 Low/Mod%

 # Owner Households
 19
 10
 52.63

 # of Households
 19
 10
 52.63

Proposed Accomplishments

of Singlefamily Units

of Housing Units

19

of Properties

19

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Community Development Local Government \$ 0.00



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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-2REH-50-HH

Activity Title: Clayton County NSP Rehabilitation <50%

Activity Type: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

01/01/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$ 1,454,916.38

National Objective: Most Impacted and

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Distressed Budget: \$0.00

Other Funds: \$0.00

Total Funds: \$ 1,454,916.38

Benefit Report Type:

Direct (Households)

 Proposed Beneficiaries
 Total
 Low
 Mod
 Low/Mod%

 # Owner Households
 20
 20
 100.00

 # of Households
 20
 20
 100.00

Proposed Accomplishments

of Singlefamily Units

20

of Housing Units

20

ELI Households (0-30% AMI)

of Properties 20

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Community Development Local Government \$ 0.00



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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-2REH-50-OTH

Activity Title: Rehab for under 50% AMI

Activity Type: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

03/05/2009 07/30/2013

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked Total Budget: \$834,998.74

National Objective: Most Impacted and

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$834,998.74

Benefit Report Type:

Direct (Households)

Proposed BeneficiariesTotalLowModLow/Mod%# Owner Households99100.00# of Households99100.00

Proposed Accomplishments

of Singlefamily Units

9

of Housing Units

9

ELI Households (0-30% AMI)

of Properties 9

Activity is being carried out by Grantee: Activity is being carried out through:

Yes Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Community Development Local Government \$ 0.00



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 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.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-ACQ/REH-120-ALL Activity Title: Acq/rehab <120%

Activity Type: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected Start Date: Projected End Date:

07/01/2013 07/01/2018

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$4,000,000.00

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for **Distressed Budget:** \$ 0.00

NSP Only Other Funds: \$ 0.00

Total Funds: \$4,000,000.00

Benefit Report Type:

Direct (Households)

| Proposed Beneficiaries | Total | Low | Mod | Low/Mod% |
|------------------------|-------|-----|-----|----------|
| # Owner Households | 8 | | 5 | 62.50 |
| # of Households | 8 | | 5 | 62.50 |

| Total |
|-------|
| 5 |
| 5 |
| |
| |
| |
| |
| |
| |
| |
| 2 |
| 3 |
| |

| #Units with solar panels | |
|---------------------------|---|
| #Dishwashers replaced | 4 |
| #Clothes washers replaced | |
| #Refrigerators replaced | |

#Light fixtures (outdoors) replaced 6



#Light Fixtures (indoors) replaced 15
#Replaced hot water heaters 3
#Replaced thermostats 5
#Efficient AC added/replaced 5
#High efficiency heating plants
#Additional Attic/Roof Insulation
#Energy Star Replacement Windows
of Properties 8

Activity is being carried out by Grantee: Activity is being carried out through:

No

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Clayton County Community Development Local Government \$4,000,000.00

Location Description:

Any of the NSP1 eligible census tracts.

Activity Description:

Purchase, rehab and resell single family homes to eligible home buyers.

Environmental Assessment: UNDERWAY



Grantee Activity Number: 288-ACQ/REH-50-ALL

Activity Title: Acq/reh <50%

Activity Status: Activity Type:

Rehabilitation/reconstruction of residential structures **Under Way**

Project Number: Project Title:

288-NSP-ACQ/REH Clayton County NSP Foreclosure

Projected End Date: Projected Start Date:

07/01/2013 07/01/2017

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$500,000.00

National Objective: Most Impacted and

Distressed Budget: \$ 0.00 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income. \$ 0.00 Other Funds:

Total Funds: \$500,000.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries Total Mod Low/Mod% I ow # Owner Households 5 5 100.00 # of Households 5 5 100.00

Proposed Accomplishments Total # of Singlefamily Units 5

of Housing Units 5

ELI Households (0-30% AMI)

Activity funds eligible for DREF (Ike Only)

#Units ¿ other green **#Units deconstructed**

#Sites re-used

#Units exceeding Energy Star #Units with bus/rail access

#Low flow showerheads

#Low flow toilets 5

#Units with solar panels

#Dishwashers replaced 5

#Clothes washers replaced

#Refrigerators replaced

#Light fixtures (outdoors) replaced 5



#Light Fixtures (indoors) replaced 15

#Replaced hot water heaters 3

#Replaced thermostats 5

#Efficient AC added/replaced 3

#High efficiency heating plants

#Additional Attic/Roof Insulation

#Energy Star Replacement Windows

of Properties 5

Activity is being carried out by Grantee: Activity is being carried out through:

No

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Community Development Local Government \$300,000.00

Location Description:

Any NSP1 eligible census tracts.

Activity Description:

Purchase, rehab and resell single family homes to families whose incomes are below 50% AMI.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Project # / Title: 288-Redevelopment / Redevelopment

Grantee Activity Number: 288-RED-120-ALL Activity Title: Redevelop <120

Activity Type: Activity Status:

Construction of new housing Under Way



Project Number: Project Title: 288-Redevelopment Redevelopment

Projected Start Date: Projected End Date:

07/01/2013 07/01/2017

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked **Total Budget:** \$800,000.00

National Objective: Most Impacted and

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Benefit Report Type:

Direct (Households)

| Proposed Beneficiaries | Total | Low | Mod | Low/Mod% |
|------------------------|-------|-----|-----|----------|
| # Owner Households | 5 | | 5 | 100.00 |
| # of Households | 5 | | 5 | 100.00 |

| # of Households | 5 | 5 | 100.00 |
|---|-------|---|--------|
| Proposed Accomplishments | Total | | |
| # of Singlefamily Units | 5 | | |
| # of Housing Units | 5 | | |
| # ELI Households (0-30% AMI) | | | |
| Activity funds eligible for DREF (Ike Only) | | | |
| #Units ¿ other green | | | |
| #Sites re-used | 2 | | |
| #Units exceeding Energy Star | | | |
| #Units with bus/rail access | | | |
| #Low flow showerheads | 5 | | |
| #Low flow toilets | 5 | | |
| #Units with solar panels | | | |



Activity is being carried out by Grantee:

Activity is being carried out through:

No

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Type Proposed Budget

Clayton County Community Development Local Government \$800,000.00

Location Description:

Homes will be built in any NSP1 eligible census tract area.

Activity Description:

Purchase vacant or foreclosed lots, or re-use a lot where a home has been demolished, and build new, single family homes for sell.

Environmental Assessment: COMPLETED



Grantee Activity Number: 288-RED-50-ALL Activity Title: Redevelop <50%

Activity Type: Activity Status:

Construction of new housing Under Way

Project Number: Project Title: 288-Redevelopment Redevelopment

Projected Start Date: Projected End Date:

07/01/2013 07/01/2017

Project Draw Block by HUD: Project Draw Block Date by HUD:

Not Blocked

Activity Draw Block by HUD: Activity Draw Block Date by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked Total Budget: \$300,000.00

National Objective: Most Impacted and

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 300,000.00

Benefit Report Type:

Direct (Households)

Proposed BeneficiariesTotalLowModLow/Mod%# Owner Households55100.00# of Households55100.00

2

Proposed Accomplishments

of Singlefamily Units

of Housing Units

ELI Households (0-30% AMI)

#Units ¿ other green

#Sites re-used
#Units exceeding Energy Star

#Low flow showerheads 5

#Low flow toilets 5

#Units with solar panels

Activity funds eligible for DREF (Ike Only)

#Units with bus/rail access



Activity is being carried out by Grantee:

Activity is being carried out through:

No

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization Organization Proposed Budget

Clayton County Community Development Local Government \$ 500,000.00

Location Description:

Homes will be built on lots in any NSP1 eligible census tract area.

Activity Description:

Build new homes on vacant or foreclosed lots, or lots where a home has been demolished, and sell to families at or below 50% AMI.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Action Plan Comments:

Reviewer - The Action Plan activity descriptions are acceptable.

Reviewer - The Action Plan activity descriptions are acceptable.

Reviewer - 2/7/11-Updated Owner data and Performance Measures for SF activities.

Reviewer - Increased budget for acquisition and rehab for buyers below 50% AMI-RHM

Reviewer - sent in error



Reviewer - Modified NSP1 action plan to increase the amount of program income, and increase the budget for acquisition and rehab activities. Updated the responsible organization to Clayton County Community Development

Reviewer - Modified the Action Plan for NSP1 to add more expected Program Income and adjust the budgets for activities. 9-6-2012

Action Plan History

| Version | Date |
|----------------------|------------|
| B-08-UN-13-0001 AP#1 | 09/01/2010 |
| B-08-UN-13-0001 AP#2 | 09/22/2011 |
| B-08-UN-13-0001 AP#3 | 02/10/2012 |
| B-08-UN-13-0001 AP#4 | 07/12/2012 |
| B-08-UN-13-0001 AP#5 | 09/07/2012 |
| B-08-UN-13-0001 AP#6 | 07/18/2013 |
| B-08-UN-13-0001 AP#7 | 11/18/2013 |
| B-08-UN-13-0001 AP#8 | 05/09/2014 |
| B-08-UN-13-0001 AP#9 | 02/13/2018 |

