

Action Plan

Grantee: Clayton County, GA

Grant: B-11-UN-13-0001

LOCCS Authorized Amount:	\$ 3,796,167.00
Grant Award Amount:	\$ 3,796,167.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 11,000,000.00
Total Budget:	\$ 14,796,167.00

Funding Sources

No Funding Sources Found

Narratives

Summary of Distribution and Uses of NSP Funds:

Three target areas have been selected: Clayton State/Rex in the north part of the county and Irongate/Lovejoy in the south and Jonesboro area in the middle of the County. Each activity may be conducted in any of the target areas. The grant funds plus program income will be distributed as follows, if the program income is available:

Mortgage assistance for home buyers: \$50,000
Demolition of blighted properties - \$379,000
Acquisition/Rehab: \$7,000,000
Redevelopment of vacant lots: \$6,000,000
Administration of the program - \$379,616 plus 10% of program income

How Fund Use Addresses Market Conditions:

Beginning in 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 included 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 III Sections 18-35. 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

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
NSP3-45002-ACQ	Acquisition/Rehab	NSP3-ACQ-120	Acq/rehab for <120% AMI
		NSP3-ACQ-50	Acq/rehab for <50% AMI
NSP3-45102-RED	Redevelopment	NSP3-RED-120	Redevelopment below 120%
		NSP3-RED-50	Redevelopment 50%
NSP3-45203-FIN	Financing Mechanisms	NSP3-120-MA	Mortgage Assistance Middle Income
		NSP3-50-MA	Mortgage Assistance Low Income
NSP3-45301-Demo	Demolition	NSP3-Demo	Demolition
NSP3-5420-Admin	Administration Costs	NSP3-Admin	Administration



Activities

Project # / Title: NSP3-45002-ACQ / Acquisition/Rehab

Grantee Activity Number: NSP3-ACQ-120
Activity Title: Acq/rehab for <120% AMI

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 NSP3-45002-ACQ

Projected Start Date:
 04/17/2012

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

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

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Acquisition/Rehab

Projected End Date:
 03/01/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 4,500,000.00

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 4,500,000.00

Program Income Account:
 ACQ/REHAB

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	25		18	72.00
# of Households	25		18	72.00

Proposed Accomplishments	Total
# of Singlefamily Units	25
# of Housing Units	25
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units 2 other green	
#Units deconstructed	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	10
#Low flow toilets	10



#Units with solar panels	
#Dishwashers replaced	15
#Clothes washers replaced	
#Refrigerators replaced	
#Light fixtures (outdoors) replaced	20
#Light Fixtures (indoors) replaced	35
#Replaced hot water heaters	15
#Replaced thermostats	10
#Efficient AC added/replaced	15
#High efficiency heating plants	10
#Additional Attic/Roof Insulation	
#Energy Star Replacement Windows	
# of Properties	25

Activity is being carried out by Grantee:

Yes

Organization carrying out Activity:

Clayton County Community Development

Activity is being carried out through:

Grantee Employees and Contractors

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Clayton County Community Development	Local Government	\$ 4,500,000.00

Location Description:

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

Activity Description:

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



Grantee Activity Number: NSP3-ACQ-50
Activity Title: Acq/rehab for <50% AMI

Activity Type:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 NSP3-45002-ACQ

Project Title:
 Acquisition/Rehab

Projected Start Date:
 04/20/2012

Projected End Date:
 07/01/2016

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 2,500,000.00

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 2,500,000.00

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

Environmental Assessment:
 EXEMPT

Program Income Account:
 ACQ/REHAB

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	25	25		100.00
# of Households	25	25		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	25
# of Housing Units	25
# 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	15
#Low flow toilets	15
#Units with solar panels	
#Dishwashers replaced	15
#Clothes washers replaced	15
#Refrigerators replaced	10
#Light fixtures (outdoors) replaced	15



#Light Fixtures (indoors) replaced	35
#Replaced hot water heaters	15
#Replaced thermostats	12
#Efficient AC added/replaced	20
#High efficiency heating plants	12
#Additional Attic/Roof Insulation	
#Energy Star Replacement Windows	
# of Properties	25

Activity is being carried out by Grantee: Yes
Activity is being carried out through: Grantee Employees and Contractors

Organization carrying out Activity:
 Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Clayton County Community Development	Local Government	\$ 2,500,000.00

Location Description:

The three target areas for Clayton county: ClaytonState/Ft Gillem and Irongate/Lovejoy and Jonesboro area.

Activity Description:

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

Project # / Title: NSP3-45102-RED / Redevelopment

Grantee Activity Number: NSP3-RED-120
Activity Title: Redevelopment below 120%

Activity Type:
 Construction of new housing

Project Number:
 NSP3-45102-RED

Projected Start Date:
 07/01/2013

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Activity Status:
 Under Way

Project Title:
 Redevelopment

Projected End Date:
 07/01/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:



Block Drawdown By Grantee:

Not Blocked

Total Budget: \$ 4,000,000.00

National Objective:

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

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 4,000,000.00

Environmental Assessment:

EXEMPT

Benefit Report Type:

Direct (Households)

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

Proposed Accomplishments

	Total
# of Singlefamily Units	8
# of Housing Units	8
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units ζ other green	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	8
#Low flow toilets	5
#Units with solar panels	

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Clayton County Community Development	Local Government	\$ 4,000,000.00

Location Description:

All new construction will be on vacant or foreclosed lots, or on lots where a home has been demolished in any of the three target areas.

Activity Description:

NSP Asset Managers will construct new homes in any of the three target areas on vacant or foreclosed lots, or on lots where a home has been demolished. Homes will be sold to buyers under 120% AMI and above 50% AMI.



Grantee Activity Number: NSP3-RED-50
Activity Title: Redevelopment 50%

Activity Type:

Construction of new housing

Project Number:

NSP3-45102-RED

Projected Start Date:

04/20/2012

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

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

Environmental Assessment:

UNDERWAY

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Redevelopment

Projected End Date:

07/01/2016

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 2,000,000.00
Other Funds Total: \$ 0.00
Total Funds Amount: \$ 2,000,000.00

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	8	8		100.00
# of Households	8	8		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	8
# of Housing Units	8
# ELI Households (0-30% AMI)	
Activity funds eligible for DREF (Ike Only)	
#Units ζ other green	
#Sites re-used	
#Units exceeding Energy Star	
#Units with bus/rail access	
#Low flow showerheads	8
#Low flow toilets	8
#Units with solar panels	



Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

Clayton County Community Development

Organization Type

Local Government

Proposed

\$ 2,000,000.00

Location Description:

New homes will be built in one of the target areas - Clayton State/Ft Gillem or Irongate/Lovejoy or Jonesboro target areas. These homes will be sold to buyers at or below 50% AMI.

Activity Description:

NSP3 will purchase vacant lots to construct new homes. While there are still vacant houses in the County, there is now a need for new homes to be built and this activity will assist low income buyers to purchase a new home.

Project # / Title: NSP3-45203-FIN / Financing Mechanisms**Grantee Activity Number:**

NSP3-120-MA

Activity Title:

Mortgage Assistance Middle Income

Activity Type:

Homeownership Assistance to low- and moderate-income

Activity Status:

Under Way

Project Number:

NSP3-45203-FIN

Project Title:

Financing Mechanisms

Projected Start Date:

03/04/2011

Projected End Date:

07/01/2016

Project Draw Block by HUD:

Not Blocked

Project Draw Block Date by HUD:**Activity Draw Block by HUD:**

Not Blocked

Activity Draw Block Date by HUD:**Block Drawdown By Grantee:**

Not Blocked

Total Budget:

\$ 40,000.00

National Objective:

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

Other Funds Total:

\$ 0.00

Environmental Assessment:

EXEMPT

Total Funds Amount:

\$ 40,000.00

Benefit Report Type:

Direct (Households)

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

Proposed Accomplishments	Total
# of Singlefamily Units	8
# of Housing Units	8

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

Organization carrying out Activity:
Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Clayton County Community Development	Local Government	\$ 40,000.00

Location Description:

Any foreclosed home in any of the three target areas - Clayton State/Rex and Irongate/Lovejoy and Jonesboro area.

Activity Description:

Mortgage assistance will be provided to eligible buyers with incomes below 120% AMI who purchase a foreclosed home in any 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.



Grantee Activity Number: NSP3-50-MA
Activity Title: Mortgage Assistance Low Income

Activity Type:
 Homeownership Assistance to low- and moderate-income

Activity Status:
 Under Way

Project Number:
 NSP3-45203-FIN

Project Title:
 Financing Mechanisms

Projected Start Date:
 03/01/2013

Projected End Date:
 07/01/2016

Project Draw Block by HUD:
 Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
 Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
 Not Blocked

Total Budget: \$ 10,000.00

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

Other Funds Total: \$ 0.00

Total Funds Amount: \$ 10,000.00

Environmental Assessment:
 EXEMPT

Benefit Report Type:
 Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	2	2		100.00
# of Households	2	2		100.00

Proposed Accomplishments	Total
# of Singlefamily Units	2
# of Housing Units	2

Activity is being carried out by Grantee:
 Yes

Activity is being carried out through:
 Grantee Employees

Organization carrying out Activity:
 Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Clayton County Community Development	Local Government	\$ 10,000.00

Location Description:
 Any foreclosed home in any of the target areas purchase by an eligible homebuyer.

Activity Description:

Mortgage assistance will be provided to eligible buyers below 50% AMI to purchase foreclosed homes in any of the target areas. Mortgage Assistance will be recorded as a soft second using a deed to secure debt and promissory note with zero percent interest, forgiven after five years and recaptured from net proceeds if the home is sold within the first five years.

Project # / Title: NSP3-45301-Demo / Demolition

Grantee Activity Number: NSP3-Demo
Activity Title: Demolition

Activity Type:
Clearance and Demolition

Activity Status:
Under Way

Project Number:
NSP3-45301-Demo

Project Title:
Demolition

Projected Start Date:
03/04/2011

Projected End Date:
07/01/2016

Project Draw Block by HUD:
Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:
Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:
Not Blocked

Total Budget: \$ 379,000.00

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

Other Funds Total: \$ 0.00

Environmental Assessment:
EXEMPT

Total Funds Amount: \$ 379,000.00

Benefit Report Type:
Area Benefit (Census)

Proposed Accomplishments	Total
# of Singlefamily Units	12
# of Housing Units	12
# of Properties	12



Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

Clayton County Community Development

Organization Type

Local Government

Proposed

\$ 379,000.00

Location Description:

Any blighted residential property in any of the three target areas - Clayton State/Ft. Gillem and Irongate/Lovejoy and Jonesboro area.

Activity Description:

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

Project # / Title: NSP3-5420-Admin / Administration Costs**Grantee Activity Number:**

NSP3-Admin

Activity Title:

Administration

Activity Type:

Administration

Activity Status:

Under Way

Project Number:

NSP3-5420-Admin

Project Title:

Administration Costs

Projected Start Date:

03/04/2011

Projected End Date:

07/01/2016

Project Draw Block by HUD:

Not Blocked

Project Draw Block Date by HUD:**Activity Draw Block by HUD:**

Not Blocked

Activity Draw Block Date by HUD:**Block Drawdown By Grantee:**

Not Blocked

Total Budget:

\$ 600,000.00

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Other Funds Total:

\$ 0.00

Total Funds Amount:

\$ 600,000.00

Environmental Assessment:

EXEMPT

Program Income Account:

Administration

Benefit Report Type:

NA

Activity is being carried out by Grantee:

Yes

Activity is being carried out through:

Grantee Employees

Organization carrying out Activity:

Clayton County Community Development

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed
Clayton County Community Development	Local Government	\$ 600,000.00

Location Description:

Activities in any of the target areas - Clayton State/Rex and Irongate/Lovejoy and Jonesboro area.

Activity Description:

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

Action Plan Comments:

Reviewer - Modified the action plan for NSP3 to adjust budget amounts 9-7-2012

Reviewer - Adjust program income 12.11.2012

Action Plan History

Version	Date
B-11-UN-13-0001 AP#1	05/09/2014
B-11-UN-13-0001 AP#2	08/01/2013
B-11-UN-13-0001 AP#3	12/11/2012
B-11-UN-13-0001 AP#4	09/07/2012
B-11-UN-13-0001 AP#5	05/23/2012
B-11-UN-13-0001 AP#6	04/15/2011



