

Action Plan

Grantee: Gwinnett County, GA

Grant: B-11-UN-13-0005

| | |
|---------------------------------|-----------------------|
| LOCCS Authorized Amount: | \$ 2,065,581.00 |
| Grant Award Amount: | \$ 2,065,581.00 |
| Status: | Reviewed and Approved |
| Estimated PI/RL Funds: | \$ 1,789,875.94 |
| Total Budget: | \$ 3,855,456.94 |

Funding Sources

| Funding Source | Funding Type |
|----------------|---------------------|
| NSP | Other Federal Funds |

Narratives

Summary of Distribution and Uses of NSP Funds:

On November 19, 2013, the Gwinnett County Board of Commissioners approved a substantial amendment to the County's 2010 Action Plan which called for an expansion of the target area for the Neighborhood Stabilization Program (NSP). Data received by the U.S. Department of Housing and Urban Development identified the entire county as an area of high risk of foreclosures, therefore prompting the target area expansion.

This expansion was a necessary action as the housing stock in the originally approved target area (Census Tracts 50521, 50523, 50516, and 50509) had begun to shrink drastically. Gwinnett County is proposing this county-wide expansion of NSP3 funds in order to increase the program's capacity to acquire properties in a challenging market.

When calculating its new target area Gwinnett County utilized the NSP mapping tool that HUD provided for entitlement grantees. With each of Gwinnett County's census tracts selected the proposed Target Area scored an average of 18.02. This falls well above HUD's requirements for Target Area expansion.

The current and proposed maps of the NSP3 Target Area, the substantial amendment, executed SF 424's, and the data that was utilized to determine the new expansion area was submitted to HUD on December 20, 2013 for review/approval.

Funds will be used to purchase foreclosed residential units, including single family, duplexes and other multiple family units to sell or rent to low- and moderate-income families, including the provision of financial assistance to homebuyers.

On March 6, 2018, the Gwinnett County Board of Commissioners approved a substantial amendment to the County's 2010 Action Plan to establish redevelopment as an eligible NSP activity, making NSP funds and program income useable in redevelopment activities. The redevelopment activity is intended to act as an additional catalyst project in the County's housing portfolio, converting vacant, commercial property into affordable, residential housing.

How Fund Use Addresses Market Conditions:

The purchase, rehabilitation and sale of homes to purchasers willing to make a long term investment into their homes, along with aggressive code enforcement, crime prevention, home improvements to existing homes, and strengthened neighborhood associations will be a major step toward stabilizing housing prices, improving the character of the neighborhood and stabilizing the social fabric of the target area. Working together, the Gwinnett Neighborhood Stabilization Program, the City of Lawrenceville, the Lawrenceville Housing Corporation, the Gwinnett County HOME Program, the Gwinnett County Homeowner Housing Rehabilitation Program and the selected Asset Manager(s) can make a major impact in the target area.

Ensuring Continued Affordability:

Gwinnett County will assure long-term affordability by incorporating the use of promissory notes and deeds to secure debt that contain recapture clauses and the use of shared equity loans.

Long-term affordability is provided to the homebuyer through a soft second loan. The terms are \$14,500 for five (5) years or



\$22,500 for ten (10) years at zero (0%) interest rate with no scheduled payments, and with the principal being reduced proportionally each year starting in the first year. At any time during the loan period, If the house is no longer occupied by the homebuyers at his/her principal place of residence, any remaining principal must be repaid to the County.

Upon the occasion of the sale or transfer of ownership of the property by the Asset Manager, the Asset Manager(s) will repay the NSP program. This and any other funds realized from the sale of the property will be Program Income, with no less than 90% of income being used to for NSP 3 eligible activities. Not more than 10% of the Program Income will be used to administer NSP 3.

Rental housing will be provided by an Asset Manager(s) selected by Gwinnett County. The GCNSP will loan the Asset Manager(s) the funds to purchase and rehabilitate rental units, including initial capitalization funds. The loan(s) will be backed by promissory notes, security deeds and land use restrictions that set forth the responsibility of the Asset Manager(s) to provide housing for low-income households during the affordability period for each respective property. These documents will have reversion provisions if the Asset Manager(s) does not provide the housing as set forth in the documents.

Definition of Blighted Structure:

The City of Lawrenceville Codes do not use the term blighted structure, but does define Nuisances in Chapter 33 of the City Code of Ordinances. Nuisances include buildings, dwellings, or structures which are dangerous or injurious to the health, safety or morals of the occupants of such dwellings, buildings or structures. . . . The City of Lawrenceville will use this Nuisance definition from its Code of Ordinance as its blighted structure definition for the NSP 3 project: 33-101 Definitions For the purpose of the Chapter, the following words shall have the meanings respectively ascribe below: a. Nuisance . Anything which causes hurt, inconvenience, or damage to another, provided that the hurt, inconvenience or damage complained of shall not be fanciful or such as would affect only one of fastidious taste, but rather such as would affect an ordinary reasonable man; and the fact the act done may otherwise be lawful shall not keep it from being a nuisance. b. Nuisance, per se. An act, occupation or structure which is a nuisance at all times and under any circumstances, regardless of location or surroundings. c. Private Nuisance. A nuisance limited in its injurious effect to one of a few individuals. 33-104 Findings Regarding Unsafe Unsanitary or Abandoned Buildings, Dwellings or Structures. Under the authority of O.C.G.A. §41-2-9, the Mayor specifically adopt by incorporation herein by reference the provisions of O.C.G.A. §§ 41-2-7, 41-2-8, 41-2-9, 41-2-10, 41-2-11, 41-2-12, 41-2-13, 41-2-14, 41-2-15, 41-2-16, and 41-2-17. These provisions are adopted as an official Ordinance of the City of Lawrenceville as if specifically set forth herein their entirety. 33-105 Duties of Director of Planning, Zoning and Inspections Pursuant to the authority of O.C.G.A. § 41-2-10, the Mayor and City Council of the City of Lawrenceville hereby designate the Director of Planning, Zoning and Inspections as the public officer with the authority to enforce the provisions of § 33-104 of the City of Lawrenceville Code of Ordinances. The Director of Planning, Zoning and Inspections may determine, under existing Ordinances, that dwellings, buildings or structures are unfit for human habitation or are unfit for its current commercial, industrial or business use if he finds that conditions exist in such buildings, dwellings or structures which are dangerous or injurious to the health, safety or morals of the occupants of such buildings or structure; of the occupants of neighborhood dwellings, buildings, or structures; or of other residences of this municipality. Such conditions may include the following (without limiting the generality of the foregoing): (1) Defects therein increasing the hazards of fire, accidents, or other calamities; (2) Lack of adequate ventilation, light or sanitary facilities; (3) Dilapidation; (4) Disrepair; (5) Structural defects; and (6) Uncleanliness. The public officer designated by this Ordinance may determine, under existing Ordinance, that a dwelling, building or structure is vacant, dilapidated and being used in connection with the commission of drug crimes upon personal observation or report of a law enforcement agency and evidence of drug crimes beinn the context of this Ordinance, tpublic officiades of the City of Lawrenceville to the standard for satisfaction of the provisions of this Ordinance including but not limited to the electrical code, building codes and the fire codes previously adopted by the City of Lawrenceville. Related Official Code of Georgia Official Code of Georgia Annotated, 41-2-7: § 41-2-7. Power of counties and municipalities to repair, close, or demolish unfit buildings or structures; health hazards on private property; properties affected (a) It is found and declared that in the counties and municipalities of this state there is the existence or occupancy

Definition of Affordable Rents:

Gwinnett County defines Affordable Rents as the Fair Market Rents published annually by HUD for the Housing Choice Voucher Program.

Housing Rehabilitation/New Construction Standards:

The Gwinnett County Neighborhood Stabilization Program (GCNSP) has adopted the HOME Program Rehabilitation Standards for NSP 1; and, will continue to use these standards in the implementation of NSP 3. In addition, GCNSP will require the use of energy efficient materials where effective and financially practical and allowed by local code. This includes the use of durable materials, resource efficient materials, heat absorbing materials, solar reflective paving, green roofing and use of local source materials. Healthy Homes practices will also be required were effective and financially practical, including Green Label Certified floor covering, use of alterative healthy floor materials, sealing joints, termite-resistant materials, one-piece tub and shower enclosures. A Green maintenance guide will be provided to home buyers, if available, and residents' orientation will be given.

Vicinity Hiring:

The investment of NSP 3 funds in the target area will generate potential jobs to those living in the target area. The Asset Manager(s) will be required to advertize for workers through ads in publications, mailings, ads on government web sites, posted announcements in community centers, churches and at the NSP 3 job sites. The local office of the Georgia Department of Labor will also be notified. Proof of these actions will be filed with the GCNSP office and records of locally employed persons will be maintained by the Asset Manager(s), with copies provided to the GCNSP office.

Procedures for Preferences for Affordable Rental Dev.:

Rental housing will be provided by a GCNSP selected Asset Manager(s) (a for-profit and/or non-profit contractor or developer) who has experience in the development and operation of rental housing for low-income families. The GCNSP will loan the Asset Manager(s) the funds to purchase and rehabilitate rental units, including initial capitalization funds. The loans will be backed by promissory notes, security deeds and land use restrictions that set forth the responsibility of the Asset Manager(s) to provide



housing for low-income families during the affordability period. These documents will have reversion provisions if the Asset Manager(s) does not provide the housing as set forth in the documents.

Grantee Contact Information:

Shannon Candler, Deputy Director
 Gwinnett County Community Development Program
 One Justice Square
 446 West Crogan Street, Suite 275
 Lawrenceville, GA 30046
 (678) 518-6008
 shannon.candler@gwinnettcounty.com

Project Summary

| Project # | Project Title | Grantee Activity # | Activity Title |
|-----------|----------------------|--------------------------------------|-----------------------------|
| 9999 | Restricted Balance | <i>No activities in this project</i> | |
| NSP3 0001 | Administration | NSP 3 0003 | Grant Administration |
| NSP3 4147 | Acquisition | NSP 3 4147 0001 | Acquisition - 25% Set Aside |
| | | NSP 3 4147 0002 | Mod-Middle Income |
| NSP3 4148 | Rehabilitation | NSP 3 4148 0001 | 25% Set Aside |
| | | NSP 3 4148 0002 | Mod-Middle Income |
| NSP3 4149 | Homebuyer Assistance | NSP 3 4149 0001 | 25% Set Aside |
| | | NSP 3 4149 0002 | Housing Low-mod-mid |



Activities

Project # / Title: NSP3 0001 / Administration

Grantee Activity Number: NSP 3 0003
Activity Title: Grant Administration

Activity Type:

Administration

Project Number:

NSP3 0001

Projected Start Date:

03/04/2011

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

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

12/31/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 179,141.41

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 179,141.41

Program Income Account:

PI Draw

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Gwinnett County Neighborhood Stabilization Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Gwinnett County Neighborhood Stabilization Program

Organization Type

Local Government

Proposed Budget

\$ 206,558.10

Location Description:



The activity will take place within the Target area as presented in the Amendment to Gwinnet Count Action Plan 2010.

Activity Description:

Administration.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Project # / Title: NSP3 4147 / Acquisition

Grantee Activity Number: NSP 3 4147 0001
Activity Title: Acquisition - 25% Set Aside

Activity Type:

Acquisition - general

Project Number:

NSP3 4147

Projected Start Date:

03/04/2011

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.

Benefit Report Type:

Direct (Households)

Activity Status:

Under Way

Project Title:

Acquisition

Projected End Date:

12/31/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 593,621.91

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 593,621.91

Program Income Account:

PI Draw

Proposed Beneficiaries

Renter Households

Owner Households

| Total | Low | Mod | Low/Mod% |
|-------|-----|-----|----------|
| | | | 0.0 |
| 7 | 7 | | 100.00 |



of Households 7 7 100.00

Proposed Accomplishments

Total

of Singlefamily Units

7

of Multifamily Units

of Housing Units

7

Activity is being carried out by Grantee:

Activity is being carried out through:

No

Organization carrying out Activity:

Gwinnett County Neighborhood Stabilization Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed Budget

Gwinnett County Neighborhood Stabilization Program

Local Government

\$ 593,621.91

Location Description:

Within the target area as presented in the Amendment to the Gwinnett County Action Plan 2010.

Activity Description:

The acquisition of foreclosed homes, including duplexes and other multi-family homes, and to providing housing to low income families, either through the sale of single family homes or through renting duplexes and other multi-family homes.

Environmental Assessment: UNDERWAY

Environmental Reviews: None



Grantee Activity Number: NSP 3 4147 0002
Activity Title: Mod-Middle Income

Activity Type:

Acquisition - general

Project Number:

NSP3 4147

Projected Start Date:

03/04/2011

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

Activity Status:

Under Way

Project Title:

Acquisition

Projected End Date:

03/04/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 471,245.50

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 471,245.50

Benefit Report Type:

Direct (Households)

Program Income Account:

PI Draw

Proposed Beneficiaries

Owner Households

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

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

5

5

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Gwinnett County Neighborhood Stabilization Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Gwinnett County Neighborhood Stabilization Program

Organization Type

Local Government

Proposed Budget

\$ 471,245.50

Location Description:



Within the target area as presented in the Amendment to the Gwinnett County Action Plan 2010.

Activity Description:

The acquisition of homes to provide housing for low to middle income families through the sale of these homes to qualifying families.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Project # / Title: NSP3 4148 / Rehabilitation

Grantee Activity Number: NSP 3 4148 0001
Activity Title: 25% Set Aside

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP3 4148

Projected Start Date:

03/04/2011

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.

Activity Status:

Under Way

Project Title:

Rehabilitation

Projected End Date:

12/31/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,254,280.62

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,254,280.62

Benefit Report Type:

Direct (Households)

Program Income Account:

PI Draw

Proposed Beneficiaries

| | Total | Low | Mod | Low/Mod% |
|---------------------|-------|-----|-----|----------|
| # Renter Households | | | | 0.0 |
| # Owner Households | 7 | 7 | | 100.00 |



of Households 7 7 100.00

Proposed Accomplishments

Total

of Singlefamily Units

7

of Multifamily Units

of Housing Units

7

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Gwinnett County Neighborhood Stabilization Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Organization Type

Proposed Budget

Gwinnett County Neighborhood Stabilization Program

Local Government

\$ 450,000.00

Location Description:

Within the target area as presented in the Amendment to the Gwinnett County Action Plan 2010.

Activity Description:

The rehabilitation of purchased homes, including duplexes and other multi-family homes, and to providing housing to low income families, either through the sale of single family homes or through renting duplexes and other multi-family homes.

Environmental Assessment: UNDERWAY

Environmental Reviews: None



Grantee Activity Number: NSP 3 4148 0002
Activity Title: Mod-Middle Income

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP3 4148

Projected Start Date:

03/04/2011

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

Activity Status:

Under Way

Project Title:

Rehabilitation

Projected End Date:

03/04/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 469,675.33

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 469,675.33

Benefit Report Type:

Direct (Households)

Program Income Account:

PI Draw

Proposed Beneficiaries

Owner Households

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

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

5

5

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Gwinnett County Neighborhood Stabilization Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Gwinnett County Neighborhood Stabilization Program

Organization Type

Local Government

Proposed Budget

\$ 469,675.33

Location Description:



Within the target area as presented in the Amendment to the Gwinnett County Action Plan 2010.

Activity Description:

The rehabilitation of purchased homes to provide housing for low to middle income families through the sale of these homes to these families.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Project # / Title: NSP3 4149 / Homebuyer Assistance

Grantee Activity Number: NSP 3 4149 0001
Activity Title: 25% Set Aside

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

NSP3 4149

Projected Start Date:

03/04/2011

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.

Activity Status:

Under Way

Project Title:

Homebuyer Assistance

Projected End Date:

12/31/2015

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 282,728.41

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 282,728.41

Benefit Report Type:

Direct (Households)

Program Income Account:

PI Draw

Proposed Beneficiaries

| | Total | Low | Mod | Low/Mod% |
|---------------------------|--------------|------------|------------|-----------------|
| # Owner Households | 7 | 7 | | 100.00 |
| # of Households | 7 | 7 | | 100.00 |



Proposed Accomplishments

Total

of Singlefamily Units

7

of Housing Units

7

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Gwinnett County Neighborhood Stabilization Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Gwinnett County Neighborhood Stabilization Program

Organization Type

Local Government

Proposed Budget

\$ 282,728.41

Location Description:

Within the target area as presented in the Amendment to the Gwinnett County Action Plan 2010.

Activity Description:

To provide homebuyers assistance to low families purchasing homes through the NSP program.

Environmental Assessment: UNDERWAY

Environmental Reviews: None



Grantee Activity Number: NSP 3 4149 0002
Activity Title: Housing Low-mod-mid

Activity Type:

Acquisition - general

Project Number:

NSP3 4149

Projected Start Date:

03/04/2011

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

Activity Status:

Under Way

Project Title:

Homebuyer Assistance

Projected End Date:

03/04/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 180,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 180,000.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

| Total | Low | Mod | Low/Mod% |
|-------|-----|-----|----------|
| 5 | | 5 | 100.00 |
| 5 | | 5 | 100.00 |

of Households

Proposed Accomplishments

of Singlefamily Units

of Housing Units

Total

5

5

Activity is being carried out by Grantee:

No

Activity is being carried out through:

Organization carrying out Activity:

Gwinnett County Neighborhood Stabilization Program

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Gwinnett County Neighborhood Stabilization Program

Organization Type

Local Government

Proposed Budget

\$ 112,500.00

Location Description:



Within the Target Area as presented in the NSP 3 Admendment to Gwinnett County Action Plan 2010.

Activity Description:

To provide homebuyers assistance to low to middle families purchasing homes through the NSP program.

Environmental Assessment: UNDERWAY

Environmental Reviews: None

Action Plan Comments:

Reviewer - 4/11/2011: This activities described in the Action Plan are consistent with what is defined in its NSP3 application. CWF

Action Plan History

| Version | Date |
|-----------------------|-------------|
| B-11-UN-13-0005 AP#1 | 04/11/2011 |
| B-11-UN-13-0005 AP#2 | 01/20/2012 |
| B-11-UN-13-0005 AP#3 | 08/21/2012 |
| B-11-UN-13-0005 AP#4 | 02/28/2013 |
| B-11-UN-13-0005 AP#5 | 02/24/2014 |
| B-11-UN-13-0005 AP#6 | 03/06/2014 |
| B-11-UN-13-0005 AP#7 | 03/07/2014 |
| B-11-UN-13-0005 AP#8 | 12/17/2014 |
| B-11-UN-13-0005 AP#9 | 01/16/2015 |
| B-11-UN-13-0005 AP#10 | 01/26/2015 |
| B-11-UN-13-0005 AP#11 | 07/21/2016 |
| B-11-UN-13-0005 AP#12 | 01/09/2018 |



B-11-UN-13-0005 AP#13

03/20/2018

B-11-UN-13-0005 AP#14

11/07/2018

