

GWINNETT COUNTY, GEORGIA
NSP GRANT SUBMISSION TEMPLATE
& CHECKLIST
(UPDATED BY HUD 10.21.08)

NSP grant allocations can be requested by submitting a paper NSP Substantial Amendment or a form under the Disaster Recovery Grant Reporting (DRGR) system. This template sets forth the suggested format for grantees under the NSP Program. A complete submission contains the information requested below, including:

- (1) The NSP Substantial Amendment (attached below)
- (2) Signed and Dated Certifications (attached below)
- (3) Signed and Dated [SF-424](#).

Grantees should also attach a completed NSP Substantial Amendment Checklist to ensure completeness and efficiency of review (attached below).

THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): <u>Gwinnett County, GA</u> (<i>identify lead entity in case of joint agreements</i>) Community Development Program [Department of Financial Services] Jurisdiction Web Address: www.gwinnettcounty.com (<i>URL where NSP Substantial Amendment materials are posted</i>)	NSP Contact Person: <u>Craig Goebel, Director</u> Address: <u>Gwinnett County Comm. Dev. Program</u> <u>575 Old Norcross Road, Suite A</u> <u>Lawrenceville, GA 30045-4367</u> Telephone: <u>(770) 822-5190</u> Fax: <u>(770) 822-5193</u> Email: craig.goebel@gwinnettcounty.com
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NSP Grant Amount Requested From HUD

\$10,507,827

A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction.

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction’s consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State’s own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions’ consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity’s own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data in developing this section of the Substantial Amendment.

Response:

Areas of Greatest Need in Gwinnett County

Gwinnett County is using, initially, the HUD-provided foreclosure and abandonment risk score to identify the areas within Gwinnett County which are its “areas of greatest need.” The risk scores were ranked by HUD from 1-10, with 1 being the areas with the lowest foreclosure and abandonment risk and with 10 being the areas with the highest foreclosure and abandonment risk.

Gwinnett County has determined that all Census Tracts with foreclosure and abandonment risk scores of 5 and higher are included as “areas of greatest need.” These Census Tracts are presented in the Table 1, Page 2, and are depicted graphically on Map 1, Page 11.

After the end of October 2008, the Gwinnett County Tax Commissioner’s Office will also be providing land parcel specific data where foreclosures have occurred between November 2007 and October 2008. These data will also be mapped and correlated with the Census Tracts already identified as areas of greatest need using the HUD supplied foreclosure and abandonment risk data. Adjustments will be made to the “areas of greatest need,” if necessary, after the comparison of these two sets of data.

TABLE 1

Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050709	3	9
050709	4	9
050709	3	9
050709	4	9
050422	5	9
050422	5	9
050422	6	9
050716	1	9
050716	2	9
050716	3	9
050717	2	9
050717	1	9
050717	1	9
050717	2	9
050717	3	9
050105	2	9
050105	1	9
050105	2	9
050105	4	9
050105	2	9
050105	1	9
050105	4	9
050105	2	9
050105	1	9
050105	2	9
050522	6	9
050522	8	9
050417	1	9
050417	2	9
050522	8	9
050421	1	9
050421	1	9
050421	3	9
050416	1	8
050416	1	8
050416	3	8
050416	6	8

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Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050518	3	8
050518	4	8
050518	6	8
050721	6	8
050721	7	8
050721	8	8
050721	6	8
050721	7	8
050721	8	8
050424	1	8
050424	2	8
050704	1	8
050704	1	8
050704	1	8
050704	3	8
050704	1	8
050704	2	8
050704	4	8
050704	1	8
050704	2	8
050704	3	8
050704	4	8
050418	1	8
050418	2	8
050507	3	8
050507	7	8
050719	4	8
050719	5	8
050719	4	8
050719	5	8
050515	2	8
050515	3	8
050515	4	8
050519	4	8
050519	5	8
050519	7	8
050520	1	8
050520	2	8
050520	2	8

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Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050507	2	8
050507	3	8
050507	7	8
050411	3	8
050411	4	8
050411	5	8
050411	6	8
050411	1	8
050411	3	8
050411	4	8
050411	6	8
050423	1	8
050423	3	8
050423	4	8
050312	1	8
050312	3	8
050312	4	8
050312	6	8
050312	1	8
050312	3	8
050312	4	8
050312	6	8
050520	1	8
050410	1	8
050410	4	8
050410	5	8
050410	1	8
050410	4	8
050410	5	8
050509	2	7
050509	1	7
050509	2	7
050509	4	7
050509	2	7
050509	3	7
050509	4	7
050509	1	7
050509	2	7
050509	3	7
050509	4	7

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Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050419	1	7
050419	2	7
050419	5	7
050415	3	7
050415	6	7
050415	1	7
050415	2	7
050415	3	7
050415	6	7
050521	3	7
050521	4	7
050521	5	7
050512	1	7
050512	2	7
050512	1	7
050512	2	7
050512	3	7
050511	2	7
050511	1	7
050511	2	7
050511	1	7
050511	2	7
050516	1	7
050516	2	7
050516	5	7
050306	1	7
050306	1	7
050306	2	7
050316	1	7
050316	3	7
050316	4	7
050316	7	7
050705	1	7
050313	1	7
050313	2	7
050313	5	7
050313	7	7
050313	1	7

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Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050313	2	7
050313	3	7
050313	4	7
050313	5	7
050313	7	7
050516	1	7
050516	2	7
050516	5	7
050103	2	7
050103	3	7
050103	4	7
050103	2	7
050103	3	7
050103	4	7
050103	2	7
050103	2	7
050103	3	7
050103	4	7
050430	3	7
050430	5	7
050430	2	7
050314	1	6
050314	2	6
050314	3	6
050314	4	6
050517	2	6
050517	1	6
050517	2	6
050517	3	6
050420	1	6
050420	2	6
050715	1	6
050715	1	6
050715	2	6
050705	1	6
050705	2	6
050705	2	6
050705	2	6
050705	1	6
050705	2	6
050705	1	6
050705	2	6

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Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050705	1	6
050705	2	6
050513	3	6
050602	4	6
050602	3	6
050602	4	6
050602	3	6
050602	4	6
050602	5	6
050602	3	6
050602	4	6
050720	1	6
050720	3	6
050720	4	6
050720	1	6
050720	3	6
050720	4	6
050304	1	6
050304	2	6
050304	8	6
050514	2	6
050513	1	6
050513	1	6
050513	1	6
050513	1	6
050513	2	6
050513	3	6
050510	1	6
050510	1	6
050510	2	6
050510	3	6
050514	2	6
050514	2	6
050514	1	6
050514	2	6
050426	4	6
050426	4	6
050426	5	6
050426	6	6
050426	7	6
050426	8	6
050426	9	6
050426	4	6

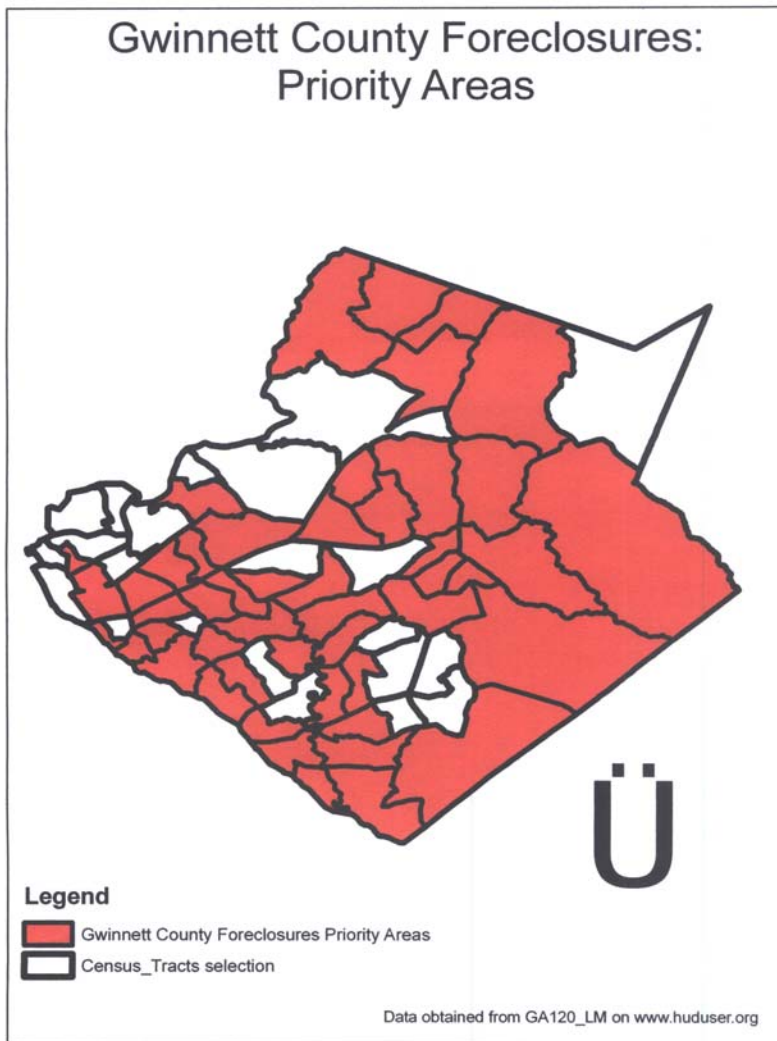
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Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050426	5	6
050427	1	6
050427	9	6
050427	1	6
050427	6	6
050427	9	6
050207	1	6
050207	1	6
050207	2	6
050207	3	6
050207	1	6
050207	2	6
050106	6	6
050106	7	6
050106	5	6
050106	6	6
050106	7	6
050106	5	6
050106	6	6
050106	7	6
050106	6	6
050106	7	6
050106	5	6
050106	6	6
050106	7	6
050403	1	5
050403	4	5
050403	9	5
050403	1	5
050403	2	5
050403	3	5
050403	4	5
050403	9	5
050429	4	5
050429	1	5
050429	7	5
050429	1	5
050429	4	5
050429	7	5
050603	1	5
050603	1	5
050429	4	5

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Census Tract	Census Block Group	HUD Estimated foreclosure abandonment risk score
050429	7	5
050603	1	5
050603	1	5
050603	1	5
050603	2	5
050603	1	5
050603	2	5
050425	1	5
050425	2	5
050425	3	5
050425	1	5
050425	3	5
050206	1	5
050206	1	5
050206	1	5
050206	1	5
050206	1	5
050206	2	5
050206	3	5
050714	1	5
050714	2	5
050714	1	5
050714	2	5
050712	3	5
050712	1	5
050712	2	5
050712	3	5
050718	1	5
050718	2	5
050718	3	5
050718	1	5
050718	2	5
050718	3	5
050205	1	5
050205	1	5
050104	7	5
050104	6	5
050104	7	5
050104	6	5
050104	7	5
050104	6	5
050104	7	5
050104	6	5
050104	7	5

Map 1



B. DISTRIBUTION AND USES OF FUNDS

Provide a narrative describing how the distribution and uses of the grantee’s NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. *Note:* The grantee’s narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Response:

Since 2005, Gwinnett County has been one of three (3) counties in Georgia with the highest numbers of foreclosures of single-family owner-occupied housing. As a result of the large number of foreclosures in Gwinnett County, and the concomitant negative impact on the neighborhoods in which these structures are located, the County will utilize its NSP funds for the following activities:

1. The **Priority One** use of NSP grant funds and NSP Program Income will be to purchase and rehabilitate foreclosed single-family housing [detached housing and fee-simple townhomes], as necessary to comply with the Gwinnett County NSP Rehabilitation Standards [the HOME Program Property Standards]. Gwinnett County has adopted as its HOME Program Property Standards the Georgia Uniform Code Act [ICC Building Code, National Electrical Code, etc.], as implemented through the Gwinnett County Housing Rehabilitation Standards. The activity has been classified by HUD as a “Type B” activity under NSP rules.

The foreclosed homes purchased must be located in Census Tracts designated by Gwinnett County as “areas of greatest need” using HUD-supplied foreclosure and abandonment risk data, as updated using actual foreclosure data supplied by the Gwinnett County Tax Commissioner.

This targeting strategy for the **Priority One activity** will ensure that the NSP funds are distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by Gwinnett County as likely to face a significant rise in the rate of home foreclosures.

The rehabilitated homes will be sold to homebuyers with total household incomes which are not greater than 120% of the Area Median Income [frequently referred to as Median Family Income] for Gwinnett County.

At least 25% of the funding expended for the acquisition/rehabilitation of these homes will be limited to homes sold to persons with total household incomes which do not exceed 50% of Area Median Income.

These maximum income levels are reflected in Table 2, which follows:

Table 2
NSP Maximum Income Limits – Gwinnett County, Georgia

Household Size								
% AMI	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
50%	\$24,900	\$28,500	\$32,050	\$35,600	\$38,450	\$41,300	\$44,150	\$47,000
80%	\$39,850	\$45,550	\$51,250	\$56,950	\$61,500	\$66,050	\$70,650	\$75,200
120%	\$59,800	\$68,350	\$76,900	\$85,450	\$92,300	\$99,100	\$105,950	\$112,800

2. A **Priority Two activity** will be the use of NSP Grant or NSP Program Income funds to acquire foreclosed real property onto which new affordable housing will be constructed using private, and/or NSP, and/or HOME Program funds. This housing will be sold to households with total household incomes which are not greater than 120% of the Area Median Income for Gwinnett County [See Table 2, above.]. If HOME Program funds are used for construction costs or if HOME Program or ADDI funds are used to provide downpayment assistance to the homebuyers, the maximum income of these homebuyers would be capped at 80% AMI. This has been classified by HUD as a “Type E” activity under the rules of the NSP.

At least 25% of the homes constructed on real property purchased with NSP Grant or NSP Program Income funds or homes constructed wholly or partially with NSP grant or NSP Program Income funds will be sold to persons with total household incomes which do not exceed 50% of Area Median Income.

At least 25% of the homes constructed with NSP Program Income funds will be sold to homebuyers with household incomes which do not exceed 50% of Area Median Income.

The foreclosed real property purchased must be located in Census Tracts designated by Gwinnett County as “areas of greatest need” using HUD-supplied foreclosure and abandonment risk data, as updated using actual foreclosure data supplied by the Gwinnett County Tax Commissioner.

This targeting strategy for the **Priority Two activity** will ensure that the NSP Program Income is distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the Gwinnett County as likely to face a significant rise in the rate of home foreclosures.

C. DEFINITIONS AND DESCRIPTIONS

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

Response:

The Gwinnett County Construction Code does not use the term “blighted structure,” but does define “Unsafe Buildings” under Section 1.02.5. Gwinnett County will use this “Unsafe Buildings” definition from its Construction Code as its “blighted structure” definition for the NSP:

“102.5. Unsafe Buildings or Systems

All buildings, structures, or electrical, gas, mechanical, energy conservation and plumbing systems which are unsafe, unsanitary, or do not provide adequate egress, or which constitute a fire hazards, or are other dangerous to human life, or which in relation to existing use, constitute a hazard to safety or health, are consider unsafe buildings or service systems. All such unsafe buildings, structures, energy conservation or service systems are hereby declared illegal and shall be abated by repair and rehabilitation or by demolition in accordance with the provisions of the Gwinnett County Unfit Building Abatement Code found at 42-26 of the Gwinnett County Code or Ordinances.”

“Section 42-26 [Abatement] of the Gwinnett County Code of Ordinances:

Where it is determined that there exists in the county dwelling or other building or structure which is unfit for human habitation or for commercial industrial, or business occupancy or use, or where there exists in the county a condition or use of real estate which renders adjacent real estate unsafe or inimical to safe human habitation; and where such determination is made by the director of the department of planning and development or his designated enforcement official, such official shall have the power to have repaired, closed or demolished any such dwelling, building or structure, or cause to be abated if any such unsafe or unsanitary conditions which create a public health hazard or general nuisance in accordance with the provision of O.C.G.A. [Official Code of Georgia, Annotated] Sections 41-2-7

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through 41-2-17, where are hereby adopted and incorporated by reference within this section. [Code 1978, Section 9-1009).”

“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 of dwellings or other buildings or structures which are unfit for human habitation or for commercial, industrial, or business occupancy or use and not in compliance with the applicable state minimum standard codes as adopted by ordinance or operation of law or any optional building, fire, life safety, or other codes relative to the safe use of real property and real property improvements adopted by ordinance in the jurisdiction where the property is located; or general nuisance law and which constitute a hazard to the health, safety, and welfare of the people of this state; and that a public necessity exists for the repair, closing, or demolition of such dwellings, buildings, or structures. It is found and declared that in the counties and municipalities of this state where there is in existence a condition or use of real estate which renders adjacent real estate unsafe or inimical to safe human habitation, such use is dangerous and injurious to the health, safety, and welfare of the people of this state and a public necessity exists for the repair of such condition or the cessation of such use which renders the adjacent real estate unsafe or inimical to safe human habitation. Whenever the governing authority of any county or municipality of this state finds that there exist in such county or municipality dwellings, buildings, or structures which are unfit for human habitation or for commercial, industrial, or business uses due to dilapidation and not in compliance with applicable codes; which have defects increasing the hazards of fire, accidents, or other calamities; which lack adequate ventilation, light, or sanitary facilities; or where other conditions exist rendering such dwellings, buildings, or structures unsafe or unsanitary, or dangerous or detrimental to the health, safety, or welfare, or otherwise inimical to the welfare of the residents of such county or municipality, or vacant, dilapidated dwellings, buildings, or structures in which drug crimes are being committed, power is conferred upon such county or municipality to exercise its police power to repair, close, or demolish the aforesaid dwellings, buildings, or structures in the manner provided in this Code section and Code Sections 41-2-8 through 41-2-17.

(b) All the provisions of this Code section and Code Sections 41-2-8 through 41-2-17 including method and procedure may also be applied to private property where there exists an endangerment to the public health or safety as a result of unsanitary or unsafe conditions to those persons residing or working in the vicinity. A finding by any governmental health department, health officer, or building inspector that such property is a health or safety hazard shall constitute prima-facie evidence that said property is in violation of this Code section and Code Sections 41-2-8 through 41-2-17.

(c) The exercise of the powers conferred upon counties in this Code section and in Code Sections 41-2-8 through 41-2-17 shall be limited to properties located in the unincorporated areas of such counties.”

(2) Definition of “affordable rents.” **Note:** Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program –specific requirements such as continued affordability.

Response:

Affordable Rents Definition: Although Gwinnett County has no intention to use its NSP grant funds or NSP Program Income for rental properties, for the purposes of the NSP Program, Gwinnett County defines Affordable Rents as the Fair Market Rents published annually by HUD for the Housing Choice Voucher Program [formerly known as the Section 8 Program].

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(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

Gwinnett County will ensure the continued affordability of NSP assisted housing by incorporating the use of Promissory Notes and Deeds to Secure Debt which contain recapture clauses and possibly the use of shared-equity loans.

Acquire/Rehabilitate/Sell Foreclosed Vacant Single-Family Housing [Priority One Activity]

Loans to Developers/Asset Management Entities

The County will make loans from the NSP grant and/or Program Income funds to developers/asset management entities which will purchase and rehabilitate foreclosed single-family housing located in Gwinnett County's designated areas of greatest need. Promissory notes and deeds to secure debt will be used for these loans to developers/asset management entities to protect the affordability of the properties.

Loans to Homebuyers

Homebuyers who purchase homes which have been purchased/rehabilitated with NSP grant or Program Income funds from developers/asset management entities may receive "soft second" loans from the NSP Program. The amount of the "soft second" for each homebuyer will be determined by the loan underwriting process carried out by the Gwinnett County Community Development Program. The NSP homebuyer loans will be secured by promissory notes and deeds, which specify that the amount of the investment of NSP funds is secured by 0% loans to be repaid to Gwinnett County if the homes are sold during the 15 year loan term.

Gwinnett County may also make Downpayment Assistance loans to the NSP homebuyers from NSP grant or Program Income funds [homebuyers between 81%-120% AMI] or from HOME Program or ADDI funds [homebuyers at \leq 80% AMI]. The 0% Downpayment Assistance loans do not require repayment unless the homes are sold before the end of a five (5) year loan term. If the home is sold before the end of the five-year period, Downpayment Assistance funds are repaid to Gwinnett County.

Acquire Foreclosed Vacant Residential Real Property [Priority Two Activity]

Loans to Developers/Asset Management Entities

The County may make loans from NSP grant or Program Income funds to developers/asset management entities which will purchase vacant foreclosed single-family residential real property located in Gwinnett County's designated areas of greatest need. The loans with the developers/asset management entities will be secured with promissory notes and deeds to secure debt to protect the affordability of the properties.

Loans to Homebuyers

Homebuyers who purchase homes which are constructed upon real property [foreclosed vacant real property which have been purchased by developers/asset management entities using NSP Program Income from Gwinnett County] may receive "soft second" loans from NSP grant or Program Income funds. The NSP homebuyer loans will be secured by promissory notes and deeds, which specify that the amount of the investment of NSP funds is secured by the 0% loans to be repaid to Gwinnett County if the homes are sold during the 15 year loan term. At least 25% of the homes sold will be to homebuyers with total household incomes which do not exceed 50% of Area Median Income.

Gwinnett County may also make Downpayment Assistance loans to the NSP homebuyers from NSP funds [homebuyers between 81%-120% AMI] or from HOME Program or ADDI funds [homebuyers at \leq 80% AMI]. The 0% Downpayment Assistance Loans do not require repayment unless the homes are sold before the end of the five (5) year loan term. If the home is sold before the end of the five-year period, Downpayment Assistance funds are repaid to Gwinnett County.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

Gwinnett County will use as its NSP Rehabilitation Standards its HOME Program Property Standards, which use the Georgia Uniform Code Act [ICC building Code, National Electrical Code, etc.], as implemented through the Gwinnett County Housing Rehabilitation Standards.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: at least \$2,626,956.75.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:

Gwinnett County will use 25% of its NSP allocation [at least \$2,626,956.75] plus 25% of any program income received to purchase and redevelop abandoned or foreclosed upon homes or residential properties which will house individuals or families whose incomes do not exceed 50 percent of area median income.

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., \leq 80% of area median income).

If so, include:

- The number of low- and moderate-income dwelling units—i.e., \leq 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., \leq 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

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Response:

Gwinnett County expects to convert and demolish **no** (0) low- and moderate-income dwelling units (i.e., $\leq 80\%$ of area median income).

Affordable housing constructed to replace the demolished units will be:

Housing units expected to be made available to households $\leq 120\%$ of area median income. Not applicable – No demolitions.

Housing units expected to be made available to households $\leq 80\%$ of area median income. Not applicable – No demolitions.

Housing units made available to households $\leq 50\%$ of area median income. Not applicable – No demolitions.

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Note: proposed NSP Substantial Amendment must be published via the usual methods and posted on the jurisdiction's website for no less than 15 calendar days for public comment.

Response:

All comments received during the 15-day public comment period will be included in the documentation submitted to HUD.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

(1) Activity Name: **Purchase/Rehabilitate Foreclosed Single-Family Housing [Priority Activity One]**

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use:

Purchase and Rehabilitation

Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. [HERA, Sec 2301(c)(3)(B)] – NSP Type B

CDBG Eligible Use

Acquisition [24 CFR 570.201]

Disposition [24 CFR 570.201]

Rehabilitation [24 CFR 570.202]

Direct Homeownership Assistance [24 CFR 570.201]

Activity delivery costs for eligible activities defined in 24 CFR 570.206.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

Benefit to low-, moderate-, middle income i.e., ≤ 120% of area median income).

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

Response

The Gwinnett County designated “areas of greatest need” [see Table 1, Page 3, and see Map 1, Page 11] represent the Census Tracts 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, Gwinnett County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes ≤50% AMI.

This activity will provide homeownership for the number of families identified in Item “11. Performance Measures.”

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

Gwinnett County will focus the activity in Census Tracts which were identified by HUD as possessing a high risk for foreclosure or abandonment. See Page 2, Item A, and Table 1, Page 3, and Map 1, Page 11.

(6) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Response:

Acquisition of Foreclosed Single-Family Homes/Townhomes	100 units
Rehabilitation of Foreclosed Single-Family Homes/Townhomes	100 units

Sale of Acquired/Rehabilitated Foreclosed Single-Family Homes/Townhomes:

Sale to NSP-eligible homebuyers [incomes between 81% & 120% AMI]	70 Units
Sale to NSP-eligible homebuyers [incomes between 51% & 80% AMI]	2 Units
Sale to NSP-eligible homebuyers [incomes ≤ 50% AMI]	<u>28 Units</u>
Total Units – NSP Program [Acquire/Rehab/Sell]	100

(7) Total Budget: (Include public and private components)

Response:

[Budget – Entire 5 Year Period]

Grant Amount Requested From HUD – All Activities/Administration	\$10,507,827
--	---------------------

Projected Activity Revenue:

NSP Grant Funds	\$ 9,457,044
Estimated Program Income from NSP Loans [63 loans @ \$100,000]	\$ 6,300,000
Estimated Private Funds [1st Mortgages] [63 loans at \$100,000]	<u>\$ 6,300,000</u>
	\$22,057,044

Note: The Estimated Private Funds generate the Estimated Program Income

Project Activity Expenditures:

Public Funds [NSP Grant – Purchase/Rehab Costs] [63 Units]	\$ 9,457,044
Public Funds [NSP Est. Program Income Purchase/Rehab Costs] [37 Units]	\$ 5,550,000
*Private Funds [63 mortgage loans at \$100,000]	\$ 6,300,000
Total	\$21,307,044

***Note: Private Funds from 63 mortgages will generate estimated \$6,300,000 in Program Income, of which \$5,550,000 is budgeted for this activity. The remaining \$750,000 from estimated Program Income is budgeted for Priority Activity Two.**

***Note: 25% of ESP grant funds [\$2,626,956.75] plus 25% of estimated Program Income [\$1,387,500] will be expended to purchase/rehabilitate and sell affordable single-family housing to homebuyers with total household income which does not exceed 50% of Area Median Income. This investment will fund 28 housing units.**

Administration Budget

Program Adm. Costs [10% of NSP Grant – 5 Year Budget]	\$ 1,050,782
Program Adm. Costs [10% of Est. Program Income– 5 Year Budget]	<u>\$ 630,000</u>
Total Activity Administration Budget [5 Year Budget]	\$ 1,680,782

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Gwinnett County Community Development Program
[Under Supervision of the Gwinnett County Department of Financial Services]
575 Old Norcross Road, Suite A
Lawrenceville, GA 30045-4367
Director: Craig Goebel
Telephone: (770) 822-5190
FAX: (770) 822-5193
Email: craig.goebel@gwinnettcountry.com

(9) Projected Start Date: January 1, 2009

(10) Projected End Date: July 30, 2013

(11) Specific Activity Requirements

1. For acquisition activities, include:

- discount rate

Response: Minimum 15% on the purchase of any and all individual foreclosed single-family homes or fee-simple townhomes.

2. For financing activities, include:

- range of interest rates

Response: NSP “soft second” loans and Downpayment Assistance to homebuyers will be made at 0% interest.

3. For housing related activities, include:

a. tenure of beneficiaries--rental or homeownership;

Response: homeownership, only, no rental

b. duration or term of assistance;

Response: “Soft-second” mortgages =15 year term/0% interest

c. a description of how the design of the activity will ensure continued affordability.

Response: “Soft-second” mortgages will be secured by Promissory Notes and Deeds to Secure Debt which will require repayment of the NSP grant or Program Income funds if the properties are sold or ownership transferred during the loan term.

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

(1) Activity Name: **Redevelop Demolished or Vacant Properties [Priority Activity Two]**

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

NSP Eligible Use:

Redevelop demolished or vacant properties. [HERA Section 2301(c)(3)(E) – NSP Type E]

CDBG Eligible Uses

Acquisition [24 CFR 570.201]

Disposition [24 CFR 570.201]

New Housing Construction [24 CFR 570.201]

Direct Homeownership Assistance [24 CFR 570.201]

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., $\leq 120\%$ of area median income).

Benefit to low-, moderate-, middle income i.e., $\leq 120\%$ of area median income).

(4) Activity Description:

Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

The purchase/redevelopment of foreclosed vacant real property located in the Gwinnett County designated “areas of greatest need” [see the Table 1, Page 3, and Map 1, Page 11, with the identification of Census Tracts/Census Block Groups] will address the high number of foreclosures in these areas by offering homes constructed on this redeveloped property for sale to NSP-eligible households at affordable purchase prices with affordable fixed rate primary mortgages, with NSP financed “soft second” loans, and with Downpayment assistance provided from grant or Program Income funds from NSP, 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 Gwinnett County will ensure that at least 25% of the NSP funds expended will provide homeownership opportunities to homebuyers with incomes $\leq 50\%$ AMI.

This activity will provide homeownership for the number of families identified in Item “6. Performance Measures.”

(5) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Gwinnett County will focus these activities in Census Tracts which were identified by HUD as possessing a high risk for foreclosure or abandonment. See Page 2, Item A, and Table 1, Page 3, and Map 1, Page 11.

(6) Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Response:

Acquire Foreclosed Residential Property [For Construction of Individual Single-Family Detached Homes or Townhomes]:

Acquire foreclosed single-family properties [Vacant Property]

5 Units

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

[Using Program Income received from the expenditure of NSP grant funds]

Construct single-family housing units	5 Units
Sale to NSP-eligible homebuyers with incomes between 81% and 120% AMI	3 Units
Sale to NSP-eligible homebuyers with incomes between 51% and 80% AMI	0 Units
Sale to NSP-eligible homebuyers with incomes \leq 50% AMI	<u>2</u> Units
Total Units – [New Construction]	5 Units

(7) Total Budget: (Include public and private components)

Grant Amount Requested From HUD – All Activities/Administration **\$10,507,827**

Projected Activity Revenue:

NSP Grant Funds	\$ 0
Estimated Program Income from Activity Priority One Purchase/Rehab NSP Loans	\$ 750,000
Estimated Private Funds [5 mortgage loans at \$100,000]	<u>\$ 550,000</u>
	\$ 1,300,000

Project Activity Expenditures:

Public Funds [NSP Est. Program Income Redevelop Vacant Properties] [5 Units]	\$ 750,000
*Private Funds [5 mortgage loans at \$100,000]	<u>\$ 550,000</u>
Total	\$ 1,300,000

***Note: 25% of NSP estimated Program Income [\$187,500] will be expended to purchase/rehabilitate and sell affordable single-family housing to homebuyers with total household income which does not exceed 50% of Area Median Income. This investment will fund 2 housing units.**

(8) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Gwinnett County Community Development Program
 [Under Supervision of the Gwinnett County Department of Financial Services]
 575 Old Norcross Road, Suite A
 Lawrenceville, GA 30045-4367
 Director: Craig Goebel
 Telephone: (770) 822-5190
 FAX: (770) 822-5193
 Email: craig.goebel@gwinnettcountry.com

(9) Projected Start Date: January 1, 2009

(10) Projected End Date: July 30, 2013

(11) Specific Activity Requirements

1. For acquisition activities, include:
 - discount rate

Response: Minimum 15% on the purchase of any and all individual foreclosed single-family homes or fee-simple townhomes.

2. For financing activities, include:
 - range of interest rates

Response: NSP “soft second” loans and Downpayment Assistance to homebuyers will be made at 0% interest.

4. For housing related activities, include:
 - a. tenure of beneficiaries--rental or homeownership;

Response: homeownership, only, no rental

- b. duration or term of assistance;

Response: “Soft-second” mortgages =15 year term/0% interest

- c. a description of how the design of the activity will ensure continued affordability.

Response: “Soft-second” mortgages will be secured by Promissory Notes and Deeds to Secure Debt which will require repayment of the NSP grant or Program Income funds if the properties are sold or ownership transferred during the loan term.

CERTIFICATIONS

- (1) **Affirmatively furthering fair housing.** The jurisdiction will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-lobbying.** The jurisdiction will comply with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (3) **Authority of Jurisdiction.** The jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (4) **Consistency with Plan.** The housing activities to be undertaken with NSP funds are consistent with its consolidated plan, which means that NSP funds will be used to meet the congressionally identified needs of abandoned and foreclosed homes in the targeted area set forth in the grantee's substantial amendment.
- (5) **Acquisition and relocation.** The jurisdiction will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the Notice for the NSP program published by HUD.
- (6) **Section 3.** The jurisdiction will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (7) **Citizen Participation.** The jurisdiction is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (8) **Following Plan.** The jurisdiction is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.
- (9) **Use of funds in 18 months.** The jurisdiction will comply with Title III of Division B of the Housing and Economic Recovery Act of 2008 by using, as defined in the NSP Notice, all of its grant funds within 18 months of receipt of the grant.
- (10) **Use NSP funds \leq 120 of AMI.** The jurisdiction will comply with the requirement that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income.
- (11) **Assessments.** The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to

properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive Force.** The jurisdiction certifies that it has adopted and is enforcing: (1) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and (2) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from, a facility or location that is the subject of such non-violent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The NSP grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction will comply with applicable laws.

Signature/Authorized Official

Date

Title

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

PUBLIC NOTICE
GWINNETT COUNTY COMMUNITY DEVELOPMENT PROGRAM
PROPOSED CONSOLIDATED PLAN AMENDMENT
ACTION PLAN 2008
NEW PROGRAM ADDITION: NEIGHBORHOOD STABILIZATION PROGRAM [NSP]
PUBLICATION DATE: OCTOBER 31, 2008
PUBLISH IN: *GWINNETT DAILY POST*

Public comments are invited on a proposed amendment to **Gwinnett County Action Plan 2008**.

The Gwinnett County Board of Commissioners will consider the proposed amendment on **November 18, 2008** at 10:00 A.M. [Work Session] and at 2:00 P.M. [Business Meeting] in the Gwinnett County Justice and Administration Center, 1st Floor Auditorium, 75 Langley Drive, Lawrenceville, GA 30045-6900.

Written comments on the proposed amendment should be mailed to: Gwinnett County Community Development Program, 575 Old Norcross Road, Suite A, Lawrenceville, GA 30045-4367, sent by FAX [770-822-5193] or sent by email to: gchcd@gwinnettcountry.com. All written comments **MUST BE RECEIVED** by the Gwinnett County Community Development Program by **5:00 P.M. local time, November 14, 2008**. The public comment period for the NSP Period is 15 days, as specified in the rules governing the NSP Program.

The entire proposed amendment is available for review at the Gwinnett County Website: www.gwinnettcountry.com. After completion, the Final Amendment to Action Plan 2008 will also be posted at www.gwinnettcountry.com

Contact the Gwinnett County Community Development Program with questions or comments: Telephone: 770-822-5190; FAX 770-822-5193; TDD 770-822-5195; email: gchcd@gwinnettcountry.com.

PROPOSED AMENDMENTS
NEW: NEIGHBORHOOD STABILIZATION PROGRAM

ACTION PLAN 2008

The U.S. Department of Housing and Urban Development has announced the allocation of funding to Gwinnett County from the Neighborhood Stabilization Program [NSP] totaling \$10,507,827. The funding for the NSP is provided through the Housing and Economic Recovery Act of 2008 [HERA]. The intent of NSP is to assist localities which are suffering from residential foreclosures and the negative impact the foreclosures have on their neighborhoods.

Gwinnett County invites comments, herein, on its proposed uses of the NSP funds and any Program Income generated from the use of NSP grant funds.

HUD requires that localities receiving NSP funds direct the funds to the “areas of greatest need,” which includes areas with the greatest numbers and percentages of home foreclosures, with the highest numbers and percentage of homes financed with subprime loans, and which are likely to face a significant rise in the rate of home foreclosures.

Area of Greatest Need

Gwinnett County proposes to direct its invest of NSP funds to the Census Tracts depicted on Map 1, which were identified in data received from HUD depicting areas with high risks for foreclosures. Further detailed targeting will occur using actual foreclosure data for the Year 2008.

Public comments received will be included in the application package submitted to HUD and will be provided to the Board of Commissioners prior to their action on November 18, 2008.

Gwinnett County must submit its application to HUD for NSP funds not later than December 1, 2008.

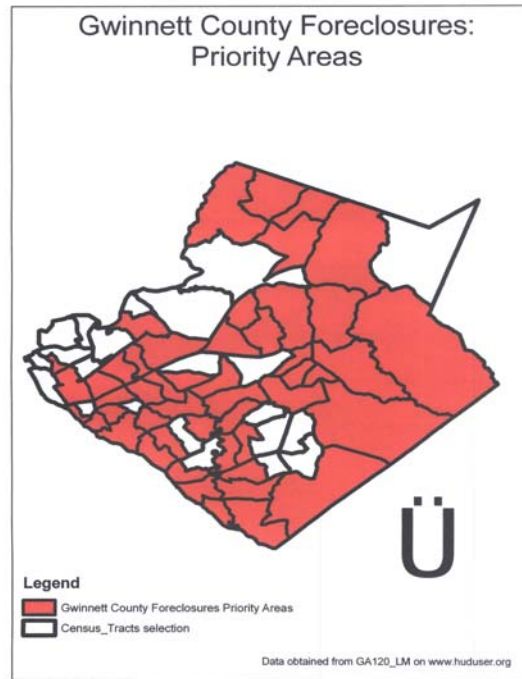
The program is expected to begin operation in early 2009, upon receipt of the actual award of NSP funds from the U.S. Department of Housing and Urban Development [HUD].

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

The Housing and Economic Recovery Act of 2008 [HERA] prohibits the use of NSP funds for any type of foreclosure prevention activity.

Program administration costs will be 10% of grant and program income funds received, as permitted by the NSP guidelines.

Map 1



Types of Activities Proposed

Priority Activity One:

The NSP funds will be used for repayable loans to developers/asset management entities which will purchase and rehabilitate vacant foreclosed single-family detached homes or fee-simple townhomes for sale to homebuyers whose incomes do not exceed 120% Area Median Income. The homes must be located in the Census Tracts depicted on Map 1. At least 25% of the NSP funds must be expended to acquire/rehabilitate housing units which are sold to households with incomes which do not exceed 50% Area Median Income. Homebuyers must qualify for primary mortgage to purchase NSP-assisted properties, and may qualify for “soft second” mortgages and/or Downpayment Assistance.

Total proposed NSP grant funding:	\$ 9,457,044
Total Estimated Program Income [from loan repayments]	<u>\$ 6,300,000</u>
Total Revenues	\$15,757,044

Total proposed expenditures \$15,007,044

Total Proposed Numbers of Homes - Purchase/Rehabilitate/Sell to households not to exceed 120% Area Median Income	100
Total Proposed Numbers of Homes - Purchase/Rehabilitate/Sell to households not to exceed 50% of Area Median Income	28

Priority Activity Two:

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

If sufficient Program Income is received from loan repayments, the Program Income funds would be used for repayable loans to developers/asset management entities which will purchase vacant foreclosed properties which are negatively impacting neighborhoods, and will construct housing which is sold to homebuyers whose incomes do not exceed 120% Area Median Income. The foreclosed vacant properties must be located in the Census Tracts depicted on Map 1. At least 25% of the NSP funds must be expended to acquire vacant properties onto which new housing will be constructed, which are to be sold to households with incomes which do not exceed 50% Area Median Income.

Total proposed NSP estimated Program Income funding:	\$ 750,000 [Received From Priority Activity One]
Total Estimated Program Income [from loan repayments]	<u>\$ 500,000</u>
	Total Revenues \$ 1,300,000
Total proposed expenditures	\$ 1,300,000

Total Proposed Homes Constructed/Sold to households not to exceed 120% Area Median Income 5
Total Proposed Homes Constructed/Sold to households not to exceed 50% of Area Median Income 2

***AMERICANS WITH DISABILITIES ACT OF 1990, AS AMENDED [ADA]
AND SECTION 504 ACCOMMODATIONS STATEMENT***

Gwinnett County does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs or activities. Any requests for reasonable accommodations required by individuals to fully participate in any open meeting, program or activity of the Gwinnett County Community Development Program should be directed to Director, Gwinnett County Community Development Program, 575 Old Norcross Road, Suite A, Lawrenceville, GA 30045-4367. Telephone number 770-822-5190; FAX 770-822-5193; TDD 770-822-5195; email: gchcd@gwinnettcountry.com.

GCD Voucher: CD601192

Insert Public Comments Received

NSP Substantial Amendment Checklist

For the purposes of expediting review, HUD asks that applicants submit the following checklist along with the NSP Substantial Amendment and SF-424.

Contents of an NSP Action Plan Substantial Amendment

Jurisdiction(s): <u>Gwinnett County, GA</u> (<i>identify lead entity in case of joint agreements</i>) Lead Agency: Community Development Program [Department of Financial Services] Jurisdiction Web Address: www.gwinnettcounty.com (<i>URL where NSP Substantial Amendment materials are posted</i>)	NSP Contact Person: <u>Craig Goebel, Director</u> Address: <u>Gwinnett County Comm. Dev. Program</u> <u>575 Old Norcross Road, Suite A</u> <u>Lawrenceville, GA 30045-4367</u> Telephone: <u>(770) 822-5190</u> Fax: <u>(770) 822-5193</u> Email: craig.goebel@gwinnettcounty.com
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The elements in the substantial amendment required for the Neighborhood Stabilization Program are:

A. AREAS OF GREATEST NEED

Does the submission include summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction?

Yes No Verification found on page 2.

B. DISTRIBUTION AND USES OF FUNDS

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes No Verification found on page 12.

Note: The grantee's narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

C. DEFINITIONS AND DESCRIPTIONS

For the purposes of the NSP, do the narratives include:

- a definition of "blighted structure" in the context of state or local law,
Yes No Verification found on page 13.

- a definition of "affordable rents,"
Yes No Verification found on page 14.

- a description of how the grantee will ensure continued affordability for NSP assisted housing,
Yes No . Verification found on page 15.
- a description of housing rehabilitation standards that will apply to NSP assisted activities?
Yes No . Verification found on page 16.

D. LOW INCOME TARGETING

- Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 16, 19, 21-22
- Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50% of area median income?
Yes No . Verification found on page 16, 19, 21-22.
Grant Amount budgeted = \$2,626,956.75 [At least] – 18 Units
Estimated Program Income = \$1,387,500 – 10 Units

E. ACQUISITIONS & RELOCATION

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?
Yes No . (If no, continue to next heading)

Verification found on page N/A – No Demolition Planned

Does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., $\leq 80\%$ of area median income—reasonably expected to be **demolished** or converted as a direct result of NSP-assisted activities?
Yes No . Verification found on page N/A – No Demolition Planned
- The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., $\leq 120\%$ of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion)?
Yes No . Verification found on N/A – No Demolition Planned
- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?
Yes No . Verification found on N/A – No Demolition Planned

F. PUBLIC COMMENT PERIOD

Was the proposed action plan amendment published via the grantee jurisdiction’s usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes No Verification found on page 17, 26-29

Is there a summary of citizen comments included in the final amendment?

Yes No Verification found on page 29

G. INFORMATION BY ACTIVITY

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP,
Yes No Verification found on page 18, 21.
- correlated eligible activity under CDBG,
Yes No Verification found on page 18, 21.
- the areas of greatest need addressed by the activity or activities,
Yes No Verification found on page 19, 21.
- expected benefit to income-qualified persons or households or areas,
Yes No Verification found on page 18, 21.
- Does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals and families whose incomes do not exceed 50% of area median income?
Yes No Verification found on page 18-19, 21-22.
- appropriate performance measures for the activity,
Yes No Verification found on page 19, 21.
- amount of funds budgeted for the activity,
Yes No Verification found on page 19, 22.
- the name, location and contact information for the entity that will carry out the activity,
Yes No Verification found on page 20, 22.
- expected start and end dates of the activity?
Yes No Verification found on page 20, 22.

If the activity includes acquisition of real property, the discount required for acquisition of foreclosed upon properties,

Yes No Verification found on page 20, 23.

If the activity provides financing, the range of interest rates (if any),
Yes No . Verification found on page 20, 23.

If the activity provides housing, duration or term of assistance,
Yes No . Verification found on page 20, 23.

- tenure of beneficiaries (e.g., rental or homeownership),
Yes No . Verification found on page 20, 23.
- does it ensure continued affordability?
Yes No . Verification found on page 20, 23.

H. CERTIFICATIONS

The following certifications are complete and accurate:

- | | | |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Authority of Jurisdiction | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Consistency with Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (5) Acquisition and relocation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (6) Section 3 | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (7) Citizen Participation | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (8) Following Plan | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of funds in 18 months | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (10) Use NSP funds \leq 120 of AMI | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (11) No recovery of capital costs thru special assessments | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (12) Excessive Force | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with anti-discrimination laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with lead-based paint procedures | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (15) Compliance with laws | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

OMB Number 4040-0004
Expiration Date 01/31/2009

Application for Federal Assistance SF-424		Version 02
*1. Type of Submission:		*2. Type of Application * If Revision, select appropriate letter(s)
<input type="checkbox"/> Preapplication		<input checked="" type="checkbox"/> New
<input checked="" type="checkbox"/> Application		<input type="checkbox"/> Continuation *Other (Specify)
<input type="checkbox"/> Changed/Corrected Application		<input type="checkbox"/> Revision _____
3. Date Received:		4. Applicant Identifier: NSP -2008
5a. Federal Entity Identifier: UOG # 139135		*5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
8. APPLICANT INFORMATION:		
*a. Legal Name: Gwinnett County, Georgia		
*b. Employer/Taxpayer Identification Number (EIN/TIN): 58-600083		*c. Organizational DUNS: 05-727-2734
*d. Address:		
*Street 1:	<u>Gwinnett Justice and Administration Center</u>	
Street 2:	<u>75 Langley Drive</u>	
*City:	<u>Lawrenceville</u>	
County:	<u>Gwinnett</u>	
*State:	<u>GA</u>	
Province:	<u>N/A</u>	
*Country:	<u>USA</u>	
*Zip / Postal Code	<u>30045-6900</u>	
e. Organizational Unit:		
Department Name: Gwinnett County Board of Commissioners		Division Name: Gwinnett County Department of Financial Services
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	<u>Ms.</u>	*First Name: <u>Tanikia</u>
Middle Name:	<u>S.</u>	
*Last Name:	<u>Jackson</u>	
Suffix:	_____	
Title:	<u>Grants Manager</u>	
Organizational Affiliation: Gwinnett County Department of Financial Services		
*Telephone Number: 770-822-7863		Fax Number: 770-822-7887
*Email: tanikia.jackson@gwinnettcountry.com		

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

OMB Number: 4040-0004

Expiration Date: 01/31/2009

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*9. Type of Applicant 1: Select Applicant Type: B.County Government Type of Applicant 2: Select Applicant Type: Type of Applicant 3: Select Applicant Type: *Other (Specify)	
*10 Name of Federal Agency: U.S. Department of Housing and Urban Development	
11. Catalog of Federal Domestic Assistance Number: 14-218 CFDA Title: Community Development Block Grant Program - Entitlement - Neighborhood Stabilization Program	
*12 Funding Opportunity Number: N/A *Title: N/A	
13. Competition Identification Number: N/A Title: N/A	
14. Areas Affected by Project (Cities, Counties, States, etc.): Gwinnett County and all Participating Cities	
*15. Descriptive Title of Applicant's Project: Gwinnett County Neighborhood Stabilization Program - Amendment to Action Plan 2008 - Board of Commissioners Approval Date: November 18, 2008	

Gwinnett County, Georgia – NSP Substantial Amendment – Action Plan 2008

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OMB Number: 4040-0004
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Application for Federal Assistance SF-424	Version 02
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16. Congressional Districts Of:	
*a. Applicant: 4 & 7	*b. Program/Project: 4 & 7

17. Proposed Project:	
*a. Start Date: 1-1-2009	*b. End Date: 12-31-2012

18. Estimated Funding (\$):	
*a. Federal	\$10,507,827
*b. Applicant	_____
*c. State	_____
*d. Local	_____
*e. Other	\$6,850,000
*f. Program Income	\$6,300,000
*g. TOTAL	\$23,657,827

*19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on _____	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E. O. 12372	

*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions	

Authorized Representative:	
Prefix: Ms. _____	*First Name: Maria _____
Middle Name: _____	
*Last Name: Woods _____	
Suffix: _____	

*Title: Acting Director, Gwinnett County Department of Financial Services	
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*Telephone Number: 770-822-7197	Fax Number: 770-822-7818
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* Email: maria.woods@gwinnettcounty.com	
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*Signature of Authorized Representative:	*Date Signed: 11/21/2008
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Authorized for Local Reproduction Standard Form 424 (Revised 10/2005)
Prescribed by OMB Circular A-102

OMB Number: 4040-0004
Expiration Date: 01/31/2009

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<p>*Applicant Federal Debt Delinquency Explanation</p> <p>The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt. Gwinnett County has no delinquent Federal debt.</p>	