

PROPOSED NSP 3 AMENDMENT TO GWINNETT COUNTY ACTION PLAN 2010

1. NSP 3 Grantee Information

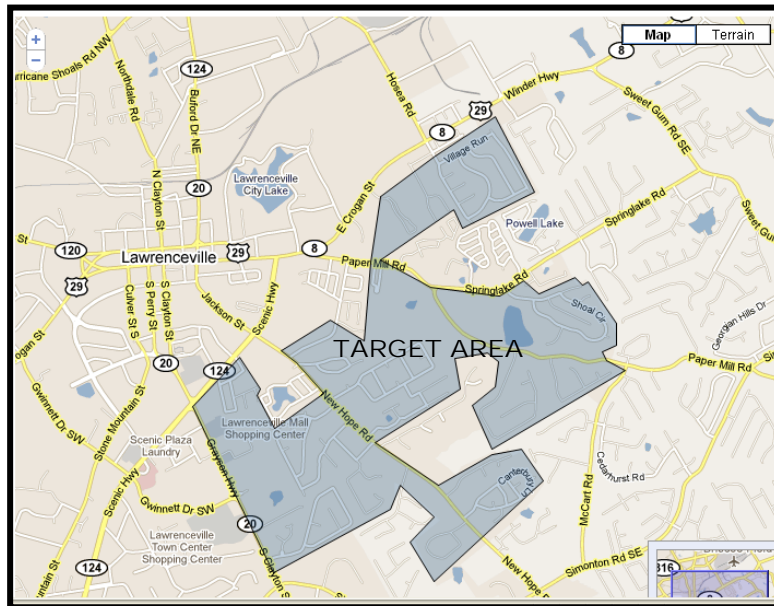
NSP Grant Amount: **\$2,065,581**

NSP3 Program Administrator Contact Information	
Name (Last, First)	G. William Kingsbury
Email Address	william.kingsbury@gwinnettcounty.com
Phone Number	770-822-5424
Mailing Address	Gwinnett County Neighborhood Stabilization Program 575 Old Norcross Road, Suite C Lawrenceville, GA 30046

2. Areas of Greatest Need

Map Submission

The target area, depicted in the map below, was selected by using the HUD-provided map tool.



Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

Primary source is the HUD Foreclosure Need website, supplemented by data from the Gwinnett County Tax Commissioner's Office and the Gwinnett County Division of Information Technology Services. These data were compiled by the Gwinnett County Department of Planning and Development for use in this NSP 3 Action Plan amendment.

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Response.

Using the scores provided in the HUD Foreclosure Needs website, project areas were chosen with scores of 17 or greater, where supplemental data showed a high number of foreclosures within the last year and a high percentage of homes financed by high cost primary mortgages. The County foreclosure rate, according to HUD provided data, is 10.3 per cent. The Census Tracts in which the target area is located had a foreclosure rate of 25.1%. In addition, the mortgage payment delinquency rate is high according to the HUD data. The County delinquency average at 6.9%, while the Census Tracts in which the target area is located is had a rate of 8.8%.

In addition to the scores, the area was selected based on its access to public transportation, community facilities and employment, as depicted in the attached maps.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	<p>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:</p> <p><u>“33-101 Definitions</u></p> <p>For the purpose of the Chapter, the following words shall have the meanings respectively ascribe below:</p> <ul style="list-style-type: none"> a. <u>Nuisance</u> . 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. <u>Nuisance, per se</u>. An act, occupation or structure which is a nuisance at all times and under any circumstances, regardless of location or surroundings. c. <u>Private Nuisance</u>. A nuisance limited in its injurious effect to one of a few individuals. <p><u>33-104 Findings Regarding Unsafe Unsanitary or Abandoned Buildings, Dwellings or Structures.</u></p> <p>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 entirely.</p>

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 being committed.

Within the context of this Ordinance, the public official shall utilize the existing codes 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 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

	<p>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.</p> <p>(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.</p> <p>(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.”</p>
Affordable Rents	Gwinnett County defines Affordable Rents as the Fair Market Rents published annually by HUD for the Housing Choice Voucher Program.

Descriptions

Term	Definition
Long-Term 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. See also page 7, Single Family Homes, Sales; and Multi-Family and Rental Housing.
Housing Rehabilitation 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 alternative 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.

4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP 3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$ 516,395.25

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

The low-income targeting goal will be met by a combination of providing opportunities for low -income families to purchase homes with NSP 3 grant funds and/or program income and, by providing rental housing which is purchased/rehabilitated with NSP 3 grant funds and/or program income. 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.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	<u>No</u> demolition or conversion
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	NA
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 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).	NA
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	NA

6. Public Comment at

Citizen Participation Plan

<p>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</p> <p>Response:</p> <p>Citizen Participation will be carried out as set forth in <u>Gwinnett County 2030 Unified Plan</u>. The Plan contains the required elements listed in the Consolidated Plan regulations at 23 CFR 91.105 with the exception that the public review period for this amendment will be 15 days rather than 30 days as allowed in the Notice of Formula Allocations and Program Requirements For Neighborhood Stabilization Program Formula Grants, published starting on page 64322 of the Federal Register/Vol. 75, No. 201, Tuesday, October 19, 2010/Notices.</p> <p>Prior to the Gwinnett County Board of Commissioners approval of the amendment to the current Action Plan 2010 to include the NSP 3 Action Plan, the proposed amendment will be posted on the Gwinnett County Neighborhood Stabilization Program web site, <u>www.nspgwinnett.com</u>, and copies of the proposed NSP 3 Action Plan amendment will be available for public viewing during normal business hours at the Gwinnett Neighborhood Stabilization offices and at the Lawrenceville City Hall. A Public Hearing will be held at the Lawrenceville City Hall to receive public comments on February 17, 2011 at 7:00 P.M.. The availability of the amended Action Plan and the date and time of the public hearing will be advertised in the Legal Organ for Gwinnett County, <i>The Gwinnett Daily Post</i>, cable television announcements and notices to citizens and neighborhood organizations. The advertisements and announcements will include the amount of the award, the allocation of funds, the geographic areas to be served and the income eligibility of those who can participate in the program. Public comments will be solicited at the public hearing, via mail, and through and e-mail. Notice of the public hearing will be included in the material submitted to the Gwinnett County Board of Commissioners prior to their consideration of the NSP 3 amendment to Action Plan 2010.</p> <p><u>Provisions for Non-English Speaking Residents</u> - Gwinnett County uses multi-lingual county personnel who act as interpreters, when required, at public hearings. Local contact persons are asked to identify non-English Speaking residents, prior to the public hearings so that adequate arrangements can be made to accommodate such citizens. Non-English speaking persons or their community representative</p>
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should contact the Neighborhood Stabilization Program office at least five (5) business days prior to the public hearing date to allow time to make arrangements to have a translator present at the Public Hearing.

Provisions for Persons With Hearing Impairments

Persons who are deaf or have hearing impairments who wish to participate in Public Hearings and who need to have a person to "sign" for them at the Public Hearing should contact the Community Development Program via the Georgia Relay Center [**TDD/TTY 7-1-1 or 1-800-255-0056**] at least five (5) working days prior to the public hearing date. The Georgia Relay Center is operated, free to users, by AT & T.

Provisions for Persons With Speech Disabilities

Persons who have a speech disability can utilize a service called Speech-to-Speech (STS) Relay through the Georgia Relay Service, operated free of cost to users by AT&T. Speech-to-Speech service enables a speech-disabled person to use the Georgia Relay Service with his/her own voice synthesizer, rather than using a TDD/TTY device. Callers using the STS service can call either [**7-1-1 or 1-888-202-4082**] to use the service.

Persons with who are deaf, hard of hearing or speech disabled may also use a relay service over the internet at www.hamiltonrelay.com to connect to a specially trained Communications Assistant. This service may also be accessed by calling hipvrs.com from a D-Link videophone to access video relay service, where a certified American Sign Language (ASL) interpreter will relay your signed conversation to the hearing party.

This statement shall be published in advertisements announcing public hearings.

COMMENTS AND COMPLAINTS

Gwinnett County will consider any comments or views of citizens, agencies, or other interested parties received in writing, or orally at public hearings, in preparing the to Action Plan 2010, or other report or documents. A summary of these comments or views not accepted and the reasons for non-acceptance will be attached NSP 3 Action Plan Amendment Action Plan 2010, or reports.

Non-Discrimination Policy/Complaint Review Process

It is the policy of Gwinnett County to provide equal opportunity for services without regard to race, color, sex, age, national origin, religion, political affiliation, presence of handicap or disability, or familial status.

It is the policy of Gwinnett County that no person shall, on the grounds of political affiliation, religion, race, color, sex, handicap status, age, financial status, or national origin, be excluded or, be denied the benefits of, or be subjected to discrimination under any program or activity administered by the Gwinnett County Community Development Program.

Persons who feel they have been discriminated against or have a complaint pertaining to the Gwinnett County Consolidated Plan, plan amendments, or performance report may file a complaint, in writing, with:

Official Representative, HUD Grant Programs
Gwinnett County Department of Financial Services
Gwinnett Justice and Administration Center
75 Langley Drive
Lawrenceville, Georgia 30045-6935

The Complaint must contain the following information:

- (1) Name and address of the Complainant (person[s] filing the complaint);
- (2) A description of the act or acts considered to be in violation;
- (3) Other available pertinent information which will assist in the investigation of the complaint.

Such complaints should be filed within 60 days of the alleged discriminatory act. A written response as to the disposition of the complaint will be issued not later than 15 working days after the receipt of the complaint. The response will include information concerning the right of appeal, should the complainant disagree, in whole or in part with the resolution. A complainant who is dissatisfied with the response to a complaint. Such complaints should be filed within 60 days of the alleged discriminatory act. A written response as to the disposition of the complaint, or if the response is delayed more than 15 working days, may appeal in writing to:

Director
Gwinnett County Department of Financial Services
Gwinnett Justice and Administration Center
75 Langley Drive
Lawrenceville, Georgia 30045-6935

A written response as to the disposition of the complaint will be issued by the Director, Gwinnett County Department of Financial Services, not later than 30 working days after the receipt of the appeal. If the complainant is dissatisfied with the response of the Director, he/she may submit the complaint, in writing, to:

Director
Atlanta Office of Community Planning and Development
United States Department of Housing and Urban Development
Five Points Plaza, 15th Floor
40 Marietta Street
Atlanta, Georgia 30303-2806

Summary of Public Comments Received.

See the summary of public comments received in attachments to this document.

7. NSP Information by Activity

MARKET ANALYSIS

A market analysis of the area in which the target neighborhood will be located was undertaken using information provided by the First Multiple Listing Service. The study examined the real estate activity in the elementary school district that serves the area. Although the school district is somewhat larger than the target area, the study gives a good indication of the market conditions in the area. The study included homes with listing prices of up to \$185,000.

In 2010, 168 homes were sold and closed (averaging 14 homes per month). On January 1, 2011, 112 homes were listed for sale in the area, representing a 9.3 month's supply of homes for sale in the area. Of the 168 homes sold, 63 [37.5%] of all homes sold were foreclosed and/or bank owned. Another 8 homes were offered as "short sales."

The average price of homes sold in the area in 2010 was \$102,006.00, representing 92 % of the average listing price of \$106,814.14.

The market analysis documents that the area is appropriate for the NSP 3 program. Foreclosed homes are available for purchase, and the turnover rate, while low, is in the range to make the sale of rehabilitated homes feasible. Therefore, the Grantee Driven approach will encourage homeownership and provide affordable housing in the area.

IMPLEMENTATION PROGRAM – A PARTNERSHIP

The Gwinnett County Neighborhood Stabilization Program 3 will initiate an approach that includes the active participation of the City Of Lawrenceville, the Lawrenceville Housing Corporation, the Gwinnett County HOME Program, the Gwinnett County Homeowner Housing Rehabilitation Program, and Asset Manager(s), to be selected.

The Gwinnett County Neighborhood Stabilization Program

The Gwinnett County Neighborhood Stabilization Program (GCNSP) will be the lead entity for NSP 3 in Gwinnett County and will administer the program. The GCNSP will direct the purchase/rehabilitation of properties, and the sale of the homes to qualified homebuyers. It will also oversee the purchase of rental properties by organizations that have the experience in operating affordable housing projects for low-income households.

- **SINGLE FAMILY PROPERTIES**

- Purchase

- Properties to be purchased will be selected based on a team approach consisting of representatives of Gwinnett County NSP (GCNSP), the City of Lawrenceville and the Asset Manager(s).

- The Asset Manager(s) will purchase the properties using loans from GCNSP with 0% interest. The acquisition loans will be repaid to the County at the time of sale of the property to an eligible homebuyer.

- The Asset Manager(s) will manage the properties and will market the properties using normal real estate practices.

- Due Diligence will be undertaken prior to NSP approval for the purchase of the properties by an Asset Manager(s). This will include title search, appraisals, home inspections and specialized testing. Depending upon the results of the due diligence, the property will then be purchased.

- Rehabilitation

- Rehabilitation work will be performed by the Asset Manager(s), with the rehabilitation costs determined through negotiations between the NSP staff, City of Lawrenceville staff, the NSP home inspector and the Asset Manager(s). NSP will have final approval of the rehabilitation cost and contract. The home inspector will inspect the work as to its quality and completeness prior to payment being made to the Asset Manager(s).

- Sale

- Properties will be offered for sale to eligible homebuyers. The homebuyer must not currently own residential property, must: (1) qualify for a 30 year fixed rate mortgage, (2) invest 1 % of the purchase price towards buying the home, (3) complete an 8 hour pre-purchase course provided by a HUD approved housing counseling organization, (4) occupy the home as their principal resident, and the total income for all members of the homebuyer household cannot exceed 120 % of the AMI.

- 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 homebuyer’s at his/her principal place of residence, any remaining principal must be repaid to the County.

- Recapture

- 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**

Rental housing will be provided by an Asset Manager(s) selected by Gwinnett County. The Asset Manager(s) must with experience in the development and operation of rental housing for low-income households. 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.

CITY OF LAWRENCEVILLE

All project areas are within the City of Lawrenceville. The City will provide the personnel to develop and implement a comprehensive plan to stabilize neighborhoods receiving NSP 3 assistance.

- **Public Improvements.** The City of Lawrenceville will invest approximately \$727,000 in the target area to construct/reconstruct sidewalks and storm Water projects along Paper Mill Road. The improvements will be financed as follow: Georgia Department of Transportation (TC Grant), \$400,000; City Matching Funds, \$80,000; Lawrenceville Storm Water Authority, \$225,000; Gwinnett County Community Development Block Grant Funds; \$12,000, and Private Funds, \$10,000.
- **Code Enforcement.** The Lawrenceville Quality of Life Division will place emphases on the target areas to help stabilize the neighborhoods more rapidly and to improve the living conditions in the neighborhoods.
- **Homeowners Associations.** Recent growth of neighborhood associations is having a positive effect in Lawrenceville, largely accomplished through citizens acting to improve their neighborhoods. The City will provide leadership to create and strengthen the associations within the target neighborhoods; thereby providing a channel for communication and cooperation within the target areas.
- **Crime Watch.** The Lawrenceville Police Department has a long history of working with the neighborhoods and their residents. Priority attention will be given to the neighborhoods in the target area.
- **Responsible Homeownership.** NSP 3 homebuyers will receive pre-purchase counseling and classes on home purchases, home maintenance, and homeownership responsibilities. Utilizing existing resources, similar classes will be brought to neighborhood residents to encourage on-going home maintenance and neighborhood participation.
- **Awareness.** A number of home improvements programs are available to the low- and moderate-income homeowner. However, many homeowners are not aware of these programs, including weatherization, energy credits and low or no cost housing rehabilitation. The City will establish an awareness program and a “one-stop-shop” where target area residents can learn about of these programs. Using such programs, in connection with the public initiatives set forth above, will encourage further investment and strengthen ownership within the selected neighborhoods.

LAWRENCEVILLE HOUSING CORPORATION

Gwinnett County has proposed the award of HOME Program funds [\$690,478.05] to the Lawrenceville Housing Corporation, a non-profit Community Housing Development Organization [CHDO] to acquire, rehabilitate vacant

foreclosed single-family houses for sale to low-income households (with total household income that does not exceed 80% of the Area Median Income). The LHC will place its highest priority on expending these funds in the target area selected for NSP 3.

THE GWINNETT COUNTY HOME PROGRAM

Gwinnett County will use HOME Program funds to provide the “soft second” homeownership assistance to NSP 3 homebuyers whose income does not exceed 80 per cent of Area Median Income. It is estimated that approximately \$157,500 from HOME Program funds will be used for this purpose.

THE GWINNETT COUNTY HOMEOWNER HOUSING REHABILITATION PROGRAM

The Gwinnett County Homeowner Housing Rehabilitation Program will be active in the target area by educating existing homeowners of the availability of housing rehabilitation loans to help preserve their homes.

Leveraging

Private mortgages lenders will invest an estimated \$720,000 into the project by providing fist mortgages to eligible homebuyers. These funds will serve as the source of Program Income that will allow the Gwinnett NSP to purchase/rehabilitate additional homes for sale to eligible homebuyers.

Employment of Target Area Residents

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.

SUMMARY (Addressing the local market)

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.

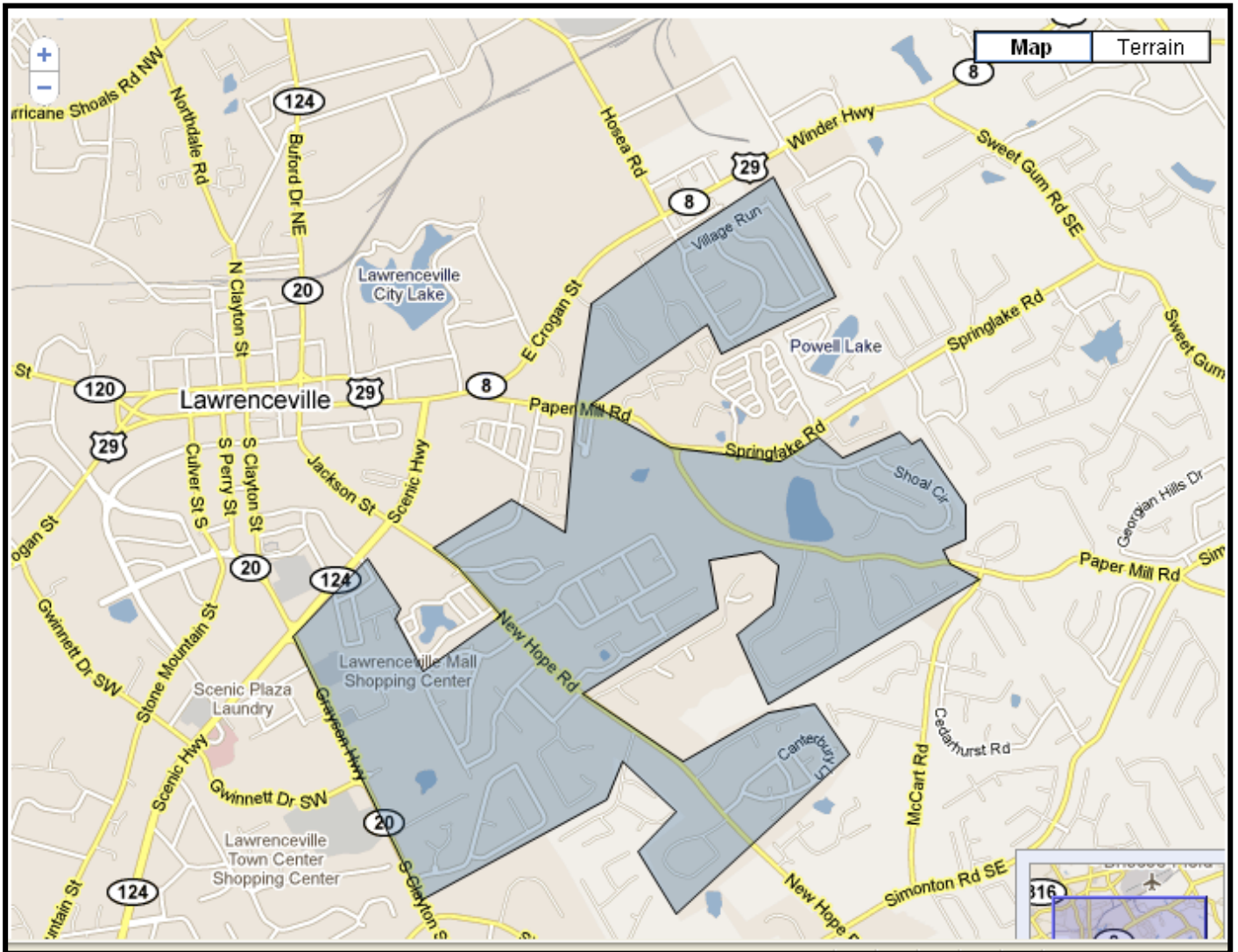
Activity Number 1		
Activity Name	Housing for families with incomes no greater than 80% of the AMI. (25% Set Aside)	
Uses	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	(B) 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	
National Objective	Low-income Housing to Meet 25% Set Aside (LH25)	
Activity Description	The low-income targeting goal will be met by a combination of providing opportunities for low-income households to purchase rehabilitated homes, and by providing rental housing. Rental housing will be provided by a GCNSP selected Asset Manager(s) with has experience in the development and operation of rental housing for low-income households. The GCNSP will loan the Asset Manager(s) the funds to purchase and rehabilitate rental units, including initial capitalization funds, determined on a case-by-case basis. 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.	
Location Description	Selected area(s) in Census Tracts 050509 and 050522. See the Target Area as submitted via the HUD mapping tool and Item 2 above.	
Budget	Source of Funding	Dollar Amount
	NSP 3	\$ 516,395.25
	HOME Program	\$ 45,000.00
	(Other funding source)	\$ 0.00
Total Budget for Activity	\$ 561,395.25	
Performance Measures	Families Assisted (Goal: 5 Families)	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	Gwinnett County Neighborhood Stabilization Program
	Location	575 Old Norcross Road, Suite C Lawrenceville, GA 30046-4367
	Administrator Contact Info	G. William Kingsbury 770-822-5424 william.kingsbury@gwinnettcounty.com

Activity Number 2		
Activity Name	Housing for families with incomes no greater than 120% of the AMI. (LMMH)	
Use	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	B) 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	
National Objective	Low-Moderate-Middle Income Housing	
Activity Description	Foreclosed homes will be purchased within the target area, rehabilitated, and sold to households with total income from all household members that does not exceed 120% of Area Median Income.	
Location Description	Selected area(s) in Census Tracts 050509 and 050522. See the Target Area as submitted via the mapping tool and the map in Item 2 above.	
Budget	Source of Funding	Dollar Amount
	NSP 3	\$ 1,342,627.65
	HOME Program	\$ 112,500.00
	(Other funding source)	\$ 0.00
Total Budget for Activity	\$ 1,455,127.65	
Performance Measures	Families Assisted (Goal: 10 Families)	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	Gwinnett County Neighborhood Stabilization Program
	Location	575 Old Norcross Road, Suite C Lawrenceville, GA 30046-4367
	Administrator Contact Info	G. William Kingsbury 770 822-5424 william.kingsbury@gwinnettcounty.com

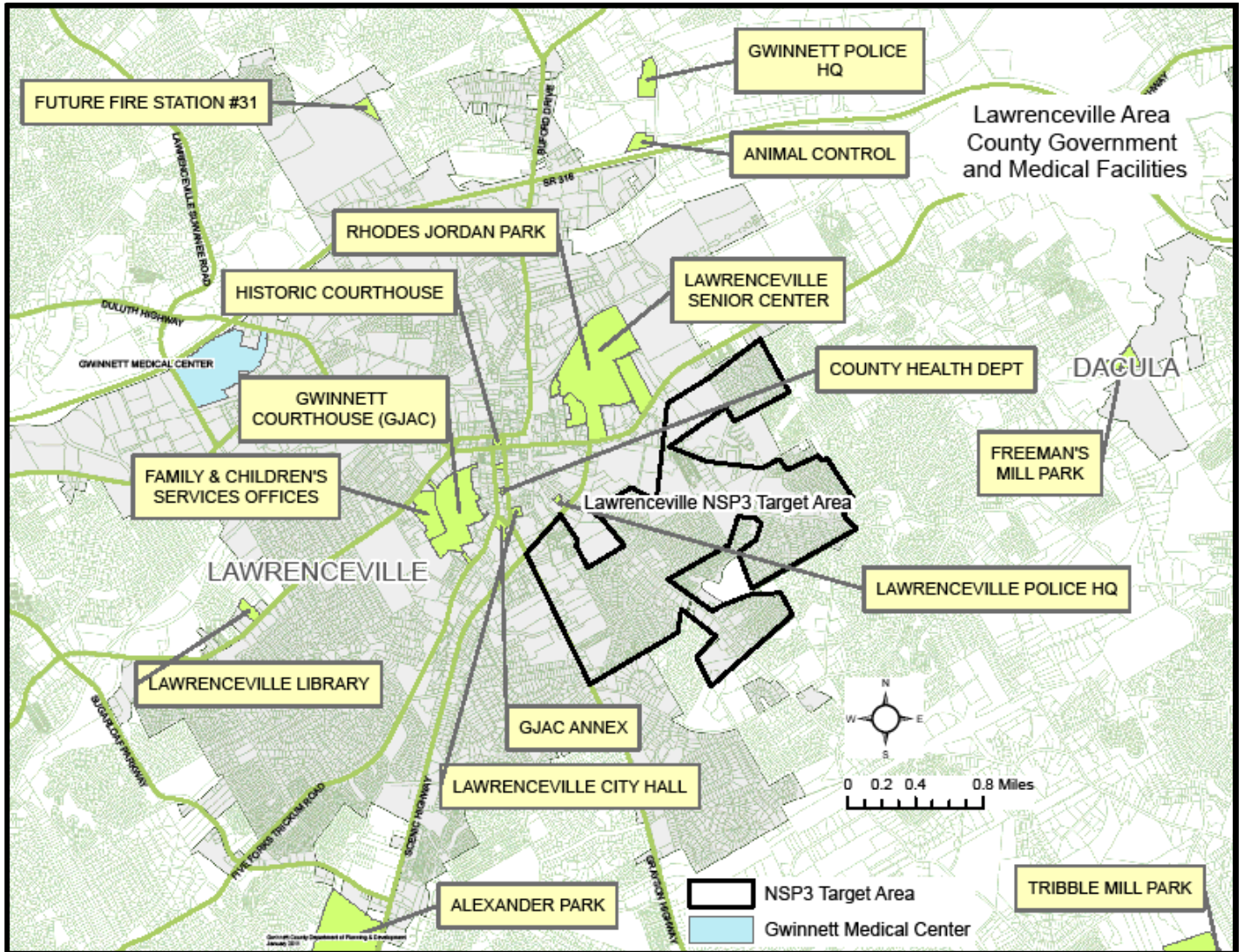
Activity Number 3		
Activity Name	Administration	
Use	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation	
	<input type="checkbox"/> Eligible Use C: Land Banking	
	<input type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	B) Program Administration - 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.	
National Objective	Low Moderate Middle Income Housing	
Activity Description	Foreclosed homes will be purchased within the target area, rehabbed, and sold to families whose income is no greater than 120% of the AMI.	
Location Description	Selected area(s) Selected area(s) in Census Tracts 050509 and 050522. See the Target Area as submitted via the mapping tool and the map in Item 2 above.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$ 206,558.10
	(Other funding source)	\$ 0.00
	(Other funding source)	\$ 0,00
Total Budget for Activity		\$ 206,558.10
Performance Measures	NA – Program Administration	
Projected Start Date	June 1, 2011	
Projected End Date	May 31, 2014	
Responsible Organization	Name	Gwinnett County Neighborhood Stabilization Program
	Location	575 Old Norcross Road, Suite C Lawrenceville, GA 30046-4367
	Administrator Contact Info	G. William Kingsbury 770 822-5424 william.kingsbury@gwinnettcounty.com

Maps

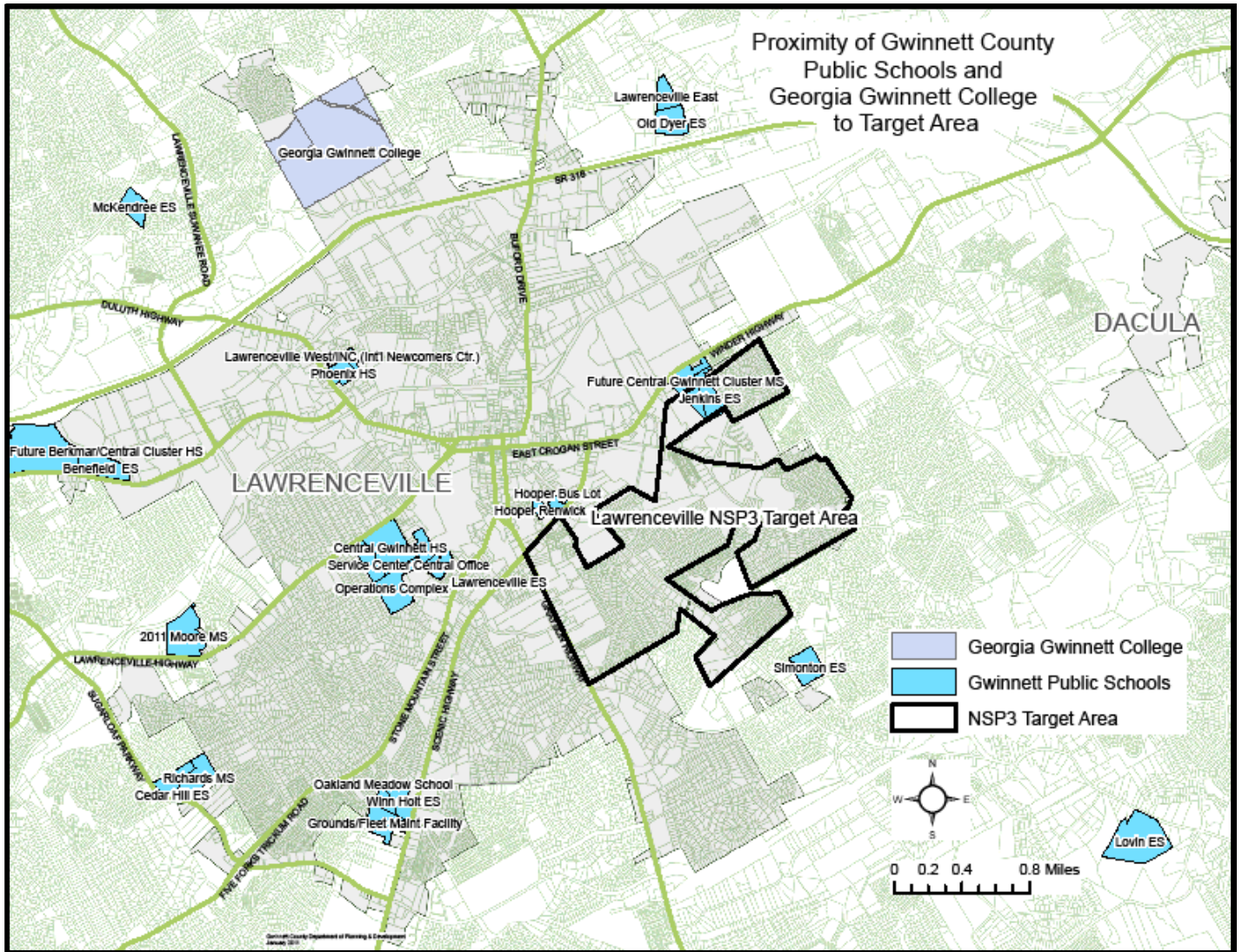
TARGET AREA



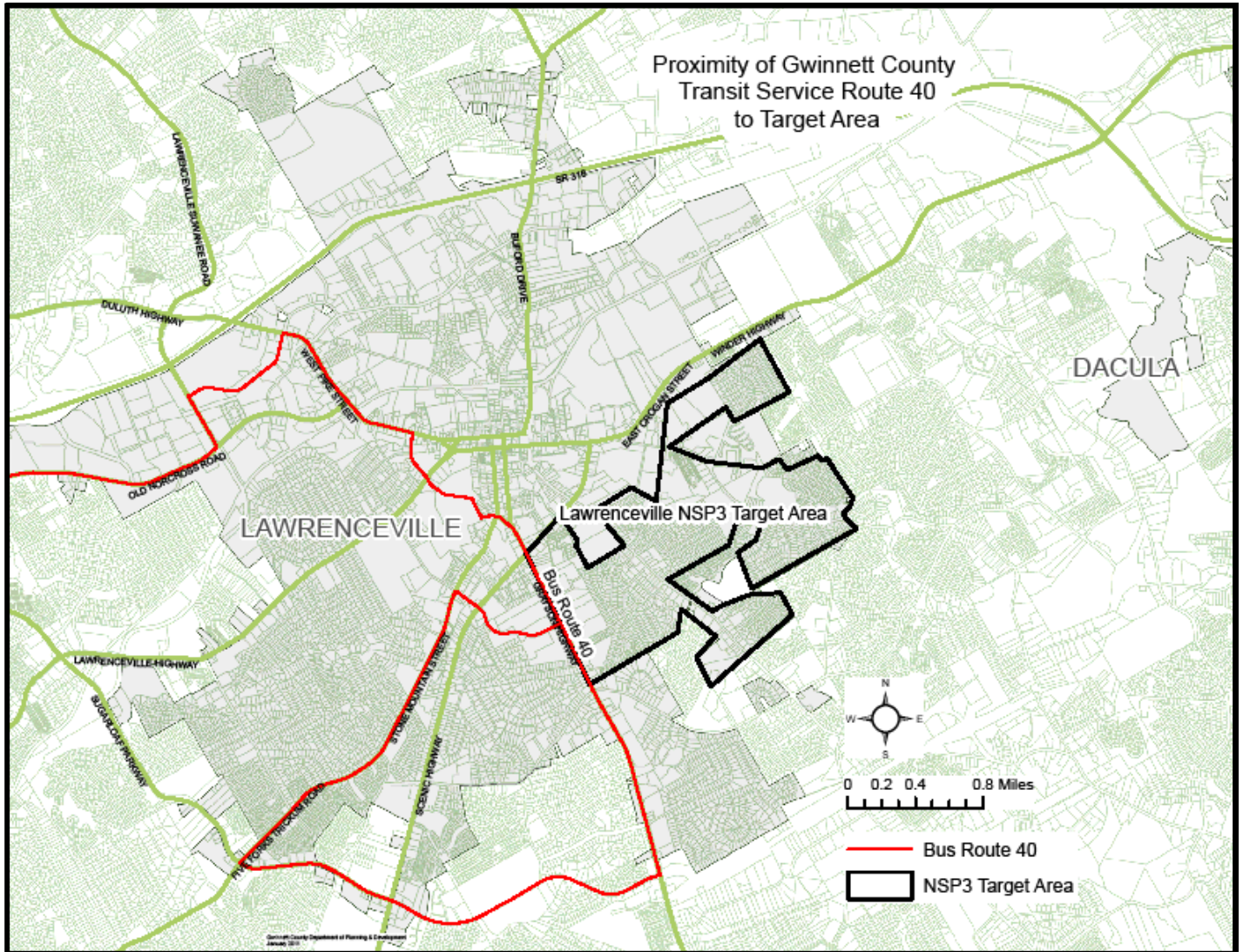
COMMUNITY FACILITIES AND GOVERNMENT OFFICES



EDUCATIONAL FACILITIES



TRANSIT ROUTES



8. Certifications [NSP 3]

Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it 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-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that 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.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it 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.

(7) **Section 3.** The jurisdiction certifies that it 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.

(8) **Citizen participation.** The jurisdiction certifies that it 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.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. 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; and
- b. 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:
- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
 - b. 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 nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that 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 jurisdiction certifies that its 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 certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Maria B. Woods

Typed Name/Authorized Official

Signature/Authorized Official

Date

Director, Gwinnett County Department of Financial Services

Title

Application for Federal Assistance SF-424		Version 02
*1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
*2. Type of Application * If Revision, select appropriate letter(s) <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
*Other (Specify) _____		
3. Date Received:		4. Applicant Identifier: NSP 3
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): 58-6000835		*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>30046</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: 770-822-8744
*Email: tanikia.jackson@gwinnettcountry.com		

Application for Federal Assistance SF-424	Version 02
<p>*9. Type of Applicant 1: Select Applicant Type: B. County Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>*Other (Specify)</p>	
<p>*10 Name of Federal Agency: U.S. Department of Housing and Urban Development</p>	
<p>11. Catalog of Federal Domestic Assistance Number: 14-218 _____</p> <p>CFDA Title: Community Development Block Grant Program - Entitlement - Neighborhood Stabilization Program 3 _____</p>	
<p>*12 Funding Opportunity Number: N/A _____</p> <p>*Title: N/A _____</p>	
<p>13. Competition Identification Number: N/A _____</p> <p>Title: N/A _____</p>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.): Gwinnett County and all Participating Cities</p>	
<p>*15. Descriptive Title of Applicant's Project: Gwinnett County Neighborhood Stabilization Program - 3 - Amendment to Action Plan 2010</p>	

Application for Federal Assistance SF-424		Version 02
16. Congressional Districts Of:		
*a. Applicant: 4 & 7		*b. Program/Project: 4 & 7
17. Proposed Project:		
*a. Start Date: 6-1-2011		*b. End Date: 5-31-2014
18. Estimated Funding (\$):		
*a. Federal	\$2,065,581	[NSP 3 Grant Funds]
*b. Applicant	\$0.00	[N/A]
*c. State	\$727,000	[Estimated City of Lawrenceville Funds]
*d. Local	\$157,500	[Estimated Gwinnett County HOME Program Funds]
*e. Other	\$1,800,000	[Estimated Program Income]
*f. Program Income	\$1,800,000	
*g. TOTAL	\$4,750,081	
*19. Is Application Subject to Review By State Under Executive Order 12372 Process?		
<input checked="" type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <u>3-1-2011</u> <input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review. <input 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: <u>Ms.</u>	*First Name: <u>Maria</u>	
Middle Name: <u>B.</u>		
*Last Name: <u>Woods</u>		
Suffix: _____		
*Title: Director, Gwinnett County Department of Financial Services		
*Telephone Number: 770-822-7197		Fax Number: 770-822-7818
* Email: maria.woods@gwinnettcountry.com		
*Signature of Authorized Representative:		*Date Signed: 2/28/2011

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Standard Form 424 (Revised 10/2005)
 Prescribed by OMB Circular A-102

Application for Federal Assistance SF-424

Version 02

***Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.
Gwinnett County has no delinquent Federal debt.

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	X

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	X
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	X
• With the highest percentage of homes financed by subprime mortgage related loan?; and	X
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	X
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	X
Did you include the map as an attachment to your Action Plan?	X
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	NA

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
<ul style="list-style-type: none"> • Blighted structure in context of state or local law, 	X
<ul style="list-style-type: none"> • Affordable rents, 	X
<ul style="list-style-type: none"> • Ensuring long term affordability for all NSP funded housing projects, 	X
<ul style="list-style-type: none"> • Applicable housing rehabilitation standards for NSP funded projects 	X

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	X
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	X

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> • The planned activity, 	NA
<ul style="list-style-type: none"> • The number of units that will result in displacement, 	NA
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? 	NA

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	X
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	X

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you plan to implement with your NSP3 award?	X
For each eligible NSP3 activity you plan to implement did you include:	
• Eligible use or uses?	X
• Correlated eligible CDBG activity or activities?	X
• Associated national objective?	X
• How the activity will address local market conditions?	X
• Range of interest rates (if any)?	NA
• Duration or term of assistance?	X
• Tenure of beneficiaries (e.g. rental or homeowner)?	X
• If the activity produces housing, how the design of the activity will ensure continued affordability?	X
• How you will, to the maximum extent possible, provide for vicinity hiring?	X
• Procedures used to create affordable rental housing preferences?	X
• Areas of greatest need addressed by the activity or activities?	X
• Amount of funds budgeted for the activity?	X
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	X
• Expected start and end dates of the activity?	X
• Name and location of the entity that will carry out the activity?	X

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	X

9. Additional Documentation

	Yes
Did you include a signed SF-424?	X