

NSP 3 AMENDMENT TO GWINNETT COUNTY ACTION PLAN 2010

AMENDMENT 1 06-5-12

Amendments are shown in Bold

1. NSP 3 Grantee Information

NSP Grant Amount: \$ 2,065,581.00

NSP3 Program Administrator Contact Information	
Name (Last, First)	G. William Kingsbury
Email Address	william.kingsbury@gwinnettcountry.com
Phone Number	770-822-5424 678-518-6024
Mailing Address	Gwinnett County Neighborhood Stabilization Program 575 Old Norcross Road, Suite C One Justice Square 446 W. Crogan Street, Suite 275 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. A larger Target Area map is presented on page 16 along with the HUD produced NSP3 Planning Data. The Target Area is within the City of Lawrenceville and adjoining unincorporated area. [Amendment 1 06-5-12]



AMENDED TARGET AREA

[Amendment 1 06-5-12]



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> <ol 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> <p><u>33-105 Duties of Director of Planning, Zoning and Inspections</u></p> <p>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,</p>

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.

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 [Amendment 1 06-5-12]:

“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.” [Amendment 1 06-5-12]

“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 through 41-2-17, where are hereby adopted and incorporated by reference within this section. [Code 1978, Section 9-1009].” [Amendment 1 06-5-12]

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 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>(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 9, 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 where 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.

<p>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.</p>
<p>Response:</p> <p>Total low-income set-aside percentage (must be no less than 25 percent): 25.00%</p> <p>Total funds set aside for low-income individuals = \$ 516,395.25</p>

Meeting Low-Income Target

<p>Provide a summary that describes the manner in which the low-income targeting goals will be met.</p>
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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., $\leq 80\%$ of area median income)?	<p>No demolition or conversion</p> <p>Demolition will be used when a structure exist in the target area that is a blighting influence on the surrounding property. [Amendment 1 06-5-12]</p>
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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., $\leq 80\%$ of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	<p>NA</p> <p>To be determined [Amendment 1 06-5-12]</p>
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).	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

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

Citizen Participation will be carried out as set forth in Gwinnett County 2030 Unified Plan. 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 was 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.

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 was posted on the Gwinnett County Neighborhood Stabilization Program web site, www.nspgwinnett.com, and copies of the proposed NSP 3 Action Plan amendment was available for public viewing during normal business hours at the Gwinnett Neighborhood Stabilization offices and at the Lawrenceville City Hall. A Public Hearing was 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 was advertised in the Legal Organ for Gwinnett County, *The Gwinnett Daily Post*, 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 was solicited at the public hearing, via mail, and through and e-mail. Notice of the public hearing was 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.

Provisions for Non-English Speaking Residents - 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 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 Sing 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 NSP3 Action Plan to the 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 to 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

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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.~~ The amount of funds received by the homebuyers will be based on standards

established by Gwinnett NSP under HOME Program guidelines. The maximum amount of the “soft second” loan can not be greater than \$22,500.00. At 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. **[Amendment 1 06-5-12]**

- o 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 **and the Gwinnett County Police Services, Code Enforcement [Amendment 1 06-5-12]** 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 50% of the AMI. (25% Set Aside)										
Uses	Select all that apply: <table border="1"> <tr> <td><input type="checkbox"/></td> <td>Eligible Use A: Financing Mechanisms</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Eligible Use B: Acquisition and Rehabilitation</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use C: Land Banking</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use D: Demolition</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Eligible Use E: Redevelopment</td> </tr> </table>	<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
<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 blighted , abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties [Amendment 1 06-5-12]										
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, 50516, 50521 and 050522. See the Target Area, Item 2 above. [Amendment 1 06-5-12]										
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	One Justice Square 446 W. Crogan St. Suite 275 Lawrenceville, GA 30046									
	Administrator Contact Info	G. William Kingsbury 678-518-6034 william.kingsbury@gwinnettcountry.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	
	X 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, 50516, 50521 and 050522. See the Target Area, Item 2 above. [Amendment 1 06-5-12]	
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	One Justice Square 446 W. Crogan St. Suite 275 Lawrenceville, GA 30046
	Administrator Contact Info	G. William Kingsbury 678-518-6034 william.kingsbury@gwinnettcounty.com [Amendment 1 06-5-12]

Activity Number 3		
Activity Name	Administration	
Use	Select all that apply:	
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms	
	X 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) in Census Tracts 050509, 50516, 50521 and 050522. See the Target Area, Item 2 above. [Amendment 1 06-5-12]	
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	One Justice Square 446 W. Crogan St. Suite 275 Lawrenceville, GA 30046
	Administrator Contact Info	G. William Kingsbury 678-518-6034 william.kingsbury@gwinnettcounty.com [Amendment 1 06-5-12]

[Amendment 1 06-5-12]

Activity Number 4		
Activity Name	(Enter the name of Activity Number 2)	
Use	Select all that apply:	
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms	
	<input 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	Fund a revolving loan fund To provide for lease purchases to eligible purchases.	
National Objective	Low-Moderate-Middle Income Housing	
Activity Description	Provide funds to organizations to establish a revolving loan fund to purchaser and rehabilitate homes to be made available to families whose income does not exceed 50% of the AMI. To allow asset managers and others to enter into lease-purchase agreements with eligible purchasers for homes that do not sell within six months of the completion of rehabilitation.	
Location Description	Selected area(s) in Census Tracts 050509, 50516, 50521 and 050522. See the Target Area, Item 2 above.	
Budget	Source of Funding	Dollar Amount
	NSP3	The funds directed for these uses are undetermined at this time. Funding will conform with regulations to provide affordable housing to low, middle and moderate income families.
	(Other funding source)	\$0
	(Other funding source)	\$0
Total Budget for Activity	Undetermined	
Performance Measures	Number of homes provided to eligible families	
Projected Start Date	July, 2012	
Projected End Date	March 5, 2014	
Responsible Organization	Name	Gwinnett County Neighborhood Stabilization Program
	Location	One Justice Square 446 W. Crogan St. Suite 27 Lawrenceville, GA 30046
	Administrator Contact Info	G. William Kingsbury 678-518-6034 william.kingsbury@gwinnettcountry.com

AMENDED TARGET AREA

[Amendment 1 06-5-12]



Neighborhood ID: 9483093

NSP3 Planning Data

Grantee ID: 1313500C

Grantee State: GA

Grantee Name: GWINNETT COUNTY

Grantee Address: 575 Old Norcross Rd, Suite C Lawrenceville GA 30046

Grantee Email: nsp@gwinnettcountry.com

Neighborhood Name: 4-16 (1)

Date:2012-04-16 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in C:\Documents and Settings\wgrobertson\Local Settings\Temporary Internet Files\Content.Outlook\NTC9JIW1\AMENDMENT ONE for posting 6-5-12 Amended Action Plan 2010 - NSP 3 - 2-29-2011.doc

an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 17.04

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 8008

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 65.67

Percent Persons Less than 80% AMI: 41.62

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 15517

Residential Addresses Vacant 90 or more days (USPS, March 2010): 294

Residential Addresses NoStat (USPS, March 2010): 1764

1/4

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts

of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 7029

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.71

Percent of Housing Units 90 or more days delinquent or in foreclosure: 9.56

Number of Foreclosure Starts in past year: 599

Number of Housing Units Real Estate Owned July 2009 to June 2010: 321

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 117

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -11.6

Place (if place over 20,000) or county unemployment rate June 2005: 5.79

Place (if place over 20,000) or county unemployment rate June 2010: 12.15

·Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies?

A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-83.996916 33.927836 -83.999555 33.927640 -84.000263 33.928815 -84.001100 33.930044 -
84.008331 33.927017 -84.009275 33.928317 -84.011657 33.927088 -84.011400 33.926643 -
84.015284 33.924969 -84.021292 33.932892 -84.024961 33.931397 -84.026763 33.934655 -
84.026034 33.935046 -84.024317 33.934886 -84.023287 33.935135 -84.022129 33.934744 -
84.019597 33.934886 -84.017451 33.935492 -84.016764 33.934530 -84.012172 33.936862 -
84.011378 33.937379 -84.013953 33.939978 -84.009876 33.942790 -84.006636 33.938091 -
84.006186 33.938678 -84.005284 33.938376 -84.002645 33.935278 -83.999491 33.936791 -
83.999255 33.937735 -83.999147 33.937841 -84.000542 33.938162 -84.000435 33.938910 -
84.000585 33.939568 -84.001079 33.939835 -84.002130 33.939426 -84.003031 33.940636 -
84.000199 33.941882 -83.999705 33.941687 -83.999598 33.942078 -83.997560 33.943057 -
83.997774 33.943502 -83.993783 33.942968 -83.991337 33.942132 -83.981059 33.951690 -
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83.967798 33.964256 -83.962498 33.966552 -83.954580 33.969114 -83.948636 33.972015 -
83.945053 33.976161 -83.939323 33.978474 -83.939109 33.977086 -83.937521 33.975841 -
83.936985 33.975752 -83.935676 33.976624 -83.933809 33.976641 -83.933315 33.976410 -
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83.920484 33.954147 -83.919840 33.952385 -83.919346 33.946600 -83.917201 33.945852 -
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Blocks Comprising Target Neighborhood

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