

**Grantee: State of Georgia**

**Grant: B-08-DN-13-0001**

**April 1, 2009 thru June 30, 2009 Performance Report**

**Grant Number:**

B-08-DN-13-0001

**Obligation Date:****Grantee Name:**

State of Georgia

**Award Date:****Grant Amount:**

\$77,085,125.00

**Contract End Date:****Grant Status:**

Active

**Review by HUD:**

Reviewed and Approved

**QPR Contact:**

No QPR Contact Found

**Disasters:****Declaration Number**

NSP

**Narratives****Areas of Greatest Need:**

The purpose of the NSP funds is to address the negative ramifications of the housing foreclosure crisis that occurred over the past five years due to subprime mortgage lending which, nationally, resulted in significant numbers of homeowners entering into foreclosure and entire neighborhoods becoming vacant and abandoned. In 2007 Georgia ranked seventh in the nation in the percent of households facing foreclosure (1.566% of households). Additionally, Georgia ranks 9th in the nation for conventional loans made by sub-prime lenders and 8th in the percent of owner-occupied home purchase loans made to low-income borrowers. For the first quarter of 2008 Georgia was among the 10 states with mortgage delinquency rates categorized as "Seriously Delinquent" with 4.04% - 5.34% of mortgages statewide in this category. In the Southeast, Georgia's rate of 1.3 per 1000 housing units held by lenders and classified as "Real Estate Owned" (REO) is second only to Florida. Typically these REO properties represent vacant homes that over months of vacancy can contribute to neighborhood decline, blight and diminished values for entire neighborhoods.

**Distribution and and Uses of Funds:**

Note: The comprehensive NSP Action Plan Proposed Substantial Amendment has been submitted to HUD and is also available at the Georgia Department of Community Affairs website at <http://www.dca.ga.gov/communities/CDBG/programs/nsp.asp>. This Substantial Amendment includes the details on the methodology of determination of areas of greatest need, proposed distribution methods and use of funds, required definitions and descriptions, low-income targeting description, acquisition and relocation description, public commentary, and individual NSP activity information. Georgia has significant needs and housing problems due to the subprime lending crisis. Further, the level of foreclosures resulting from these problematic mortgages has placed an increased burden on the economy and affected families. Housing agencies and programs are also strained as they seek to assist families and individuals caught in this national tragedy. The Georgia Department of Community Affairs (DCA) will use the NSP funds for the purposes intended — to promote neighborhood stabilization where subprime lending, foreclosure and housing vacancies and, in turn, abandoned and blighted properties have negatively affected the housing market. Accordingly, DCA will give priority to those applicants that can effectively target NSP resources to neighborhood stabilization projects that will address these problems in areas with the greatest needs. The State defined such geographic areas using the best data available to support its definition of greatest need areas.

**Definitions and Descriptions:****Low Income Targeting:****Acquisition and Relocation:**

**Public Comment:**

<b>Overall</b>	<b>This Report Period</b>	<b>To Date</b>
Total Projected Budget from All Sources	N/A	\$77,085,125.00
Total CDBG Program Funds Budgeted	N/A	\$77,085,125.00
Program Funds Drawdown	\$208,841.55	\$208,841.55
Obligated CDBG DR Funds	\$6,172,634.00	\$6,172,634.00
Expended CDBG DR Funds	\$202,341.55	\$202,341.55
Match Contributed	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00

### Progress Toward Required Numeric Targets

<b>Requirement</b>	<b>Required</b>	<b>To Date</b>
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$11,562,768.75	\$0.00
Limit on Admin/Planning	\$7,708,512.50	\$152,726.55
Limit on State Admin	\$0.00	\$152,726.55

### Progress Toward Activity Type Targets

### Progress Toward National Objective Targets

<b>National Objective</b>	<b>Target</b>	<b>Actual</b>
NSP Only - LH - 25% Set-Aside	\$19,271,281.25	\$25,632,405.20

### Overall Progress Narrative:

During this reporting period the State of Georgia has moved forward with implementation of its approved NSP Action Plan. We awarded funds to 24 recipients who are in process of clearing special conditions and completing the first phase of the Tiered Environmental Review process. We anticipate significant activity in the next reporting period as our subgrantees implement eligible activities.

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
01-Acq/Disp, Acquisition / Disposition	\$56,115.00	\$29,657,228.00	\$56,115.00
02-Clearance, Clearance	\$0.00	\$2,601,425.00	\$0.00
03-Rehab, Rehabilitation	\$0.00	\$20,348,559.00	\$0.00
04-Const, New Construction	\$0.00	\$130,836.00	\$0.00
05-PubFacil, Public Facilities	\$0.00	\$200,000.00	\$0.00
06-HousCouns, Housing Counseling	\$0.00	\$29,970.00	\$0.00
08-Finance, Financing Mechanisms	\$0.00	\$17,029,204.00	\$0.00
09-Admin, Administration	\$152,726.55	\$7,440,903.00	\$152,726.55
9999, Restricted Balance	\$0.00	\$0.00	\$0.00

## Activities

**Grantee Activity Number:** 5060-001-B-H Fitzgerald

**Activity Title:** 5060-001-B-H Fitzgerald

**Activity Category:**

Acquisition - general

**Project Number:**

01-Acq/Disp

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Acquisition / Disposition

**Projected End Date:**

12/31/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Fitzgerald, City of

**Overall**

**Apr 1 thru Jun 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$367,869.93
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$367,869.93
<b>Program Funds Drawdown</b>	\$43,600.00	\$43,600.00
<b>Obligated CDBG DR Funds</b>	\$0.00	\$0.00
<b>Expended CDBG DR Funds</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Acquisition of foreclosed upon housing units for rehab and resale to LH25 eligible households.

**Location Description:**

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Properties</b>	0	0/12
<b># of Parcels acquired voluntarily</b>	0	0/12

  

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Housing Units</b>	0	0/12

## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** 5060-001-B-I Fitzgerald

**Activity Title:** 5060-001-B-I Fitzgerald

**Activity Category:**

Acquisition - general

**Project Number:**

01-Acq/Disp

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Acquisition / Disposition

**Projected End Date:**

12/31/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Fitzgerald, City of

**Overall**

**Apr 1 thru Jun 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$653,152.88
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$653,152.88
<b>Program Funds Drawdown</b>	\$12,515.00	\$12,515.00
<b>Obligated CDBG DR Funds</b>	\$56,115.00	\$56,115.00
<b>Expended CDBG DR Funds</b>	\$56,115.00	\$56,115.00
Fitzgerald, City of	\$56,115.00	\$56,115.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Acquisition of foreclosed upon housing units for rehab and resale to LMMI eligible households.

**Location Description:**

**Activity Progress Narrative:**

During the quarter, the Fitzgerald Regional Application consortium acquired five properties within the City of Fitzgerald using NSP 1 funds. On two of the lots, dilapidated vacant homes will be demolished and new single-family homes will be constructed. Both homes will be approximately 1,200 square feet in size, include three bedrooms and 1.5 baths, and be listed for sale at \$60,000. The third home acquired is a HUD-foreclosed property purchased from PEMCO. This three-bedroom, two-bath home will be rehabilitated and sold to an owner-occupant. The final two lots acquired were adjacent to one another and contained a substandard unit on each parcel. Those homes will be demolished, the two lots will be combined, and a new triplex will be built. The newly constructed two-bedroom units will be rented to persons whose incomes do not exceed 50% AMI. Based upon an average of 3 people per household, the estimated number of beneficiaries for the five acquisitions is 18. The first two single-family homes are expected to be placed on the market for sale by October 31, 2009, and program income from the sale of those properties will finance the rehabilitation of the third home. Program income will be generated during the grant period through the sale of newly constructed homes and rehabilitated properties.  
Contact Person: Grant Administrator - Mitch Varnadoe, Varnadoe and Associates, Inc., 912-345-0922, varnadoegrant@accessatc.net.

**Accomplishments Performance Measures**

**This Report Period**  
**Total**

**Cumulative Actual Total / Expected**  
**Total**

# of Properties	5	5/48
# of Parcels acquired voluntarily	5	5/48

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	5	5/48

## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

Address	City	State	Zip
310 E. Orange Street	Fitzgerald	NA	31750-
907 Old River Road	Darien	NA	31305
210 E. Altamaha Street	Fitzgerald	NA	31750-
613 E. Palm Street	Fitzgerald	NA	31750-
120 Stubbs Avenue	Fitzgerald	NA	31750-

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

**Grantee Activity Number:** 5060-21A-X Fitzgerald

**Activity Title:** 5060-21A-X Fitzgerald

**Activity Category:**

Administration

**Project Number:**

09-Admin

**Projected Start Date:**

04/01/2009

**Benefit Type:**

N/A

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

12/31/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Fitzgerald, City of

**Overall**

**Apr 1 thru Jun 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$159,889.54
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$159,889.54
<b>Program Funds Drawdown</b>	\$6,500.00	\$6,500.00
<b>Obligated CDBG DR Funds</b>	\$38,112.00	\$38,112.00
<b>Expended CDBG DR Funds</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

administration of NSP by grantee

**Location Description:**

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

No Accomplishments Performance Measures found.

**Beneficiaries Performance Measures**

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** 5073-005-A-I GHFA

**Activity Title:** 5073-005-A-I GHFA

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

06-HousCouns

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Housing Counseling

**Projected End Date:**

12/31/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Georgia Housing Finance Authority

**Overall**

**Apr 1 thru Jun 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$46,787.00
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$46,787.00
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Obligated CDBG DR Funds</b>	\$17,982.00	\$17,982.00
<b>Expended CDBG DR Funds</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Provision of Homebuyer Counselling for LMMI eligible households

**Location Description:**

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

No Accomplishments Performance Measures found.

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Total Households	0	0	0	0/0	0/183	0/324	0
# Owner Households	0	0	0	0/0	0/183	0/324	0

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** 5073-013-A-I GHFA

**Activity Title:** 5073-013-A-I GHFA

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

08-Finance

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct Benefit (Households)

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Financing Mechanisms

**Projected End Date:**

12/31/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Georgia Housing Finance Authority

**Overall**

**Apr 1 thru Jun 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$6,704,969.24
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$6,704,969.24
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Obligated CDBG DR Funds</b>	\$2,977,020.00	\$2,977,020.00
<b>Expended CDBG DR Funds</b>	\$0.00	\$0.00
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

Provide Homebuyer Assistance to LMMI eligible households for purchase of foreclosed upon housing units.

**Location Description:**

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

	This Report Period		Cumulative Actual Total / Expected	
	Total	Total	Total	Total
# of Housing Units	0	0	0/452	0

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Total Households	0	0	0	0/0	0/300	0/452	0
# Owner Households	0	0	0	0/0	0/300	0/452	0

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** 9999-21A-X GEORGIA

**Activity Title:** 9999-21A-X GEORGIA

**Activity Category:**

Administration

**Project Number:**

09-Admin

**Projected Start Date:**

04/01/2009

**Benefit Type:**

N/A

**National Objective:**

N/A

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

12/31/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

State of Georgia

**Overall**

**Apr 1 thru Jun 30, 2009**

**To Date**

<b>Total Projected Budget from All Sources</b>	N/A	\$3,495,691.88
<b>Total CDBG Program Funds Budgeted</b>	N/A	\$3,495,691.88
<b>Program Funds Drawdown</b>	\$146,226.55	\$146,226.55
<b>Obligated CDBG DR Funds</b>	\$3,083,405.00	\$3,083,405.00
<b>Expended CDBG DR Funds</b>	\$146,226.55	\$146,226.55
State of Georgia	\$146,226.55	\$146,226.55
<b>Match Contributed</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00

**Activity Description:**

State administration of NSP

**Location Description:**

**Activity Progress Narrative:**

During this period, DCA has: cleared Special Conditions for grantees in process of getting NEPA approval; set up a reporting system for NSP subgrantees to report progress, expenditures and accomplishments to DCA; continued to provide ongoing technical assistance.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**

**Beneficiaries Performance Measures**

**No Beneficiaries Performance Measures found.**

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

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