

City of Detroit
Dave Bing, Mayor

Planning and Development Department
**Neighborhood Stabilization Program 3
(NSP3)
Plan**



Robert Anderson, Director
Marja M. Winters, Deputy Director

City of Detroit

Neighborhood Stabilization Plan 3 (NSP3)

Executive Summary

On October 19, 2010, HUD released the Neighborhood Stabilization Program Three (NSP3) Notice with the requirements for the new allocation of NSP funds that were authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act). The Act provides \$970 million in new NSP funding to states and local governments to continue to assist in the redevelopment of abandoned and foreclosed homes. NSP3 represents a third round of funding through HUD's Neighborhood Stabilization Program.

As one of the cities with the highest home foreclosure rate among the nation's 100 largest metropolitan areas, the city of Detroit has suffered tremendous impacts as a result of this crisis. With over 67,000 foreclosed properties, 65% of which remain vacant, the City of Detroit recognizes that the \$21.9 million allocation must be implemented in a manner that is strategic, efficient and yields great results. Noting that Detroit faced several challenges prior to this crisis, including a shrinking population still spread across a large land mass, a market where the supply of housing exceeded the demand, a declining tax base, older housing stock, and an old infrastructure system to name a few, we recognize the need to strategically utilize these funds to stabilize neighborhoods hardest hit by the foreclosure crisis, devise proactive remedies for anticipated future foreclosure activity, and foster market recovery for enhanced quality of life.

This plan details the City of Detroit's strategy for utilizing these funds to achieve the goals for which the program was designed. While the foreclosure problem is widespread, touching almost every neighborhood in the city, investing these funds on a citywide basis will not yield the impact or results needed. As such, we have used the data to determine a targeted approach, focusing on five neighborhoods. By targeting the allocation, the opportunity for sustained impact is significantly higher. Once implemented, this plan will result in stabilization of neighborhoods most severely impacted by foreclosure and abandonment, reversal of the decline of neighborhood housing values, significant elimination of blighted and abandoned structures, and stimulation of other investment in and around the target neighborhoods.

To apply for the allocation of \$21,922,710, the City of Detroit, through the Planning and Development Department has proposed the following use of funds in the Substantial Amendment to the 2010-11 Consolidated Annual Action Plan.

The proposed budget breakdown is as follows:

Planning and General Administration	\$ 2,192,271
Acquisition/Rehabilitation	\$13,538,168
Financing Mechanisms	\$ 3,500,000
Demolition	\$ 1,192,271
Redevelopment	<u>\$ 1,500,000</u>
Total	\$21,922,710

The City of Detroit NSP 3 Substantial Amendment proposes to use funds in the following target areas:

Grandmont Rosedale (Census Tract 5431, Block Groups 001 and 002; Census Tract 5429, Block Group 002)

The area is composed of two non-contiguous areas (one to the north and another south). The area to the north is bounded by McNichols to the north, Southfield Freeway to the east, Florence to the south and Sunderland to the west. The area to the south is bounded by Fenkell to the north, Southfield Freeway to the east, Lyndon to the south and Faust to the west.

Warrendale (Census Tract 5463, Block Group 002 and Census Tract 5462, Block Group 007)

The area is bounded by Elmira and Joy to the north, West Outer Drive, Trinity and Pierson to the east, Tireman and Warren to the south and Hazelton and Parkland to the west.

Palmer Woods / North Central (Census Tract 5383, Block Group 001)

The area is bounded by Seven Mile to the north, Woodward to the east, McNichols to the south and Pontchartrain and Hamilton to the west.

Northend (Census Tract 5325, Block Groups 001-003 and Census Tract 5324, Block Groups 002 and 003)

The area is bounded by Gladstone and Clairmont to the north, Woodward to the east, Grand Boulevard to the south and the Lodge Freeway to the west.

East English Village (Census Tract 5018, Block Group 003)

The area is bounded by Wavenly to the north, Kensington to the east, Mack to the south and Bedford to the west.

NSP3 requires grantees to use at least 25% of the funds allocated, \$5,480,678, for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50% of the area median income (AMI).

All activities funded by NSP3 must benefit low, moderate, and middle-income persons whose income does not exceed 120% of the area median income.

CITY OF DETROIT
NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3)
NSP3 SUBSTANTIAL AMENDMENT

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Winters, Marja
Email Address	mwinters@detroitmi.gov
Phone Number	313-224-1598
Mailing Address	65 Cadillac Square, Suite 2300, Detroit, MI 48226

2. Areas of Greatest Need

Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.
<p>Response:</p> <p style="text-align: center;"><u>NSP3 METHODOLOGY</u></p> <p><i>The Neighborhood NSP3 Score.</i> The minimum needs score for NSP3 targeting eligibility within target area geography’s state: 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 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.</p> <p><i>The high cost mortgage rate.</i> Home Mortgage Disclosure Act data showing the percent of primary mortgages executed between 2004 and 2007 that were high cost. This is the Census Tract level rate.</p> <p><i>The estimated rate of mortgages Serious Delinquent (90+ or more days delinquent or in foreclosure) in June 2010.</i> HUD used a July 2010 extract of county level serious delinquency rates from McDash Analytics to develop a predictive model using public data that was available for every</p>

Census Tract in the United States. The predictive model, which was weighted on number of mortgages in each county, was able to predict most of the variance between counties in their serious delinquency rate (R-square of 0.821). The model used is as follows:

NSP3 Downloadable Data Files – Data Reflect Market Conditions For the Second Quarter of 2010 0.523 (intercept)

+0.476 Unemployment Change 3/2005 to 3/2010 (BLS LAUS)

-0.176 Rate of low cost high leverage loans 2004 to 2007 (HMDA)

+0.521 Rate of high cost high leverage loans 2004 to 2007 (HMDA)

+0.090 Rate of high cost low leverage loans 2004 to 2007 (HMDA)

-0.188 Fall in Home Value Since Peak (FHFA Metro and Non-Metro Area)

The predictive model was applied at the Census Tract level to calculate a Serious Delinquency Rate for each Census Tract.

Percent persons estimated less than 80% AMI in this target geography for purposes of determining Area Benefit eligibility for CDBG. From Census 2000. To qualify for area benefit under CDBG, the target area needs to be 51% or more LM.

Percent persons estimated less than 120% AMI in this target geography for purposes of determining Area Benefit eligibility for NSP.

From Census 2000. To qualify for area benefit under NSP, the target area needs to be 51% or more LM.

Estimated number of completed foreclosures in the target area in the past year.

Each geographic area was allocated its estimated share of completed foreclosures in the state (from RealtyTrac Count of REO completions July 2009 to June 2010) based on its estimated share of serious delinquent borrowers (calculated for each geographic area as HMDA * SDQ_RATE). Estimated number of properties needed to make an impact in identified target area. There is not magic to this number, it is presuming that a minimum of 20% of REO in a target area would need to be addressed to make a visible impact. The purpose of this variable is to encourage grantees to select target areas that are small enough so that their NSP investment has a chance of stabilizing a 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.

LOCAL DATA USED:

The Number of Owner-occupied Houses vs. Renter occupied.

This was used in order to see if there are enough homeowners to make an impact in this area with more funding. Data supplied by “Claritas 2008”.

Housing vacancy rate and Owner Occupancy.

This is used to determine if vacancies are an issue, which could impact efforts to improve the area. Data supplied by “Data Driven Detroit”.

2009 and 2010 Wayne County Tax Foreclosure Data.

Foreclosed Buildings was used to give a somewhat better indication of local foreclosure trends. This was used to better reflect the current active in Detroit, sometimes served as a better view of activity than the National data, which was supplied by HUD.

The Number of Single Family Structures that are Owner Occupied.

This is used to determine if enough owners reside in the area to positively impact our efforts. Data supplied by “Data Driven Detroit” and “Claritas 2008”, respectively.

The Number of Vacant Residences.

This is used to determine if there are opportunities to get structures to rehab, if not badly damaged. Data supplied by “Data Driven Detroit”.

The Number of Demolition Permits issued in 2010, and number of structures that were apart of the City’s BING 3000 program demolition program.

This is used to determine demolition activity in the area. Data supplied by the City of Detroit.

The Number of City-owned Residential Structures.

This is used to determine if there are opportunities to get city-owned structures to rehab, if not badly damaged. Data supplied by the City of Detroit.

<i>The following is additional HUD/NSP3 data used in this Report:</i>	
<u>Neighborhood NSP3 Score:</u>	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	476
<u>Area Benefit Eligibility</u>	
Percent Persons Less than 120% AMI:	88.80
Percent Persons Less than 80% AMI:	73.10
<u>Neighborhood Attributes (Estimates)</u>	
USPS Residential Addresses in Neighborhood:	404
Residential Addresses Vacant 90 or more days (USPS, March 2010):	96
Residential Addresses NoStat (USPS, March 2010):	
<u>Foreclosure Estimates</u>	
Total Housing Units to receive a mortgage between 2004 and 2007:	110
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	67.10
Percent of Housing Units 90 or more days delinquent or in foreclosure:	24.6
Number of Foreclosure Starts in past year:	14
Number of Housing Units Real Estate Owned July 2009 to June 2010:	12
<u>Supporting Data</u>	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

Why these areas were chosen - NSP 3 Site Selection Overview

The “Areas of Greatest Need” were chosen based on the data from local sources and those data sources provide be HUD.

The reason these Census Block Groups were chosen is because they will give the City of Detroit the greatest opportunity to have the most significant impact on specific areas while also simulating market recovery in immediately surrounding areas, to leverage other funding sources and to meet our requirement of 25% Set-Aside for Low-income residents.

Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	The structure exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.
Affordable Rents	Beneficiaries will be permitted to rent for a period consistent with the HOME Program guidelines relative to per unit subsidy. (Affordable terms will range from five (5) to fifteen (15) years, based on per unit subsidy).

Descriptions

Term	Definition
Long-Term Affordability	The City of Detroit, as part of the NSP 3 requirement, “for-sale” property, “rental” units and “lease-to-own” properties will require a “deed restriction” and/or “affordable housing restriction” that will mandate and require compliance during the continued period of affordability, described in the City of Detroit’s NSP requirements, policies and procedures. In addition, the continued affordability compliance will be a part of any “Development Agreement” implemented between the City and the Developer/Non-profit owner/sponsor.
Housing Rehabilitation Standards	The City of Detroit, Planning and Development Department (P&DD) continually review, upgrade and enhance its property rehabilitation standards. The last formal comprehensive revision to the Performance Standards

	<p>occurred in November 2008. In addition to rehabilitation and new construction standards, all projects must address lead based paint and other environmental hazards. “Green Building Practices” are strongly encouraged and energy efficiency upgrades are required. Please also be advised that additional requirements are listed below:</p> <ul style="list-style-type: none"> ➤ All moderate rehabilitation must meet these standards, which shall include replacing older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products. ➤ All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes. ➤ All gut rehabilitation or new construction of mid - or high-rise multifamily housing must be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by the Environmental Protection Agency and the Department of Energy). ➤ Water efficient toilets, showers, and faucets, such as those with the Water Sense label, must be installed.
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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 NSP3 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 = \$5,480,677.50

Meeting Low-Income Target

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

Response:

- e. **Low Income Targeting:** The City of Detroit will comply with the mandatory requirement to utilize 25% of its overall NSP 3 grant award, which totals **\$5,480,678** to support **55** households whose income do not exceed 50% of Area Median Income (AMI). This requirement also applies to any program income received from projects developed from NSP 3 funding award. This subsidy set-aside will offset acquisition and rehabilitation costs, of single family and multi-family residential properties for households whose income do not exceed 50% of Area Median Income (AMI). The City will issue a formal public **Notice of Funding Availability** (NOFA) to eligible for-profit and non-profit developers and sponsors to submit projects for NSP 3 consideration and funding approval.

The low-income targeting goal will be met through housing related activities, which include:

- **“Affordable Rental”:** Beneficiaries will be permitted to rent for a consistent with the HOME Program, per unit subsidy guidelines. (Affordability terms will range from five (5) to fifteen (15) years, based upon per subsidy.)
- **“Lease-Purchase”:** Beneficiaries will be permitted to lease for a period, up to thirty-six (36) months, in order to prepare the beneficiary to purchase a property. (Note: Lease purchase agreements must receive prior approval from the City of Detroit Planning & Development Department Housing Services Representatives)
- **“For-Sale Properties”:** Beneficiaries who purchase NSP funded properties will be subject to HOME Program affordability terms and guidelines and may receive mortgage assistance to make their property more affordable.
- **“Housing Counseling”:** Housing Counseling is a requirement for potential eligible homebuyers, (individuals and families), who meet the NSP 3 income eligibility and are seeking to purchase a vacant, foreclosed, or abandoned home. This counseling is mandated, as part of the NSP 3 regulations, for homebuyers seeking mortgages. In addition, those eligible individuals and families who participate in the “lease-to-own” program option are also required to attend housing counseling and training. The Department will require that developers use the services of HUD/MSHDA certified housing counselors to perform the training homeowner training and counseling activity.

Acquisition and Relocation

Demolition or Conversion of LMI Units—

There are no planned acquisitions that will result in displacement. If any should occur the City of Detroit will comply with Relocation Act guidance. The City of Detroit is committed as a policy to provide full relocation benefits and ensure that bona fide tenants in affected properties receive proper treatment pursuant to the rules and regulations of the Uniform Relocation Acquisition Policies Act of 1970, as amended, and the City of Detroit is governed to provide any federal, state and local requirements for benefits.

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	Yes
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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.	119
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).	155
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	55

Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
<p>Response: The City of Detroit ran an advertisement on February 9th to gather comments on NSP-3 and the City's application. The advertisement information is summarized below:</p> <p style="text-align: center;">NSP-3 Comments:</p> <p>The City of Detroit posted the NSP3 application on its website and invited all interested agencies, groups, and persons to submit written comments beginning February 9, 2011 and ending February 23, 2011. Written comments were received one of two ways:</p> <ul style="list-style-type: none"> • By electronic mail at NSP3Comments@detroitmi.gov • Or mailed to:

NSP-3 Comments
 c/o Planning and Development Department
 65 Cadillac Square, Suite 1200
 Detroit, MI 48226

The City of Detroit also accepted comments by phone on or before February 23, 2011 at (313) 224-6380.

Public Hearing:

The city of Detroit held a public hearing to distribute information and receive comment on the NSP-3 program. The City of Detroit staff presented details of the NSP3 grant, including proposed grant uses and collected public comments. The Public hearing ad is attached.

Summary of Public Comments Received.

The summary of public comments are attached

NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions [above](#).

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the “Performance Measures” component of the activity tables below.

Activity Number 1	
Activity Name	NSP-3 Acquisition and Rehabilitation
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	Acquisition and Rehabilitation
National Objective	LMMH national objective will be used for citizens at or below 120% AMI
Activity Description	<p>Acquisition and Rehabilitation of vacant, foreclosed and abandoned properties.</p> <p>NSP 3 Eligible Activity – Project Description – Acquisition & Rehabilitation</p> <ul style="list-style-type: none"> Rehabilitation activities will be used to stabilize, redevelop and preserve the housing stock and help

attract population to areas hard hit by foreclosures and property abandonment. Rehabilitation of single and multi-family rentals and lease-purchase will benefit individuals/families at or below 50% AMI.

- To the extent required, a portion of the funds, used for this activity, will benefit individuals/households at or below 50% AMI.
 - 135 units averaging **\$100,000** per unit. Various funding options will be used to acquire and dispose NSP properties.
 - Rehabilitation costs include required lead remediation activities and all energy efficiency upgrades.

See attached Matrix and maps regarding areas of greatest need and income information for each location.

- **“Affordable Rental”**: Beneficiaries will be permitted to rent for a consistent with the HOME Program, per unit subsidy guidelines. (Affordability terms will range from five (5) to fifteen (15) years, based upon per subsidy.)
- **“Lease-Purchase”**: Beneficiaries will be permitted to lease for a period, up to thirty-six (36) months, in order to prepare the beneficiary to purchase a property. (Note: Lease purchase agreements must receive prior approval from the City of Detroit Planning & Development Department Housing Services Representatives)
- **“For-Sale Properties”**: Beneficiaries who purchase NSP funded properties will be subject to HOME Program affordability terms and guidelines and may receive mortgage assistance to make their property more affordable.
- **“Housing Counseling”**: Housing Counseling is a requirement for potential eligible homebuyers, (individuals and families), who meet the NSP 3 income eligibility and are seeking to purchase a vacant, foreclosed, or abandoned home. This counseling is mandated, as part of the NSP 3 regulations, for homebuyers seeking mortgages. In addition, those eligible individuals and families who participate in the “lease-to-own” program option are also required to attend housing counseling and training. The Department will require that developers use the services of HUD/MSHDA certified housing counselors

to perform the training homeowner training and counseling activity.

- **“Description of how the design of activity will ensure continued affordability”:** Developer and homebuyer will be required to execute an affordable housing restriction. The City of Detroit will assure continued affordability for rental projects through annual on-site monitoring and annual written certifications.
- **“Affirmative Marketing”:** The City will require the developer to submit an affirmative fair housing marketing plan that ensures rental housing within HUD’s income and rent limits. For the term of affordability and outlines procedures for filling vacancies, consistent with program guidelines.

For acquisition activities, include:

- Discount rate
N/A

For financing activities, include:

- Range of Interest Rates: The interest rates for various program financing will range from 0% - 3%, based on demonstrated need.
- See “NSP Affordable Housing Programs and Financing & Employment Opportunities” section below:

1. ***Mortgage Assistance & Closing Costs:*** As part of the City’s financing contribution to income qualified households and families, who are eligible to qualify for a mortgage to purchase a home, the City will make available funding assistance through providing mortgage assistance and closing costs. These costs will be determined on a case-by-case basis for each eligible and approved program applicant.

2. ***Rental Program/ “Lease to Own”:*** The City, under the NSP 3 program will formally publish a Notice of Funding Availability (NOFA) in order to procure qualified, for-profit and non-profit entities who are interested in providing affordable rental housing or lease purchase housing to Detroit income qualified households. The City is interested in receiving proposals and applications that identify properties and projects that are feasible, and have been foreclosed, vacant or abandoned. These projects must also identify a private funding source that will contribute to the overall project. The City will also provide some subsidy assistance to offset construction/rehabilitation costs, as well as mortgage payment assistance for eligible income qualified households.

	<p>3. <i>“Gap Funding” LIHTC Detroit Projects (Joint Venture with MSHDA):</i> There may be opportunities to joint venture with MSHDA in supporting affordable housing projects that may be approved for State of Michigan Low Income Housing Tax Credits, (LITHC). These projects, however, must offer rental or lease purchase assistance to eligible NSP 3 targeted households. We will continue to work with the State of Michigan’s Housing Authority, MSHDA to identify eligible project opportunities. The City will issue a formal public Notice of Funding Availability (NOFA) to eligible for-profit and non-profit developers and sponsors to submit projects that are feasible for project consideration and NSP 3 funding approval. These projects will include both New Construction, Acquisition and Rehabilitation activities that provide rental and lease–purchase home ownership opportunities for eligible income qualified households</p> <p>4. <i>Economic Development – Job Creation:</i> The City of Detroit, to the maximum extent possible, will encourage the hiring of qualified and skilled City of Detroit residents for employment opportunities resulting from the implementation of the NSP 3 program, who reside within the vicinity of the NSP 3 project. In addition, the City will seek to contract with contractors and small-business owners who reside within the vicinity of the project. Contractors will be encouraged to advertise in the local newspapers and conduct outreach with local non-profit partnerships and the City’s Detroit Workforce Development Department to identify eligible residents for employment opportunities, when feasible.</p> <p>5. <i>Expected Benefits to Income Qualified Households or Persons:</i> It is anticipated that the City of Detroit will develop new home ownership and rental opportunities resulting this NSP 3 funding allocation. It is projected that NSP 3 funding will provide gap funding and financing resources for approximately 20 new construction units and 135 acquisition and rehabilitation units (155 units).</p>	
Location Description	See attached Matrix and maps for neighborhood/census tract/block group areas in each location.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$13,538,168

	Private Funding Sources, i.e: MSHDA, Bank Financing, LIHTC and Syndicators (Leverage Private Fund Sources)	\$4,211,082
	(Other funding source)	\$
Total Budget for Activity		\$17,749,250
Performance Measures	135 units	
Projected Start Date	May 1, 2011	
Projected End Date	April 30, 2014	
Responsible Organization	Name	City of Detroit Planning and Development Department
	Location	65 Cadillac Square
	Administrator Contact Info	Marja Winters, 313-224-6380, mwinters@detroitmi.gov

Activity Number 2		
Activity Name	Demolition	
Use	Select all that apply:	
	<input 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 checked="" type="checkbox"/> Eligible Use D: Demolition	
<input type="checkbox"/> Eligible Use E: Redevelopment		
CDBG Activity or Activities	Demolition	
National Objective	LMMA national objective will be used for areas at or below 120% AMI	
Activity Description	Demolition of blighted structures within designated NSP-3 areas. Demolition activities will help secure areas devastated by foreclosure, property abandonment and vacant homes. To also stabilize areas and prevent further deterioration and decline in property values. Demolition will enhance quality of life in eligible areas by removing blighted and abandoned structures.	
Location Description	See attached Matrix and maps for neighborhood/census tract/block group areas in each location. Not all block group areas within a location will be used. Specific block groups and addresses will be determined.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,192,271
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity		\$1,192,271
Performance Measures	119 Units	
Projected Start Date	May 1, 2011	
Projected End Date	April 30, 2014	
Responsible Organization	Name	City of Detroit Planning and Development Department
	Location	65 Cadillac Square
	Administrator Contact Info	Marja Winters, 313-224-6380, mwinters@detroitmi.gov

Activity Number 3	
Activity Name	NSP New Construction of Housing
Use	Select all that apply:

	<input 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 checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	NSP New Construction of Housing
National Objective	LMMH national objective will be used for citizens at or below 120% AMI
Activity Description	<p style="text-align: center;">Redevelop demolished or vacant properties. NSP 3 Eligible Activity – Project Description – New Construction</p> <ul style="list-style-type: none"> • New Construction activities will redevelop demolished or vacant properties whenever possible, help stabilize neighborhoods and/or redevelop housing stock and regain population to areas hard hit by foreclosures and abandonment. Various affordable housing projects will be developed for sale, rent, or lease-purchase. Various funding options will be made available to facilitate sales, rentals, or lease purchase. • To the extent required, a portion of the fund will be used for this activity will meet the low income housing requirement for individuals/families at or below 120% AMI (approximately 20 units including sales, rentals, and lease-purchase). <p>See attached Matrix and maps regarding areas of greatest need and income information for each location.</p> <ul style="list-style-type: none"> • “Affordable Rental”: Beneficiaries will be permitted to rent for a consistent with the HOME Program, per unit subsidy guidelines. (Affordability terms will range from five (5) to fifteen (15) years, based upon per subsidy.) • “Lease-Purchase”: Beneficiaries will be permitted to lease for a period, up to thirty-six (36) months, in order to prepare the beneficiary to purchase a property. (Note: Lease purchase agreements must receive prior approval from the City of Detroit Planning & Development Department Housing Services Representatives) • “For-Sale Properties”: Beneficiaries who purchase NSP funded properties will be subject to HOME Program affordability terms and guidelines and may receive mortgage assistance to make their property more affordable. • “Housing Counseling”: Housing Counseling is a requirement for potential eligible homebuyers,

(individuals and families), who meet the NSP 3 income eligibility and are seeking to purchase a vacant, foreclosed, or abandoned home. This counseling is mandated, as part of the NSP 3 regulations, for homebuyers seeking mortgages. In addition, those eligible individuals and families who participate in the “lease-to-own” program option are also required to attend housing counseling and training. The Department will require that developers use the services of HUD/MSHDA certified housing counselors to perform the training homeowner training and counseling activity.

- **“Description of how the design of activity will ensure continued affordability”:** Developer and homebuyer will be required to execute an affordable housing restriction. The City of Detroit will assure continued affordability for rental projects through annual on-site monitoring and annual written certifications.
- **“Affirmative Marketing”:** The City will require the developer to submit an affirmative fair housing marketing plan that ensures rental housing within HUD’s income and rent limits for the term of affordability and outline procedures for filling vacancies, consistent with program guidelines.

For acquisition activities, include:

- Discount rate
N/A

For financing activities, include:

- Range of Interest Rates: The interest rates for various program financing will range from 0% - 3%, based on demonstrated need.
- See “NSP Affordable Housing Programs and Financing & Employment Opportunities” section.

6. **Mortgage Assistance & Closing Costs:** As part of the City’s financing contribution to income qualified households and families, who are eligible to qualify for a mortgage to purchase a home, the City will make available funding assistance through providing mortgage assistance and closing costs. These costs will be determined on a case-by-case basis for each eligible and approved program applicant.

7. **Rental Program/ “Lease to Own”:** The City, under the NSP 3 program will formally publish a Notice of Funding Availability (NOFA) in order to procure qualified, for-profit and non-profit

entities who are interested in providing affordable rental housing or lease purchase housing to Detroit income qualified households. The City is interested in receiving proposals and applications that identify properties and projects that are feasible, and have been foreclosed, vacant or abandoned. These projects must also identify a private funding source that will contribute to the overall project. The City will also provide some subsidy assistance to offset construction/rehabilitation costs, as well as mortgage payment assistance for eligible income qualified households.

8. ***“Gap Funding” LIHTC Detroit Projects (Joint Venture with MSHDA):*** There may be opportunities to joint venture with MSHDA in supporting affordable housing projects that may be approved for State of Michigan Low Income Housing Tax Credits, (LITHC). These projects, however, must offer rental or lease purchase assistance to eligible NSP 3 targeted households. We will continue to work with the State of Michigan’s Housing Authority, MSHDA to identify eligible project opportunities. The City will issue a formal public Notice of Funding Availability (NOFA) to eligible for-profit and non-profit developers and sponsors to submit projects that are feasible for project consideration and NSP 3 funding approval. These projects will include both New Construction, Acquisition and Rehabilitation activities that provide rental and lease–purchase home ownership opportunities for eligible income qualified households

9. ***Economic Development – Job Creation:*** The City of Detroit, to the maximum extent possible, will encourage the hiring of qualified and skilled City of Detroit residents for employment opportunities resulting from the implementation of the NSP 3 program, who reside within the vicinity of the NSP 3 project. In addition, the City will seek to contract with contractors and small-business owners who reside within the vicinity of the project. Contractors will be encouraged to advertise in the local newspapers and conduct outreach with local non-profit partnerships and the City’s Detroit Workforce Development Department to identify eligible residents for employment opportunities, when feasible.

10. ***Expected Benefits to Income Qualified Households or Persons:*** It is anticipated that the City of Detroit will develop new home ownership and rental opportunities resulting this NSP 3 funding allocation. It is projected that NSP 3 funding will provide gap funding and financing resources for approximately 20 new

	construction units and 135 acquisition and rehabilitation units (155 units).	
Location Description	See attached Matrix and maps for neighborhood/census tract/block group areas in each location.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,500,000
	Private Funding Sources, i.e: MSHDA, Bank Financing, LIHTC and Syndicators (Leverage Private Fund Sources)	\$1,900,000
	(Other funding source)	\$
Total Budget for Activity	\$3,400,000	
Performance Measures	20 new construction units	
Projected Start Date	May 1, 2011	
Projected End Date	April 30, 2014	
Responsible Organization	Name	City of Detroit Planning and Development Department
	Location	65 Cadillac Square
	Administrator Contact Info	Marja Winters, 313-224-6380, mwinters@detroitmi.gov

Activity Number 4									
Activity Name	Administration								
Use	Select all that apply:								
	<input 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	Administration								
National Objective	Exempt								
Activity Description	Administration of NSP-3 Activities. Administration will be spread across all eligible uses/activities as needed. Funds will also be used to hire additional support to enhance capacity for implementation of eligible activities.								
Location Description	N/A								
Budget	<table border="1"> <thead> <tr> <th>Source of Funding</th> <th>Dollar Amount</th> </tr> </thead> <tbody> <tr> <td>NSP3</td> <td>\$2,192,271</td> </tr> <tr> <td>(Other funding source)</td> <td>\$</td> </tr> <tr> <td>(Other funding source)</td> <td>\$</td> </tr> </tbody> </table>	Source of Funding	Dollar Amount	NSP3	\$2,192,271	(Other funding source)	\$	(Other funding source)	\$
	Source of Funding	Dollar Amount							
	NSP3	\$2,192,271							
	(Other funding source)	\$							
(Other funding source)	\$								
Total Budget for Activity	\$2,192,271								
Performance Measures	N/A								
Projected Start Date	May 1, 2011								
Projected End Date	April 30, 2014								
Responsible Organization	Name	City of Detroit Planning and Development Department							
	Location	65 Cadillac Square							
	Administrator Contact Info	Marja Winters, 313-224-6380, mwinters@detroitmi.gov							

Activity Number 5	
Activity Name	Financing Mechanisms
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	Financing Mechanisms	
National Objective	LMMC national objective will be used for citizens at or below 120% AMI	
Activity Description	Financing mechanisms will be established to support the purchase and redevelopment of foreclosed upon homes and residential properties, including the provision of soft-second mortgages for eligible for low- and moderate-income homebuyers. Loans will be used to provide for financial assistance to homebuyers in underwriting acquisition and rehabilitation activities. Other eligible activities may include funding assistance to cover down payment and/or closing costs. A minimum cash and/or equity contribution will be required for eligible borrowers. Due to the nature of the mortgage market in Detroit, this activity is needed to support homeownership opportunities for low- and moderate- income individuals and families. The City will also strongly encourage participation from local financial institutions, credit unions, etc., to participate with potential homebuyers.	
Location Description	See attached Matrix and maps for neighborhood/census tract/block group areas in each location.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$3,500,000
	(Other funding source)	\$
	(Other funding source)	\$
Total Budget for Activity	\$3,500,000	
Performance Measures	Mortgage assistance for NSP-3 housing units as needed (projected 35 units)	
Projected Start Date	May 1, 2011	
Projected End Date	April 30, 2014	
Responsible Organization	Name	City of Detroit Planning and Development Department
	Location	65 Cadillac Square
	Administrator Contact Info	Marja Winters, 313-224-6380, mwinters@detroitmi.gov

Certifications

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.

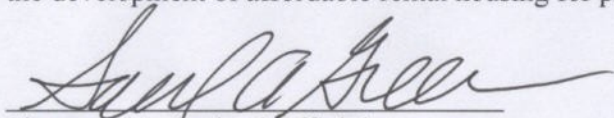
(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(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.

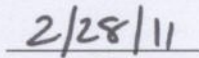
(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(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.

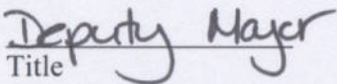
(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.



Signature/Authorized Official



Date



Title

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction	Pre-application	2. DATE SUBMITTED	Applicant Identifier
	<input type="checkbox"/> Construction	3. DATE RECEIVED BY STATE	State Application Identifier
	<input type="checkbox"/> Non-Construction	4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: City of Detroit	Organizational Unit: Department: Planning and Development
Organizational DUNS: 00-653-0661	Division: FRMD
Address: Street: 65 Cadillac Square City: Detroit County: Wayne State: MI Country: USA	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Ms. First Name: Marja Middle Name: M. Last Name: Winters Suffix: Email: mwinters@detroitmi.gov
Zip Code 48226	Phone Number (give area code) 313 224-6380
	Fax Number (give area code) 313 224-1629

6. EMPLOYER IDENTIFICATION NUMBER (EIN):

38-6004606

8. TYPE OF APPLICATION:

New Continuation Revision

If Revision, enter appropriate letter(s) in box(es)
(See back of form for description of letters.)

Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)

Other (specify)
C

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:

14-218

TITLE (Name of Program):
Labor Management Cooperation Program

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:

Neighborhood stabilization: housing and community development

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):

City of Detroit & Wayne County

13. PROPOSED PROJECT

Start Date: May 1, 2011
Ending Date: April 30, 2014

14. CONGRESSIONAL DISTRICTS OF:

a. Applicant 13, 14
b. Project 13, 14

15. ESTIMATED FUNDING:

a. Federal	\$	21,922,710 ⁰⁰
b. Applicant	\$	⁰⁰
c. State	\$	⁰⁰
d. Local	\$	⁰⁰
e. Other	\$	⁰⁰
f. Program Income	\$	⁰⁰
g. TOTAL	\$	21,922,710 ⁰⁰

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?

a. Yes. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON

DATE:

b. No. PROGRAM IS NOT COVERED BY E. O. 12372

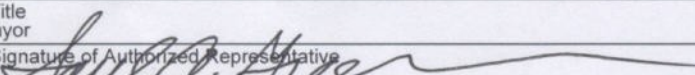
OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?

Yes If "Yes" attach an explanation. No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix	First Name Dave	Middle Name
Last Name Bing	Suffix	
b. Title Mayor	c. Telephone Number (give area code) 313 224-3400	
d. Signature of Authorized Representative 	e. Date Signed 2/28/11 26	

Summary of NSP3 Comments

The City of Detroit posted a notice February 9, 2011 announcing the Neighborhood Stabilization Program 3 (NSP3) funds allocated to Detroit and the draft substantial amendment to the Consolidated Plan posting. The notice also announced the e-mail address for citizen comments on the draft substantial amendment. We took citizen comments into consideration and worked with the Detroit City Council to determine the best use of NSP3 funds. We modified the allocation amounts and added some additional activities and locations based on comments from citizens and City Council. We also held a community meeting on February 17, 2011 to obtain additional citizen input, including comments on target areas, activities and timelines. The final application, requests for proposals, and program updates will be posted on the Detroit website as well as any program amendments. Shown below is the summary of comments received from our NSP3 e-mail and community meeting.

We received 28 comments regarding target area selection, use of NSP3 funding, and miscellaneous topics. The breakdown is shown below:

Comment Type	Total Number	Comments	Responses
Targeted Areas/Location/Boundaries	22	Many citizens and organizations wanted NSP3 investment in their community.	Re: communities that were not in a proposed target area: Almost every area in Detroit is in need of stabilization dollars. Although, areas not targeted may have foreclosure, abandonment or risks of foreclosure, the targeted areas we considered have high need and need a minimal amount of investment to stabilize the neighborhood and show impact.
Funding Usage	3	<ol style="list-style-type: none"> 1. Need resources for homeowners, small landlords and small developers. Need resources for repairs and improvements 2. Unclear how City will use funds in the North Central target area 3. How will mortgage assistance programs subsidize loan-to-value ratios? 	<ol style="list-style-type: none"> 1. NSP3 funds can only be used on vacant, abandoned, foreclosed homes. Developers may have a chance to submit proposals in qualified areas at a later date. Developers are encouraged to frequent the City of Detroit NSP3 website for updates on the NSP3 proposal process. http://www.detroitmi.gov/DepartmentsandAgencies/PlanningDevelopmentDepartment/NeighborhoodStabilizationPlan.aspx 2. NSP3 activities in this area are still tentative. Plans in the north central area may target multifamily rental housing for low-income citizens. 3. Based on the purchase price of the home and the amount of the mortgage provided by the lender, the City will provide the gap or difference. In addition, the city will provide some level of down payment assistance to the purchaser.
Miscellaneous	3	<ol style="list-style-type: none"> 1. Public safety and quality schools are the first priority 	<ol style="list-style-type: none"> 1. NSP3 funds cannot be used for services. However, these issues may be addressed as the positive outcomes of a stabilized neighborhood.

		<p>2. The public hearing was well organized and informative</p> <p>3. The City should make a strong effort to hire Detroit residents to perform the work under NSP3</p>	<p>2. Thank you for coming out. We encourage you to frequent the Detroit NSP3 website to stay abreast of any program updates. http://www.detroitmi.gov/DepartmentsandAgencies/PlanningDevelopmentDepartment/NeighborhoodStabilizationPlan.aspx</p> <p>3. NSP3 requires the City of Detroit to make a concerted effort to hire from the vicinity of NSP3 projects.</p>
Total	28		

1

NSP 3 SELECTED AREAS

GRANDMONT ROSEDALE

Cluster 8:

Block Group # **5431001**

This is located along the northern edge of North Rosedale Park Area. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 48.8%. Also, it has a serious delinquent mortgage rate of 20.9%, with 35.6% less than 80% Average Mean Income, and 54.5% less than 120% Average Mean Income. The number of Completed Foreclosures is **8**, making the Impact Number for this Census Block Group **2**.

Local Data: *The number of current owner-occupied housing units is **157**, compared with **9** renter occupied units, and the housing vacancy rate is 3%, with **95%** Owner Occupancy. In 2010 there were **0** Tax Foreclosed Buildings and in 2011 there were **5** Tax Foreclosed Buildings. There are a total of **186** Single Family Structures with **157** Owner Occupied. There are **5** Vacant Residences. There were **0** Demolition Permits issued in 2010, **0** were apart of the BING 3000 program and there were **0** City-owned Residential Structures.*

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 185

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 54.50

Percent Persons Less than 80% AMI: 35.60

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 184

Residential Addresses Vacant 90 or more days (USPS, March 2010): 10

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 89

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 48.80

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.90

Number of Foreclosure Starts in past year: 10

Number of Housing Units Real Estate Owned July 2009 to June 2010: 8

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9

Cluster 8:

Block Group #

5431002

This is located along the northern edge of North Rosedale Park Area. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 48.8%. Also, it has a serious delinquent mortgage rate of 20.9%, with 35.8% less than 80% Average Mean Income, and 61.1% less than 120% Average Mean Income. The number of Completed Foreclosures is **14**, making the Impact Number for this Census Block Group **3**.

Local Data: The number of current owner-occupied housing units is **262**, compared with **13** renter occupied units, and the housing vacancy rate is 6%, with **87%** Owner Occupancy. In 2010 there were **0** Tax Foreclosed Buildings and in 2011 there were **8** Tax Foreclosed Buildings. There are a total of **311** Single Family Structures with **262** Owner Occupied. There are **21** Vacant Residences. There were **0** Demolition Permits issued in 2010, **6** were apart of the BING 3000 program and there were **2** City-owned Residential Structures.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 314

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 61.10

Percent Persons Less than 80% AMI: 35.80

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 313

Residential Addresses Vacant 90 or more days (USPS, March 2010): 18

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 152

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 48.80

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.90

Number of Foreclosure Starts in past year: 17

Number of Housing Units Real Estate Owned July 2009 to June 2010: 14

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9

Cluster 8:

Block Group #

5429002

This area is between the Brightmoor NSP 1 Area and the NSP 2 Area where there appears to be some blighting influences surrounded by relatively stable neighborhoods. The Neighborhood NSP3 Score is 20, while the high cost mortgage rate is 51.8%. The mortgage serious delinquent rate is 22.3%, with **32.8%** less than 80% Average Mean Income, and 57.8% less than 120% Average Mean Income. The number of Completed Foreclosures is **18**, making the Impact Number for this Census Block Group **4**.

Local Data: The number of current owner-occupied housing units is 301, compared with 16 renter occupied units, and the housing vacancy rate is 3%, with 95% Owner Occupancy. In 2009 there were **0** Tax Foreclosed Buildings and in 2010 there were **4** Tax Foreclosed Buildings. There are a total of 366 Single Family Structures with 301 Owner Occupied. There are **11** Vacant Residences. There were **0** Demolition Permits issued in 2010, **1** was apart of the BING 3000 program and there were **0** City-owned Residential Structures.

Neighborhood NSP3 Score:

20

State Minimum Threshold NSP3 Score:

17

Total Housing Units in Neighborhood:

366

Area Benefit Eligibility

Percent Persons Less than 120% AMI:

57.50

Percent Persons Less than 80% AMI:

32.80

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood:

365

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

14

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

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

180

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

51.80

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

22.30

Number of Foreclosure Starts in past year:

21

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

18

Supporting Data

Housing Finance Agency Home Price Index through June 2010):

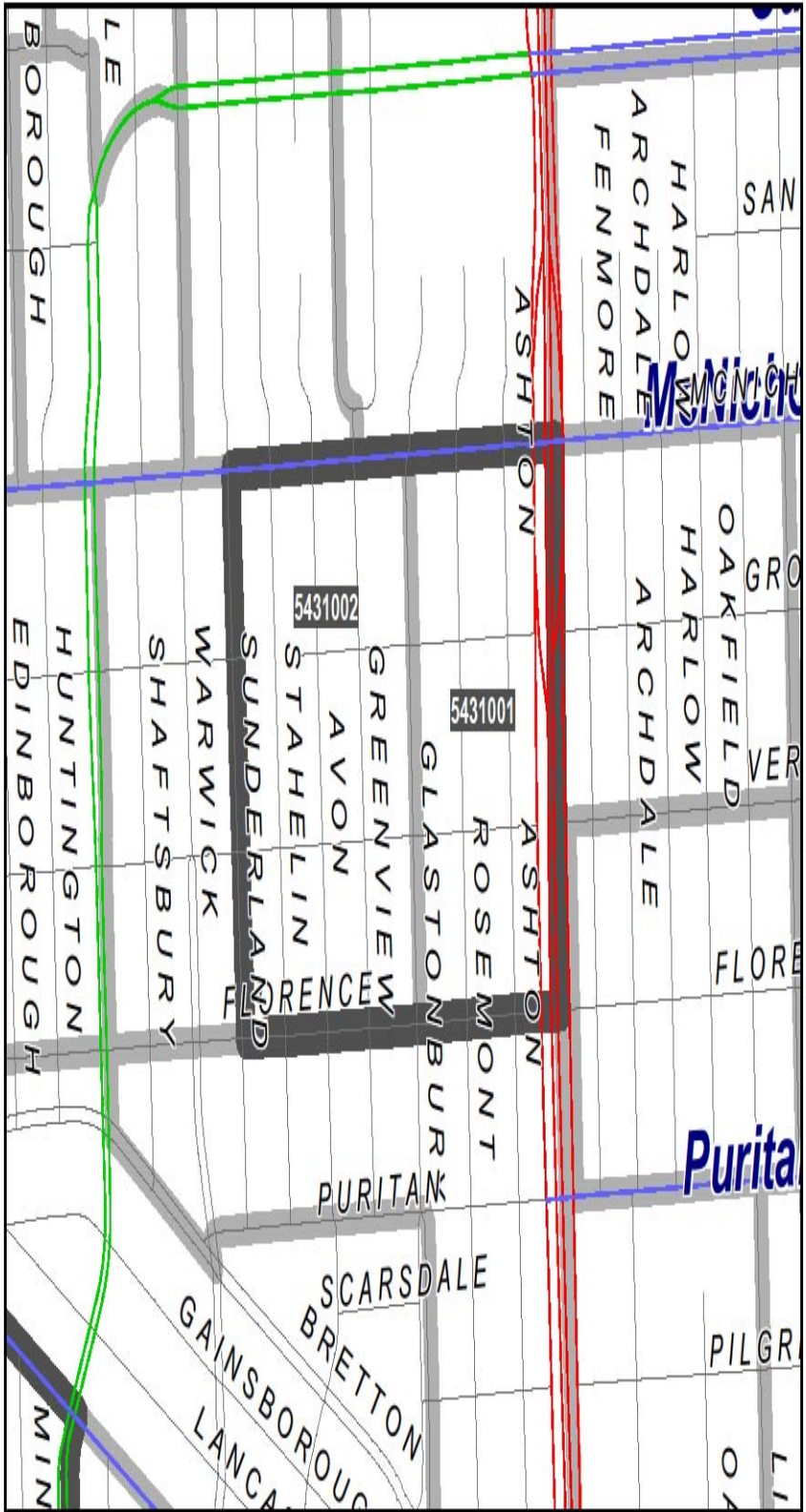
-34

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

13.5

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

22.9

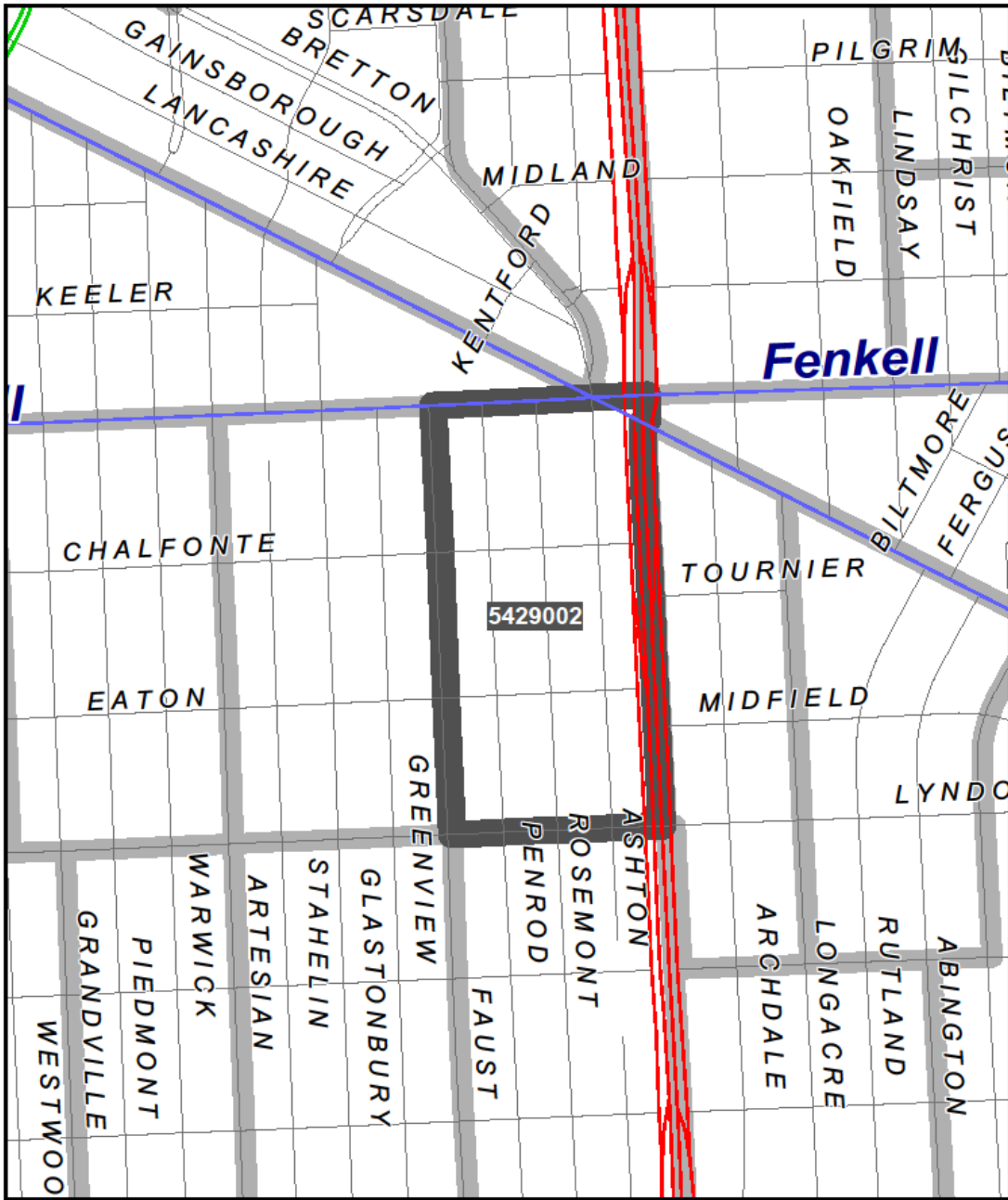


**Boundary Area
with Census Block
Group number**

City of Detroit
Planning and Development Department
Planning Division
65 Cadillac Square, Suite 1350
Detroit, Michigan 48226
Phone: (313) 224-1350
Fax: (313) 224-1310


**Neighborhood Stabilization Plan 3 -
WEST SIDE 2**





Neighborhood Stabilization Plan 3 -
FENKELL / SOUTHFIELD

Boundary Area
with Census Block Group number



City of Detroit
Planning and Development Department
Planning Division
65 Cadillac Square, Suite 1300
Detroit, Michigan 48226
Phone: (313) 224-1329
Fax: (313) 224-1310



WARRENDALE

Cluster 7:

Block Group #

5463002

This is located along the western edge of the City of Detroit, adjacent to the City of Taylor. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 62.3%. Also, it has a serious delinquent mortgage rate of 24.4%, with 44.70% less than 80% Average Mean Income, and 72.10% less than 120% Average Mean Income. The number of Completed Foreclosures is **18**, making the Impact Number for this Census Block Group **4**.

Local Data: *The number of current owner-occupied housing units is **317**, compared with **34** renter occupied units, and the housing vacancy rate is 3%, with **90%** Owner Occupancy. In 2010 there were **0** Tax Foreclosed Buildings and in 2011 there were **7** Tax Foreclosed Buildings. There are a total of **405** Single Family Structures with **317** Owner Occupied. There are **11** Vacant Residences. There were **0** Demolition Permits issued in 2010, **0** were apart of the BING 3000 program and there were **0** City-owned Residential Structures.*

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 361

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 72.10

Percent Persons Less than 80% AMI: 44.70

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 360

Residential Addresses Vacant 90 or more days (USPS, March 2010): 11

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 168

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 62.30

Percent of Housing Units 90 or more days delinquent or in foreclosure: 24.40

Number of Foreclosure Starts in past year: 21

Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9

Cluster 7:

Block Group #

5462007

This is located along the western edge of the City of Detroit, adjacent to the City of Dearborn Heights. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 47.3%. Also, it has a serious delinquent mortgage rate of 20.9%, with 41.4% less than 80% Average Mean Income, and 62.9% less than 120% Average Mean Income. The number of Completed Foreclosures is **15**, making the Impact Number for this Census Block Group **4**.

Local Data: The number of current owner-occupied housing units is **325**, compared with **12** renter occupied units, and the housing vacancy rate is 6%, with **96%** Owner Occupancy. In 2010 there were **0** Tax Foreclosed Buildings and in 2011 there were **2** Tax Foreclosed Buildings. There are a total of **429** Single Family Structures with **325** Owner Occupied. There are **26** Vacant Residences. There were **0** Demolition Permits issued in 2010, **0** were apart of the BING 3000 program and there were **0** City-owned Residential Structures.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 374

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 62.90

Percent Persons Less than 80% AMI: 41.40

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 373

Residential Addresses Vacant 90 or more days (USPS, March 2010): 40

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 166

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 47.30

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.90

Number of Foreclosure Starts in past year: 18

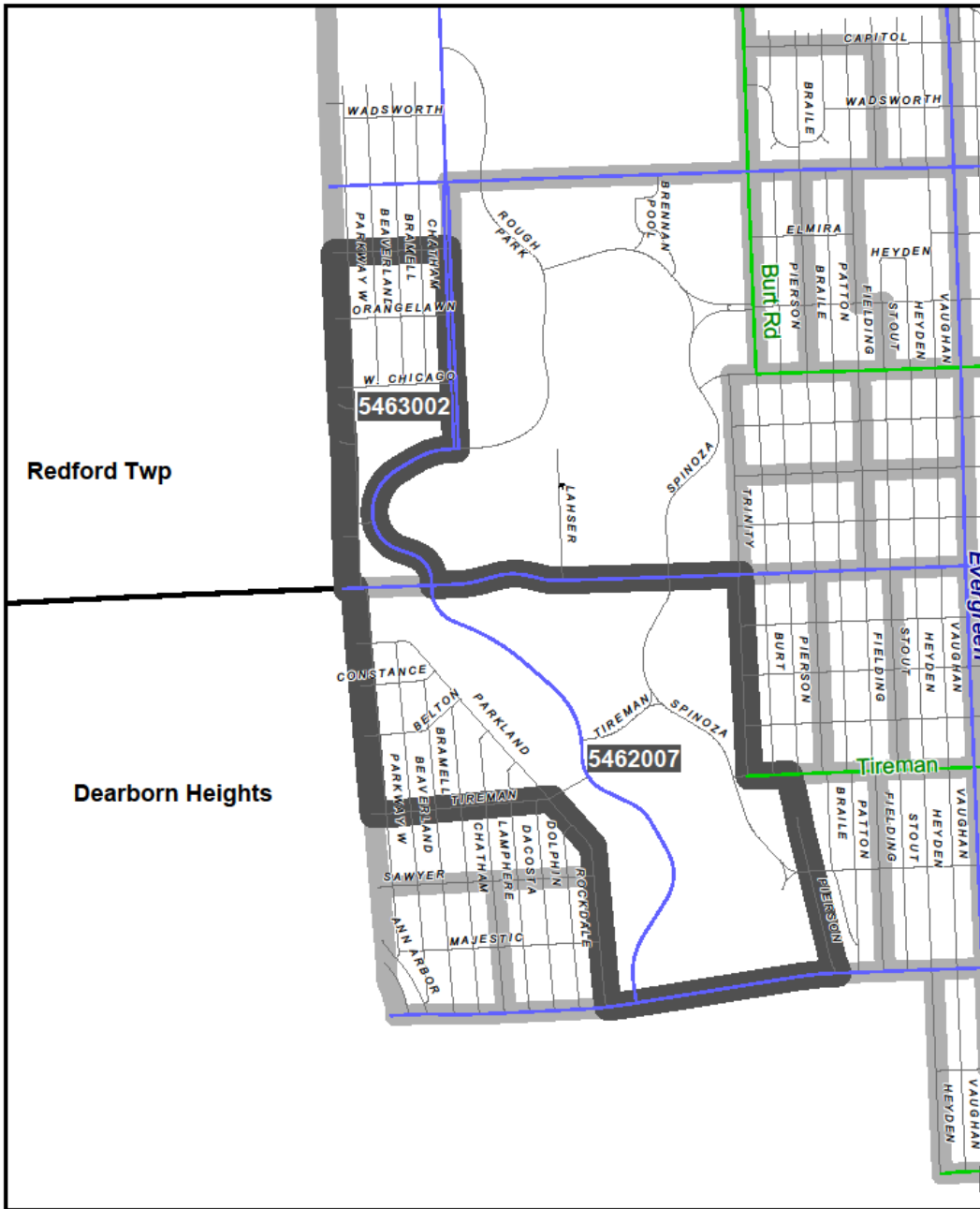
Number of Housing Units Real Estate Owned July 2009 to June 2010: 15

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9



Neighborhood Stabilization Plan 3 - WEST SIDE 3

Boundary Area with Census Block Group number



City of Detroit
 Planning and Development Department
 Planning Division
 65 Cadillac Square, Suite 1300
 Detroit, Michigan 48226
 Phone: (313) 224-1339
 Fax: (313) 224-1310



PALMER WOODS / NORTH CENTRAL

Cluster 10:

Block Group #

5383001

This Area includes Palmer Park with residential area located along the southern edge of the Park. The Neighborhood NSP3 Score is 20, and the high cost mortgage rate is 51.3%. The mortgage serious delinquent rate is 22.2%, with **77.5%** less than 80% Average Mean Income, and 90.0% less than 120% Average Mean Income. The number of Completed Foreclosures is **10**, making the Impact Number for this Census Block Group **2**.

Local Data: *The number of current owner-occupied housing units is 38, compared with 1,350 renter occupied units, and the housing vacancy rate is 8%, with 3% Owner Occupancy. In 2009 there were **0** Tax Foreclosed Buildings and in 2010 there were **7** Tax Foreclosed Buildings. There are a total of 18 Single Family Structures with 38 Owner Occupied. There is **1** Vacant Residences. There were **0** Demolition Permit issued in 2010, **0** was apart of the BING 3000 program and there were **0** City-owned Residential Structures.*

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1965

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90.00

Percent Persons Less than 80% AMI: 77.50

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 1930

Residential Addresses Vacant 90 or more days (USPS, March 2010): 96

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 106

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 51.30

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.20

Number of Foreclosure Starts in past year: 12

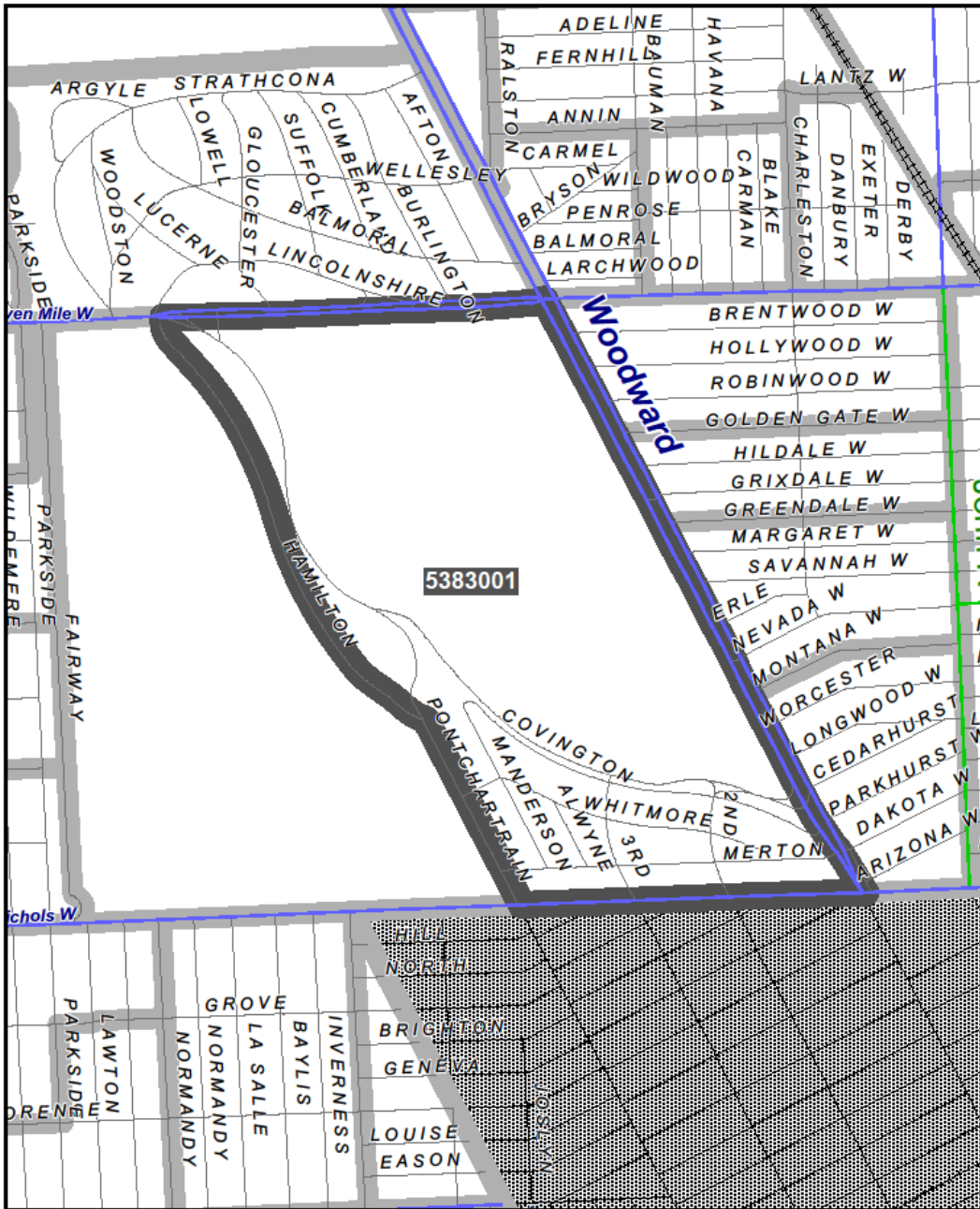
Number of Housing Units Real Estate Owned July 2009 to June 2010: 10

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9



**Neighborhood Stabilization Plan 3 -
NORTH CENTRAL**

**Boundary Area
with Census Block Group number**



City of Detroit
Planning and Development Department
Planning Division
65 Cadillac Square, Suite 1300
Detroit, Michigan 48226
Phone: (313) 224-1339
Fax: (313) 224-1310



NORTHEND

Cluster 4:

Block Group #

5324002

This is located in the North End (NSP1) or just north of the New Center area. Area is adjacent to the proposed Woodward Light Rail and the existing Commuter Rail, possible leveraging Transit-Oriented Development resources. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 72.9%. Also, it has a serious delinquent mortgage rate of 24.2%, with 86.2% less than 80% Average Mean Income, and 94.1% less than 120% Average Mean Income. The number of Completed Foreclosures is **6**, making the Impact Number for this Census Block Group **1**.

Local Data: *The number of current owner-occupied housing units is **46**, compared with **195** renter occupied units, and the housing vacancy rate is 10%, with **19%** Owner Occupancy. In 2010 there was **1** Tax Foreclosed Buildings and in 2011 there were **10** Tax Foreclosed Buildings. There are a total of **55** Single Family Structures with **46** Owner Occupied. There are **15** Vacant Residences. There was **1** Demolition Permits issued in 2010, **2** were apart of the BING 3000 program and there are **2** City-owned Residential Structures.*

Neighborhood NSP3 Score:

20

State Minimum Threshold NSP3 Score:

17

Total Housing Units in Neighborhood:

372

Area Benefit Eligibility

Percent Persons Less than 120% AMI:

94.10

Percent Persons Less than 80% AMI:

86.10

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood:

343

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

77

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

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

57

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

72.90

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

24.20

Number of Foreclosure Starts in past year:

7

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

6

Supporting Data

Housing Finance Agency Home Price Index through June 2010):

-34

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

13.5

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

22.9

Cluster 4:

Block Group #

5324003

This is located in the North End (NSP1) or just north of the New Center area. Area is adjacent to the proposed Woodward Light Rail and the existing Commuter Rail, possible leveraging Transit-Oriented Development resources. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 72.9%. Also, it has a serious delinquent mortgage rate of 24.2%, with 76.0% less than 80% Average Mean Income, and 86.0% less than 120% Average Mean Income. The number of Completed Foreclosures is **5**, making the Impact Number for this Census Block Group **1**.

Local Data: The number of current owner-occupied housing units is **81**, compared with **96** renter occupied units, and the housing vacancy rate is 7%, with **46%** Owner Occupancy. In 2010 there was **1** Tax Foreclosed Buildings and in 2011 there were **10** Tax Foreclosed Buildings. There are a total of **100** Single Family Structures with **81** Owner Occupied. There are **19** Vacant Residences. There were **0** Demolition Permits issued in 2010, **2** were apart of the BING 3000 program and there are **4** City-owned Residential Structures.

Neighborhood NSP3 Score:

20

State Minimum Threshold NSP3 Score:

17

Total Housing Units in Neighborhood:

302

Area Benefit Eligibility

Percent Persons Less than 120% AMI:

86.00

Percent Persons Less than 80% AMI:

76.00

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood:

279

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

63

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

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

47

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

72.90

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

24.20

Number of Foreclosure Starts in past year:

6

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

5

Supporting Data

Housing Finance Agency Home Price Index through June 2010):

-34

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

13.5

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

22.9

Cluster 4:

Block Group #

5325001

This is located in the North End (NSP1) or just north of the New Center area. Area is adjacent to the proposed Woodward Light Rail and the existing Commuter Rail, possible leveraging Transit-Oriented Development resources. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 44.4%. Also, it has a serious delinquent mortgage rate of 20.1%, with 79.3% less than 80% Average Mean Income, and 92.0% less than 120% Average Mean Income. The number of Completed Foreclosures is **11**, making the Impact Number for this Census Block Group **3**.

Local Data: *The number of current owner-occupied housing units is **62**, compared with **792** renter occupied units, and the housing vacancy rate is 6%, with **7%** Owner Occupancy. In 2010 there were **0** Tax Foreclosed Buildings and in 2011 there were **0** Tax Foreclosed Buildings. There are a total of **93** Single Family Structures with **62** Owner Occupied. There are **7** Vacant Residences. There were **0** Demolition Permits issued in 2010, **0** were apart of the BING 3000 program and there are **0** City-owned Residential Structures.*

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1233

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.00

Percent Persons Less than 80% AMI: 79.30

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 1125

Residential Addresses Vacant 90 or more days (USPS, March 2010): 168

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 123

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 44.40

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.10

Number of Foreclosure Starts in past year: 13

Number of Housing Units Real Estate Owned July 2009 to June 2010: 11

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9

Cluster 4:

Block Group #

5325002

This is located in the North End (NSP1) or just north of the New Center area. Area is adjacent to the proposed Woodward Light Rail and the existing Commuter Rail, possible leveraging Transit-Oriented Development resources. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 44.4%. Also, it has a serious delinquent mortgage rate of 20.1%, with 72.3% less than 80% Average Mean Income, and 86.2% less than 120% Average Mean Income. The number of Completed Foreclosures is **5**, making the Impact Number for this Census Block Group **1**.

Local Data: The number of current owner-occupied housing units is **64**, compared with **293** renter occupied units, and the housing vacancy rate is 0%, with **18%** Owner Occupancy. In 2010 there were **0** Tax Foreclosed Buildings and in 2011 there were **0** Tax Foreclosed Buildings. There are a total of **142** Single Family Structures with **64** Owner Occupied. There are **0** Vacant Residences. There were **0** Demolition Permits issued in 2010, **0** were apart of the BING 3000 program and there are **0** City-owned Residential Structures.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 522

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 86.30

Percent Persons Less than 80% AMI: 72.30

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 476

Residential Addresses Vacant 90 or more days (USPS, March 2010): 71

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 52

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 44.40

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.10

Number of Foreclosure Starts in past year: 5

Number of Housing Units Real Estate Owned July 2009 to June 2010: 5

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9

Cluster 4:

Block Group #

5325003

This is located in the North End (NSP1) or just north of the New Center area. Area is adjacent to the proposed Woodward Light Rail and the existing Commuter Rail, possible leveraging Transit-Oriented Development resources. The Neighborhood NSP3 Score is 20, and the percentage of high cost mortgages is 44.4%. Also, it has a serious delinquent mortgage rate of 20.1%, with 94.7% less than 80% Average Mean Income, and 99.6% less than 120% Average Mean Income. The number of Completed Foreclosures is **3**, making the Impact Number for this Census Block Group **1**.

Local Data: The number of current owner-occupied housing units is **24**, compared with **313** renter occupied units, and the housing vacancy rate is 5%, with **7%** Owner Occupancy. In 2010 there was **1** Tax Foreclosed Buildings and in 2011 there was **1** Tax Foreclosed Buildings. There are a total of **15** Single Family Structures with **24** Owner Occupied. There are **2** Vacant Residences. There were **0** Demolition Permits issued in 2010, **0** was apart of the BING 3000 program and there are **0** City-owned Residential Structures.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 389

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 99.60

Percent Persons Less than 80% AMI: 94.70

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood: 355

Residential Addresses Vacant 90 or more days (USPS, March 2010): 53

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

Total Housing Units to receive a mortgage between 2004 and 2007: 39

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 44.40

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.10

Number of Foreclosure Starts in past year: 4

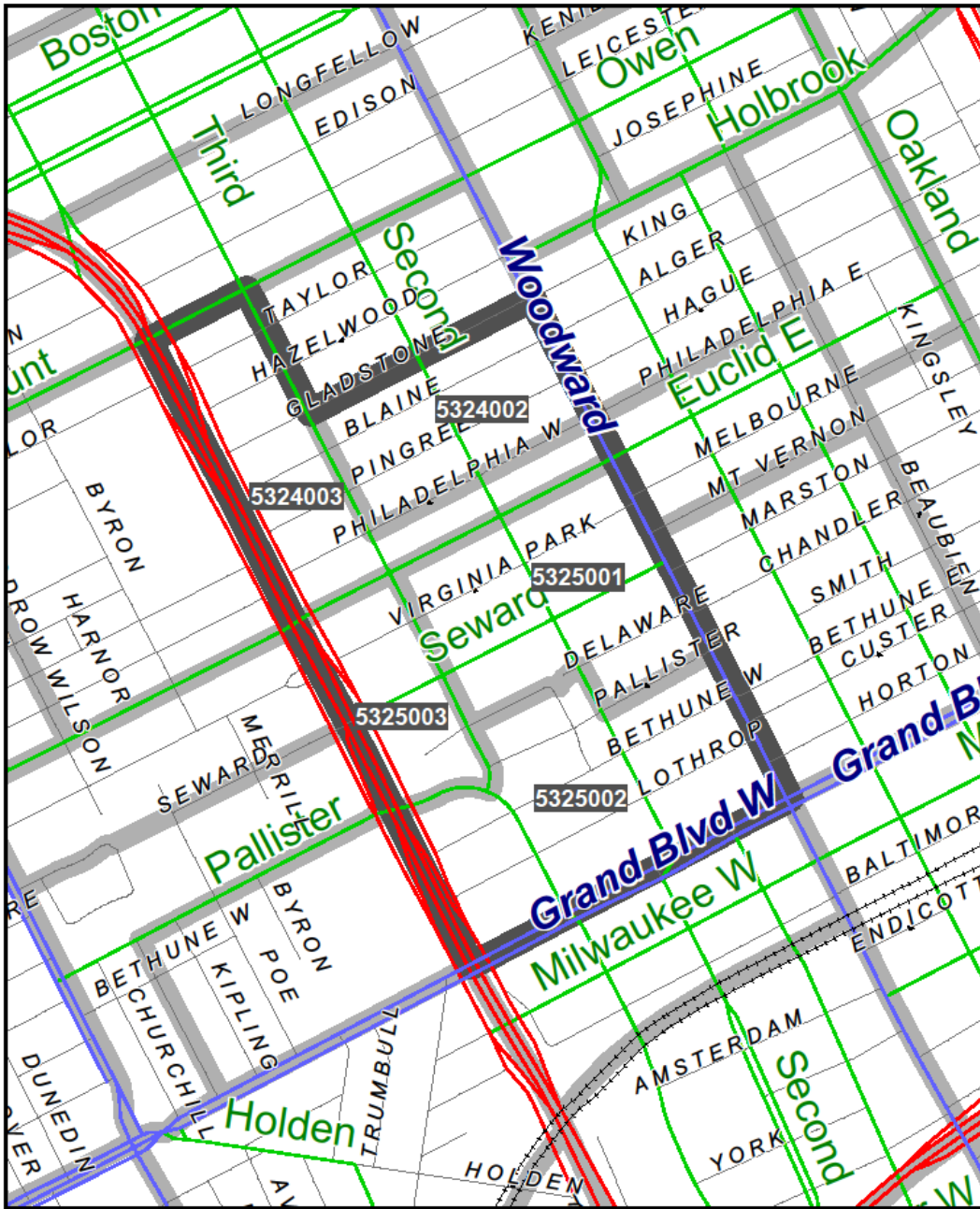
Number of Housing Units Real Estate Owned July 2009 to June 2010: 3

Supporting Data

Housing Finance Agency Home Price Index through June 2010): -34


Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9



Neighborhood Stabilization Plan 3 -
CENTRAL

Boundary Area
with Census Block Group number



City of Detroit
Planning and Development Department
Planning Division
45 Cadillac Square, Suite 1300
Detroit, Michigan 48226
Phone: (313) 224-1339
Fax: (313) 224-1310



EAST ENGLISH VILLAGE

Cluster 3:

Block Group #

5018003

Far East Side/East English Village, which is within the NSP 1 and adjacent to NSP 2 area. The Neighborhood NSP3 Score is 20, and the high cost mortgage rate is 54.2%. The mortgage serious delinquent rate is 23.4%, with **47.4%** less than 80% Average Mean Income, and 62.8% less than 120% Average Mean Income. The number of Completed Foreclosures is **24**, making the Impact Number for this Census Block Group **6**.

Local Data: *The number of current owner-occupied housing units is 338, compared with 66 renter occupied units, and the housing vacancy rate is 7%, with 84% Owner Occupancy. In 2009 there were **0** Tax Foreclosed Buildings and in 2010 there were **8** Tax Foreclosed Buildings. There are a total of 458 Single Family Structures with 338 Owner Occupied. There are **32** Vacant Residences. There were **0** Demolition Permit issued in 2010, **1** was apart of the BING 3000 program and there were **2** City-owned Residential Structures.*

Neighborhood NSP3 Score:

20

State Minimum Threshold NSP3 Score:

17

Total Housing Units in Neighborhood:

542

Area Benefit Eligibility

Percent Persons Less than 120% AMI:

62.80

Percent Persons Less than 80% AMI:

47.40

Neighborhood Attributes (Estimates)

USPS Residential Addresses in Neighborhood:

519

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

43

Residential Addresses NoStat (USPS, March 2010):

Foreclosure Estimates

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

231

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

54.20

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

23.40

Number of Foreclosure Starts in past year:

28

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

24

Supporting Data

Housing Finance Agency Home Price Index through June 2010):

-34

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

13.5

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

22.9



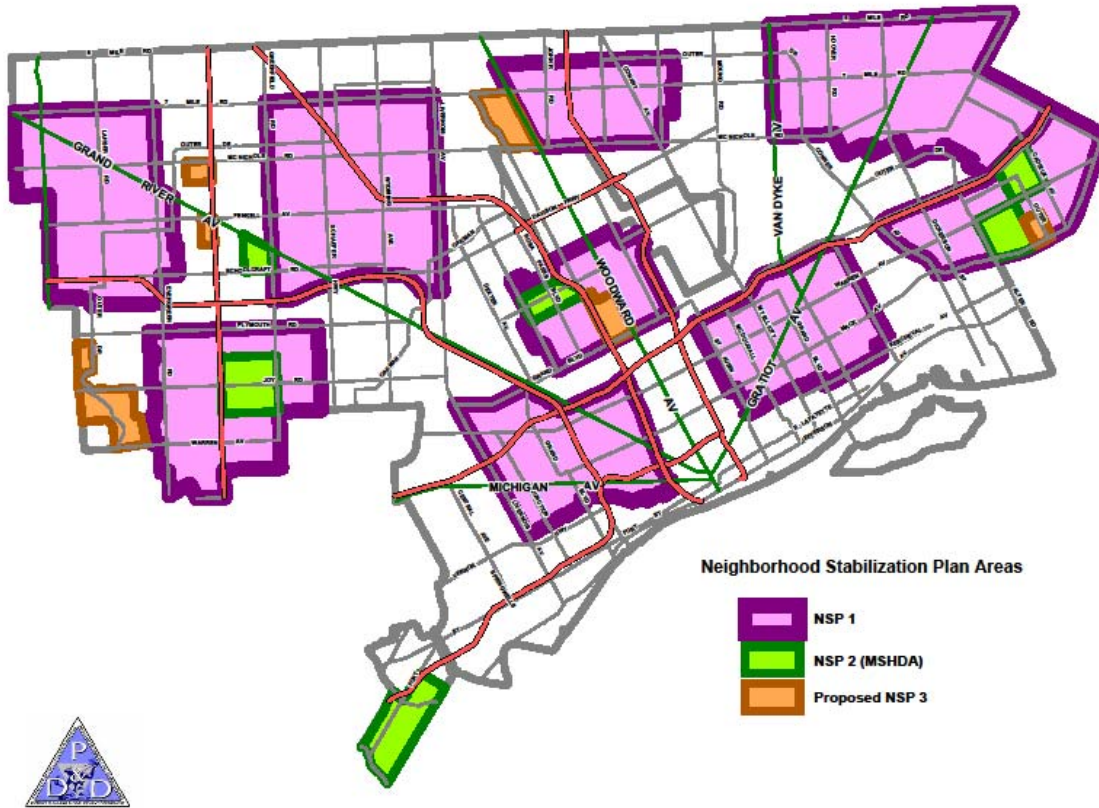
**Boundary Area
with Census Block
Group number**

City of Detroit
Planning and Development Department
Planning Division
65 Cassien Square, Suite 1300
Detroit, Michigan 48226
Phone: (313) 224-1338
Fax: (313) 224-1310

**Neighborhood Stabilization Plan 3 -
EAST SIDE**



NEIGHBORHOOD REVITALIZATION PLAN (NSP 1, 2 and 3) AREAS - MAP



City of Detroit
Neighborhood Stabilization 3 (NSP3)
HUD Mapping Tool Information
(Required for application submittal)

Grandmont Rosedale North (AKA West Side 2)
Census Tract 5431, Block Groups 001 and 002

The area is bounded by McNichols to the north, Southfield Freeway to the east, Florence to the south and Sunderland to the west.

Neighborhood ID: 3932525

NSP3 Planning Data

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

Grantee Address: 65 Cadillac Sq, Ste 1300 Detroit MI 48226

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: West Side 2

Date:2011-02-16 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 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: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 499

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 58.65

Percent Persons Less than 80% AMI: 35.73

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: 497

Residential Addresses Vacant 90 or more days (USPS, March 2010): 28

Residential Addresses NoStat (USPS, March 2010): 0

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: 241

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 48.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.9

Number of Foreclosure Starts in past year: 27

Number of Housing Units Real Estate Owned July 2009 to June 2010: 22

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): 5

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): -34

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 13.5

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 22.9

^{*}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

-83.218818 42.415600 -83.228002 42.415409 -83.227701 42.409928 -83.218732 42.410086

Blocks Comprising Target Neighborhood

261635431001000, 261635431001002, 261635431001003, 261635431001001, 261635431001004,
261635431001006, 261635431001008, 261635431001009, 261635431001007, 261635431001005,
261635431002000, 261635431002001, 261635431002002, 261635431002004, 261635431002006,
261635431002008, 261635431002010, 261635431002009, 261635431002007, 261635431002005,
261635431002003,

Grandmont Rosedale South (AKA Fenkell Southfield)

Census Tract 5429, Block Group 002

The area is bounded by Fenkell to the north, Southfield Freeway to the east, Lyndon to the south and Faust to the west.

Neighborhood ID: 5762573

NSP3 Planning Data

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

Grantee Address: 65 Cadillac Sq, Ste 1300 Detroit MI 48226

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: Fenkell Southfield

Date:2011-02-17 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 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: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 366

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 57.5

Percent Persons Less than 80% AMI: 32.8

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: 365

Residential Addresses Vacant 90 or more days (USPS, March 2010): 14

Residential Addresses NoStat (USPS, March 2010): 0

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: 180

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 51.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.3

Number of Foreclosure Starts in past year: 21

Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

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): 4

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): -34

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 13.5

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 22.9

^{*}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

-83.218260 42.401119 -83.222895 42.400992 -83.222637 42.393798 -83.217959 42.393925

Blocks Comprising Target Neighborhood

261635423003010, 261635429002000, 261635429002002, 261635429002003, 261635429002001,
261635429002004, 261635429002006, 261635429002008, 261635429002010, 261635429002015,
261635429002014, 261635429002013, 261635429002012, 261635429002011, 261635429002009,
261635429002007, 261635429002005,

Warrendale (AKA Westside 3)

Census Tract 5463, Block Group 002 and Census Tract 5462, Block Group 007

The area is bounded by Elmira and Joy to the north, West Outer Drive, Trinity and Pierson to the east, Tireman and Warren to the south and Hazelton and Parkland to the west.

Neighborhood ID: 1157653

NSP3 Planning Data

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

Grantee Address: 65 Cadillac Sq, Ste 1300 Detroit MI 48226

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: West Side 3

Date:2011-02-16 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 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: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 634

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 67.14

Percent Persons Less than 80% AMI: 42.92

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: 632

Residential Addresses Vacant 90 or more days (USPS, March 2010): 45

Residential Addresses NoStat (USPS, March 2010): 0

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: 288

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 54.21

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.51

Number of Foreclosure Starts in past year: 33

Number of Housing Units Real Estate Owned July 2009 to June 2010: 28

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): 7

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): -34

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 13.5

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 22.9

^{*}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

-83.242507 42.343067 -83.247957 42.342559 -83.252077 42.342020 -83.253579 42.341893 -83.253965
42.344494 -83.254266 42.347666 -83.256240 42.349347 -83.264780 42.348966 -83.264909 42.351725
-83.264351 42.351947 -83.264694 42.354992 -83.265381 42.364252 -83.265896 42.369325 -83.260403
42.369325 -83.260403 42.361969 -83.262634 42.361588 -83.264008 42.360827 -83.264008 42.359432
-83.260231 42.357022 -83.258171 42.357402 -83.246841 42.357529 -83.246670 42.349918

Blocks Comprising Target Neighborhood

261635462007000, 261635462007002, 261635462007004, 261635462007022, 261635462007021,
261635462007020, 261635462007019, 261635462007018, 261635462007017, 261635462007016,
261635462007015, 261635462007024, 261635462007014, 261635462007013, 261635462007012,
261635462007011, 261635462007010, 261635462007009, 261635462007005, 261635462007003,
261635462007001, 261635463002000, 261635463002002, 261635463002001, 261635463002003,
261635463002007, 261635463002009, 261635463002016, 261635463002014, 261635463002010,
261635463002008, 261635463002006,

Palmer Woods / North Central (AKA North Central)
Census Tract 5383, Block Group 001

The area is bounded by Seven Mile to the north, Woodward to the east, McNichols to the south and Pontchartrain and Hamilton to the west.

Neighborhood ID: 3505432

NSP3 Planning Data

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

Grantee Address: 65 Cadillac Sq, Ste 1300 Detroit MI 48226

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: North Central

Date:2011-02-09 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 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: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1965

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90

Percent Persons Less than 80% AMI: 77.5

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: 1930

Residential Addresses Vacant 90 or more days (USPS, March 2010): 96

Residential Addresses NoStat (USPS, March 2010): 230

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: 106

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 51.3

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.2

Number of Foreclosure Starts in past year: 12

Number of Housing Units Real Estate Owned July 2009 to June 2010: 10

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): 2

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): -34

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 13.5

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 22.9

^{*}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

-83.105307 42.417881 -83.115349 42.432199 -83.127794 42.431883 -83.126335 42.431312 -83.125219
42.430552 -83.124104 42.429475 -83.124018 42.428272 -83.123760 42.426624 -83.122559 42.425421
-83.120670 42.424534 -83.119640 42.423520 -83.119812 42.422443 -83.118782 42.421049 -83.116465
42.417564

Blocks Comprising Target Neighborhood

261635383001000, 261635383001003, 261635383001005, 261635383001007, 261635383001017,
261635383001016, 261635383001015, 261635383001014, 261635383001013, 261635383001012,
261635383001011, 261635383001010, 261635383001009, 261635383001008, 261635383001006,
261635383001004, 261635383001002,

Northend (AKA Central 2)

Census Tract 5325, Block Groups 001-003 and Census Tract 5324, Block Groups 002 and 003

The area is bounded by Gladstone and Clairmont to the north, Woodward to the east, Grand Boulevard to the south and the Lodge Freeway to the west.

Neighborhood ID: 9479797

NSP3 Planning Data

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

Grantee Address: 65 Cadillac Sq, Ste 1300 Detroit MI 48226

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: Central 2

Date:2011-02-08 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 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: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2818

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.63

Percent Persons Less than 80% AMI: 80.69

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: 2578

Residential Addresses Vacant 90 or more days (USPS, March 2010): 432

Residential Addresses NoStat (USPS, March 2010): 187

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: 318

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 51.22

Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.08

Number of Foreclosure Starts in past year: 35

Number of Housing Units Real Estate Owned July 2009 to June 2010: 30

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): 7

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): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9

*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

-83.073292 42.370213 -83.080029 42.380358 -83.086038 42.378234 -83.087711 42.380707 -83.090286
42.379661 -83.081532 42.367232

Blocks Comprising Target Neighborhood

261635324002000, 261635324002001, 261635324002003, 261635324002005, 261635324002004,
261635324002002, 261635324003000, 261635324003002, 261635324003001, 261635324003003,
261635324003005, 261635324003007, 261635324003009, 261635324003008, 261635324003006,
261635324003004, 261635325001000, 261635325001001, 261635325001003, 261635325001005,
261635325001006, 261635325001004, 261635325001002, 261635325002000, 261635325002001,
261635325002002, 261635325002004, 261635325002006, 261635325002008, 261635325002010,
261635325002009, 261635325002007, 261635325002005, 261635325002003, 261635325003000,
261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001,

East English Village (AKA East Side 2)
Census Tract 5018, Block Group 003

The area is bounded by Wavenly to the north, Kensington to the east, Mack to the south and Bedford to the west.

Neighborhood ID: 1309539

NSP3 Planning Data

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

Grantee Address: 65 Cadillac Sq, Ste 1300 Detroit MI 48226

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: East Side 2

Date:2011-02-08 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 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: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 542

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 62.8

Percent Persons Less than 80% AMI: 47.4

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: 519

Residential Addresses Vacant 90 or more days (USPS, March 2010): 43

Residential Addresses NoStat (USPS, March 2010): 0

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: 231

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 54.2

Percent of Housing Units 90 or more days delinquent or in foreclosure: 23.4

Number of Foreclosure Starts in past year: 28

Number of Housing Units Real Estate Owned July 2009 to June 2010: 24

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): 6

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): -34

Place (if place over 20,000) or county unemployment rate June 2005*: 13.5

Place (if place over 20,000) or county unemployment rate June 2010*: 22.9

*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

-82.927766 42.392688 -82.932100 42.399312 -82.935877 42.398013 -82.935791 42.397791 -82.937851
42.397030 -82.933431 42.390501

Blocks Comprising Target Neighborhood

261635018003000, 261635018003002, 261635018003001, 261635018003003, 261635018003005,
261635018003007, 261635018003009, 261635018003016, 261635018003015, 261635018003014,
261635018003013, 261635018003012, 261635018003011, 261635018003010, 261635018003008,
261635018003006, 261635018003004,

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? Page(s) 4	<input checked="" type="checkbox"/>

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need? Page(s) 4	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures? Page(s) 5	<input checked="" type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and Page(s) 5	<input checked="" type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures? Page(s) 5	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html? Page(s) 49-73	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan? Page(s) 30-48	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State? N/A	<input type="checkbox"/>

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, Page(s) 7 • Affordable rents, Page(s) 7 • Ensuring long term affordability for all NSP funded housing projects, Page(s) 7 • Applicable housing rehabilitation standards for NSP funded projects Page(s)7 	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>

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? Page(s) 8,9	<input checked="" type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals? Page(s) 8,9	<input checked="" type="checkbox"/>

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
<ul style="list-style-type: none"> • The planned activity, Page(s) 10 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • The number of units that will result in displacement, Page(s) 10 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? Page(s) 10 	<input checked="" type="checkbox"/>

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment? Page(s) 10,11,29	<input checked="" type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan? Page(s) 27-28	<input checked="" type="checkbox"/>

1. 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? Page(s) 11	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	
• Eligible use or uses? Page(s) 11,16,17,21,22	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities? Page(s) 11,16,17,21,22	<input checked="" type="checkbox"/>
• Associated national objective? Page(s) 11,16,17,21,22	<input checked="" type="checkbox"/>
• How the activity will address local market conditions? Page(s) 12,17	<input checked="" type="checkbox"/>
• Range of interest rates (if any)? Page(s) 18	<input checked="" type="checkbox"/>
• Duration or term of assistance? Page(s) 7,12,17	<input checked="" type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)? Page(s) 7,12,17	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability? Page(s) 11-18	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring? Page(s) 14,19	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences? Page(s) 13,14,18,19	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities? Page(s) 4-7	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity? Page(s) 11,16,17,21,22	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ? Page(s) 11,16,17,21,22	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity? Page(s) 26	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity? Page(s) 26	<input checked="" type="checkbox"/>

2. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction? Page(s) 25	<input checked="" type="checkbox"/>

3. Additional Documentation

	Yes
Did you include a signed SF-424? Page(s) 26	<input checked="" type="checkbox"/>



