

NSP3 Planning Data

Grantee ID: 1099990N

Grantee State: DE

Grantee Name: DE NONENTITLEMENT

Grantee Address: 18 the Green Dover DE 19901

Grantee Email: kimb@destatehousing.com

Neighborhood Name: Dover CT408

Date:2011-02-03 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: 13

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 1464

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 63.4

Percent Persons Less than 80% AMI: 41.37

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: 1344

Residential Addresses Vacant 90 or more days (USPS, March 2010): 30

Residential Addresses NoStat (USPS, March 2010): 29

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: 352

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 26.19

Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.4

Number of Foreclosure Starts in past year: 21

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

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): -13.6

Place (if place over 20,000) or county unemployment rate June 2005*: 3

Place (if place over 20,000) or county unemployment rate June 2010*: 9.5

*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

-75.553665 39.176252 -75.544996 39.182839 -75.543709 39.182240 -75.541821 39.181042 -75.540018
39.180510 -75.537271 39.181242 -75.533667 39.179845 -75.533409 39.178780 -75.533667 39.176385
-75.530233 39.173989 -75.531092 39.168400 -75.528345 39.161013 -75.537357 39.158817 -75.542936
39.158750 -75.545940 39.167668 -75.548172 39.172326

Blocks Comprising Target Neighborhood

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100010408001002, 100010408002000, 100010408002003, 100010408002004, 100010408002006,
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100010408003011, 100010408003010, 100010408003009, 100010408003008, 100010408003025,
100010408003024, 100010408003023, 100010408003022, 100010408003021, 100010408003020,
100010408003019, 100010408003018, 100010408003017, 100010408003006, 100010408003004,
100010408003002, 100010409002002, 100010408001001, 100010408002001, 100010408002002,

Neighborhood ID: 3885833

NSP3 Planning Data

Grantee ID: 1099990N

Grantee State: DE

Grantee Name: DE NONENTITLEMENT

Grantee Address: 18 the Green Dover DE 19901

Grantee Email: kimb@destatehousing.com

Neighborhood Name: Dover CT 414

Date:2011-02-03 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: 12.77

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 1859

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 66.25

Percent Persons Less than 80% AMI: 45.15

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 or 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: 1923

Residential Addresses Vacant 90 or more days (USPS, March 2010): 47

Residential Addresses NoStat (USPS, March 2010): 42

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: 452

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.24

Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.16

Number of Foreclosure Starts in past year: 26

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

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): -13.6

Place (if place over 20,000) or county unemployment rate June 2005¹: 3

Place (if place over 20,000) or county unemployment rate June 2010¹: 9.49

¹Bureau 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

-75.563622 39.160414 -75.560875 39.158018 -75.555725 39.151096 -75.558643 39.150431 -75.558643
39.145638 -75.552807 39.136052 -75.555382 39.130060 -75.554180 39.124334 -75.555897 39.122736
-75.551949 39.125932 -75.538216 39.140579 -75.534439 39.144440 -75.525856 39.144041 -75.525513
39.153626 -75.528774 39.161213

Blocks Comprising Target Neighborhood

100010407002013, 100010407002012, 100010407002011, 100010408001006, 100010408003025,
100010408003024, 100010408003023, 100010408003022, 100010408003021, 100010414001014,
100010414001020, 100010414001022, 100010414001023, 100010414001031, 100010414001039,
100010414001030, 100010414001000, 100010414001001, 100010414001002, 100010414001003,
100010414001005, 100010414001007, 100010414001047, 100010414001046, 100010414001045,
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100010414001028, 100010414001026, 100010414001018, 100010414001006, 100010414001004,
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100010414002020, 100010414002019, 100010414002018, 100010414002017, 100010414002027,
100010414002026, 100010414002006, 100010414002004, 100010418013030, 100010418013028,
100010414001024, 100010414001043, 100010414001025, 100010414001029, 100010414001034,
100010414001027, 100010418021026,

Neighborhood ID: 3591949

NSP3 Planning Data

Grantee ID: 1099990N

Grantee State: DE

Grantee Name: DE NONENTITLEMENT

Grantee Address: 18 the Green Dover DE 19901

Grantee Email: kimb@destatehousing.com

Neighborhood Name: Harrington CT 430

Date:2011-02-03 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: 13

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 2043

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 73.46

Percent Persons Less than 80% AMI: 52.67

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 or potentially serious blight problem.

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USPS Residential Addresses in Neighborhood: 2234

Residential Addresses Vacant 90 or more days (USPS, March 2010): 39

Residential Addresses NoStat (USPS, March 2010): 150

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: 643

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 26.9

Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.6

Number of Foreclosure Starts in past year: 40

Number of Housing Units Real Estate Owned July 2009 to June 2010: 12

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): 8

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): -13.6

Place (if place over 20,000) or county unemployment rate June 2005¹: 3.2

Place (if place over 20,000) or county unemployment rate June 2010¹: 8.1

¹Bureau 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

-75.601730 38.881546 -75.605507 38.887158 -75.627308 38.895709 -75.624905 38.900118 -75.607224
38.909068 -75.602589 38.916014 -75.598297 38.918551 -75.602760 38.921623 -75.604134 38.928835
-75.606709 38.932574 -75.608253 38.933909 -75.614605 38.935645 -75.615807 38.936580 -75.615807
38.937915 -75.613403 38.940185 -75.612717 38.944190 -75.608597 38.946193 -75.600700 38.951666
-75.580444 38.948996 -75.574436 38.952200 -75.548859 38.954336 -75.544910 38.952200 -75.539589
38.954470 -75.537701 38.934176 -75.542507 38.932040 -75.539074 38.926297 -75.541306 38.922157
-75.545254 38.917616 -75.543194 38.914812 -75.543880 38.904927 -75.548172 38.902522 -75.556240
38.900385 -75.565166 38.894106 -75.564995 38.890098 -75.565853 38.887826 -75.573235 38.887826
-75.579586 38.886089 -75.596924 38.885154

Blocks Comprising Target Neighborhood

100010430001005, 100010430001006, 100010430001012, 100010430001017, 100010430001014,
100010430002006, 100010430002008, 100010430002009, 100010430002012, 100010430002017,
100010430002066, 100010430002013, 100010430003008, 100010430003020, 100010430003012,
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