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: CT150 NCC Airport area
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: 15
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 2168

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 70.56
Percent Persons Less than 80% AMI: 47.9

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: 2532
Residential Addresses Vacant 90 or more days (USPS, March 2010): 30
Residential Addresses NoStat (USPS, March 2010): 11
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: 734
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.6
Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.5
Number of Foreclosure Starts in past year: 54
Number of Housing Units Real Estate Owned July 2009 to June 2010: 15

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): 11

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
'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
Blocks Comprising Target Neighborhood

100030150002000, 100030150002001, 100030150002002, 100030150002003, 100030150002005, 100030150002007, 100030150002018, 100030150002017, 100030150002016, 100030150002015, 100030150002012, 100030150002011, 100030150002010, 100030150002009, 100030150002008, 100030150002002999, 100030150002032, 100030150002029, 100030150002006, 100030150002004, 100030150001000, 100030150001004, 100030150001003, 100030150001002, 100030150001001, 100030150001005, 100030150001011, 100030150001010, 100030150001009, 100030150001008, 100030150001007, 100030150001006, 100030150002013, 100030150002014, 100030150002031, 100030150002030, 100030150002028, 100030150002027, 100030150002026, 100030150002025, 100030150002024, 100030150002023, 100030150002022, 100030150002021, 100030150002020, 100030150002019, 100030150003000, 100030150003001, 100030150003003, 100030150003002, 100030150003005, 100030150003004, 100030150003002, 100030150003007, 100030150004000, 100030150004001, 100030150004003, 100030150004006, 100030150004005, 100030150004004, 100030150004002, 100030150004007, 100030150004015, 100030150004014, 100030150004013, 100030150004012, 100030150004011, 100030150004010, 100030150004009, 100030150004008, 100030150004008,
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: Claymont CT 103
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: 1776

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 79.27
Percent Persons Less than 80% AMI: 60.37

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 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: 1762
Residential Addresses Vacant 90 or more days (USPS, March 2010): 13
Residential Addresses NoStat (USPS, March 2010): 616
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: 500
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 28.4
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.4
Number of Foreclosure Starts in past year: 31
Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
* 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
Blocks Comprising Target Neighborhood
100030103002001, 100030103002003, 100030103001000, 100030103001001, 100030103001002, 100030103001004, 100030103001017, 100030103001016, 100030103001015, 100030103001014, 100030103001013, 100030103001012, 100030103001011, 100030103001010, 100030103001009, 100030103001008, 100030103001007, 100030103001006, 100030103001005, 100030103001003, 100030103002000, 100030103002006, 100030103002007, 100030103002005, 100030103002004, 100030103002008, 100030103002010, 100030103002019, 100030103002018, 100030103002017, 100030103002016, 100030103002015, 100030103002014, 100030103002013, 100030103002012, 100030103002011, 100030103002024, 100030103002023, 100030103002022, 100030103002021, 100030103002020, 100030103002009, 100030102001000, 100030103002002,
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: CT160 Boulden Blvd
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: 16.92
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1209

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 67.13
Percent Persons Less than 80% AMI: 39.47

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.

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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: 1057
Residential Addresses Vacant 90 or more days (USPS, March 2010): 16
Residential Addresses NoStat (USPS, March 2010): 14
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: 405
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 32.9
Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.1
Number of Foreclosure Starts in past year: 34
Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
*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

**Blocks Comprising Target Neighborhood**

100030159001002, 100030159004015, 100030160001000, 100030160001001, 100030160001003, 100030160001006, 100030160001005, 100030160001004, 100030160001002, 100030160001007, 100030160001026, 100030160001025, 100030160001024, 100030160001023, 100030160001022, 100030160001021, 100030160001020, 100030160001019, 100030160001018, 100030160001017, 100030160001016, 100030160001015, 100030160001014, 100030160001013, 100030160001012, 100030160001011, 100030160001010, 100030160001009, 100030160001008,
Neighborhood ID: 1602600

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: CT 7 Kingswood
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: 19
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 589

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 96.37
Percent Persons Less than 80% AMI: 88.26

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: 619
Residential Addresses Vacant 90 or more days (USPS, March 2010): 81
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: 27
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 59.3
Percent of Housing Units 90 or more days delinquent or in foreclosure: 18.3
Number of Foreclosure Starts in past year: 2
Number of Housing Units Real Estate Owned July 2009 to June 2010: 0

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Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 0

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
'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
Blocks Comprising Target Neighborhood
100030107004026, 100030107004025, 100030007001000, 100030007001001, 100030007001004, 100030007001005, 100030007001003, 100030007001002, 100030007001006, 100030007001008, 100030007001017, 100030007001016, 100030007001015, 100030007001014, 100030007001013, 100030007001012, 100030007001011, 100030007001010, 100030007001009, 100030007001019, 100030007001018, 100030007001007, 100030007002000, 100030007002001, 100030007002002, 100030007002003, 100030007002005, 100030007002010, 100030007002009, 100030007002008, 100030007002007, 100030007002006, 100030007002004,
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: CT 141 Olgeltown1
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: 12.99
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1895

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 72.44
Percent Persons Less than 80% AMI: 46.29

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: 1907
Residential Addresses Vacant 90 or more days (USPS, March 2010): 70
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: 795
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 28.17
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.59
Number of Foreclosure Starts in past year: 49
Number of Housing Units Real Estate Owned July 2009 to June 2010: 14

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): 10

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
*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

Blocks Comprising Target Neighborhood
100030141001000, 100030141001001, 100030141001003, 100030141001006, 100030141001005, 100030141001004, 100030141001002, 100030141001007, 100030141001015, 100030141001014, 100030141001013, 100030141001012, 100030141001011, 100030141001010, 100030141001009, 100030141001008, 100030141002000, 100030141002001, 100030141002003, 100030141002006, 100030141002005, 100030141002004, 100030141002002, 100030141002007, 100030141002015, 100030141002014, 100030141002013, 100030141002012, 100030141002011, 100030141002010, 100030141002009, 100030141002008, 100030141003000, 100030141003001, 100030141003003, 100030141003006, 100030141003005, 100030141003004, 100030141003002, 100030141003007, 100030141003015, 100030141003014, 100030141003013, 100030141003012, 100030141003011, 100030141003010, 100030141003009, 100030141003008, 100030147053017,
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: 139.01 Ogletown 2
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: 1354

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 61.07
Percent Persons Less than 80% AMI: 38.59

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: 1358
Residential Addresses Vacant 90 or more days (USPS, March 2010): 20
Residential Addresses NoStat (USPS, March 2010): 10
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: 431
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 24.8
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.3
Number of Foreclosure Starts in past year: 25
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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
'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

Blocks Comprising Target Neighborhood
100030139011000, 100030139011003, 100030139011004, 100030139011002, 100030139011001,
100030139011005, 100030139011007, 100030139011014, 100030139011013, 100030139011012,
100030139011011, 100030139011010, 100030139011009, 100030139011008, 100030139011006,
100030139012000, 100030139012001, 100030139012004, 100030139012005, 100030139012003,
100030139012002, 100030139012006, 100030139012008, 100030139012007, 100030139013000,
100030139013003, 100030139013004, 100030139013002, 100030139013001, 100030139013005,
100030139013007, 100030139013008, 100030139013006,
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: CT 147.03 Brookside
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: 1940

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 75.25
Percent Persons Less than 80% AMI: 48.03

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: 2457
Residential Addresses Vacant 90 or more days (USPS, March 2010): 9
Residential Addresses NoStat (USPS, March 2010): 367
**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: 615
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 26.7
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.1
Number of Foreclosure Starts in past year: 36
Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.71
Place (if place over 20,000) or county unemployment rate June 2010*: 8.13
*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**
Blocks Comprising Target Neighborhood
100030147031000, 100030147031001, 100030147031003, 100030147031011, 100030147031010,
100030147031004, 100030147031002, 100030147031012, 100030147031014, 100030147031013,
100030147032000, 100030147032004, 100030147032003, 100030147032002, 100030147032001,
100030147032005, 100030147032014, 100030147032013, 100030147032012, 100030147032011,
100030147032010, 100030147032009, 100030147032008, 100030147032007, 100030147032006,
100030147033000, 100030147033001, 100030147033003, 100030147033006, 100030147033005,
100030147033004, 100030147033002, 100030147033007, 100030147033013, 100030147033012,
100030147033011, 100030147033010, 100030147033009, 100030147033008, 100030147034000,
100030147034001, 100030147034009, 100030147034008, 100030147034007, 100030147034006,
100030147034005, 100030147034004, 100030147034003, 100030147034002, 100030147031005,
100030147031015, 100030147031009, 100030147031006, 100030147031007, 100030147031008,
100030147032015, 100030147032016,
NSP3 Planning Data

Neighborhood ID: 2722381

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: CT 148.08 Glasgow
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: 12.85
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 2761

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 65.35
Percent Persons Less than 80% AMI: 39.52

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: 3208
Residential Addresses Vacant 90 or more days (USPS, March 2010): 169
Residential Addresses NoStat (USPS, March 2010): 165
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: 1211
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 26.37
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.31
Number of Foreclosure Starts in past year: 74
Number of Housing Units Real Estate Owned July 2009 to June 2010: 20

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): 14

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3

* 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
Blocks Comprising Target Neighborhood
100030148083000, 100030148083003, 100030148083005, 100030148083007, 100030148083009, 100030148083011, 100030148083020, 100030148083019, 100030148083018, 100030148083017, 100030148083016, 100030148083015, 100030148083014, 100030148083013, 100030148083012, 100030148083023, 100030148083022, 100030148083021, 100030148083010, 100030148083008, 100030148083006, 100030148083004, 100030148083002, 100030148083001, 100030148081006, 100030148081011, 100030148081009, 100030148081008, 100030148082017, 100030148082019, 100030148082018, 100030148082020, 100030148082023, 100030148082025, 100030148082027, 100030148082028, 100030148082026, 100030148082024, 100030148082021, 100030148081000, 100030148081001, 100030148081003, 100030148081002, 100030148081004, 100030148081999, 100030148081010, 100030148081007, 100030148081005, 100030148082000, 100030148082002, 100030148082001, 100030148082003, 100030148082012, 100030148082011, 100030148082010, 100030148082009, 100030148082008, 100030148082007, 100030148082006, 100030148082005, 100030148082004, 100030148082999, 100030148082022, 100030148082016, 100030148082015, 100030148082014, 100030148082013, 100030147061008,
Neighborhood ID: 6455535

**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: CT 149.03 Brookmont fms  
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: 15  
State Minimum Threshold NSP3 Score: 13  
Total Housing Units in Neighborhood: 2450

**Area Benefit Eligibility**
Percent Persons Less than 120% AMI: 75.16  
Percent Persons Less than 80% AMI: 48.15

**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 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: 2656  
Residential Addresses Vacant 90 or more days (USPS, March 2010): 25  
Residential Addresses NoStat (USPS, March 2010): 159
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: 1063  
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 33.3  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.1  
Number of Foreclosure Starts in past year: 75  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 21

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): 16

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): -10.9  
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9  
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3  
'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
Blocks Comprising Target Neighborhood
100030149031000, 100030149031003, 100030149031004, 100030149031002, 100030149031001,
100030149031005, 100030149031007, 100030149031020, 100030149031019, 100030149031014,
100030149031013, 100030149031012, 100030149031011, 100030149031010, 100030149031009,
100030149031008, 100030149031006, 100030149032000, 100030149032003, 100030149032004,
100030149032002, 100030149032001, 100030149032005, 100030149032007, 100030149032006,
100030149033000, 100030149033003, 100030149033004, 100030149033002, 100030149033001,
100030149033005, 100030149033007, 100030149033012, 100030149033011, 100030149033010,
100030149033009, 100030149033008, 100030149033006, 100030149034000, 100030149034002,
100030149034005, 100030149034004, 100030149034003, 100030149034001, 100030149031015,
100030149031016, 100030149031018, 100030149031017,
Neighborhood ID: 5921051

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: CT 149.05 Wilton
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: 14
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 3699

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 69.41
Percent Persons Less than 80% AMI: 45.08

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: 3562
Residential Addresses Vacant 90 or more days (USPS, March 2010): 84
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: 1380
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 30.5
Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.2
Number of Foreclosure Starts in past year: 91
Number of Housing Units Real Estate Owned July 2009 to June 2010: 25

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): 19

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
'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
Blocks Comprising Target Neighborhood
100030149051000, 100030149051001, 100030149051013, 100030149051012, 100030149051011, 
100030149051010, 100030149051009, 100030149051008, 100030149051007, 100030149051006, 
100030149051005, 100030149051004, 100030149051003, 100030149051002, 100030149052000, 
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100030149054002, 100030149054001, 100030149054003, 100030149054005, 100030149054004,
Neighborhood ID: 1131561

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: CT 152 Wilm Manor
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: 15
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 2011

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 75.37
Percent Persons Less than 80% AMI: 54.96

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: 2037
Residential Addresses Vacant 90 or more days (USPS, March 2010): 43
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: 978
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 33.7
Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.1
Number of Foreclosure Starts in past year: 70
Number of Housing Units Real Estate Owned July 2009 to June 2010: 20

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): 15

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
'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
Blocks Comprising Target Neighborhood

100030129003994, 100030129003998, 100030129002996, 100030129003997, 100030152001000, 100030152001001, 100030152001002, 100030152001004, 100030152001014, 100030152001013, 100030152001012, 100030152001011, 100030152001010, 100030152001009, 100030152001008, 100030152001007, 100030152001006, 100030152001005, 100030152001003, 100030152002000, 100030152002003, 100030152002004, 100030152002002, 100030152002001, 100030152002005, 100030152002007, 100030152002013, 100030152002012, 100030152002011, 100030152002010, 100030152002009, 100030152002008, 100030152002006, 100030152003000, 100030152003013, 100030152003012, 100030152003011, 100030152003010, 100030152003009, 100030152003008, 100030152003007, 100030152003006, 100030152003005, 100030152003004, 100030152003003, 100030152003002, 100030152003001, 100030152004000, 100030152004003, 100030152004004, 100030152004002, 100030152004001, 100030152004005, 100030152004007, 100030152004011, 100030152004010, 100030152004009, 100030152004008, 100030152004006, 100030152005002, 100030152005004, 100030152005003, 100030152005007, 100030152005009, 100030152005011, 100030152005013, 100030152005015, 100030152005998, 100030152005997, 100030152005996, 100030152005994, 100030152005019, 10003015200518, 10003015200517, 10003015200516, 10003015200514, 10003015200512, 10003015200510, 10003015200508, 10003015200506, 10003015200505, 100030152005000, 100030152005001, 100030152005023, 100030152005022, 100030152005020,
Neighborhood ID: 6301177

**NSP3 Planning Data**

Grantee ID: 1099990N  
Grantee State: DE  
Grantee Name: DE NONENTITLEMENT  
Grantee Address: 18 the Green Dover DE 19901  
Grantee Email: kim@destatehousing.com  

Neighborhood Name: CT 154 Dunleith  
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: 18  
State Minimum Threshold NSP3 Score: 13  
Total Housing Units in Neighborhood: 1141

**Area Benefit Eligibility**

Percent Persons Less than 120% AMI: 82.1  
Percent Persons Less than 80% AMI: 58.62

**Neighborhood Attributes (Estimates)**

*Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 1159  
Residential Addresses Vacant 90 or more days (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: 433
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 49
Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.2
Number of Foreclosure Starts in past year: 41
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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
*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

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Blocks Comprising Target Neighborhood
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Neighborhood ID: 8774200

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: CT 155 Holloway Terr
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: 16
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1114

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 84.97
Percent Persons Less than 80% AMI: 60.13

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: 1112
Residential Addresses Vacant 90 or more days (USPS, March 2010): 44
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: 414  
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 45.9  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.2  
Number of Foreclosure Starts in past year: 32  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

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): -10.9  
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9  
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3  
*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

Blocks Comprising Target Neighborhood
100030154002008, 100030155002000, 100030155002009, 100030155002008, 100030155002007, 100030155002006, 100030155002005, 100030155002004, 100030155002003, 100030155002002, 100030155002001, 100030155002018, 100030155002017, 100030155002016, 100030155002015, 100030155002014, 100030155002013, 100030155002012, 100030155002011, 100030155002010, 100030155002028, 100030155002027, 100030155002026, 100030155002025, 100030155002024, 100030155002023, 100030155002022, 100030155002021, 100030155002020, 100030155002019, 100030155003000, 100030155003001, 100030155003003, 100030155003006, 100030155003005, 100030155003004, 100030155003002, 100030155003007, 100030155003024, 100030155003023, 100030155003022, 100030155003021, 100030155003020, 100030155003019, 100030155003018, 100030155003017, 100030155003016, 100030155003029, 100030155003028, 100030155003027, 100030155003026, 100030155003025, 100030155003015, 100030155003014, 100030155003013, 100030155003012, 100030155003011, 100030155003010, 100030155003009, 100030155003008,
Neighborhood ID: 2502655

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: CT 156 Garfield Park
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: 18
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 909

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 84.82
Percent Persons Less than 80% AMI: 63.41

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: 906
Residential Addresses Vacant 90 or more days (USPS, March 2010): 32
Residential Addresses NoStat (USPS, March 2010): 16
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: 411
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 47
Percent of Housing Units 90 or more days delinquent or in foreclosure: 17
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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3
'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
Blocks Comprising Target Neighborhood
10030154003009, 10030156001000, 10030156001001, 10030156001003, 10030156001006,
10030156001005, 10030156001004, 10030156001002, 10030156001007, 10030156001010,
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Neighborhood ID: 6415985

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: CT 158 Collins Park
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: 17
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 800

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.55
Percent Persons Less than 80% AMI: 57.78

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: 804
Residential Addresses Vacant 90 or more days (USPS, March 2010): 27
Residential Addresses NoStat (USPS, March 2010): 9
**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:** 402  
**Percent of Housing Units with a high cost mortgage between 2004 and 2007:** 40.9  
**Percent of Housing Units 90 or more days delinquent or in foreclosure:** 14.4  
**Number of Foreclosure Starts in past year:** 35  
**Number of Housing Units Real Estate Owned July 2009 to June 2010:** 9

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)| -10.9 |
| Place (if place over 20,000) or county unemployment rate June 2005* | 3.9 |
| Place (if place over 20,000) or county unemployment rate June 2010* | 8.3 |

*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**
Blocks Comprising Target Neighborhood
100030158001001, 100030158001017, 100030158001016, 100030158001011, 100030158001014, 100030158001012, 100030158002012, 100030158002014, 100030158002013, 100030158001000, 100030158001002, 100030158001004, 100030158001007, 100030158001006, 100030158001005, 100030158001003, 100030158001008, 100030158001015, 100030158001013, 100030158001010, 100030158001009, 100030158002000, 100030158002002, 100030158002001, 100030158002003, 100030158002011, 100030158002010, 100030158002009, 100030158002008, 100030158002007, 100030158002006, 100030158002005, 100030158002004, 100030158003000, 100030158003001, 100030158003003, 100030158003006, 100030158003005, 100030158003004, 100030158003002, 100030158003007, 100030158003008,
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: CT 159 New Castle Rt 9
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: 15
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1215

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 73.39
Percent Persons Less than 80% AMI: 43.38

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: 1252
Residential Addresses Vacant 90 or more days (USPS, March 2010): 19
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: 669
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 30.4
Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.7
Number of Foreclosure Starts in past year: 45
Number of Housing Units Real Estate Owned July 2009 to June 2010: 14

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
Place (if place over 20,000) or county unemployment rate June 2010*: 8.3

*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
Blocks Comprising Target Neighborhood
100030159003011, 100030159003013, 100030159003014, 100030159003012, 100030159003015,
100030159001000, 100030159001005, 100030159001004, 100030159001003, 100030159001001,
100030159001006, 100030159001012, 100030159001011, 100030159001010, 100030159001009,
100030159001008, 100030159001007, 100030159003000, 100030159003001, 100030159003010,
100030159003009, 100030159003008, 100030159003007, 100030159003006, 100030159003005,
100030159003004, 100030159003003, 100030159003002, 100030159003017, 100030159003016,
100030159004000, 100030159004004, 100030159004003, 100030159004002, 100030159004001,
100030159004005, 100030159004015, 100030159004014, 100030159004013, 100030159004012,
100030159004011, 100030159004010, 100030159004009, 100030159004008, 100030159004007,
100030159004006,
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: CT 163.02 Bear
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: 2637

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 55.17
Percent Persons Less than 80% AMI: 27.47

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: 2714
Residential Addresses Vacant 90 or more days (USPS, March 2010): 3
Residential Addresses NoStat (USPS, March 2010): 9
**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: 1344
- Percent of Housing Units with a high cost mortgage between 2004 and 2007: 25.89
- Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.5
- Number of Foreclosure Starts in past year: 82
- 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): 17

**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): -10.9
- Place (if place over 20,000) or county unemployment rate June 2005*: 3.9
- Place (if place over 20,000) or county unemployment rate June 2010*: 8.3

*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**

Blocks Comprising Target Neighborhood
100030163029000, 100030163029002, 100030163029001, 100030163029003, 100030163029005,
100030163029007, 100030163029009, 100030163029018, 100030163029017, 100030163029016,
100030163029015, 100030163029014, 100030163029013, 100030163029012, 100030163029011,
100030163029010, 100030163029027, 100030163029026, 100030163029025, 100030163029024,
100030163029021, 100030163029020, 100030163029019, 100030163029018, 100030163029017,
100030163029016, 100030163029015, 100030163029014, 100030163029013, 100030163029012,
100030163029011, 100030163029010, 100030163029009, 100030163029008, 100030163029007,
100030163029006, 100030163029005, 100030163029004, 100030163029003, 100030163029002,
100030163029001, 100030163029000, 100030163029009, 100030163029008, 100030163029007,
100030163029006, 100030163029005, 100030163029004, 100030163029003, 100030163029002,
100030163029001, 100030163029000, 100030163029009, 100030163029008, 100030163029007,
100030163029006, 100030163029005, 100030163029004, 100030163029003, 100030163029002,
100030163029001, 100030163029000, 100030163029009, 100030163029008, 100030163029007,
100030163029006, 100030163029005, 100030163029004, 100030163029003, 100030163029002,
100030163029001, 100030163029000, 100030163029009, 100030163029008, 100030163029007,
100030163029006, 100030163029005, 100030163029004, 100030163029003, 100030163029002,
100030163029001, 100030163029000, 100030163029009, 100030163029008, 100030163029007,
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: Wilm CT3 Nwash
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: 17
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1318

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 74.33
Percent Persons Less than 80% AMI: 45.07

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: 1293
Residential Addresses Vacant 90 or more days (USPS, March 2010): 66
Residential Addresses NoStat (USPS, March 2010): 1
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: 519
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 37.4
Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.7
Number of Foreclosure Starts in past year: 45
Number of Housing Units Real Estate Owned July 2009 to June 2010: 14

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): 9

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
*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
-75.542850 39.764379 -75.541520 39.755538 -75.534225 39.758969 -75.539160 39.765303 -75.538988 39.765896
Blocks Comprising Target Neighborhood

10030003001000, 10030003001003, 10030003001004, 10030003001002, 10030003001001,
10030003001005, 10030003001007, 10030003001016, 10030003001015, 10030003001014,
10030003001013, 10030003001012, 10030003001011, 10030003001010, 10030003001009,
10030003001008, 10030003001006, 10030003002000, 10030003002003, 10030003002001,
10030003002002, 10030003002004, 10030003002006, 10030003002005, 10030003002009,
10030003002008, 10030003002007, 10030003002005, 10030003003000, 10030003003001,
10030003003003, 10030003003010, 10030003003009, 10030003003008, 10030003003007,
10030003003006, 10030003003005, 10030003003004, 10030003003002, 10030003004000,
10030003004001, 10030003004004, 10030003004005, 10030003004003, 10030003004002,
10030003004006, 10030003004008, 10030003004016, 10030003004015, 10030003004014,
10030003004013, 10030003004012, 10030003004010, 10030003004009, 10030003004007,
Neighborhood ID: 3600189

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: Wilm ct15 cool springs
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: 1255

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 76.5
Percent Persons Less than 80% AMI: 58.3

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: 1203
Residential Addresses Vacant 90 or more days (USPS, March 2010): 45
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: 309
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.1
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.7
Number of Foreclosure Starts in past year: 19
Number of Housing Units Real Estate Owned July 2009 to June 2010: 6

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
'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

Blocks Comprising Target Neighborhood
100030015001000, 100030015001003, 100030015001004, 100030015001002, 100030015001001,
100030015001005, 100030015001007, 100030015001027, 100030015001026, 100030015001016,
100030015001015, 100030015001014, 100030015001013, 100030015001012, 100030015001011,
100030015001010, 100030015001009, 100030015001008, 100030015001025, 100030015001024,
100030015001023, 100030015001022, 100030015001021, 100030015001020, 100030015001019,
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: Wilm CT21 so west si
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: 17
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 995

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 82.89
Percent Persons Less than 80% AMI: 71.19

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: 945
Residential Addresses Vacant 90 or more days (USPS, March 2010): 68
Residential Addresses NoStat (USPS, March 2010): 40
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: 219
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 48.4
Percent of Housing Units 90 or more days delinquent or in foreclosure: 14
Number of Foreclosure Starts in past year: 18
Number of Housing Units Real Estate Owned July 2009 to June 2010: 6

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
'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
Blocks Comprising Target Neighborhood
100030021001000, 100030021001001, 100030021001003, 100030021001012, 100030021001011,
100030021001010, 100030021001009, 100030021001008, 100030021001007, 100030021001006,
100030021001005, 100030021001004, 100030021001015, 100030021001014, 100030021001013,
100030021001002, 100030021002000, 100030021002001, 100030021002002, 100030021002004,
100030021002020, 100030021002019, 100030021002018, 100030021002017, 100030021002016,
100030021002015, 100030021002014, 100030021002013, 100030021002012, 100030021002011,
100030021002010, 100030021002009, 100030021002008, 100030021002007, 100030021002006,
100030021002005, 100030021002003,
Neighborhood ID: 4973205

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: Wilm CT22 adams 4
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: 16
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1141

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 93.52
Percent Persons Less than 80% AMI: 80.72

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: 1090
Residential Addresses Vacant 90 or more days (USPS, March 2010): 80
Residential Addresses NoStat (USPS, March 2010): 17
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: 345
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 45.5
Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.4
Number of Foreclosure Starts in past year: 27
Number of Housing Units Real Estate Owned July 2009 to June 2010: 7

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
*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
-75.565038 39.747619 -75.559373 39.745408 -75.562077 39.741580 -75.566454 39.743428 -75.567698 39.743725
Blocks Comprising Target Neighborhood
100030022001000, 100030022001003, 100030022001004, 100030022001002, 100030022001001,
100030022001005, 100030022001007, 100030022001009, 100030022001008, 100030022001006,
100030022002000, 100030022002001, 100030022002002, 100030022002003, 100030022002005,
100030022002009, 100030022002008, 100030022002007, 100030022002006, 100030022002004,
100030022003000, 100030022003001, 100030022003003, 100030022003003, 100030022003007,
100030022003006, 100030022003005, 100030022003004, 100030022003002, 100030022004000,
100030022004001, 100030022004003, 100030022004006, 100030022004005, 100030022004004,
100030022004002,
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: Wilm CT27 Hedgeville
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: 16
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 798

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 79.51
Percent Persons Less than 80% AMI: 59.82

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: 895
Residential Addresses Vacant 90 or more days (USPS, March 2010): 56
Residential Addresses NoStat (USPS, March 2010): 93
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: 408
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 39
Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.1
Number of Foreclosure Starts in past year: 31
Number of Housing Units Real Estate Owned July 2009 to June 2010: 9

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
*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
Blocks Comprising Target Neighborhood
100030001001091, 100030001001090, 100030001001089, 100030001001088, 100030001001087, 100030026003010, 100030026003008, 100030026003007, 100030027001998, 100030027001999, 100030027001000, 100030027001017, 100030027001016, 100030027001015, 100030027001014, 100030027001013, 100030027001012, 100030027001011, 100030027001010, 100030027001009, 100030027001034, 100030027001033, 100030027001032, 100030027001031, 100030027001030, 100030027001029, 100030027001027, 100030027001026, 100030027001025, 100030027001024, 100030027001023, 100030027001022, 100030027001021, 100030027001020, 100030027001019, 100030027001018, 100030027001008, 100030027001007, 100030027001006, 100030027001005, 100030027001004, 100030027001003, 100030027001002, 100030027001001, 100030027002000, 100030027002001, 100030027002002, 100030027002006, 100030027002008, 100030027002010, 100030027002012, 100030027002014, 100030027002024, 100030027002023, 100030027002022, 100030027002021, 100030027002020, 100030027002019, 100030027002018, 100030027002017, 100030027002016, 100030027002015, 100030027002013, 100030027002011, 100030027002009, 100030027002007, 100030027002005, 100030027002004, 100030027002003, 100030027001028,
Neighborhood NSP3 Score: 14
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1229

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 86.27
Percent Persons Less than 80% AMI: 69.44

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: 1139
Residential Addresses Vacant 90 or more days (USPS, March 2010): 86
Residential Addresses NoStat (USPS, March 2010): 57
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: 306
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 32
Percent of Housing Units 90 or more days delinquent or in foreclosure: 11
Number of Foreclosure Starts in past year: 20
Number of Housing Units Real Estate Owned July 2009 to June 2010: 6

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

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

Blocks Comprising Target Neighborhood
100030016001000, 100030016001003, 100030016001004, 100030016001002, 100030016001001,
100030016001005, 100030016001007, 100030016001013, 100030016001012, 100030016001011,
100030016001010, 100030016001009, 100030016001008, 100030016001006, 100030016002000,
100030016002013, 100030016002012, 100030016002011, 100030016002010, 100030016002009,
100030016002008, 100030016002007, 100030016002006, 100030016002005, 100030016002004,
100030016002003, 100030016002002, 100030016002001, 100030016003000, 100030016003003,
100030016003004, 100030016003002, 100030016003001, 100030016003005, 100030016003007,
100030016003012, 100030016003011, 100030016003010, 100030016003009, 100030016003008,
100030016003006.
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: Wilm Ct170 so East sid
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: 16
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1658

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 93.16
Percent Persons Less than 80% AMI: 81.06

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: 1502
Residential Addresses Vacant 90 or more days (USPS, March 2010): 54
Residential Addresses NoStat (USPS, March 2010): 41
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: 242
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 47.9
Percent of Housing Units 90 or more days delinquent or in foreclosure: 13
Number of Foreclosure Starts in past year: 18
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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
'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

Blocks Comprising Target Neighborhood
100030017001000, 100030017001002, 100030017001011, 100030017001010, 100030017001009, 
100030017001008, 100030017001007, 100030017001006, 100030017001005, 100030017001004, 
100030017001003, 100030017001019, 100030017001018, 100030017001017, 100030017001016, 
100030017001015, 100030017001014, 100030017001013, 100030017001012, 100030017001011, 
100030017003000, 100030017003003, 100030017003004, 100030017003002, 100030017003001, 
100030017003005, 100030017003007, 100030017003008, 100030017003006, 100030017004000, 
100030017004003, 100030017004001, 100030017004002, 100030017004004, 100030017004006, 
100030017004010, 100030017004009, 100030017004008, 100030017004007, 100030017004005,
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: Wilm CT 5 bran vill
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: 17
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1588

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 80.91
Percent Persons Less than 80% AMI: 60.97

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: 1502
Residential Addresses Vacant 90 or more days (USPS, March 2010): 161
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: 573
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 43.5
Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.1
Number of Foreclosure Starts in past year: 51
Number of Housing Units Real Estate Owned July 2009 to June 2010: 15

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): 10

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
*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
Blocks Comprising Target Neighborhood

100030005004999, 100030005001000, 100030005001003, 100030005001004, 100030005001002,
100030005001001, 100030005001005, 100030005001007, 100030005001011, 100030005001010,
100030005001009, 100030005001008, 100030005001006, 100030005002000, 100030005002001,
100030005002003, 100030005002012, 100030005002011, 100030005002010, 100030005002009,
100030005002008, 100030005002007, 100030005002006, 100030005002005, 100030005002004,
100030005002002, 100030005003000, 100030005003003, 100030005003004, 100030005003002,
100030005003001, 100030005003005, 100030005003007, 100030005003012, 100030005003011,
100030005003010, 100030005003009, 100030005003008, 100030005003006, 100030005004000,
100030005004002, 100030005004011, 100030005004010, 100030005004009, 100030005004008,
100030005004007, 100030005004006, 100030005004005, 100030005004004, 100030005004003,
100030005004012, 100030005004001, 100030006023008,
Neighborhood ID: 9514678

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: Wilm CT 6.02 kingsw
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: 19
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 589

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 96.37
Percent Persons Less than 80% AMI: 88.26

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: 619
Residential Addresses Vacant 90 or more days (USPS, March 2010): 81
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: 27
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 59.3
Percent of Housing Units 90 or more days delinquent or in foreclosure: 18.3
Number of Foreclosure Starts in past year: 2
Number of Housing Units Real Estate Owned July 2009 to June 2010: 0

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): 0

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
'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
Blocks Comprising Target Neighborhood
100030107004026, 100030107004015, 100030107004025, 100030007001001,
100030007001004, 100030007001005, 100030007001003, 100030007001002, 100030007001006,
100030007001008, 100030007001017, 100030007001016, 100030007001015, 100030007001014,
100030007001013, 100030007001012, 100030007001011, 100030007001010, 100030007001009,
100030007001019, 100030007001018, 100030007001007, 100030007002000, 100030007002001,
100030007002002, 100030007002003, 100030007002005, 100030007002010, 100030007002009,
100030007002008, 100030007002007, 100030007002006, 100030007002004,
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: Wilm CT 8 NE
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: 18
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 264

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 93.3
Percent Persons Less than 80% AMI: 82.7

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: 300
Residential Addresses Vacant 90 or more days (USPS, March 2010): 36
Residential Addresses NoStat (USPS, March 2010): 17
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: 70
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 44.3
Percent of Housing Units 90 or more days delinquent or in foreclosure: 16
Number of Foreclosure Starts in past year: 7
Number of Housing Units Real Estate Owned July 2009 to June 2010: 2

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): 1

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
'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
Blocks Comprising Target Neighborhood
100030006022019, 100030008001998, 100030008001999, 100030008001000, 100030008001002, 100030008001019, 100030008001018, 100030008001017, 100030008001016, 100030008001015, 100030008001014, 100030008001013, 100030008001012, 100030008001011, 100030008001028, 100030008001027, 100030008001026, 100030008001025, 100030008001024, 100030008001023, 100030008001022, 100030008001021, 100030008001020, 100030008001030, 100030008001029, 100030008001010, 100030008001009, 100030008001008, 100030008001007, 100030008001006, 100030008001005, 100030008001004, 100030008001003, 100030008001001,
Neighborhood ID: 2686126

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: Wilm CT 9 Eastside
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: 14
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1049

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 91.63
Percent Persons Less than 80% AMI: 79.49

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: 1013
Residential Addresses Vacant 90 or more days (USPS, March 2010): 109
Residential Addresses NoStat (USPS, March 2010): 16
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: 329
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 47.1
Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.5
Number of Foreclosure Starts in past year: 22
Number of Housing Units Real Estate Owned July 2009 to June 2010: 6

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
*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
Blocks Comprising Target Neighborhood

100030009001997, 100030009001999, 100030009001998, 100030009001000, 100030009001003,
100030009001004, 100030009001002, 100030009001001, 100030009001005, 100030009001007,
100030009001013, 100030009001012, 100030009001011, 100030009001010, 100030009001009,
100030009001008, 100030009001006, 100030009002000, 100030009002010, 100030009002009,
100030009002008, 100030009002007, 100030009002006, 100030009002005, 100030009002004,
100030009002003, 100030009002002, 100030009002012, 100030009002011, 100030009002001,
100030009003000, 100030009003001, 100030009003002, 100030009003003, 100030009003005,
100030009003014, 100030009003013, 100030009003012, 100030009003011, 100030009003010,
100030009003009, 100030009003008, 100030009003007, 100030009003006, 100030009003015,
100030009003004,
Neighborhood ID: 5883422

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: Wilm CT 23
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: 15
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1307

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 92.48
Percent Persons Less than 80% AMI: 78.39

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: 1209
Residential Addresses Vacant 90 or more days (USPS, March 2010): 143
Residential Addresses NoStat (USPS, March 2010): 21
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: 362
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 39.8
Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.8
Number of Foreclosure Starts in past year: 25
Number of Housing Units Real Estate Owned July 2009 to June 2010: 7

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5

*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

-75.572226 39.750638 -75.564952 39.747635 -75.567677 39.743725 -75.575016 39.746778

2/3
Blocks Comprising Target Neighborhood
100030023001000, 100030023001001, 100030023001002, 100030023001004, 100030023001010, 100030023001009, 100030023001008, 100030023001007, 100030023001006, 100030023001005, 100030023001003, 100030023002000, 100030023002010, 100030023002009, 100030023002008, 100030023002007, 100030023002006, 100030023002005, 100030023002004, 100030023002003, 100030023002002, 100030023002001, 100030023003000, 100030023003003, 100030023003004, 100030023003002, 100030023003001, 100030023003005, 100030023003007, 100030023003008, 100030023003006, 100030023004000, 100030023004003, 100030023004001, 100030023004002, 100030023004004, 100030023004006, 100030023004008, 100030023004007, 100030023004005,
NSP3 Planning Data

Grantee ID: 1099990N
Grantee State: DE
Grantee Name: DE NONENTITLEMENT
Grantee Address: 18 the Green Dover DE 19901
Grantee Email: kimd@destatehousing.com

Neighborhood Name: Wilm CT 26 Browntown
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: 14
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1502

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 82.43
Percent Persons Less than 80% AMI: 63.3

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: 1502
Residential Addresses Vacant 90 or more days (USPS, March 2010): 86
Residential Addresses NoStat (USPS, March 2010): 27
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: 629
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.4
Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.9
Number of Foreclosure Starts in past year: 41
Number of Housing Units Real Estate Owned July 2009 to June 2010: 11

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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
'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
-75.567656 39.743791 -75.573964 39.734848 -75.559373 39.740260
Blocks Comprising Target Neighborhood
10003002600200, 100030026002001, 100030026002003, 100030026002006, 100030026002005,
100030026002004, 100030026002002, 100030026002007, 100030026002016, 100030026002015,
100030026002014, 100030026002013, 100030026002012, 100030026002011, 100030026002010,
100030026002009, 100030026002008, 100030026002019, 100030026002018, 100030026002017,
100030026003000, 100030026003001, 100030026003003, 100030026003002, 100030026003004,
100030026003011, 100030026003010, 100030026003009, 100030026003007, 100030026003006,
100030026003005, 100030026003004, 100030026004000, 100030026004008, 100030026004007, 100030026004006,
100030026004005, 100030026004004, 100030026004003, 100030026004002, 100030026004001,
100030026005000, 100030026005001, 100030026005003, 100030026005006, 100030026005005,
100030026005004, 100030026005002, 100030026005007, 100030026005014, 100030026005013,
100030026005012, 100030026005011, 100030026005010, 100030026005009, 100030026005008,
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: Wilm CT 601
Date: 2011-02-03 00:00:00

NSP3 Score
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Neighborhood NSP3 Score: 17
State Minimum Threshold NSP3 Score: 13
Total Housing Units in Neighborhood: 1098

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 85.66
Percent Persons Less than 80% AMI: 66.11

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.

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USPS Residential Addresses in Neighborhood: 1148
Residential Addresses Vacant 90 or more days (USPS, March 2010): 35
Residential Addresses NoStat (USPS, March 2010): 154
Foreclosure Estimates

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Total Housing Units to receive a mortgage between 2004 and 2007: 394
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 45.2
Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.6
Number of Foreclosure Starts in past year: 33
Number of Housing Units Real Estate Owned July 2009 to June 2010: 10

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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): -10.9
Place (if place over 20,000) or county unemployment rate June 2005*: 5.1
Place (if place over 20,000) or county unemployment rate June 2010*: 11.5
*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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Latitude and Longitude of corner points
Blocks Comprising Target Neighborhood
100030006011000, 100030006011003, 100030006011001, 100030006011002, 100030006011004,
100030006011006, 100030006011017, 100030006011016, 100030006011015, 100030006011014,
100030006011013, 100030006011012, 100030006011011, 100030006011010, 100030006011009,
100030006011008, 100030006011007, 100030006011005, 100030006012000, 100030006012003,
100030006012004, 100030006012002, 100030006012001, 100030006012005, 100030006012007,
100030006012010, 100030006012009, 100030006012008, 100030006012006, 100030006013000,
100030006013001, 100030006013002, 100030006013004, 100030006013013, 100030006013012,
100030006013011, 100030006013010, 100030006013009, 100030006013008, 100030006013007,
100030006013006, 100030006013005, 100030006013003,