

Grantee: State of Delaware

Grant: B-08-DN-10-0001

October 1, 2011 thru December 31, 2011 Performance Report



Grant Number:

B-08-DN-10-0001

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

State of Delaware

Contract End Date:

03/20/2013

Review by HUD:

Reviewed and Approved

Grant Amount:

\$19,600,000.00

Grant Status:

Active

QPR Contact:

Keanna Faison

Estimated PI/RL Funds:

\$4,239,405.20

Total Budget:

\$23,839,405.20

Disasters:

Declaration Number

No Disasters Found

Narratives

Areas of Greatest Need:

This document is a substantial amendment to the FY2008 Action Plan submitted by the State of Delaware to HUD for the NSP. The Action Plan is the annual update to the Consolidated Plan for FY2008 – 2012. This amendment outlines the expected distribution and use of \$19,600,000 allocated to the State of Delaware through the NSP authorized by HERA. The State of Delaware is the only designated recipient of the NSP funds within Delaware.

The purpose of the NSP is to assist communities that have been, or are likely to be, affected by foreclosed and abandoned properties, while providing affordable rental and homeownership opportunities to households at or below 120 percent of Area Median Income (AMI) in areas of greatest need. Further, 25 percent of the total NSP funds must be targeted to provide homeownership or rental housing to households whose incomes do not exceed 50 percent of AMI.

The Delaware State Housing Authority (DSHA) will implement the NSP funds and ensure they are delivered expeditiously to the areas of greatest need across the entire State. DSHA will use the NSP funds for the purposes intended – to promote neighborhood stabilization where subprime lending, foreclosure and housing vacancies have negatively affected the housing market. Eligible uses of the NSP funds must meet a Community Development Block Grant (CDBG) national objective as stated in Title 1 of the Housing and Community Development Act of 1974, which states the eligible activities must benefit low- and moderate-income persons.

For the purposes of these funds, HUD also created a middle-income category for households between 80% and 120% of AMI. In Delaware, foreclosures have had an impact on many neighborhoods throughout the State. In some older neighborhoods, in more urban areas, foreclosures have been a result of long-term decline in the neighborhood, while other newer suburban communities’ foreclosures have increased due to overbuilding of homes not affordable to many residents of that community and recent loose lending practices.

In addition, there is some indication that many foreclosures on moderate-cost housing in low-income neighborhoods may be related to people using the equity in their home during a time of increasing home values. This practice led to no resources for homeowners to fall back upon once the home values stopped increasing and they had little or no equity in their homes.

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>A. AREAS OF GREATEST NEED Provide summary needs data identifying the geographic areas of greatest need in the grantee’s jurisdiction. Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdiction’s consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the State’s own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions’ consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entity’s own plan. HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data, in developing this section of the Substantial Amendment.

Response: DSHA prioritized the geographic areas of greatest need by zip code using the criteria in the HUD HERA regulations: A. The number and percentage of home foreclosures in each unit of general local government; B. The number and percentage of homes financed by a subprime mortgage-related loan in each State or unit of general local government; and C. Data indicating areas likely to face a significant rise in the rate of home foreclosures. Since October 2007, Delaware has had a Foreclosure Task Force, chaired by Lieutenant Governor John Carney. To assist this Task Force, DSHA identified data sources and created maps of the foreclosure filings and subprime loans in May of 2008. DSHA used this data to develop foreclosure information that accompanied the Request for Proposal (RFP) that was issued in draft on 10/14/08. This data came from the following sources: 1. LexisNexis.com provided the number of Delaware court filings from January 2008 to August 2008; 2. First American Loan Performance Software provided subprime loans data as of the end of March 2008; and 3. Census 2000 provided the number of owner-occupied units. DSHA updated this information to include information through August 2008 and did some



analysis to create a ranking of zip codes of greatest need. In the initial analysis, areas with a high foreclosure history and a high percentage of sub-prime loans were considered areas likely to have a high rate of future foreclosures. This data was ranked by zip code and posted on the DSHA NSP web page with the RFP. This chart is attached as appendix 1-a. A map identifying zip codes addressed in our plan is attached as appendix 1-b. Maps showing foreclosure filings, subprime loan activity and seriously delinquent subprime loans are attached as appendix 2. DSHA also reviewed HUD data and found it to be consistent with the data developed for the Foreclosure Taskforce. On 10/23/08, we were notified that the HUD data, along with other data, was available and mapped on www.Policymaps.com. We reviewed this source as well, which also mapped information about second mortgages and piggy-back loans. High concentrations of these loans may also be an indicator of future foreclosures. Further, DSHA reviewed data on www.housingpolicy.org and found the data consistent with other sources reviewed. All of the data and likely future problems ca

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be found throughout the State; however, two trends seem evident. The first trend is that foreclosures are most concentrated in older neighborhoods in urban areas. These neighborhoods have high density with many small-attached units and the housing in these areas is also older. This housing also tends to be some of the most affordable housing in Delaware; for example the 2009 City of Wilmington Action Plan to HUD cited an average housing price of under \$150,000. Often the households who have purchased these homes are one-income households, and/or low-income households. With disruptions in income due to sickness, unemployment or other unanticipated events, these households may face foreclosure. In Kent and Sussex Counties, a similar trend is seen with foreclosure problems being concentrated in some of the older towns with smaller, older and more affordable housing. The other trend is increasing foreclosures in newer high-end neighborhoods in southern New Castle County, and northern and central Kent County. These areas have grown explosively in recent years with large, high cost houses. Many of these homes have lost value in recent month leaving people with little or no equity in their homes. Many of the piggy back loans also known as 80/20 loans are concentrated in these areas. In addition, the labor markets in these areas generally do not pay wages that would enable families to afford these homes. Therefore, many of those buying these homes were commuting to more urban areas in northern New Castle County, and the Philadelphia metro areas. As fuel cost increased, and the housing market declined, some of these households were unable to sell their homes closer to their workplaces and decided to sell the newer home farther from employment centers. With fewer potential buyers for these homes, a number of these homes have gone to foreclosure. In other cases, people were provided loans they could not maintain on their incomes, once they realized that they could not afford the home they put it up for sale only to find that there were few buyers and the house was not appreciating as fast as they anticipated. Unable to refinance or sell, these families face foreclosure. Throughout the State, jurisdictions indicated that major employers were being lost or reducing their workforce and that with increased unemployment, foreclosure rates may increase beyond their current historically high levels. For more detailed information about housing needs and plans in Delaware please see the following: Delaware State Housing Authority Statewide Housing Needs Assessment <http://www.destatehousing.com/information/pubs.shtml> Select Delaware State-wide Housing Needs Assessment 2008-2012 Executive Summary Delaware's Five-Year Consolidated Plan 2008-2012 www.destatehousing.com/information/informationmedia/consol_action_plan2008.pdf City of Wilmington FY2009 Action Plan www.ci.wilmington.de.us/redocuments/fy2009-consolidated-action-plan-final.pdf New Castle County Consolidated Five-Year Plan www.co.new-castle.de.us/housing/home/webpage1.asp Select link to Consolidated Five-Year Plan 2005-2010 (on left side of web page under helpful links) City of Dover Consolidated Five-Year Plan <http://www.cityofdover.com/information/documents/> Select Community Development Ofc rf 08Ato InudrAna eot eto . ITIUINADUE FFNS rvd narrative describing how the grantee's NSP funds will meet the

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ncluding those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. Note: The grantee's narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories. Process DSHA utilized a competitive RFP process to allocate the State's funds. This process began with the development of a Draft Delaware NSP RFP. This Draft RFP was distributed at a "NSP Open Forum" held on October 14, 2008; advertised through a Legal Notice in a newspaper of general circulation throughout the State of Delaware; a "DSHA Highlights" e-mail direct mailing to over 3,000 parties and individuals interested in housing in Delaware; and on the DSHA website. DSHA's NSP Open Forum was open to all interested parties and explained the NSP and DSHA's NSP RFP process. All parties that attended the NSP Open Forum were invited to participate in a NSP Question and Answer Conference Call on October 16, 2008, hosted by a panel from DSHA. The final "Delaware Neighborhood Stabilization Program Request for Proposals and Application" package was posted on DSHA's website on October 17, 2008. Applications were due to DSHA at 4:00 on Friday, October 31, 2008 at the DSHA offices in either Dover or Wilmington. Eligible applicants included units of local government and nonprofits. DSHA strongly suggested that applicants join together and submit a single application using a strong lead applicant and partners with experience in the areas of expertise that would lead to a strong comprehensive NSP. DSHA received nine applications totaling \$60,485,250.00, of which one application did not meet the minimum threshold requirements. The eight eligible applications were reviewed and ranked by DSHA staff and interested parties by the following criteria: 25 points - Areas of greatest need; 15 points - Impact on communities; 15 points - Management capacity and partnerships; 10 points - Low-income targeting; 15 points - Promoting long-term affordability; 10 points - Program description; 5 points - Budget and leveraging; and 5 points - Performance measurements. 100 points - Total Points Areas of greatest need was given the most weight to ensure that need was the primary factor in recommending funding and the following three areas were considered: (A) the number and percentage of home foreclosures in each unit of general local government; (B) the number and percentage of homes financed by a subprime mortgage related loan in each State or unit of general local government; and (C) data indicating areas likely to face a significant rise in the rate of home foreclosures. For (C) data indicating areas likely to face a significant rise in the rate of home foreclosures, DSHA considered that areas of high sub-prime lending and a history of high foreclosures would be areas already destabilized by foreclosure problems and likely to have declining property values and increasing foreclosures without assistance from the NSP. Neighborhoods in Wilmington, neighborhoods in and around New Castle and the Route 9 Corridor in New Castle County, much of Southern New Castle County and Northern Kent County where explosive growth has occurred in recent years, and in a

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d around the older towns in Kent and Sussex Counties, such as Dover and Seaford. Recommendations for funding were limited to these highly-impacted areas. The following chart indicates the funding recommendations and recommended distribution of funds: Applicant Funding Recommended City of Dover \$1,500,000 City of Wilmington \$5,600,000 New Castle County \$7,000,000 Kent County \$2,500,000 Sussex



County \$2,000,000 DSHA's NSP RFP allows the above subrecipients to each use five percent of their NSP funds for general administration of their NSP. DSHA has reserved \$1,000,000 of Delaware's \$19,600,000 in NSP funds for State General Administration of the Program. On October 11, 2008, DSHA published a "Notice of Availability of Draft Delaware Neighborhood Stabilization Program Action Plan Substantial Amendment to the Delaware FY2008 Annual Action Plan" in the two main Delaware newspapers of general circulation. The Draft Action Plan Amendment was available on the DSHA website www.destatehousing.com, and at the locations listed under section "F. Public Comment" below, on November 12, 2008. C. DEFINITIONS AND DESCRIPTIONS (1) Definition of "blighted structure" in context of state or local law. Response: According to HUD, a structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. Further, DSHA considers a structure to be blighted if it does not meet the Delaware State Housing Code or the local building code for each subrecipient. (2) Definition of "affordable rents." Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program-specific requirements such as continued affordability. Response: For any NSP-funded rental activity, affordable rents are defined as 30 percent of the household's monthly gross income, less utility allowances. Total monthly costs (rent plus tenant-paid utilities) cannot exceed 30 percent of the HUD AMI for the appropriate County, household size, bedroom size, and target income group. DSHA annually prepares and updates Utility Allowance Charts for Kent and Sussex Counties that show the applicable utility allowance for each tenant-provided utility. New Castle County prepares a similar chart for New Castle County utility allowances. (3) Describe how the grantee will ensure continued affordability for NSP assisted housing. Response: HUD requires that States ensure, to the maximum extent practicable and for the longest feasible term, that the sale, rental or redevelopment of abandoned and foreclosed upon homes and residential properties remain affordable to individuals or families whose incomes do not exceed 120 percent of AMI. Additionally, for units originally assisted with funds to meet the requirement, that 25 percent of the funds be used to assist households with incomes at or below 50 percent of AMI, and that these units remain affordable to households with income at or below 50 percent of AMI. Proposal submitted/accepted DSHA RFP with following criteria: NSP Subsidy Amount Minimum Affordability Control Period Minimum Restriction Less than \$10,000 5 Years Subsidy recapture, reduced by 20% each year \$10,00- \$20,000 Years Subsidy recapture, reduced by 15% each year \$20,001 - \$40,000 15 Years Subsidy recapture, reduced by 10% each year \$40,001 - \$6

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,000 20 Years Subsidy recapture, reduced by 5% each year \$60,001 and above 30 Years Subsidy retention during control period DSHA has established the affordability control guidelines above as minimums, but expects that where market conditions allow, many of the properties assisted with significant subsidy will become a part of Delaware's permanently-affordable housing stock through management by the Diamond State Community Land Trust. Properties may be made affordable using multiple subsidy resources. The above minimum standards will only apply to the amount of subsidy provided by the NSP. (4) Describe housing rehabilitation standards that will apply to NSP assisted activities. Response: NSP-funded housing rehabilitation must bring substandard housing units into compliance with the Delaware State Housing Code and/or the local building code. D. LOW INCOME TARGETING Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: Response: At least \$4,900,000 of the NSP funds will be utilized for housing individuals and families whose incomes do not exceed 50 percent of area median income. The following is a projected breakdown by subrecipient: Subrecipient Total Units = or < 50 percent of AMI Dover 22 6 Wilmington 65 13 New Castle County 55 11 Kent County 25 7 Sussex County 25 7 Our current estimate of funds to be used for assisting households with incomes at 50% of the AMI and under would be \$5,407,925 (about 28% of NSP funds). However, this is an estimate and actual use of funds may be higher or lower, but will be no less than \$4,900,000 or 25% of the funds provided to Delaware under the NSP. While DSHA commits to using 25% of the funds for housing for people at or below 50% AMI, we may not be able to deliver 25% of the total units to people in those income ranges due to the higher subsidy needed to serve people with lower incomes. E. ACQUISITIONS & RELOCATION Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., = or < 80% of area median income). If so, include: • The number of low- and moderate-income dwelling units—e.g., = or < 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities. DSHA expects that nine units of housing in New Castle County (including the City of Wilmington) will be demolished and redeveloped as a direct result of NSP-assisted activities. These units are likely to be in older more urban areas. DSHA will work with the subrecipients to ensure that the demolition activity is limited to those areas identified as redevelopment areas. Units to be demolished will be substandard, vacant units and would be relocation subrecipient Total Units 50%AM and Under 50% AMI-120% AMI New Castle County 514 Wilmington 6532 Kent County 25718 Dover 22 6 16 Sussex 25 7 18 TOTAL 192 44 148 • The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—e.g., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion. The proposed time sc

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chedule for commencement and completion are defined in the activity section for each local jurisdiction awarded funds. F. PUBLIC COMMENT This section provides a summary of public comments received to the proposed NSP Substantial Amendment. DSHA provided an opportunity to comment on the draft plan from November 12, 2008 through November 26, 2008. DSHA posted the NSP Substantial Amendment on the Agency web-site and provided it at several public locations. DSHA published the notice of the NSP amendment's comment period in the State's two main Newspapers. Those notices provided the following information: Persons who would like to comment on this substantial amendment may send those comments to Andy Lorenz, Delaware State Housing Authority, 18 The Green, Dover, DE 19901 orandy@destatehousing.com. Comments must be received by 4:00 p.m. on November 26, 2008. The Substantial Amendment to the Delaware FY 2008 Annual Action Plan is available on DSHA's website at www.destatehousing.com and at the following locations: Kent County Delaware State Housing Authority 18 The Green Dover, DE 19901 Kent County Community Development Section Kent County Complex 555 Bay Road Dover, DE 19901 City of Dover Public Library 45 South State Street Dover, DE 19901 Sussex County Sussex County Sussex County Administrative Building — West Complex P.O. Box 589 Georgetown, DE 19947 Seaford Public Library 402 North Porter Street Seaford, DE 19973 New Castle County Delaware State Housing Authority Carvel State Office Building 820 North French Street Tenth Floor Wilmington, DE 19801 New Castle County Department of Community Services Community Development and Housing Division New Castle County Government Center 87 Reads Way New Castle, DE 19720-1603 Wilmington Public Library Central Library 10th & Market Streets Wilmington, DE 19801 DSHA received comment on 11/25/08 from Van Temple at the Diamond State Community Land Trust, Representative Daniel B. Short, 39th District, State Representative and Ralph W. Peters Jr., President of Sussex County Habitat for Humanity Board of Directors. Copies of the letters are attached as appendix 3. The comments are in italics below, with DSHA's responses: Comments from Van Temple, Diamond State Community Land Trust Comment: Thanks for the opportunity to comment on the Substantial Amendment



developed to include the Neighborhood Stabilization Program funding that is to be made available to Delaware. From our telephone conversations since the Substantial Amendment was posted I understand that DSHA intends to submit an NSP plan to HUD that will allow Diamond State Community Land Trust to online in the interim period to pursue financial innovations that may expand the size and scope on not only permanently affordable owner-occupied housing but will the other initiative as well. A tiegoesbye are seng moe gops across the county work on financing mechanisms that go well beyond the typical leveraging of FHLB funds, for instance. We strongly encourage DSHA to look at ways to expand this one-time NSP funding stimulus into something much bigger for statewide implementation. The best point along the funding stream to implement serious leveraging is at the state level with the entire \$19.6 million before it has been distributed to the County/City sub-recipients. Leveraging at the sub-recipient level in smaller dollar amounts is not likely to yield the overall expansion the funds that are possible at the state level. DSCLT is c

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ntinuing to develop its New Markets Tax Credits Leveraging plans. We are very close to having NMTC commitment letters and we already have the key players for our approach in place. Over the next few weeks we intend to present this plan to the County/City sub-recipients and other implementation partners to seek their support. Our intent in pursuing this initiative is to “help make the pie bigger” for the whole of Delaware and take full advantage of this much needed foreclosure recovery stimulus. Response: DSHA encourages all jurisdictions recommended for funding to continue to discuss creative ways to use NSP funds to leverage additional funds to address the needs of neighborhoods impacted by foreclosures. To the extent that jurisdictions would like to work together to use New Market Tax Credits to make a greater impact, DSHA will be supportive and as flexible as possible. Comment: From our telephone conversations I understand that DSHA expects a substantial portion of the homes for sale to become a part of the state’s permanently affordable housing stock. When I read the Amendment I see that reflected in the language. However, I’m not sure that the groups are understanding that same intent. Since the Amendment was issued I have had conversations with two of the five successful sub-recipients and neither one has that understanding. Diamond State CLT. Response: DSHA has revised the sections in each of the activities and in the narrative to try and make it clearer that we expect a portion of the homes for sale to become part of the State’s permanently-affordable housing stock. Comment: Permanent Affordability Intent. Part of what makes the Amendment not as clear as it could be is the wording inconsistency between the Threshold Criteria table and the NSP Information by Activity for each County/City group. The Threshold Criteria indicates that for subsidy amounts of \$60,001 and above the subsidy retention period is 30 years. At the same time in each County/City Section G. 11, “For housing related activities” states - “A subsidy of \$60,000 or more would require that the home become a part of Delaware's permanently affordable housing stock." This appears to be an internal inconsistency that should be resolve. Response: There was an internal inconsistency within the document as identified above; DSHA has resolved this inconsistency by adding language to section C-3 and revising the language in County/City Section G.11, Duration of term of assistance. Comment: A second question within the Section G. 11wordin - "A subsidy of \$60000 or more...” I assume that this is referring to the net amount of NSP finding that goes into particular house after the sales proceeds are accounted for and to the total oall subsidy sources going not the house is this proper understanding? I am sure tee willpower no-Subsides going intomy o thesehomssso it will be important take this requirement precise. Response: This is correct; the affordability restrictions would only apply to the net NSP funding provided to support the home being moved from foreclosure to productive use. The wording has been revised to make it clear that these restrictions only apply to the NSP portion of the subsidy. Comment: Zip Code Duplication. Some zip codes that are duplicated in the different jurisdictions. These include 19904, 19802 and 19963. If the allocations for these zip codes could be split based on the percentage of population se

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ved by one jurisdiction or another, or be allocated, in full to a single jurisdiction - this would enable the state to expand the program into other areas that are in need, but not currently represented in the plan. Response: Several zip codes cross jurisdictions, in the case of 19802, Wilmington and New Castle each indicated that they would be working in the part of the zip code within their jurisdiction. In the case of other zip codes, this was not detailed in the applications, but DSHA will ensure that Governments awarded the NSP funding will work only in those areas that fall within their jurisdiction, unless agreements dictating otherwise are developed between jurisdictions. Comment: Opportunity to Review. We request that the RFP applicants are given an opportunity to review their scoring, as well as the proposals and scoring of the other jurisdictions. While the plan submitted to HUD is flexible in nature, it does not detail how each jurisdiction specifically plans to do the work. I would assume that the jurisdictions would like the opportunity to share best practices and ideas as this will be a state-wide effort. Response: DSHA would be willing to provide individual feedback on scoring to applicants requesting a debriefing. Applicants are aware of other jurisdictions that have been recommended for funding and are welcome to share information about planned implementation efforts. DSHA does plan to offer opportunities for jurisdictions planning to participate in the NSP to discuss how they plan to implement their activities through future conference calls and meetings. Comment: Miscellaneous. Sussex County Consolidated Plan is not listed as an appendix like the other jurisdictions. It would also be helpful if Appendix 1 were made available to the public and the jurisdictions to further understand DSHA’s allocation process. Response: Sussex County does not prepare a Consolidated Plan for HUD, but is included in the Consolidated Plan submitted by DSHA for Kent and Sussex Counties. It is located at:www.destatehousing.com/information/informationmedia/consol_action_plan2008.pdf Appendix 1 is the zip code information that was provided to all applicants at the public forum held on 10/14/08 and provided on the DSHA web-site as a data source for applicants to use. This is the first data that DSHA had, but is not the only data used in making funding recommendations. On 10/23/08, we were notified that the HUD data, along with other data, was available and applied onwww.Poicymap.com. W reviewed this as well as onwww.housingpolicy.org ad found the data fairly consistent. Comments from Representative Daniel B. Sort, State Representative 39th district comment: sing the data rovidedby DSHA for foreclosure filings in Delaware, the Sussex County in code in the State’s action plan represent 1.45 of t he foreclosure filis represented n the panyetthe county wasnlylocated 10.75%of the funding. While the subprime lending numbers wereess, just 9.82%, a median allocation would be 11.64% or \$2,165,040. Comparatively, the City of Wilmington’s median foreclosure filing and subprime scoring percentage is 17.34% yet they were allocated 30.11% of the resources allocated. Response: Throughout the NSP process, Congress, HUD and DSHA have been clear that NSP funding must be targeted to areas of greatest need. As DSHA staff prepared for developing our Substantial Amendment for NSP funding, staff attended a number of meetings and conference calls

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o get direction how to allocate funding and consistently received direction that assistance was to be targeted to stabilizing neighborhoods as the name of the program implied. While data was not available at a neighborhood level in all cases, Delaware had good data by zip code. DSHA repeatedly encouraged Sussex County and other applicants to target areas of greatest need where impact could be demonstrated on



how NSP assistance improved the current and likely future stability of neighborhoods. We asked that they not try to do one house in every zip code or neighborhood, but concentrate activity in areas of greatest need. Sussex County began their application: "Sussex County, although largely rural, has not escaped the foreclosure crisis that is paltering the nation. In fact, as the maps reveal, there does not appear to be an area of the County that has not been impacted by foreclosures. Normally, the west and east sides of the County have drastically different real estate markets due to the primarily agricultural nature of the west side and the resort attractiveness of the east. However, the foreclosure crisis is unbiased when it comes to subprime lending, adjustable rate mortgages, and the ripples of an economy going sour." Sussex continued to make an argument that the whole County was an area of greatest need, while other applicants targeted zip codes and neighborhoods and laid out plans as to how NSP funding would stabilize those areas and thereby strengthen the greater community. Comment: It is my understanding that Sussex County was restricted to focusing on just five zip codes, while other jurisdictions were allowed to focus on as many as seven. Given that 20% of foreclosure filings in the State are in Sussex County, an expanded geographic focus may have constituted a greater need during the DSHA scoring process. Response: DSHA did not restrict Sussex County to five zip codes, but encouraged them to target zip codes of greatest need and tried to provide assistance by identifying the zip codes that appeared to be areas of greatest need. Recognizing that Sussex County has areas of significant need, DSHA staff did strongly suggest that Sussex County target zip codes so that their application would meet threshold criteria, which included that the applicant targeted areas of greatest need. Other areas have zip codes that had been much more impacted by the foreclosure crisis and therefore were able to identify more zip codes as areas of highest need. Comment: There are a number of zip codes that we duplicate in filling the different jurisdictions. These include 19904, 19802 and 19963. It is my thought that the allocations for these zip codes could be split based on the percentage of population served by one jurisdiction or another. Response: Several zip codes cross jurisdictions, in the case of 19802, Wilmington and New Castle each indicated that they would be working in the part of the zip code within their jurisdiction. In the case of other zip codes this was not detailed in the applications, but DSHA will ensure that Governments awarded the NSP funding will work only in those areas that fall within their jurisdiction, unless agreements dictating otherwise are developed between jurisdictions. Comment: According to the Delaware Housing Coalition's "Who Can Afford to Live in Delaware," the average home price in Kent County is \$205,000, compared to \$279,000 in Sussex County, yet the State's NSP plan assumes that both co

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nties will complete 32 total units. This is particularly concerning considering that Kent County received an allocation that is \$500,000 more than Sussex County. Response: The chart in Section E assumes that both Kent and Sussex Counties will address a total of 25 units with 7 of them being for people earning 50% of AMI or less and 18 being for people earning between 50% and 120% of AMI. DSHA used information in the Sussex and Kent County Plans to develop targets based on costs and activities in their applications. Sussex County provided information indicating an average subsidy of \$57,500 per unit. With a total actual allocation of \$2,000,000, and with \$100,000 set aside for administration, the estimated units would now be 33 units. Kent's cost estimates included several units of special needs housing that were to have significant NSP investments and reduced the overall number of homes that would be assisted. Comment: I would also like to request that the RFP applicants are given an opportunity to review their scoring, as well as the proposals and scoring of the other jurisdictions. While the plan submitted to HUD is flexible in nature, it does not detail how each jurisdiction specifically plans to do the work. I would assume that the jurisdictions would like the opportunity to share best practices and ideas as this will be a state-wide effort. Response: DSHA would be willing to provide individual feedback on scoring to applicants requesting a debriefing. Applicants are aware of other jurisdictions that have been recommended for funding and are welcome to share information about planned implementation efforts. DSHA does plan to offer opportunities for jurisdictions planning to participate in NSP to discuss how they plan to implement their activities through future conference calls and meetings. Comment: Please note that Delaware's Plan exceeds the maximum 10% allowance for administration and that Sussex County Consolidated Plan is not listed as an appendix like the other jurisdictions. I also think that it would be helpful if Appendix 1 were made available to the public and the jurisdictions to further understand DSHA's allocation process. Response: Award Amount Admin 5% New Castle County 7,000,000.00 350,000.00 Wilmington 5,600,000.00 280,000.00 Kent County 2,500,000.00 125,000.00 Dover 1,500,000.00 75,000.00 Sussex 2,000,000.00 100,000.00 TOTAL 18,600,000.00 930,000.00 DSHA State admin. 1,000,000.00 19,600,00.00 1,930,000.00 10% Adman 1,960,000.00 The allowable administration for Delaware's program would be \$1,960,00; DSHA intends to use \$1,930,00 for administrations indicated in the chart above. This would be proximately 9.8% of the NSP location Apex 1 is the diode information that was provided to all applicants at republic forum held 10/14/08 and provided on the DSHweb-site as a data source for applicants to use. This is the first data that DSHA had, but is not the only data used in making funding recommendations. On 10/23/08, we were notified that the HUD data, along with other data, was available and mapped on www.Policymaps.com. We reviewed this data as well as data on www.housingpolicy.org and found the data fairly consistent. Comments from Mr. Ralph W. Peters Jr., President of Sussex County Habitat for Humanity Board of Directors. ** Please see Mr. Peter's letter attached Response: Mr. Peter's comments center around the great affordable housing needs in Sussex County including foreclosures, cost burden

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d homeowners and substandard housing and how those needs appear to be a great issue in Sussex and in Kent County, but Kent County received more NSP funding than Sussex County. While DSHA would agree that Sussex County has affordable housing needs, the NSP is directed towards making an impact in neighborhoods by moving foreclosed properties back into the occupied inventory in a way that stabilizes neighborhoods. Sussex County, either by the facts of foreclosure patterns or in an effort to spread the NSP funds around, did not provide an application that demonstrated a plan to use NSP funds to stabilize communities in a strategic way. Sussex County asked for a large percentage of the NSP State allocation to purchase and resale properties throughout the County. DSHA provided adequate funding to allow Sussex County to make a major impact in a few areas of greatest need. Comments from Brandy A. Bennett, Sussex County Housing Coordinator ** please see Ms. Bennett's letter attached Response: Many of the issues identified in Ms. Bennett's letter have been addressed elsewhere in the comments. Our clear understanding is that NSP funding needs to be targeted to areas of greatest need and directed to pockets of critical need. While we understand Sussex County's desire for flexibility in targeting the funding based on actual foreclosure activity at the time the funding is available, we need to target the funds in our Plan to HUD due December 1, 2008 to a much more local level than Countywide. Our Request for Proposals specifically indicated that targeting areas of greatest need was a priority and was the factor receiving the most points in our scoring process. DSHA staff encouraged Sussex County to target the zip codes with high foreclosures and subprime loans and even provided direction as to which zip codes in Sussex appeared to have significant need. Using Housingpolicy.org information on foreclosures which has a rating of relative need Statewide, Sussex County has no zip codes in the top 10 areas of need for Delaware and only one zip code in the top 15 areas of need. However, DSHA considered other data including foreclosure data provided by Sussex County and elected to fund additional zip codes beyond the two that appear to have greater relative need using HUD's methodology for establishing relative need. Comments from Kevin Gilmore, Executive Director, Sussex County Habitat for Humanity * Please



see Mr. Gilmore's letter attached Response: All of the issues identified in Mr. Gilmore's letter have been addressed elsewhere in the comments. G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) CITY OF DOVER 1. Activity Name: Purchase and Rehabilitation of Residential Properties from Resilient, or Redevelopment and Establish Financing Mechanisms. 2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24

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CFR 570.201 (a) Acquisition, (b) Disposition, (l) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity.) 3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income). 4. Projected Start Date: March, 2009 5. Projected End Date: March, 2013 6. Total Budget: \$1,500,000.00 7. Responsible Organization: City of Dover 15 E. Lookerman Street Dover, DE 19901 Tracey Harvey, Community Development Manager 8. Location Description: 19901, 19904 (Part) 9. Activity Description: The City of Dover will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish financing mechanisms. 10. Performance Measures: See chart in Section E 11. Specific Activity Requirements: For acquisition activities, include: • Discount Rate: Each foreclosed-upon home or residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by the City of Dover with NSP funds shall be at least 15 percent. For financing activities, include: • Range of interest rates: To be determined. Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates. For housing-related activities, include: • Duration or term of assistance: DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of \$60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the owners requiring significant subsidy will become part of Delaware's permanently-affordable housing stock through management by the DSCLT. • Tenure of beneficiaries--rental or homeownership: Rental units will only be allowed for special needs populations including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership. • A description of how the design of the activity will ensure continued affordability: The City of Dover will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties. G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) CITY OF WILMINGTON 1. Activity Name: Purchase and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms. Demolition. 2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties

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2301(c)(3)(D) Demolish blighted structures. 2301(c)(3)(E) Housing rehabilitation on vacant and abandoned properties for homeownership to households at and below 120 percent of Area Median Income. CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (l) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity). 24 CFR 570.201(d) Clearance for blighted structures only. 3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income). 4. Projected Start Date: March, 2009 5. Projected End Date: March, 2013 6. Total Budget: \$5,600,000.00 7. Responsible Organization: City of Wilmington Department of Real Estate & Housing Louis L. Redding City/County Building 800 North French Street, 7th Floor Wilmington, DE 19801 Timothy G. Crawl-Bey, Director 8. Location Description: 19801, 19802 (Part), 19805 (Part) 9. Activity Description: The City of Wilmington will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish financing mechanisms. A small portion of the funds will be used for demolition. 10. Performance Measures See chart in Section E. 11. Specific Activity Requirements: For acquisition activities, include: • Discount Rate: Each foreclosed-upon home or residential property shall be purchased at a discount of at least 1 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by the City of Wilmington with NSP funds shall be at least 1 percent. For financing activities, include: • Range of interest rates: To be determined. Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates. For housing-related activities, include: • Duration or term of assistance: DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of \$60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that a portion of the owners requiring significant subsidy will become a part of Delaware's permanently-affordable housing stock through management by the DSCLT. • Tenure of beneficiaries--rental or homeownership: Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership. • A description of how the design of the activity will ensure continued affordability: The City of Wilmington will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties. G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) NEW CASTLE COUNTY 1. Activity Name: Purchase

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and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms. Demolition. 2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in



order to sell, rent, or redevelop such homes and properties. 2301(c)(3)(D) Demolish blighted structures. CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (l) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity). 24 CFR 570.201(d) Clearance for blighted structures only. 3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income). 4. Projected Start Date: September 9, 2009 5. Projected End Date: June 30, 2014 6. Total Budget: \$7,000,000.00 7. Responsible Organization: NCC Department of Community Services 77 Reads Way New Castle, DE 19720 Anne Farley, General Manager 8. Location Description: 19720 (New Castle), 19702, 19709, 19802 (Part), 19805 (Part), 19701 (Bear) 9. Activity Description: New Castle County will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish financing mechanisms. A small portion of the funds will be used for demolition. 10. Performance Measures: See chart in Section E. 11. Specific Activity Requirements: For acquisition activities, include • Discount Rate: Each foreclosed-upon home or residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by New Castle County with NSP funds shall be at least 15 percent. For financing activities, include: Range of interest rates: To be determined. Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates. For housing-related activities, include: • Duration or term of assistance: DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of \$60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the homes requiring significant subsidy will become a part of Delaware's permanently-affordable housing stock through management by the DSCLT. • Tenure of beneficiaries--rental or homeownership: Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership. • A description of

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ow the design of the activity will ensure continued affordability: New Castle County will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties. G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) KENT COUNTY 1. Activity Name: Purchase and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms. 2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosed-upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (l) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity). 3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income). 4. Projected Start Date: March 1, 2009 5. Projected End Date: July 30, 2013 6. Total Budget: \$2,500,000.00 7. Responsible Organization: Kent County Levy Court 555 Bay Road Dover, DE 19901 Michael Petit de Mange, Administrator 8. Location Description: 19934 (Camden/Wyoming), 19977 (Smyrna), 19904 (part), 19938 (Clayton), 19952 (Harrington), 19962 (Magnolia) 19963 (Part) 9. Activity Description: Kent County will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish financing mechanisms. 10. Performance Measures: See chart in Section E. 11. Specific Activity Requirements: For acquisition activities, include • Discount Rate: Each foreclosed-upon residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by Kent County with NSP funds shall be at least 15 percent. For financing activities, include: • Range of interest rates: To be determined. Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates. For housing-related activities, include: • Duration or term of assistance: DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of \$60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the homes requiring significant subsidy will become a part of Delaware's permanently-affordable housing stock through management

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y the DSCLT. • Tenure of beneficiaries--rental or homeownership: Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership. • A description of how the design of the activity will ensure continued affordability: Kent County will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties. G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY) SUSSEX COUNTY 1. Activity Name: Purchase and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms. 2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosed-upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(B) Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell, rent, or redevelop such homes and properties. CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (l) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity). 3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income). 4. Projected Start Date: March 1, 2009 5. Projected End Date: July 30, 2013 6. Total Budget: \$2,000,000.00 7. Responsible Organization: Sussex County 22215 DuPont Boulevard P.O. Box 589 Georgetown, DE 19947 Brandy Bennett, Housing Coordinator 8. Location Description: Zip Codes: 19973 (Seaford), 19956 (Laurel), 19963 (Part), 19947 (Georgetown), 19950 (Greenwood) 9. Activity Description: Sussex County will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish financing mechanisms. 10. Performance Measures: See chart in



Section E. 11. Specific Activity Requirements: For acquisition activities, include: • Discount Rate: Each foreclosed-upon home or residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by Sussex County with NSP funds shall be at least 15 percent. For financing activities, include: • Range of interest rates: To be determined. Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates. For housing-related activities, include: • Duration or term of assistance: DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of \$60,000 or more would require at minimum

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that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the homes requiring significant subsidy will become a part of Delaware’s permanently-affordable housing stock through management by the DSCLT. • Tenure of beneficiaries--rental or homeownership: Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership. • A description of how the design of the activity will ensure continued affordability: Sussex County will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties.

Definitions and Descriptions:

Low Income Targeting:

Acquisition and Relocation:

Public Comment:

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$21,705,296.92
Total Budget	\$2,105,296.92	\$21,705,296.92
Total Obligated	\$2,197,283.07	\$21,697,283.07
Total Funds Drawdown	\$76,380.81	\$18,152,801.09
Program Funds Drawdown	\$37,393.71	\$15,704,048.79
Program Income Drawdown	\$38,987.10	\$2,448,752.30
Program Income Received	\$0.00	\$4,239,405.20
Total Funds Expended	\$0.00	\$11,507,504.58
Match Contributed	\$0.00	\$0.00



Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$2,940,000.00	\$0.00
Limit on Admin/Planning	\$1,960,000.00	\$1,758,611.80
Limit on State Admin	\$0.00	\$1,758,611.80

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$4,900,000.00	\$6,016,933.49

Overall Progress Narrative:

During this quarter, DSHA and all subrecipients were extremely focused on meeting the NSP 2 expenditure deadline. Although no draws were processed, DSHA did have one-on-one meetings with each subrecipient prior to the 7.3 updates to DRGR to ensure each jurisdiction reported the program income in a timely manner. City of Wilmington provided downpayment assistance to 12 homes and New Castle County sold 3 homes.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP #01-08-02, Purchase, Rehab, Resale	\$0.00	\$1,664,369.49	\$1,394,271.45
NSP #01-08-03, Administration	\$0.00	\$160,247.09	\$125,000.00
NSP #01-08-04, Low Income Rentals	\$0.00	\$938,347.98	\$843,031.74
NSP #02-08-01, Finance Mechanisms	\$0.00	\$30,000.00	\$20,000.00
NSP #02-08-02, Purchase, Rehab, Resale	\$0.00	\$1,021,655.12	\$776,845.74
NSP #02-08-03, Administration	\$0.00	\$73,260.00	\$16,682.43
NSP #02-08-04, Low Income Rentals	\$0.00	\$608,000.00	\$459,825.01
NSP #03-08-01, Finance Mechanisms	\$4,534.39	\$1,266,936.86	\$1,112,250.55
NSP #03-08-02, Administration	\$10,000.00	\$162,952.41	\$130,000.00
NSP #03-08-03, Finance Mechanisms	\$22,859.32	\$930,585.51	\$718,584.57
NSP #04-08-02, Purchase, Rehab, Resale	\$0.00	\$1,543,663.63	\$1,302,986.15
NSP #04-08-03, Demolition	\$0.00	\$198,750.00	\$81,805.00



NSP #04-08-04, Administration	\$0.00	\$280,000.00	\$169,338.80
NSP #04-08-05, Low Income Rentals	\$0.00	\$1,450,000.00	\$709,879.34
NSP #04-08-06, Redevelopment of Vacant and Abandon	\$0.00	\$2,360,250.00	\$1,319,806.24
NSP #05-08-01, Purchase, Rehab, Resale	\$0.00	\$5,506,278.83	\$4,458,480.74
NSP #05-08-02, Administration	\$0.00	\$350,000.00	\$232,211.60
NSP #05-08-03, Low Income Rentals	\$0.00	\$2,090,000.00	\$916,122.97
NSP #05-08-04, NCC Redevelopment	\$0.00	\$100,000.00	\$0.00
NSP #06-08-01, Administration	\$0.00	\$970,000.00	\$916,926.46



Activities

Grantee Activity Number:	NSP #01-08-02
Activity Title:	Kent County Purchase, Rehab and Resale

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP #01-08-02

Projected Start Date:

04/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Purchase, Rehab, Resale

Projected End Date:

09/20/2010

Completed Activity Actual End Date:

Responsible Organization:

Kent County Levy Court

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$1,664,369.49
Total Budget	\$164,369.49	\$1,664,369.49
Total Obligated	\$164,369.49	\$1,664,369.49
Total Funds Drawdown	\$4,512.70	\$1,558,640.94
Program Funds Drawdown	\$0.00	\$1,394,271.45
Program Income Drawdown	\$4,512.70	\$164,369.49
Program Income Received	\$0.00	\$384,112.88
Total Funds Expended	\$0.00	\$763,804.56
Kent County Levy Court	\$0.00	\$763,804.56
Match Contributed	\$0.00	\$0.00

Activity Description:

This activity will purchase and rehabilitate foreclosed properties for resale, rent, or redevelopment.

Location Description:

The Kent County NSP purchase, rehab and resale activity will focus on zip codes 19934, 19977, 19904 (part), 19938, 19952, 19962, and 19963 (part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	4/10



	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	4/10
# of Singlefamily Units	0	4/10

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/2	2/8	4/10	50.00
# Owner Households	0	0	0	0/2	2/8	4/10	50.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number:	NSP #01-08-03
Activity Title:	Kent County NSP General Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP #01-08-03

Project Title:

Administration

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

Kent County Levy Court

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$160,247.09
Total Budget	\$35,247.09	\$160,247.09
Total Obligated	\$35,247.09	\$160,247.09
Total Funds Drawdown	\$7,514.41	\$160,247.09
Program Funds Drawdown	\$0.00	\$125,000.00
Program Income Drawdown	\$7,514.41	\$35,247.09
Program Income Received	\$0.00	\$11,206.79
Total Funds Expended	\$0.00	\$125,000.00
Kent County Levy Court	\$0.00	\$125,000.00
Match Contributed	\$0.00	\$0.00

Activity Description:

This activity will be to administer Kent County's NSP, which will provide finance mechanisms for the purchase of foreclosed homes, and will purchase and rehabilitate foreclosed homes for resale and rent by low-, moderate-, and middle-income households.

Location Description:

The Kent County NSP Administration activity will focus on zip codes 19934, 19977, 19904 (part), 19938, 19952, 19962, and 19963 (part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.



Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number:	NSP #01-08-04
Activity Title:	Rehab Low Income Set-aside

Activity Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #01-08-04

Project Title:
Low Income Rentals

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
Kent County Levy Court

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$938,347.98
Total Budget	\$63,347.98	\$938,347.98
Total Obligated	\$63,347.98	\$938,347.98
Total Funds Drawdown	\$150.00	\$906,379.72
Program Funds Drawdown	\$0.00	\$843,031.74
Program Income Drawdown	\$150.00	\$63,347.98
Program Income Received	\$0.00	\$5,281.80
Total Funds Expended	\$0.00	\$833,887.74
Kent County Levy Court	\$0.00	\$833,887.74
Match Contributed	\$0.00	\$0.00

Activity Description:

This activity will purchase and rehabilitate foreclosed properties for resale, rent, or redevelopment.

Location Description:

The Kent County Neighborhood Stabilization Program will focus on zip codes 19934, 19977, 19904 (part), 19938, 19952, 19962, and 19963 (part)

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	2/3
	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/3
# of Singlefamily Units	0	2/3

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	2/3	0/0	2/3	100.00
# Owner Households	0	0	0	2/3	0/0	2/3	100.00
# Renter Households	0	0	0	0/0	0/0	0/0	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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

Grantee Activity Number:	NSP #02-08-01
Activity Title:	Dover Settlement Assistance for Homeownership

Activity Category:

Homeownership Assistance to low- and moderate-income

Activity Status:

Under Way

Project Number:

NSP #02-08-01

Project Title:

Finance Mechanisms

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Dover

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$30,000.00
Total Budget	\$0.00	\$30,000.00
Total Obligated	\$0.00	\$30,000.00
Total Funds Drawdown	\$0.00	\$20,000.00
Program Funds Drawdown	\$0.00	\$20,000.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$20,000.00
City of Dover	\$0.00	\$20,000.00
Match Contributed	\$0.00	\$0.00

Activity Description:

The City of Dover will provide settlement assistance at \$10,000.00 each for five households to buy foreclosed upon homes and to help stabilize neighborhoods.

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on zip codes 19901 and 19904 (part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	3/5
# of Singlefamily Units	0	3/5



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	2/2	0/3	3/5	66.67
# Owner Households	0	0	0	2/2	0/3	3/5	66.67

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number:	NSP #02-08-02
Activity Title:	City of Dover Purchase, Rehab, and Resale

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

NSP #02-08-02

Project Title:

Purchase, Rehab, Resale

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

City of Dover

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$1,021,655.12
Total Budget	\$232,915.12	\$1,021,655.12
Total Obligated	\$232,915.12	\$1,021,655.12
Total Funds Drawdown	\$16,957.09	\$1,009,760.86
Program Funds Drawdown	\$0.00	\$776,845.74
Program Income Drawdown	\$16,957.09	\$232,915.12
Program Income Received	\$0.00	\$249,182.51
Total Funds Expended	\$0.00	\$340,993.55
City of Dover	\$0.00	\$340,993.55
Match Contributed	\$0.00	\$0.00

Activity Description:

The City of Dover Neighborhood Stabilization Program will purchase and rehabilitate foreclosed upon residential properties for resale and rent to low-, moderate-, and middle-income households.

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on stabilizing neighborhoods in zip codes 19901 and 19904 (part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	2/4
	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/4



of Singlefamily Units

0

2/4

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/2	1/2	2/4	50.00
# Owner Households	0	0	0	0/2	1/2	2/4	50.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number:	NSP #02-08-03
Activity Title:	City of Dover General NSP Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP #02-08-03

Project Title:

Administration

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

City of Dover

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$73,260.00
Total Budget	\$0.00	\$73,260.00
Total Obligated	\$0.00	\$73,260.00
Total Funds Drawdown	\$5,103.89	\$36,100.66
Program Funds Drawdown	\$0.00	\$16,682.43
Program Income Drawdown	\$5,103.89	\$19,418.23
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$11,798.88
City of Dover	\$0.00	\$11,798.88
Match Contributed	\$0.00	\$0.00

Activity Description:

The general administration activity of the City of Dover's Neighborhood Stabilization Program will oversee the stabilization of neighborhoods in Dover, Delaware.

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on stabilizing neighborhoods in zip codes 19901 and 19904 (part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.



Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number:	NSP #02-08-04
Activity Title:	Rehab-Low Income Set-aside

Activity Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #02-08-04

Project Title:
Low Income Rentals

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
City of Dover

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$608,000.00
Total Budget	\$0.00	\$608,000.00
Total Obligated	\$0.00	\$608,000.00
Total Funds Drawdown	\$4,749.01	\$522,540.05
Program Funds Drawdown	\$0.00	\$459,825.01
Program Income Drawdown	\$4,749.01	\$62,715.04
Program Income Received	\$0.00	\$85,853.18
Total Funds Expended	\$0.00	\$65,742.56
City of Dover	\$0.00	\$65,742.56
Match Contributed	\$0.00	\$0.00

Activity Description:

The City of Dover Neighborhood Stabilization Program will purchase and rehabilitate foreclosed upon residential properties for resale and rent to low income households that at or below 50% Area Median Income

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on stabilizng neighborhoods in zip codes 19901 and 19904 (part)

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	1/4

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/4



of Singlefamily Units

0

1/4

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/4	0/0	1/4	100.00
# Renter Households	0	0	0	1/0	0/0	1/0	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number: NSP #03-08-01

Activity Title: Finance Mechanisms for Homeownership

Activity Category:

Homeownership Assistance to low- and moderate-income

Activity Status:

Under Way

Project Number:

NSP #03-08-01

Project Title:

Finance Mechanisms

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

Sussex County

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$1,266,936.86
Total Budget	\$136,936.86	\$1,266,936.86
Total Obligated	\$66,936.86	\$1,266,936.86
Total Funds Drawdown	\$4,534.39	\$1,249,187.41
Program Funds Drawdown	\$4,534.39	\$1,112,250.55
Program Income Drawdown	\$0.00	\$136,936.86
Program Income Received	\$0.00	\$326,372.73
Total Funds Expended	\$0.00	\$840,781.16
Sussex County	\$0.00	\$840,781.16
Match Contributed	\$0.00	\$0.00

Activity Description:

The Sussex County Neighborhood Stabilization Program will establish finance mechanisms for low-, moderate-, and middle-income households to purchase foreclosed upon homes.

Location Description:

The Sussex County Neighborhood Stabilization Program will focus on zip codes 19973, 19956, 19963 (part), 19947, and 19950.

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	18/20
# of Singlefamily Units	0	18/20



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/10	6/10	18/20	33.33
# Owner Households	0	0	0	0/10	6/10	18/20	33.33

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number:	NSP #03-08-02
Activity Title:	Sussex County NSP Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP #03-08-02

Project Title:

Administration

Projected Start Date:

03/23/2009

Projected End Date:

09/20/2010

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

Sussex County

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$162,952.41
Total Budget	\$32,952.41	\$162,952.41
Total Obligated	\$32,952.41	\$162,952.41
Total Funds Drawdown	\$10,000.00	\$162,952.41
Program Funds Drawdown	\$10,000.00	\$130,000.00
Program Income Drawdown	\$0.00	\$32,952.41
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$108,379.04
Sussex County	\$0.00	\$108,379.04
Match Contributed	\$0.00	\$0.00

Activity Description:

General administration of Sussex County's Neighborhood Stabilization Program will establish finance mechanisms to assist low-, moderate-, and middle-income households purchase foreclosed upon homes, and stabilize neighborhoods. Sussex County has requested an additional \$30,000 for administration funds due to legal fees for their agreements with their partners. DSHA has granted an additional \$30,000 from DSHA administration funds budgeted for \$1,000,000. DSHA has revised our administration budget to reflect \$970,000.00.

Location Description:

The Sussex County Neighborhood Stabilization Program will focus on stabilizing neighborhoods in zip codes 17773, 19956, 19963 (part), 19947, and 19950.

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.



Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: NSP #03-08-03

Activity Title: Low Income Homeownership

Activity Category:

Homeownership Assistance to low- and moderate-income

Activity Status:

Under Way

Project Number:

NSP #03-08-03

Project Title:

Finance Mechanisms

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

Sussex County

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$930,585.51
Total Budget	\$160,585.51	\$930,585.51
Total Obligated	\$230,585.51	\$930,585.51
Total Funds Drawdown	\$22,859.32	\$879,170.08
Program Funds Drawdown	\$22,859.32	\$718,584.57
Program Income Drawdown	\$0.00	\$160,585.51
Program Income Received	\$0.00	\$4,102.05
Total Funds Expended	\$0.00	\$454,077.25
Sussex County	\$0.00	\$454,077.25
Match Contributed	\$0.00	\$0.00

Activity Description:

The Sussex County Neighborhood Stabilization Program will establish finance mechanisms for low income households that are at or below 50% area media income to purchase foreclosed upon homes.

Location Description:

The Sussex County Neighborhood Stabilization Program will focus on zip codes 19973, 19956, 19963 (part), 19947, and 19950

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	7/7
# of Singlefamily Units	0	7/7



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	7/7	0/0	7/7	100.00
# Owner Households	0	0	0	7/7	0/0	7/7	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number: NSP #04-08-02
Activity Title: City of Wilmington Purchase, Rehab, and Resale

Activity Category:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 NSP #04-08-02

Project Title:
 Purchase, Rehab, Resale

Projected Start Date:
 04/01/2009

Projected End Date:
 09/20/2010

Benefit Type:
 Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
 NSP Only - LMMI

Responsible Organization:
 City of Wilmington

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$1,543,663.63
Total Budget	\$232,663.63	\$1,543,663.63
Total Obligated	\$224,649.78	\$1,535,649.78
Total Funds Drawdown	\$0.00	\$1,535,649.78
Program Funds Drawdown	\$0.00	\$1,302,986.15
Program Income Drawdown	\$0.00	\$232,663.63
Program Income Received	\$0.00	\$249,731.62
Total Funds Expended	\$0.00	\$1,227,308.28
City of Wilmington	\$0.00	\$1,227,308.28
Match Contributed	\$0.00	\$0.00

Activity Description:

The City of Wilmington will use NSP funds to purchase and rehabilitate residential properties for resale, rent, and redevelopment to low-, moderate-, and middle-income households. The acquisitions and rehab of these properties fit under eligible Use B under the NSP eligible use by property type. The City of Wilmington will also provide closing cost assistance to eligible NSP homebuyers.

Location Description:

The City of Wilmington Neighborhood Stabilization Program will be located in zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	3/26

	This Report Period	Cumulative Actual Total / Expected
	Total	Total

# of Housing Units	0	3/26
# of Singlefamily Units	0	3/26

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	2/26	3/26	66.67
# Owner Households	0	0	0	0/0	2/26	3/26	66.67

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number:	NSP #04-08-03
Activity Title:	City of Wilmington NSP Demolition

Activity Category:
Clearance and Demolition

Activity Status:
Under Way

Project Number:
NSP #04-08-03

Project Title:
Demolition

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

Benefit Type:
()

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Wilmington

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$198,750.00
Total Budget	\$0.00	\$198,750.00
Total Obligated	\$0.00	\$198,750.00
Total Funds Drawdown	\$0.00	\$99,475.00
Program Funds Drawdown	\$0.00	\$81,805.00
Program Income Drawdown	\$0.00	\$17,670.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$68,520.21
City of Wilmington	\$0.00	\$68,520.21
Match Contributed	\$0.00	\$0.00

Activity Description:

The City of Wilmington will demolish five dilapidated residential dwelling units.

Location Description:

The City of Wilmington Neighborhood Stabilization Program focuses on zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	3/5

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	3/5
# of Singlefamily Units	0	3/5

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number:	NSP #04-08-04
Activity Title:	City of Wilmington NSP General Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP #04-08-04

Project Title:

Administration

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

City of Wilmington

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$280,000.00
Total Budget	\$0.00	\$280,000.00
Total Obligated	\$0.00	\$280,000.00
Total Funds Drawdown	\$0.00	\$215,244.46
Program Funds Drawdown	\$0.00	\$169,338.80
Program Income Drawdown	\$0.00	\$45,905.66
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$137,909.29
City of Wilmington	\$0.00	\$137,909.29
Match Contributed	\$0.00	\$0.00

Activity Description:

General Administration of the City of Wilmington's Neighborhood Stabilization Program.

Location Description:

The City of Wilmington Neighborhood Stabilization Program is focusing on zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

During this quarter, City of Wilmington assisted 12 homebuyers with downpayment and closing cost assistance through their Homebuyers Assistance Program (HAP), funded under NSP-eligible Use E. The program was so successful, The City had to suspend the program until further notice.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.



Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number: NSP #04-08-05

Activity Title: Rehab-Low Income Set-aside

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

NSP #04-08-05

Project Title:

Low Income Rentals

Projected Start Date:

04/01/2009

Projected End Date:

09/20/2010

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

City of Wilmington

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$1,450,000.00
Total Budget	\$0.00	\$1,450,000.00
Total Obligated	\$0.00	\$1,450,000.00
Total Funds Drawdown	\$0.00	\$709,879.34
Program Funds Drawdown	\$0.00	\$709,879.34
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$69,687.19
Total Funds Expended	\$0.00	\$537,177.83
City of Wilmington	\$0.00	\$537,177.83
Match Contributed	\$0.00	\$0.00

Activity Description:

The City of Wilmington Neighborhood Stabilization Program use funds to purchase and rehabilitate residential properties for resale, rent, and redevelopment to low income households that are at or below 50% area median income. The activities fall under eligible use B under the NSP eligibly uses of property types to serve the low income households. The City of Wilmington will also provide closing cost assistance for eligible NSP homebuyers under Use B.

Location Description:

The City of Wilmington Neighborhood Stabilization Program will be located in zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	1/15
# ELI Households (0-30% AMI)	0	0/0



	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/15
# of Singlefamily Units	0	1/15

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/15	0/0	1/15	100.00
# Owner Households	0	0	0	1/15	0/0	1/15	100.00
# Renter Households	0	0	0	0/0	0/0	0/0	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number:	NSP #04-08-06
Activity Title:	Redevelopment of vacant and abandoned properties

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP #04-08-06

Projected Start Date:

10/14/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

Redevelopment of Vacant and Abandon Properties

Projected End Date:

09/20/2010

Completed Activity Actual End Date:

Responsible Organization:

City of Wilmington

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$2,360,250.00
Total Budget	\$0.00	\$2,360,250.00
Total Obligated	\$0.00	\$2,360,250.00
Total Funds Drawdown	\$0.00	\$1,482,623.57
Program Funds Drawdown	\$0.00	\$1,319,806.24
Program Income Drawdown	\$0.00	\$162,817.33
Program Income Received	\$0.00	\$331,566.50
Total Funds Expended	\$0.00	\$889,809.70
City of Wilmington	\$0.00	\$889,809.70
Match Contributed	\$0.00	\$0.00

Activity Description:

The City of Wilmington, under Eligible Use E, will be redeveloping vacant and abandoned lots to provide housing to 51%-120% AMI households. The redevelopment of the lots will be a mixture of new construction, rehabilitation, and demolish of existing abandon structures. Primary focus for use E is to demolish the abandoned VFW site and re-zone to residential, construct new housing units that will be for homeownership. This activity will stabilize the neighborhood surrounding the abandon property. The City's original plan did not include funds for this use, a substantial amendment was conducted, no public comments received, approved on October 14 2009.

Location Description:

The City of Wilmington will be working in zip codes 19801, 1902 (part), and 19805 (part) when using NSP funds.

Activity Progress Narrative:

During this quarter, the City of Wilmington assisted 12 households with their Homebuyer's Assistance Program (HAP).

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	12	15/21



	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	12	15/21
# of Singlefamily Units	12	15/21

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	12	12	1/0	13/21	15/21	93.33
# Owner Households	0	12	12	1/0	13/21	15/21	93.33

Activity Locations

Address	City	County	State	Zip	Status / Accept
120 E 36th St	Wilmington		Delaware	19802-2318	Match / Y
2108 N Jefferson St	Wilmington		Delaware	19802-4018	Match / Y
208 S Connell St	Wilmington		Delaware	19805-3962	Match / Y
1907 Lakeview Rd	Wilmington		Delaware	19805-4115	Match / Y
1125 Maple St	Wilmington		Delaware	19805-4309	Match / Y
901 W 27th St	Wilmington		Delaware	19802-2943	Match / Y
713 N Scott St	Wilmington		Delaware	19805-3023	Match / Y
1039 W 7th St	Wilmington		Delaware	19805-3217	Match / Y
2808 W 3rd St	Wilmington		Delaware	19805-1813	Match / Y
605 Rodman St	Wilmington		Delaware	19805-2833	Match / Y
1314 W 7th St	Wilmington		Delaware	19805-3223	Match / Y
704 S Scott St	Wilmington		Delaware	19805-3848	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number: NSP #05-08-01
Activity Title: New Castle County Purchase, Rehab, and Resale

Activity Category:
 Rehabilitation/reconstruction of residential structures

Activity Status:
 Under Way

Project Number:
 NSP #05-08-01

Project Title:
 Purchase, Rehab, Resale

Projected Start Date:
 04/01/2009

Projected End Date:
 09/20/2010

Benefit Type:
 Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
 NSP Only - LMMI

Responsible Organization:
 New Castle County

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$5,506,278.83
Total Budget	\$1,046,278.83	\$5,506,278.83
Total Obligated	\$1,046,278.83	\$5,506,278.83
Total Funds Drawdown	\$0.00	\$5,504,759.57
Program Funds Drawdown	\$0.00	\$4,458,480.74
Program Income Drawdown	\$0.00	\$1,046,278.83
Program Income Received	\$0.00	\$1,354,390.00
Total Funds Expended	\$0.00	\$3,123,095.14
New Castle County	\$0.00	\$3,123,095.14
Match Contributed	\$0.00	\$0.00

Activity Description:

The New Castle County Neighborhood Stabilization Program will purchase and rehabilitate residential properties for resale, rent or redevelopment and will focus on foreclosed, vacant or blighted properties in the primary zip code of 19720 but may also include the zip codes of 19709, 19802, 19805 and 19701.

Location Description:

New Castle County neighborhoods with foreclosed upon residential properties in zip codes 19720, 19709, 19802, 19805, and 19701.

Activity Progress Narrative:

During this quarter, New Castle sold 3 homes to buyers above 50% AMI.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	3	7/23
	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	3	7/23

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	3	3	0/11	9/12	11/23	81.82
# Owner Households	0	3	3	0/11	9/12	11/23	81.82

Activity Locations

Address	City	County	State	Zip	Status / Accept
4 Tyne Dr	New Castle		Delaware	19720-2341	Match / Y
328 Hazlett Ave	New Castle		Delaware	19720-1806	Match / Y
1509 Binder Ln	Wilmington		Delaware	19805-1227	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number: NSP #05-08-02
Activity Title: New Castle County NSP General Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP #05-08-02

Project Title:

Administration

Projected Start Date:

03/23/2009

Projected End Date:

09/20/2010

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

New Castle County

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$350,000.00
Total Budget	\$0.00	\$350,000.00
Total Obligated	\$0.00	\$350,000.00
Total Funds Drawdown	\$0.00	\$267,140.72
Program Funds Drawdown	\$0.00	\$232,211.60
Program Income Drawdown	\$0.00	\$34,929.12
Program Income Received	\$0.00	\$131,410.00
Total Funds Expended	\$0.00	\$193,003.09
New Castle County	\$0.00	\$193,003.09
Match Contributed	\$0.00	\$0.00

Activity Description:

This activity is for the general administration of New Castle County's Neighborhood Stabilization Program.

Location Description:

New Castle County's Neighborhood Stabilization Program will focus on the primary zip code of 19720 but may also include the zip codes of 19709, 19802, 19805, and 19701.

Activity Progress Narrative:

New Castle County sold 3 homes this quarter.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.



Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number:	NSP #05-08-03
Activity Title:	Rehab-Low Income Set-aside

Activity Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #05-08-03

Project Title:
Low Income Rentals

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
New Castle County

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$2,090,000.00
Total Budget	\$0.00	\$2,090,000.00
Total Obligated	\$0.00	\$2,090,000.00
Total Funds Drawdown	\$0.00	\$916,122.97
Program Funds Drawdown	\$0.00	\$916,122.97
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$1,036,507.95
Total Funds Expended	\$0.00	\$916,092.97
New Castle County	\$0.00	\$916,092.97
Match Contributed	\$0.00	\$0.00

Activity Description:

New Castle County Neighborhood Stabilization Program will purchase and rehabilitate residential properties for resale, rent or redevelopment and will focus on foreclosed, vacant or blighted properties for low-income households at or below 50% area median income.

Location Description:

New Castle County Neighborhood Stabilization Program will focus on zip codes 19702, 19709, 19802, 19085, and 19701

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	10/8
# ELI Households (0-30% AMI)	0	1/0

This Report Period	Cumulative Actual Total / Expected
Total	Total



# of Housing Units	0	10/8
# of Singlefamily Units	0	10/8

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	10/8	0/0	10/8	100.00
# Owner Households	0	0	0	10/8	0/0	10/8	100.00
# Renter Households	0	0	0	0/0	0/0	0/0	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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



Grantee Activity Number:	NSp #05-08-04
Activity Title:	New Castle County redevelopment

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

NSP #05-08-04

Project Title:

NCC Redevelopment

Projected Start Date:

04/01/2009

Projected End Date:

03/20/2013

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LMMI

Responsible Organization:

New Castle County

Overall	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$100,000.00
Total Budget	\$0.00	\$100,000.00
Total Obligated	\$100,000.00	\$100,000.00
Total Funds Drawdown	\$0.00	\$0.00
Program Funds Drawdown	\$0.00	\$0.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$0.00
New Castle County	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

The New Castle County Neighborhood Stabilization Program will provide assistance to buyer purchasing vacant residential properties and will focus on vacant or blighted/demolished properties in the primary zip code of 19720 but may also include the zip codes of 19709, 19802, 19805 and 19701.

Location Description:

New Castle County neighborhoods with vacant/demolished residential properties in zip codes 19720, 19709, 19802, 19805, and 19701.

Activity Progress Narrative:

No activity to report.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.



Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number:	NSP #06-08-01
Activity Title:	Delaware State NSP General Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP #06-08-01

Project Title:

Administration

Projected Start Date:

03/20/2009

Projected End Date:

09/20/2010

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

Delaware State Housing Authority

Overall

	Oct 1 thru Dec 31, 2011	To Date
Total Projected Budget from All Sources	N/A	\$970,000.00
Total Budget	\$0.00	\$970,000.00
Total Obligated	\$0.00	\$970,000.00
Total Funds Drawdown	\$0.00	\$916,926.46
Program Funds Drawdown	\$0.00	\$916,926.46
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$850,123.33
Delaware State Housing Authority	\$0.00	\$850,123.33
Match Contributed	\$0.00	\$0.00

Activity Description:

The State of Delaware general administration activity will oversee the State's Neighborhood Stabilization Program by providing: training, a policies and procedures manual, technical assistance, contracts, record keeping, reporting, monitoring, a statewide NSP media campaign for potential homebuyers, and general program oversight.

Location Description:

The State of Delaware Neighborhood Stabilization Program administered by the Delaware State Housing Authority (DSHA) will focus on neighborhoods in the targeted zip codes approved by DSHA for each of the five Delaware subgrantees.

Activity Progress Narrative:

During this quarter, DSHA and all subrecipients were extremely focused on meeting the NSP 2 expenditure deadline. Although no draws were processed, DSHA did have one-on-one meetings with each subrecipient prior to the 7.3 updates to DRGR to ensure each jurisdiction reported the program income in a timely manner. DSHA has also been focusing on clearing up Environmental Review issues with one subrecipient. As of 12/31/2011, DSHA has cleared several issues and is very close to seeking guidance for the remaining issues.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.



Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources
