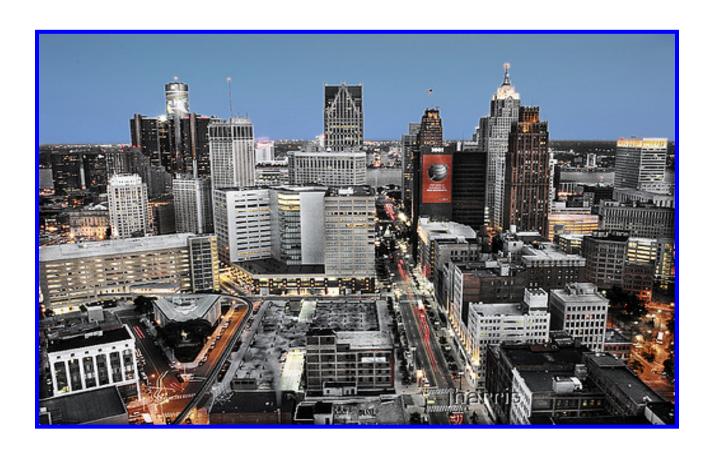
City of Detroit Dave Bing, Mayor

Planning and Development Department

Neighborhood Stabilization Program 3

(NSP3)

Plan



Robert Anderson, Director Marja M. Winters, Deputy Director

1

City of Detroit Neighborhood Stabilization Plan 3 (NSP3)

Executive Summary

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

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

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

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

The proposed budget breakdown is as follows:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CITY OF DETROIT

NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3) NSP3 SUBSTANTIAL AMENDMENT

1. NSP3 Grantee Information

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

2. Areas of Greatest Need

Map Submission

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

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

NSP3 METHODOLOGY

The Neighborhood NSP3 Score.

The minimum needs score for NSP3 targeting eligibility within target area geography's state: the neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

The high cost mortgage rate.

Home Mortgage Disclosure Act data showing the percent of primary mortgages executed between 2004 and 2007 that were high cost. This is the Census Tract level rate.

The estimated rate of mortgages Serious Delinquent (90+ or more days delinquent or in foreclosure) in June 2010.

HUD used a July 2010 extract of county level serious delinquency rates from McDash Analytics to develop a predictive model using public data that was available for every

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

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

- +0.476 Unemployment Change 3/2005 to 3/2010 (BLS LAUS)
- -0.176 Rate of low cost high leverage loans 2004 to 2007 (HMDA)
- +0.521 Rate of high cost high leverage loans 2004 to 2007 (HMDA)
- +0.090 Rate of high cost low leverage loans 2004 to 2007 (HMDA)
- -0.188 Fall in Home Value Since Peak (FHFA Metro and Non-Metro Area)

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

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

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

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

LMMI.

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

Each geographic area was allocated its estimated share of completed foreclosures in the state (from RealtyTrac Count of REO completions July 2009 to June 2010) based on its estimated share of serious delinquent borrowers (calculated for each geographic area as HMDA * SDQ_RATE). Estimated number of properties needed to make an impact in identified target area. There is not magic to this number, it is presuming that a minimum of 20% of REO in a target area would need to be addressed to make a visible impact. The purpose of this variable is to encourage grantees to select target areas that are small enough so that their NSP investment has a chance of stabilizing a neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

LOCAL DATA USED:

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

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

Housing vacancy rate and Owner Occupancy.

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

2009 and 2010 Wayne County Tax Foreclosure Data.

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

The Number of Single Family Structures that are Owner Occupied.

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

The Number of Vacant Residences.

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

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

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

The Number of City-owned Residential Structures.

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

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

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

Why these areas were chosen - NSP 3 Site Selection Overview

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

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

Definitions and Descriptions

Definitions

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

Descriptions

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

occurred in November 2008. In addition to rehabilitation and new construction standards, all projects must address lead based paint and other environmental hazards. "Green Building Practices" are strongly encouraged and energy efficiency upgrades are required. Please also be advised that additional requirements are listed below:

- All moderate rehabilitation must meet these standards, which shall include replacing older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, clothes washers and dishwashers) with Energy Star-46 labeled products.
- All gut rehabilitation or new construction (i.e., general replacement of the interior of a building that may or may not include changes to structural elements such as flooring systems, columns or load bearing interior or exterior walls) of residential buildings up to three stories must be designed to meet the standard for Energy Star Qualified New Homes.
- ➤ All gut rehabilitation or new construction of mid or high-rise multifamily housing must be designed meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (which is the Energy Star standard for multifamily buildings piloted by Environmental Protection Agency and the Department of Energy).
- ➤ Water efficient toilets, showers, and faucets, such as those with the Water Sense label, must be installed.

Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed

50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00% Total funds set aside for low-income individuals = \$5,480,677.50

Meeting Low-Income Target

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

Response:

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

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

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

Acquisition and Relocation

Demolition or Conversion of LMI Units—

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

Does the grantee intend to demolish or convert any low- and moderate-	Yes
income dwelling units (i.e., ≤ 80% of area median income)?	

If yes, fill in the table below.

Question	Number of
	Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area	
median income—reasonably expected to be demolished or converted as a	
direct result of NSP-assisted activities.	119
The number of NSP affordable housing units made available to low-,	
moderate-, and middle-income households—i.e., ≤ 120% of area median	
income—reasonably expected to be produced by activity and income level as	155
provided for in DRGR, by each NSP activity providing such housing (including	
a proposed time schedule for commencement and completion).	
The number of dwelling units reasonably expected to be made available for	
households whose income does not exceed 50 percent of area median	55
income.	

Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

The City of Detroit ran an advertisement on February 9^{th} to gather comments on NSP-3 and the City's application. The advertisement information is summarized below:

NSP-3 Comments:

The City of Detroit posted the NSP3 application on its website and invited all interested agencies, groups, and persons to submit written comments beginning February 9, 2011 and ending February 23, 2011. Written comments were received one of two ways:

- By electronic mail at NSP3Comments@detroitmi.gov
- Or mailed to:

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

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

Public Hearing:

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

Summary of Public Comments Received.

The summary of public comments are attached

NSP Information by Activity

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

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

Consult the <u>NSP3 Program Design Guidebook</u> for guidance on completing the "Performance Measures" component of the activity tables below.

Activity Number 1		
Activity Name	NSP-3 Acquisition and Rehabilitation	
	Select all that apply:	
	Eligible Use A: Financing Mechanisms	
Uses	Eligible Use B: Acquisition and Rehabilitation	
Uses	Eligible Use C: Land Banking	
	Eligible Use D: Demolition	
	Eligible Use E: Redevelopment	
CDBG Activity or Activities	Acquisition and Rehabilitation	
National Objective	LMMH national objective will be used for citizens at or below 120% AMI	
	Acquisition and Rehabilitation of vacant, foreclosed and abandoned	
	properties.	
	NSP 3 Eligible Activity – Project Description – Acquisition &	
Activity Description	Rehabilitation	
	Rehabilitation activities will be used to stabilize, redevelop and preserve the housing stock and help	

- attract population to areas hard hit by foreclosures and property abandonment. Rehabilitation of single and multi-family rentals and lease-purchase will benefit individuals/families at or below 50% AMI.
- To the extent required, a portion of the funds, used for this activity, will benefit individuals/households at or below 50% AMI.
 - o <u>135</u> units averaging <u>\$100,000</u> per unit. Various funding options will be used to acquire and dispose NSP properties.
 - o Rehabilitation costs include required lead remediation activities and all energy efficiency upgrades.

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

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

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

For acquisition activities, include:

• Discount rate N/A

For financing activities, include:

- Range of Interest Rates: The interest rates for various program financing will range from 0% 3%, based on demonstrated need.
- See "NSP Affordable Housing Programs and Financing & Employment Opportunities" section below:
- 1. *Mortgage Assistance & Closing Costs*: As part of the City's financing contribution to income qualified households and families, who are eligible to qualify for a mortgage to purchase a home, the City will make available funding assistance through providing mortgage assistance and closing costs. These costs will be determined on a case-by-case basis for each eligible and approved program applicant.
- 2. Rental Program/ "Lease to Own": The City, under the NSP 3 program will formally publish a Notice of Funding Availability (NOFA) in order to procure qualified, for-profit and non-profit entities who are interested in providing affordable rental housing or lease purchase housing to Detroit income qualified households. The City is interested in receiving proposals and applications that identify properties and projects that are feasible, and have been foreclosed, vacant or abandoned. These projects must also identify a private funding source that will contribute to the overall project. The City will also provide some subsidy assistance to offset construction/rehabilitation costs, as well as mortgage payment assistance for eligible income qualified households.

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

Location Description	See attached Matrix and maps for neighborhood/census tract/block group areas in each location.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$13,538,168

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

	Activity Number 2		
Activity Name	Demolition		
	Select all that apply:		
	Eligible Use A: Financing Mech	anisms	
Use	Eligible Use B: Acquisition and	Rehabilitation	
Osc	Eligible Use C: Land Banking		
	Eligible Use D: Demolition		
	Eligible Use E: Redevelopment		
CDBG Activity or Activities	Demolition		
National Objective	LMMA national objective will be use	d for areas at or below 120% AMI	
	Demolition of blighted structu	res within designated NSP-3	
	areas.		
	Demolition activities will help secure	e areas devastated by foreclosure,	
Activity Description	property abandonment and vacant h	nomes. To also stabilize areas and prevent	
	further deterioration and decline in I	property values. Demolition will enhance	
	quality of life in eligible areas by rem	oving blighted and abandoned	
	structures.		
	·	eighborhood/census tract/block group	
Location Description		group areas within a location will be used.	
	Specific block groups and addresses will be determined.		
	Source of Funding	Dollar Amount	
	NSP3	\$1,192,271	
	(Other funding source)	\$	
	(Other fullding source)	7	
Budget			
	(Other funding source)	\$	
Total Budget for Activity		\$1,192,271	
Performance Measures			
Projected Start Date	May 1, 2011		
Projected End Date	April 30, 2014		
Responsible Organization	Name	City of Detroit Planning and	
		Development Department	
	Location	65 Cadillac Square	
	Administrator Contact Info	Marja Winters, 313-224-6380,	
		mwinters@detroitmi.gov	

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

	Eligible Use A: Financing Mechanisms		
	Eligible Use B: Acquisition and Rehabilitation		
	Eligible Use C: Land Banking		
	Eligible Use D: Demolition		
	Eligible Use E: Redevelopment		
CDBG Activity or Activities	NSP New Construction of Housing		
National Objective	LMMH national objective will be used for citizens at or below 120% AMI		
	Redevelop demolished or vacant properties. NSP 3 Eligible Activity – Project Description – New Construction New Construction activities will redevelop demolished or vacant properties whenever possible, help stabilize neighborhoods and/or redevelop housing stock and regain population to areas hard hit by foreclosures and abandonment. Various affordable housing projects will be developed for sale, rent, or lease-purchase. Various funding options will be made available to facilitate sales, rentals, or lease purchase. To the extent required, a portion of the fund will be used for this activity will meet the low income housing requirement for individuals/families at or below 120% AMI (approximately 20 units including sales, rentals, and lease-purchase).		
	See attached Matrix and maps regarding areas of greatest need and income information for each location.		
Activity Description	 "Affordable Rental": Beneficiaries will be permitted to rent for a consistent with the HOME Program, per unit subsidy guidelines. (Affordability terms will range from five (5) to fifteen (15) years, based upon per subsidy.) "Lease-Purchase": Beneficiaries will be permitted to lease for a period, up to thirty-six (36) months, in order to prepare the beneficiary to purchase a property. (Note: Lease purchase agreements must receive prior approval from the City of Detroit Planning & Development Department Housing Services Representatives) "For-Sale Properties": Beneficiaries who purchase NSP funded properties will be subject to HOME Program affordability terms and guidelines and may receive mortgage assistance to make their property more affordable. 		
	• "Housing Counseling": Housing Counseling is a requirement for potential eligible homebuyers,		

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

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

For acquisition activities, include:

• Discount rate N/A

For financing activities, include:

- Range of Interest Rates: The interest rates for various program financing will range from 0% 3%, based on demonstrated need.
- See "NSP Affordable Housing Programs and Financing & Employment Opportunities" section.
- 6. *Mortgage Assistance & Closing Costs*: As part of the City's financing contribution to income qualified households and families, who are eligible to qualify for a mortgage to purchase a home, the City will make available funding assistance through providing mortgage assistance and closing costs. These costs will be determined on a case-by-case basis for each eligible and approved program applicant.
- 7. **Rental Program/** "Lease to Own": The City, under the NSP 3 program will formally publish a Notice of Funding Availability (NOFA) in order to procure qualified, for-profit and non-profit

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

- "Gap Funding" LIHTC Detroit Projects (Joint Venture with MSHDA): There may be opportunities to joint venture with MSHDA in supporting affordable housing projects that may be approved for State of Michigan Low Income Housing Tax Credits, (LITHC). These projects, however, must offer rental or lease purchase assistance to eligible NSP 3 targeted households. We will continue to work with the State of Michigan's Housing Authority, MSHDA to identify eligible project opportunities. The City will issue a formal public Notice of Funding Availability (NOFA) to eligible for-profit and non-profit developers and sponsors to submit projects that are feasible for project consideration and NSP 3 funding approval. projects will include both New Construction, Acquisition and Rehabilitation activities that provide rental and lease-purchase home ownership opportunities for eligible income qualified households
- 9. *Economic Development Job Creation:* The City of Detroit, to the maximum extent possible, will encourage the hiring of qualified and skilled City of Detroit residents for employment opportunities resulting from the implementation of the NSP 3 program, who reside within the vicinity of the NSP 3 project. In addition, the City will seek to contract with contractors and small-business owners who reside within the vicinity of the project. Contractors will be encouraged to advertise in the local newspapers and conduct outreach with local non-profit partnerships and the City's Detroit Workforce Development Department to identify eligible residents for employment opportunities, when feasible.
- 10. Expected Benefits to Income Qualified Households or Persons: It is anticipated that the City of Detroit will develop new home ownership and rental opportunities resulting this NSP 3 funding allocation. It is projected that NSP 3 funding will provide gap funding and financing resources for approximately 20 new

	construction units and 13 (155 units).	35 acquisition and rehabilitation units	
Location Description	See attached Matrix and maps for ne areas in each location.	eighborhood/census tract/block group	
	Source of Funding	Dollar Amount	
	NSP3	\$1,500,000	
Budget	Private Funding Sources, i.e: MSHDA, Bank Financing, LIHTC and Syndicators (Leverage Private Fund Sources)	\$1,900,000	
	(Other funding source)	\$	
Total Budget for Activity		\$3,400,000	
Performance Measures	20 new construction units		
Projected Start Date	May 1, 2011		
Projected End Date	April 30, 2014		
Responsible	Name	City of Detroit Planning and Development Department	
Organization	Location	65 Cadillac Square	
	Administrator Contact Info	Marja Winters, 313-224-6380, mwinters@detroitmi.gov	

Activity Number 4				
Activity Name	Administration	Administration		
	Select all that apply:			
	Eligible Use A: Financing Mechanisms			
11	Eligible Use B: Acquisition and	Rehabilitation		
Use	Eligible Use C: Land Banking			
	Eligible Use D: Demolition			
	Eligible Use E: Redevelopment	t		
CDBG Activity or Activities	Administration			
National Objective	Exempt			
		Administration will be spread across all		
Activity Description	,	unds will also be used to hire additional		
	support to enhance capacity for imp	plementation of eligible activities.		
Location Description	N/A			
	Source of Funding	Dollar Amount		
	NSP3	\$2,192,271		
Budget	(Other funding source)	\$		
	(Other funding source)	\$		
Total Budget for Activity		\$2,192,271		
Performance Measures	N/A			
Projected Start Date	May 1, 2011			
Projected End Date	April 30, 2014			
Responsible	Name	City of Detroit Planning and		
	Name	Development Department		
Organization	Location	65 Cadillac Square		
Organization	Administrator Contact Info	Marja Winters, 313-224-6380,		
		mwinters@detroitmi.gov		

Activity Number 5		
Activity Name	Financing Mechanisms	
Use	Select all that apply:	
	Eligible Use A: Financing Mechanisms	
	Eligible Use B: Acquisition and Rehabilitation	
	Eligible Use C: Land Banking	
	Eligible Use D: Demolition	
	Eligible Use E: Redevelopment	

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

Certifications

Certifications for State and Entitlement Communities

- (1) Affirmatively furthering fair housing. The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) Consistency with plan. The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) Acquisition and relocation. The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.
- (7) Section 3. The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (8) Citizen participation. The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (9) Following a plan. The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only

States and entitlement jurisdictions use this certification.]

(10) Use of funds. The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) The jurisdiction certifies:

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) Excessive force. The jurisdiction certifies that it has adopted and is enforcing:

- A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- (13) Compliance with anti-discrimination laws. The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.
- (14) Compliance with lead-based paint procedures. The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.
- (15) Compliance with laws. The jurisdiction certifies that it will comply with applicable laws.

- (16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.
- (17) **Development of affordable rental housing.** The jurisdiction certifies that it will be abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Signature/Authorized Official

2/28/11 Date

Deputy Mayer

APPLICATION FOR		OMB Appr	oved No. 3076-00	06	Version 7/03
FEDERAL ASSISTANCE		2. DATE SUBMITTED		Applicant Iden	tifier
1. TYPE OF SUBMISSION: Application	Pre-application	3. DATE RECEIVED B	YSTATE	State Applicat	on Identifier
Construction	Construction	4. DATE RECEIVED B	Y FEDERAL AGEN	CY Federal Identif	fier
Non-Construction 5. APPLICANT INFORMATION	Non-Construction				
Legal Name:			Organizational Department:	Unit:	
City of Detroit			Planning and De	evelopment	
Organizational DUNS: 00-653-0661			Division: FRMD		
Address: Street:				hone number of pe pplication (give are	rson to be contacted on matters a code)
65 Cadillac Square			Prefix:	First Name: Marja	
City: Detroit			Middle Name M.	, manja	
County:			Last Name Winters		
Wayne State: MI	Zip Code		Suffix:		
Country:	48226		Email:		
6. EMPLOYER IDENTIFICATION	ON NUMBER (FIN)		Phone Number (-	Fax Number (give area code)
38-6004606			313 224-6380	give area code,	313 224-1629
8. TYPE OF APPLICATION:			7. TYPE OF AP	PLICANT: (See back	c of form for Application Types)
V Ne		n Revision			
If Revision, enter appropriate let (See back of form for description		П	Other (specify)		
Other (specify)			9. NAME OF FE	DERAL AGENCY: t of Housing and Urb	an Development
10. CATALOG OF FEDERAL	DOMESTIC ASSISTANCE	CE NUMBER:	11. DESCRIPTI	VE TITLE OF APPLI	CANT'S PROJECT:
TITLE (Name of Program): Labor Management Cooperation 12. AREAS AFFECTED BY PROGRAMMENT OF THE PROGRAMMENT	ROJECT (Cities, Counties	1 4 - 2 1 8 s, States, etc.):	Neighborhood s	tabilization: housing a	and community development
City of Detroit & Wayne County			44.000000000		
13. PROPOSED PROJECT Start Date:	Ending Date:		a. Applicant	IONAL DISTRICTS	b. Project
May 1, 2011	April 30, 2014		13, 14		13, 14
15. ESTIMATED FUNDING:			16. IS APPLICA ORDER 12372 P		REVIEW BY STATE EXECUTIVE
a. Federal \$		21,922,710	a. Yes. THI	S PREAPPLICATION	/APPLICATION WAS MADE ATE EXECUTIVE ORDER 12372
b. Applicant \$			PRO	CESS FOR REVIEW	VON
c. State \$.00	DAT	E:	
d. Local \$.00	b. No. PRO	GRAM IS NOT COV	ERED BY E. O. 12372
e. Other \$		00		PROGRAM HAS NO	T BEEN SELECTED BY STATE
f. Program Income \$.00			NT ON ANY FEDERAL DEBT?
g. TOTAL \$		21,922,710	Yes If "Yes"	attach an explanation	. V No
18. TO THE BEST OF MY KNO DOCUMENT HAS BEEN DULY ATTACHED ASSURANCES IF a. Authorized Representative Prefix	AUTHORIZED BY THE THE ASSISTANCE IS A	GOVERNING BODY OF	THE APPLICANT		
Last Name	Dave		S	uffix	
Bing b. Title			c	Telephone Number	(give area code)
Mayor d. Signature of Authorized Repri	Advative		3	13 224-3400 Date Signed	
Zaux Cl. X	The		e	Date Signed 2	28 / 11 26 Stradard Form 424 (Pay 9 2002)
Previous Edition Usable Authorized for Local Reproducti	on				Standard Form 424 (Rev.9-2003) Prescribed by OMB Circular A-102

Summary of NSP3 Comments

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

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

Comment Type	Total Number	Comments	Responses
Targeted Areas/Location /Boundaries	22	Many citizens and organizations wanted NSP3 investment in their community.	Re: communities that were not in a proposed target area: Almost every area in Detroit is in need of stabilization dollars. Although, areas not targeted may have foreclosure, abandonment or risks of foreclosure, the targeted areas we considered have high need and need a minimal amount of investment to stabilize the neighborhood and show impact.
Funding Usage	3	 Need resources for homeowners, small landlords and small developers. Need resources for repairs and improvements Unclear how City will use funds in the North Central target area How will mortgage assistance programs subsidize loan-to-value ratios? 	 NSP3 funds can only be used on vacant, abandoned, foreclosed homes. Developers may have a chance to submit proposals in qualified areas at a later date. Developers are encouraged to frequent the City of Detroit NSP3 website for updates on the NSP3 proposal process. http://www.detroitmi.gov/DepartmentsandAgencies/PlanningDevelopmentDepart ment/NeighborhoodStabilizationPlan.aspx NSP3 activities in this area are still tentative. Plans in the north central area may target multifamily rental housing for low-income citizens. Based on the purchase price of the home and the amount of the mortgage provided by the lender, the City will provide the gap or difference. In addition, the city will provide some level of down payment assistance to the purchaser.
Miscellaneous	3	Public safety and quality schools are the first priority	NSP3 funds cannot be used for services. However, these issues may be addressed as the positive outcomes of a stabilized neighborhood.

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

ANNOUNCEMENT(S)

before the City Council of Detroit. Advertise ments for bids and contracts for purchases by the City of Detroit appear daily in the Detroit Legal News. Copies are available at the City County Bldg. and at 2001 W. Lafayette, Detroit.

NOTICE OF HEARINGS

REGARDING MATTERS TO COME



IT PAYS TO

ADVERTISE

IN THE

MICHIGAN

CHRONICLE

conomic Development Corporation of the City of Detroit

ADVERTISEMENT

Request for Proposals and Qualifications (RFP/RFQ) To Provide Consulting Services in connection with the **SmartBuildings Detroit Program**

The Economic Development Corporation of the City of Detroit (EDC) invites experienced and qualified consultants to submit proposals and qualifications statements in response to the RFP/RFQ issued to provide energy consulting and quality assurance services for commercial energy efficiency improvements in connection with the SmartBuildings Detroit Program. The Program Area is generally bounded by: Seward on the north, the Lodge Freeway on the west, the Detroit River on the south, and the Walter Chrysler Freeway, including Eastern Market on the east, in the City of Detroit.

Tuesday, March 1, 2011 @ 2:00 P.M. Bid Due Date:

Contact:

963-5522

HIS AD SPACE COULD

Contracting Agency: Economic Development Corporation of the

City of Detroit ("EDC") 500 Griswold, Suite 2200

> Detroit, Michigan 48226 Scott Veldhuis, Senior Project Manager

313-237-4601 Copies of the RFP/RFQ package may be obtained from the DEGC web site:

www.DECG.org beginning Monday, February 7, 2011 at 9:00 A.M.

A pre-submittal meeting will be held on Tuesday, February 15, 2011 at 10:00 A.M. at the offices of the EDC to review the RFP/RFQ and answer questions.



NOTICE OF SOLICITATION FOR PUBLIC COMMENT AND

NOTICE OF PUBLIC HEARING

City of Detroit Dave Bing, Mayor Planning and Development Department 65 Cadillac Square, Suite 1200 Detroit, Michigan, 48226 313.224.6380

PROGRAM INFORMATION

As authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act), the U.S. Department of Housing and Urban Development has allocated \$21,922,710 in Neighborhood Stabilization Program 3 (NSP 3) Funds to the City of Detroit. The Planning & Development Department is preparing a Substantial Amendment to its 2010-11 Annual Action plan to propose uses for the funds. The Planning and Development Department will make available a draft of the Substantial Amendment on the Department website at: www.detroitmi.gov/departments/PlanningDevelop-

For more information on the NSP 3 Grant, please contact:

Mr. Warren T. Duncan **Planning and Development Department** 65 Cadillac Square, Suite 1200 Detroit, Michigan, 48226

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

Grandmont Rosedale

The Grandmont Rosedale Target Area is generally bounded by Grand River Avenue to the North, Fenkell Street to the South, and West Outer Drive to the West

East English Village

The East English Village Target Area is generally bounded by Warren Avenue to the North, Cadieux Road to the East, Mack Avenue to the South, and Balfour Road to the West.

The North End Target Area is generally bounded by Holbrook Street to the North, Oakland Street to the East, Grand Boulevard to the South, and the John C. Lodge Freeway to the

PUBLIC COMMENTS

In accordance with federal regulation, the City of Detroit will allow fifteen days for public comment, beginning February 9, 2011 and ending February 23, 2011. The City of Detroit invites all interested agencies, groups and persons to submit written comments concerning the use of the NSP 3 funds in the target areas identified above. The City of Detroit should receive such written comments by mail at the address listed at the top of this notice or by electronic mail at NSP3Comments@detroitmi.gov on or before February 23, 2011. The City of Detroit will also collect comments received by phone on or before February 23, 2011, at the Planning and Development number listed at the top of this notice. The City of Detroit will consider all such comments so received.

The City of Detroit also invites all interested agencies, groups and persons to attend a public hearing concerning the proposed use of NSP 3 funds in the identified target areas. The Planning and Development Department will present details of the NSP 3 grant, including the proposed uses of the grant, as well as collect comments from the public. The information for the public hearing is below:

> Thursday, February 17, 2011 5:30 PM to 7:00 PM **Butzel Family Center** 7737 Kercheval Detroit, Michigan, 48214

NON-DISCRIMINATION

The City of Detroit does not discriminate on the basis of age color, creed, handicap, national origin, race, sex, or sexual orientation. Persons or groups with discrimination complaints may file those complaints with the City of Detroit Human Rights Department, 2 Woodward Avenue, Suite 1026, Detroit, Michi-

MRS. LINN

THE MICHIGAN CHRONICLE

PERSONAL SERVICES



The 7th Daughter without asking you a single word. I will tell you what you want to know. Tell your present, past and future. Tell you who your friends and enemies are. Why you're so unlucky. If your loved one is true or false. I will advise you all problems of life, such as love, marriage, business and health, etc. Why suffer, you can be free from all troubles. I guarantee Sucess where others failed. I am superior to any other reader you have seen Don't let distance keep you away from Health and Happiness Hrs. 10 a.m. to 8 p.m. Daily and Sunday

> No Mail Answered 2742 Monroe St., Toledo, Ohio 1-419-248-2145

BRO. HARRIS LOUISIANA ROOTMAN THE FIXER!

WILL HELP YOU WITH:

- HEALTH - LOVE - MONEY - ETC.

BLESSED BE! I WILL TELL YOU EVERYTHING WITHOUT YOU TELLING ME ANYTHING! 1-313-341-0145

www.broharrisrootman.com P.O. BOX 21765, DETROIT, MI 48221

ANNOUNCEMENT

NOTICE OF BIDS

The City of Southfield will receive proposals for the following item(s) until the time and date indicated:

Valley Woods Stormwater Improvement Project, until March 8, 2011 @ 10:30 a.m., Local Time

Specifications are available at the Purchasing Department. For questions, please contact the Purchasing Department at 248.796.5250

MICHIGAN MULTI-FAMILY WEATHERIZATION ASSISTANCE PROGRAM

Michigan Community Action Agency Association (MCAAA) and CLEAResult are happy to announce that applications are now being accepted for the Michigan Multi-Family Weatherization Assistance Program. The weatherization program is federally funded by the Department of Energy through the Michigan Department of Human Services. The program is an income qualified energy conservation program that provides free energy conservation services to qualified Michigan families residing in multi-family properties. The intent of the program is to serve income eligible residents in multi-family buildings with the greatest weatherization need while meeting priority and program goals.

Program and income eligibility requirements can be found on the Building Application at www.MCAAA. org on the Michigan Multi-Family WAP section. If a building meets all qualifications and the application has been completed properly, the building will be placed on the list for consideration. If you have any questions, contact the:

Michigan Multi-Family Weatherization Assistance office at 1.877.856.2456.

CATELLITE

AEI DISH NETWORK Paying too much for TV? Call us to compare. Local channels plus 120 more only \$24.99. Free HBO & Showtime. FREE DVR. FREE HD. FREE Installation and equipment. Up to 6 TV's. Next day install. \$50 CASH for signing up! Call local dealer toll free 1.877.367.6988 mention Code: MPC0111

BUSINESS OPPORTUNITY

DO YOU EARN \$800.00 IN A DAY? Your own local candy route 25 machines and candy all for \$9,995.00. All major credit cards accepted. 1.877.915.8222

FINANCIAL SERVICES

BEST HOME LOANS!** Land Contract and Mortgage Payoffs, Home-Improvements, Debt-Consolidation, Property Taxes. Foreclosures. PUR-CHASES TOO! Loans for Houses/Mobiles/Modulars. Good/Bad/Ugly Credit! 1.800.246.8100 Anytime! United Mortgage Services. www.umsmortgage.

CAREER TRAINING

AIRLINES ARE HIRING - Train for high paying Aviation Career. FAA approved program. Financial aid if qualified - Job placement assistance. Call Aviation Institute of Maintenance (877) 891-

ATTEND COLLEGE ONLINE from Home. *Medical, *Business, *Paralegal, *Accounting, *Criminal Justice. Job placement assistance. Computer available. Financial Aid if qualified. Call 877-895-1828 www.CenturaOnline.

ATTEND COLLEGE ONLINE from Home. *Medical, *Business, *Paralegal, *Accounting, *Criminal Justice. Job placement assistance. Computer available. Financial Aid if qualified. Call 877-895-1828 www.CenturaOnline.com

SEEKING 10 YEAR OR NEWER 3/4 & LARGER TRUCKS to deliver RVs across the U.S. & Canada! No Force Dispatch! Washes, tolls & permits reimbursed. Ability to gross over \$77,000/year. Apply now! 1-866-764-1601. www.qualitydriveaway.com

OWNER OPERATOR TEAMS. Regular Sched-

uled Lanes from Michigan to Texas or Canada to Texas. CDL Required. Paid fuel Surcharge. 800-334-5142 Fax: 888-876-0870

HELP WANTED

TANTARA TRANSPORTATION is now hiring owner operators & company flatbed drivers. Competitive pay & home time. Call Dave @ 800-650-0292 or apply online at www.tantara.us.

STORE FIXTURE ENGINEER sought by Advanced Fixtures, Inc. 5+ Years auto cad & store fixture/cabinet manufacturing experience. Can accurately create routers, cutlists & other engineering documents. The right candidate will be offered: competitive wage, company benefits including 401K and relocation allowance. Fax resume to 927-784-8801.

DRIVERS - 100% Tuition Paid CDL Training! No credit check, no experience required! Trainers earn 49 cents/ mile! 888-417-7564 CRST EXPEDITED www.joinCRST.com.

MANAGER OF ACCOUNTING & FINANCIAL ANALYSIS

Full time opening for Manager of Accounting & Financial Analysis. Responsible for all aspects of month end close, financial statements and budget performance analysis. Process payments to providers and vendors. Assist with budget preparation and yearend audit. Must have 5-10 years experience in staff to senior level finance or accounting and at least three years of accounting or financial supervision experience; Proficient in MS Excel and Word a must. This job requires a detail-oriented and self-motivated individual. Bachelor's Degree in Business Administration. Finance or Accounting. Managed care finance experience preferred. Mail resume to:

> **Chief Financial Officer** Synergy Partners, LLC 3031 West Grand Boulevard Suite 555 Detroit, MI 48202



Seeking OFFICE SECRETARY I FOR OAKLAND UNIVERSITY

School of Nursing - Located at the Detroit Riverview Institute - Detroit, MI

Minimum Qualifications: High school graduation or an equivalent combination of education and experience. Two years general office experience, including secretarial experience. Ability to effectively interact with the public, students, faculty, and staff. Ability to operate standard office equipment, knowledge of proper grammar, spelling & punctuation and typing of 30 wpm. This position will be located at the Detroit, Riverview Institute. See online posting for additional position requirements. First consideration will be given to those who apply by February

Salary is \$30,812.00 annually.

Must apply on line to: https://jobs.oakland.edu



Seeking MANAGER OF CUSTODIAL AND GROUNDS AT OAKLAND UNIVERSITY

Facilities Management Department

This position is responsible for the operation and maintenance of roads, grounds and custodial services in all buildings to assure they are all operating effectively and efficiently and that responsive service is being provided. Oversee budget and staff. Minimum qualifications require a Bachelor's Degree in Facilities or Landscape Architecture or equivalent combination of education and/or experience and ten years of technical experience in operating/maintaining custodial services in buildings or facilities and grounds and roads. Five years of staff and budget management experience.

Refer to online posting for additional qualifications and requirements. Salary up to the low \$70s, commensurate with education and experience. Must apply on line for this position to: https://jobs. oakland.edu.



Seeking **VICE DEAN FOR BUSINESS** & ADMINISTRATION AT OAKLAND UNIVERSITY

Oakland University William Beaumont School of Medicine

This position will provide direct administrative and financial operations support to the Dean and School of Medicine, VP for Finance & Administration, AVP Academic Affairs, Beaumont Hospital Senior Vice President Financial Operations, OUWB Committee on Educational Resources. and in matters such as academic planning, budgeting, personnel, grants management, final analysis, financial planning, projections and statistical analysis. Minimum qualifications require a Masters Degree in accounting, finance, management or equivalent combination of education and/or experience and five years job experience in fund accounting.

Refer to online posting for additional qualifications and requirements. Salary up to the low \$160s, commensurate with education and experience. Must apply on line for this position to: https:// jobs.oakland.edu.

VIDEO PRODUCTION/ **NETWORK TECHNICIAN**

HELP WANTED

Page D-4

Wayne RESA seeks applicants. For info/requirements please visit www.applitrack. com/resa/onlineapp (Job ID **1239)** EOE

Deadline 3 PM 2/17/2011



Seeking PROJECT MANAGER AT OAKLAND UNIVERSITY

SEHS Professional Development Department

This position will market programs to teachers, counselors, school district administrators and the public. Will also manage off-campus program projects and will be in charge of customer service processes including recruiting new students, as well as providing problem solving services to existing students. Will manage scheduling of classes, instructors and other resources. Minimum qualifications require a Bachelor's degree and a minimum of 2 years experience in customer service. Also requires high level of MS Office Skills including database management (specifically Access).

Refer to online posting for additional qualifications and requirements. Salary up to the low \$50s, commensurate with education and experience. Must apply on line for this position to: https://jobs. oakland.edu.

OFFICE ADMINISTRATOR

The Ecorse Housing Commission is accepting applications for a highly qualified candidate for the position of Office Administrator. The potential candidate must demonstrate a successful track record of strategic thinking and excellent communication and customer service skills. The commission oeprates a 200 unit Multi-Family Development. The position requires at least five (5) years experience as an Office Administrator, with strong financial claims and accounts experience.

Essential Duties and Responsibilities:

- · Monitors Operating and Capital Funds Grants
- · Enters invoices into QuickBooks prints monthly Claims & Accounts checks, and pays approved accounts payable.
- Provides accurate tenant master sheets, receipts, invoices, and all material necessary to the Fee Accounts for the performance of his duties for the
- monthly report. Prepares and enters charges and payments to customer's accounts.
- Answer telephone, typing, filing and word processing

Send a resume, cover letter, and references to:

Ecorse Housing Commission 266 Hyacinth Ecorse, Michigan 48229

Submittals must be received no later than the close of business Monday, February 14, 2011.

The Ecorse Housing Commission is an Equal Opportunity Employer.

OCULOPLASTIC OPHTHALMOLOGIST

Consultants in Ophthalmic and Facial Plastic Surgery, P.C. seeks an Oculoplastic Ophthalmologist to work in Southfield, Michigan. Physician will provide daily care of patients presenting with a wide spectrum of ophthalmic conditions including: eyelid tumors, eyelid malpositions, reconstruction of the eye socket, orbital decompressions, thyroid eye disease, and lacrimal system obstructions/ infections. Physician will render wide variety of surgical procedures that deal with the orbit (eye socket), eyelids, tear ducts, and the face. Physician also will deal with reconstruction of the eyelids and associated structures, including dacryocystorhinostomies (surgery for lacrimal obstruction, creating a free passage through the nasal bone), repair of blepharoptosis (droopy eyelid), repair of brow ptosis (droopy eyebrow), repair of ectropion (lower eyelid turns outwards) and entropion (lower eyelid turns inwards). Physician will work with slit lamp, visual fields, Hertel's exophthalmometer, endoscope, contact lasers, CO2 lasers.

Must have Medical Doctor Degree or foreign academic equivalent and have completed 3 year residency training in Ophthalmology in a program accredited by the Accreditation Council for Graduate Medical Education (ACGME) and at least 6 months as a Fellow in Oculoplastic and Orbital Surgery Fellowship. Must have or be eligible for a Physician License in State of Michigan.

Applicants submit resumes to Mr. Garrett Wheat, Administrator, 29201 Telegraph Road, Suite #324, Southfield MI 48034 or fax to (248) 357 2548.

FOR RENT

3bd (Tireman/Greenfield)

\$800/mth, \$2,100 move in Appl, CA, paint, carpet

313-942-7777

NSP 3 SELECTED AREAS

GRANDMONT ROSEDALE

Cluster 8:

Block Group # 5431001

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

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

Neighborhood NSP3 Score:	20	
State Minimum Threshold NSP3 Score:	17	
Total Housing Units in Neighborhood:	185	
Area Benefit Eligibility		
Percent Persons Less than 120% AMI:	54.50	
Percent Persons Less than 80% AMI:	35.60	
Neighborhood Attributes (Estimates)		
USPS Residential Addresses in Neighborhood:	184	
Residential Addresses Vacant 90 or more days (USPS, March 2010):	10	
Residential Addresses NoStat (USPS, March 2010):		
Foreclosure Estimates		
Total Housing Units to receive a mortgage between 2004 and 2007:	89	
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	48.80	
Percent of Housing Units 90 or more days delinquent or in foreclosure:	20.90	
Number of Foreclosure Starts in past year:	10	
Number of Housing Units Real Estate Owned July 2009 to June 2010:	8	
Supporting Data		
Housing Finance Agency Home Price Index through June 2010):	-34	
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5	
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9	

Cluster 8:

Block Group # 5431002

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

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

Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	314
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	61.10
Percent Persons Less than 80% AMI:	35.80
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	313
Residential Addresses Vacant 90 or more days (USPS, March 2010):	18
Residential Addresses NoStat (USPS, March 2010):	
<u>Foreclosure Estimates</u>	
Total Housing Units to receive a mortgage between 2004 and 2007:	152
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	48.80
Percent of Housing Units 90 or more days delinquent or in foreclosure:	20.90
Number of Foreclosure Starts in past year:	17
Number of Housing Units Real Estate Owned July 2009 to June 2010:	14
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9

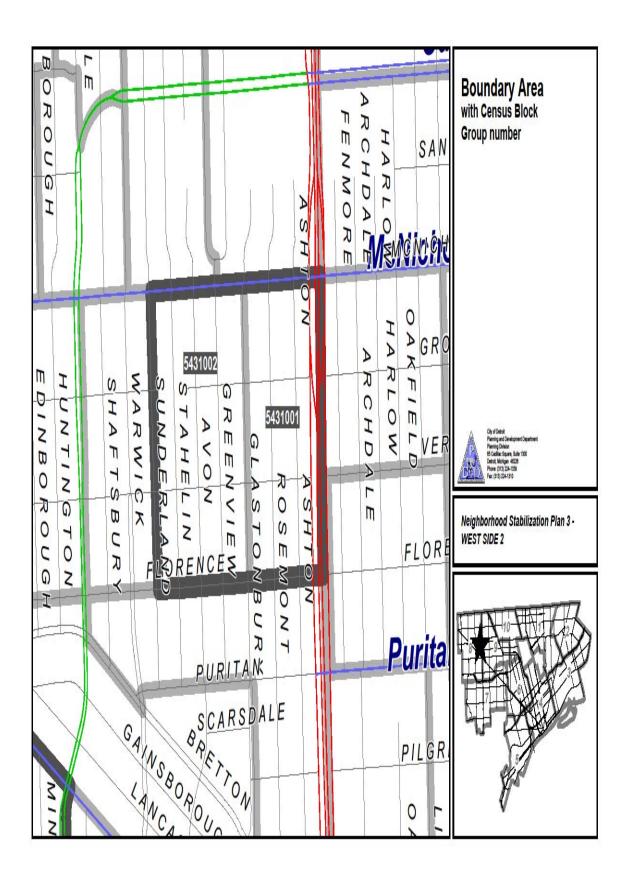
Cluster 8:

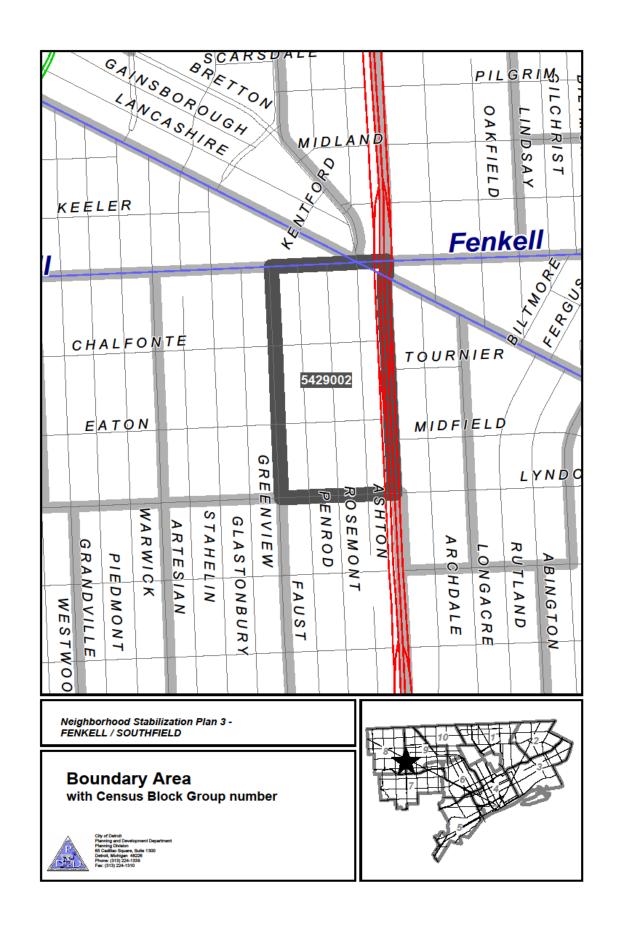
Block Group # 5429002

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

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

Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	366
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	57.50
Percent Persons Less than 80% AMI:	32.80
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	365
Residential Addresses Vacant 90 or more days (USPS, March 2010):	14
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	180
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	51.80
Percent of Housing Units 90 or more days delinquent or in foreclosure:	22.30
Number of Foreclosure Starts in past year:	21
Number of Housing Units Real Estate Owned July 2009 to June 2010:	18
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9





WARRENDALE

Cluster 7:

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

Local Data: The number of current owner-occupied housing units is 317, compared with 34 renter occupied units, and the housing vacancy rate is 3%, with 90% Owner Occupancy. In 2010

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

2000 program und mere vere componited restdential structures.	
Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	361
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	72.10
Percent Persons Less than 80% AMI:	44.70
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	360
Residential Addresses Vacant 90 or more days (USPS, March 2010):	11
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	168
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	62.30
Percent of Housing Units 90 or more days delinquent or in foreclosure:	24.40
Number of Foreclosure Starts in past year:	21
Number of Housing Units Real Estate Owned July 2009 to June 2010:	18
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9

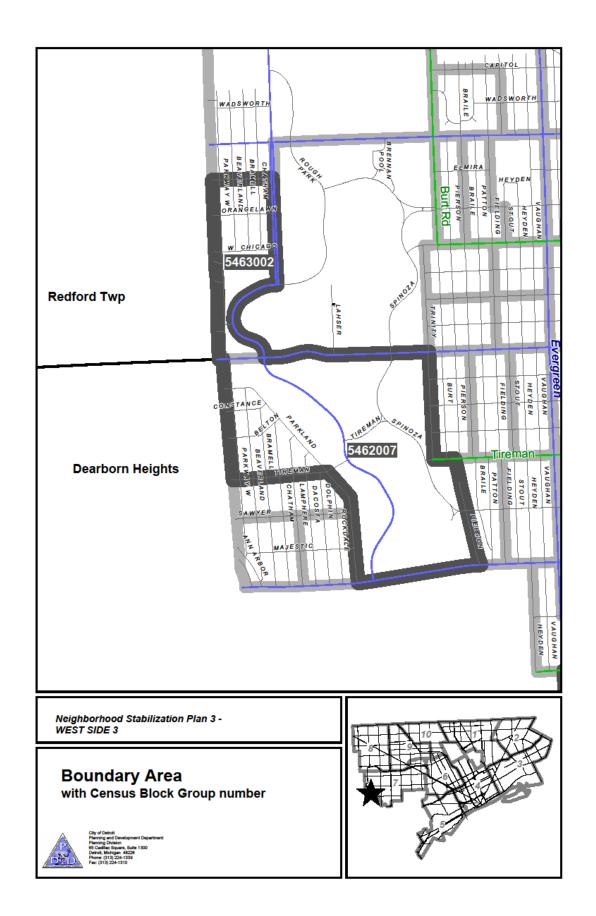
Cluster 7:

Block Group # 5462007

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

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

Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	374
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	62.90
Percent Persons Less than 80% AMI:	41.40
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	373
Residential Addresses Vacant 90 or more days (USPS, March 2010):	40
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	166
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	47.30
Percent of Housing Units 90 or more days delinquent or in foreclosure:	20.90
Number of Foreclosure Starts in past year:	18
Number of Housing Units Real Estate Owned July 2009 to June 2010:	15
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9



PALMER WOODS / NORTH CENTRAL

Cluster 10:

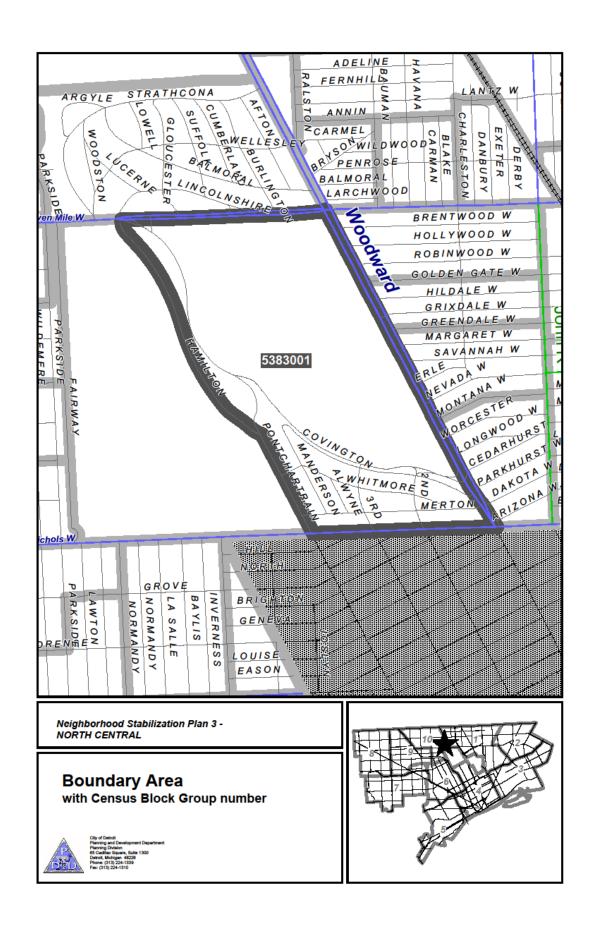
Block Group # 5383001 This Area includes Palmer Park with residential area located along the southern edge of the Park. The Neighborhood NSP3 Score is 20, and the high cost mortgage rate is 51.3%. The mortgage

serious delinquent rate is 22.2%, with 77.5% less than 80% Average Mean Income, and 90.0% less than 120% Average Mean Income. The number of Completed Foreclosures is 10, making the Impact Number for this Census Block Group 2

the Impact Number for this Census Block Group 2.

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

Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	1965
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	90.00
Percent Persons Less than 80% AMI:	77.50
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	1930
Residential Addresses Vacant 90 or more days (USPS, March 2010):	96
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	106
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	51.30
Percent of Housing Units 90 or more days delinquent or in foreclosure:	22.20
Number of Foreclosure Starts in past year:	12
Number of Housing Units Real Estate Owned July 2009 to June 2010:	10
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9



NORTHEND

Cluster 4:

Block Group # 5324002

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

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

Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	372
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	94.10
Percent Persons Less than 80% AMI:	86.10
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	343
Residential Addresses Vacant 90 or more days (USPS, March 2010):	77
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	57
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	72.90
Percent of Housing Units 90 or more days delinquent or in foreclosure:	24.20
Number of Foreclosure Starts in past year:	7
Number of Housing Units Real Estate Owned July 2009 to June 2010:	6
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9

Block Group # 5324003

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

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

1 0	
Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	302
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	86.00
Percent Persons Less than 80% AMI:	76.00
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	279
Residential Addresses Vacant 90 or more days (USPS, March 2010):	63
Residential Addresses NoStat (USPS, March 2010):	
<u>Foreclosure Estimates</u>	
Total Housing Units to receive a mortgage between 2004 and 2007:	47
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	72.90
Percent of Housing Units 90 or more days delinquent or in foreclosure:	24.20
Number of Foreclosure Starts in past year:	6
Number of Housing Units Real Estate Owned July 2009 to June 2010:	5
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9

Block Group # 5325001

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

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

Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	1233
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	92.00
Percent Persons Less than 80% AMI:	79.30
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	1125
Residential Addresses Vacant 90 or more days (USPS, March 2010):	168
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	123
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	44.40
Percent of Housing Units 90 or more days delinquent or in foreclosure:	20.10
Number of Foreclosure Starts in past year:	13
Number of Housing Units Real Estate Owned July 2009 to June 2010:	11
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9

Block Group # 5325002

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

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

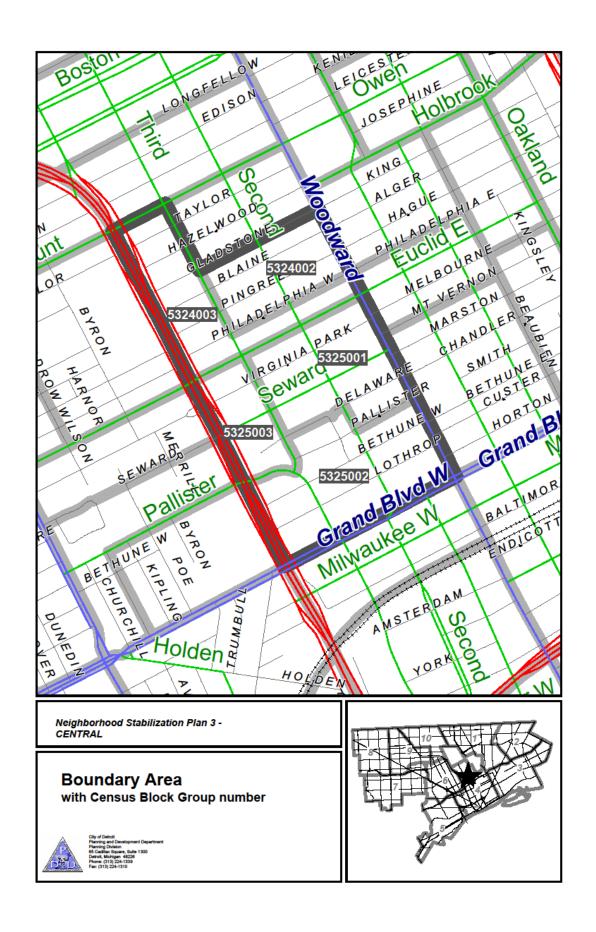
Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	522
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	86.30
Percent Persons Less than 80% AMI:	72.30
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	476
Residential Addresses Vacant 90 or more days (USPS, March 2010):	71
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	52
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	44.40
Percent of Housing Units 90 or more days delinquent or in foreclosure:	20.10
Number of Foreclosure Starts in past year:	5
Number of Housing Units Real Estate Owned July 2009 to June 2010:	5
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9

Block Group # 5325003

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

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

Neighborhood NSP3 Score:	20
State Minimum Threshold NSP3 Score:	17
Total Housing Units in Neighborhood:	389
Area Benefit Eligibility	
Percent Persons Less than 120% AMI:	99.60
Percent Persons Less than 80% AMI:	94.70
Neighborhood Attributes (Estimates)	
USPS Residential Addresses in Neighborhood:	355
Residential Addresses Vacant 90 or more days (USPS, March 2010):	53
Residential Addresses NoStat (USPS, March 2010):	
Foreclosure Estimates	
Total Housing Units to receive a mortgage between 2004 and 2007:	39
Percent of Housing Units with a high cost mortgage between 2004 and 2007:	44.40
Percent of Housing Units 90 or more days delinquent or in foreclosure:	20.10
Number of Foreclosure Starts in past year:	4
Number of Housing Units Real Estate Owned July 2009 to June 2010:	3
Supporting Data	
Housing Finance Agency Home Price Index through June 2010):	-34
Place (if place over 20,000) or county unemployment rate June 2005*:	13.5
Place (if place over 20,000) or county unemployment rate June 2010*:	22.9



EAST ENGLISH VILLAGE

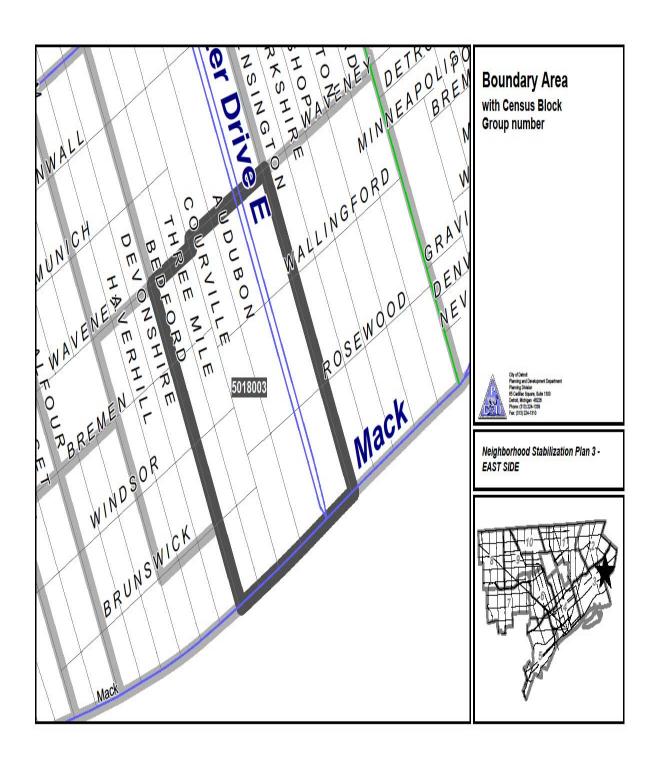
Cluster 3:

5018003 **Block Group #** Far East Side/East English Village, which is within the NSP 1 and adjacent to NSP 2 area. The Neighborhood NSP3 Score is 20, and the high cost mortgage rate is 54.2%. The mortgage serious delinquent rate is 23.4%, with 47.4% less than 80% Average Mean Income, and 62.8% less than 120% Average Mean Income. The number of Completed Foreclosures is 24, making the Impact Number for this Census Block Group 6. **Local Data:** The number of current owner-occupied housing units is 338, compared with 66 renter occupied units, and the housing vacancy rate is 7%, with 84% Owner Occupancy. In 2009 there were $\frac{0}{1}$ Tax Foreclosed Buildings and in 2010 there were $\frac{8}{1}$ Tax Foreclosed Buildings. There are a total of 458 Single Family Structures with 338 Owner Occupied. There are 32 Vacant Residences. There were 0 Demolition Permit issued in 2010, 1 was apart of the BING 3000 program and there were 2 City-owned Residential Structures. Neighborhood NSP3 Score: 20 State Minimum Threshold NSP3 Score: 17 Total Housing Units in Neighborhood: 542 **Area Benefit Eligibility** Percent Persons Less than 120% AMI: 62.80 Percent Persons Less than 80% AMI: 47.40 **Neighborhood Attributes (Estimates)** USPS Residential Addresses in Neighborhood: 519 Residential Addresses Vacant 90 or more days (USPS, March 2010): 43 Residential Addresses NoStat (USPS, March 2010): **Foreclosure Estimates** Total Housing Units to receive a mortgage between 2004 and 2007: 231 Percent of Housing Units with a high cost mortgage between 2004 and 2007: 54.20 Percent of Housing Units 90 or more days delinquent or in foreclosure: 23.40 Number of Foreclosure Starts in past year: 28 Number of Housing Units Real Estate Owned July 2009 to June 2010: 24 **Supporting Data** Housing Finance Agency Home Price Index through June 2010): -34

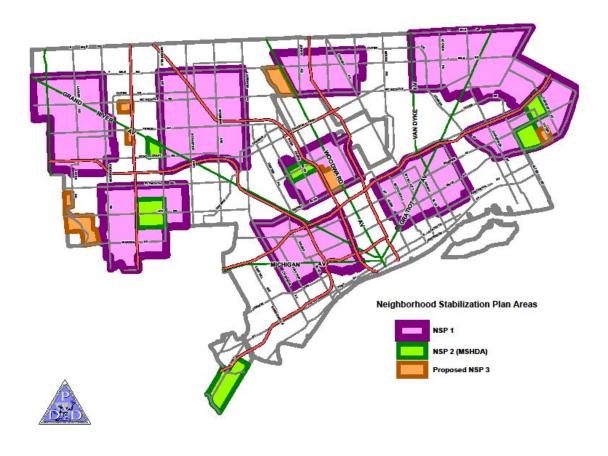
Place (if place over 20,000) or county unemployment rate June 2005*:

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

13.5 22.9



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



City of Detroit Neighborhood Stabilization 3 (NSP3) HUD Mapping Tool Information

(Required for application submittal)

Grandmont Rosedale North (AKA West Side 2)

Census Tract 5431, Block Groups 001 and 002

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

Neighborhood ID: 3932525

NSP3 Planning Data

Grantee ID: 2616980E Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: West Side 2

Date:2011-02-16 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17 Total Housing Units in Neighborhood: 499

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 58.65 Percent Persons Less than 80% AMI: 35.73

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 497

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

Residential Addresses NoStat (USPS, March 2010): 0

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 241

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

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

Number of Foreclosure Starts in past year: 27

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

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 5

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -34

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

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

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

- 1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
- 2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
- 3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
- 4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
- 5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

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

Grandmont Rosedale South (AKA Fenkell Southfield)

Census Tract 5429, Block Group 002

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

Neighborhood ID: 5762573

NSP3 Planning Data

Grantee ID: 2616980E Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: Fenkell Southfield

Date:2011-02-17 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17 Total Housing Units in Neighborhood: 366

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 57.5 Percent Persons Less than 80% AMI: 32.8

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 365

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

Residential Addresses NoStat (USPS, March 2010): 0

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 180

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

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

Number of Foreclosure Starts in past year: 21

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

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 4

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -34

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

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

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

- 1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
- 2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
- 3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
- 4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
- 5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

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

Warrendale (AKA Westside 3)

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

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

Neighborhood ID: 1157653

NSP3 Planning Data

Grantee ID: 2616980E Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: West Side 3

Date:2011-02-16 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17 Total Housing Units in Neighborhood: 634

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 67.14 Percent Persons Less than 80% AMI: 42.92

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 632

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

Residential Addresses NoStat (USPS, March 2010): 0

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 288

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

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

Number of Foreclosure Starts in past year: 33

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

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 7

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -34

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

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

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

- 1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
- 2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
- 3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
- 4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
- 5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

 $261635462007000,\ 261635462007002,\ 261635462007004,\ 261635462007022,\ 261635462007021,\ 261635462007020,\ 261635462007019,\ 261635462007018,\ 261635462007017,\ 261635462007016,\ 261635462007015,\ 261635462007024,\ 261635462007014,\ 261635462007013,\ 261635462007011,\ 261635462007010,\ 261635462007009,\ 261635462007005,\ 261635462007003,\ 261635463002001,\ 2616354630$

Palmer Woods / North Central (AKA North Central)

Census Tract 5383, Block Group 001

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

Neighborhood ID: 3505432

NSP3 Planning Data

Grantee ID: 2616980E Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: North Central

Date:2011-02-09 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17 Total Housing Units in Neighborhood: 1965

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90 Percent Persons Less than 80% AMI: 77.5

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 1930

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

Residential Addresses NoStat (USPS, March 2010): 230

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

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

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

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

Number of Foreclosure Starts in past year: 12

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

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 2

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -34

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

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

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

- 1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
- 2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
- 3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
- 4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
- 5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

261635383001000, 261635383001003, 261635383001005, 261635383001007, 261635383001017, 261635383001016, 261635383001015, 261635383001014, 261635383001013, 261635383001014, 261635383001001, 261635383001009, 261635383001008, 261635383001006, 261635383001004, 261635383001002,

Northend (AKA Central 2)

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

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

Neighborhood ID: 9479797

NSP3 Planning Data

Grantee ID: 2616980E Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: Central 2 Date:2011-02-08 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17 Total Housing Units in Neighborhood: 2818

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.63 Percent Persons Less than 80% AMI: 80.69

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 2578

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

Residential Addresses NoStat (USPS, March 2010): 187

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 318

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

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

Number of Foreclosure Starts in past year: 35

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

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 7

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -34

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

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

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

- 1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
- 2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
- 3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
- 4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
- 5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

261635324002000, 261635324002001, 261635324002003, 261635324002005, 261635324002004, 261635324002002, 261635324003000, 261635324003002, 261635324003001, 261635324003003, 261635324003005, 261635324003007, 261635324003009, 261635324003008, 261635324003006, 261635324003004, 261635325001000, 261635325001001, 261635325001003, 261635325001005, 261635325001006, 261635325001004, 261635325001002, 261635325002000, 261635325002001, 261635325002002, 261635325002004, 261635325002006, 261635325002009, 261635325002007, 261635325002005, 261635325002003, 261635325003000, 261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001, 261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001, 261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001, 261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001, 261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001, 261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001, 261635325003003, 261635325003005, 261635325003004, 261635325003002, 261635325003001, 261635325003003, 261635

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

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

Neighborhood ID: 1309539

NSP3 Planning Data

Grantee ID: 2616980E Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: East Side 2

Date:2011-02-08 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17 Total Housing Units in Neighborhood: 542

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 62.8 Percent Persons Less than 80% AMI: 47.4

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 519

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

Residential Addresses NoStat (USPS, March 2010): 0

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 231

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

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

Number of Foreclosure Starts in past year: 28

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

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 6

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -34

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

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

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

- 1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
- 2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
- 3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
- 4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
- 5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

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

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address,	
phone, and email address? Page(s) 4	

2. Areas of Greatest Need

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

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	

Blighted structure in context of state or local law, Page(s) 7	
Affordable rents, Page(s) 7	
 Ensuring long term affordability for all NSP funded housing projects, Page(s) 7 	
 Applicable housing rehabilitation standards for NSP funded projects Page(s)7 	

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target? Page(s) 8,9	
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals? Page(s) 8,9	\boxtimes

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you	
specify:	
The planned activity, Page(s) 10 The planned activity, Page(s) 10 The planned activity, Page(s) 10	
The number of units that will result in displacement, Page(s) 10	
• The manner in which the grantee will comply with URA for those residents? Page(s) 10	

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment? Page(s) 10,11,29	\boxtimes
Did you include the public comments you received on the NSP3 substantial amendment in your plan? Page(s) 27-28	

1. NSP Information by Activity

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

2. Certifications

	Yes
Did you sign and submit the certification form applicable to	
your jurisdiction? Page(s) 25	

3. Additional Documentation

	Yes
Did you include a signed SF-424? Page(s) 26	







