

**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<sup>\*</sup>: 13.5

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 22.9

<sup>\*</sup>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<sup>\*</sup>: 13.5

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 22.9

<sup>\*</sup>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<sup>\*</sup>: 13.5

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 22.9

<sup>\*</sup>Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

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

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

### Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

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

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

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

Neighborhood ID: 3505432

### **NSP3 Planning Data**

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: North Central

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

#### NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1965

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90

Percent Persons Less than 80% AMI: 77.5

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 1930

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

Residential Addresses NoStat (USPS, March 2010): 230

### *Foreclosure Estimates*

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

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

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

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

Number of Foreclosure Starts in past year: 12

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

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

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

### Supporting Data

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

Place (if place over 20,000) or county unemployment rate June 2005<sup>\*</sup>: 13.5

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 22.9

<sup>\*</sup>Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

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

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

### Latitude and Longitude of corner points



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

Blocks Comprising Target Neighborhood

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

**Northend (AKA Central 2)**

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

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

Neighborhood ID: 9479797

## NSP3 Planning Data

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: Central 2

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

### NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2818

### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.63

Percent Persons Less than 80% AMI: 80.69

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 2578

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

Residential Addresses NoStat (USPS, March 2010): 187

### *Foreclosure Estimates*

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

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

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

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

Number of Foreclosure Starts in past year: 35

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

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

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

### Supporting Data

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

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

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### Market Analysis:

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

### Latitude and Longitude of corner points

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

Blocks Comprising Target Neighborhood

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

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

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

Neighborhood ID: 1309539

### **NSP3 Planning Data**

Grantee ID: 2616980E

Grantee State: MI

Grantee Name: DETROIT

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

Grantee Email: jbaran@detroitmi.gov

Neighborhood Name: East Side 2

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

#### NSP3 Score

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

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 542

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 62.8

Percent Persons Less than 80% AMI: 47.4

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

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

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

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

USPS Residential Addresses in Neighborhood: 519

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

Residential Addresses NoStat (USPS, March 2010): 0

### *Foreclosure Estimates*

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

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

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

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

Number of Foreclosure Starts in past year: 28

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

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

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

### Supporting Data

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-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,