

**Neighborhood Stabilization Plan -
HERMAN GARDENS**

Greater than 51% less than 120% Area Mean Income*
Eligible Block Groups

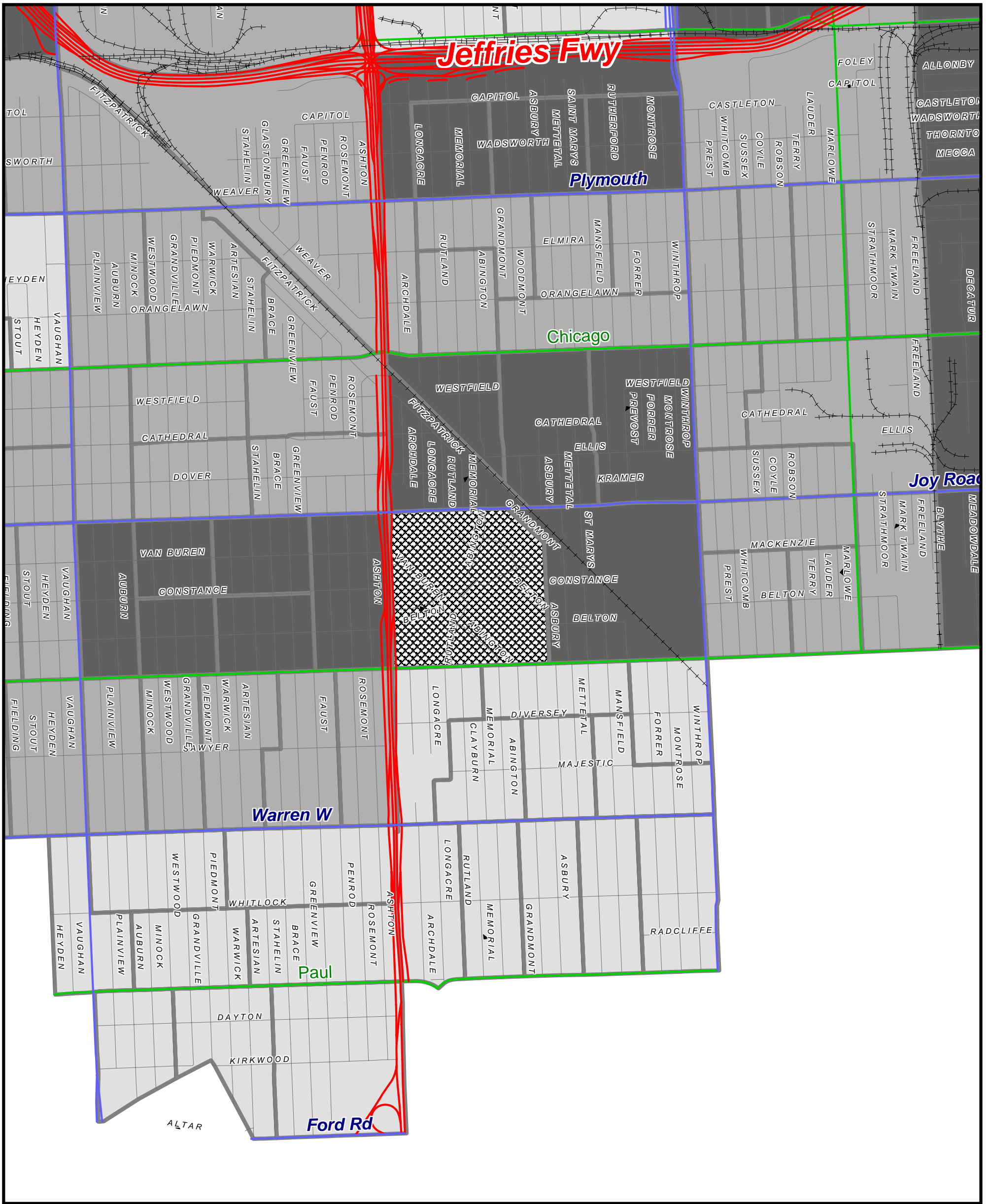
- 51 to 81 Percent
- 81 to 89 Percent
- 89 Percent or Greater

Not Eligible

City of Detroit
Planning and Development Department
Planning Division
65 Cadillac Square, Suite 1300
Detroit, Michigan 48226
Phone: (313) 224-1339
Fax: (313) 224-1310

* Source: Department of Housing and Urban Development
Block Groups that qualify as an area of low-, moderate, and
middle-income benefit, where more than 51% of the people
in the area had incomes in 2000 less than 120% of Area
Median Income.





Neighborhood Stabilization Plan - HERMAN GARDENS

HMDA High Cost Loan Rate* Eligible Block Groups

- 0 to 69 Percent
- 69 to 76 Percent
- 76 Percent or More

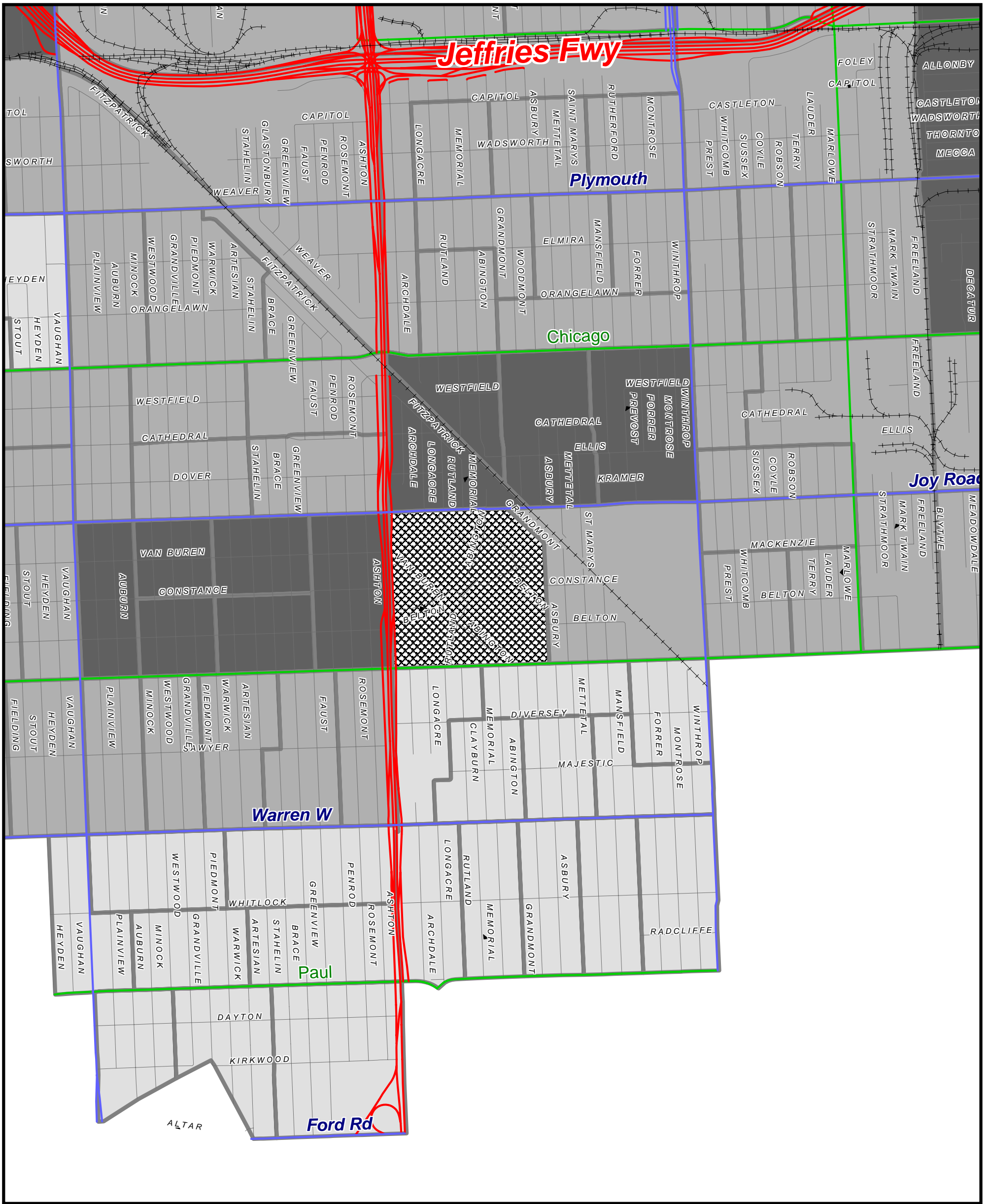
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* Source: Department of Housing and Urban Development Federal Reserve Home Mortgage Disclosure Act (HMDA) data on percent of all loans made between 2004 and 2006 that are high cost at the Census Tract level.





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**Predicted 18 mo Underlying Foreclosure Problem Rate
Eligible Block Groups**

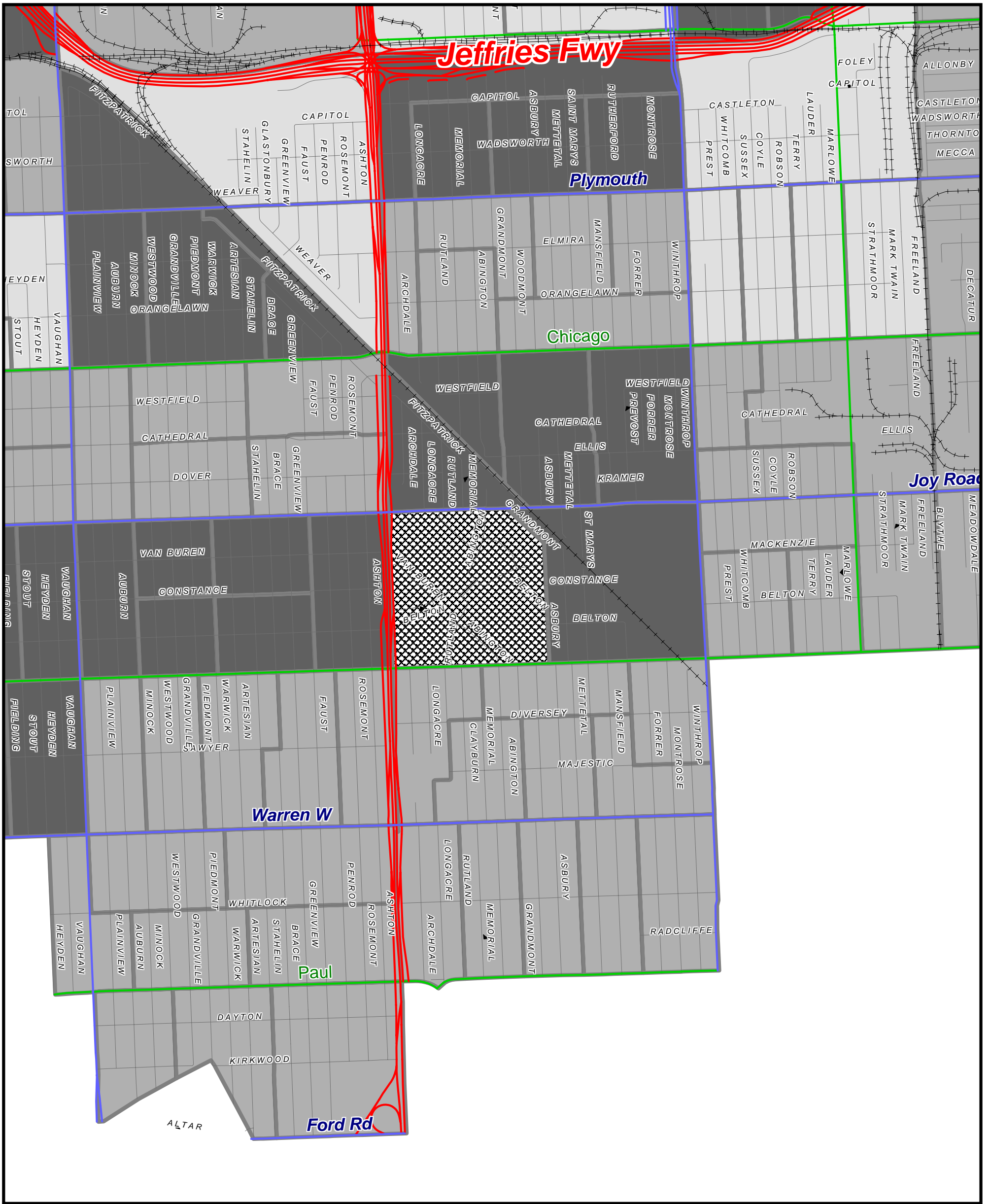
- 0 to 16 Percent
- 16 to 18 Percent
- 18 Percent or More

 Not Eligible

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The rate does not provide the actual level of problem in each neighborhood, but rather indicate there is a risk for problems.





**Neighborhood Stabilization Plan -
HERMAN GARDENS**

**USPS Vacancy Rate*
Eligible Block Groups**

- 0 to 14 Percent
- 14 to 22 Percent
- 22 Percent or More

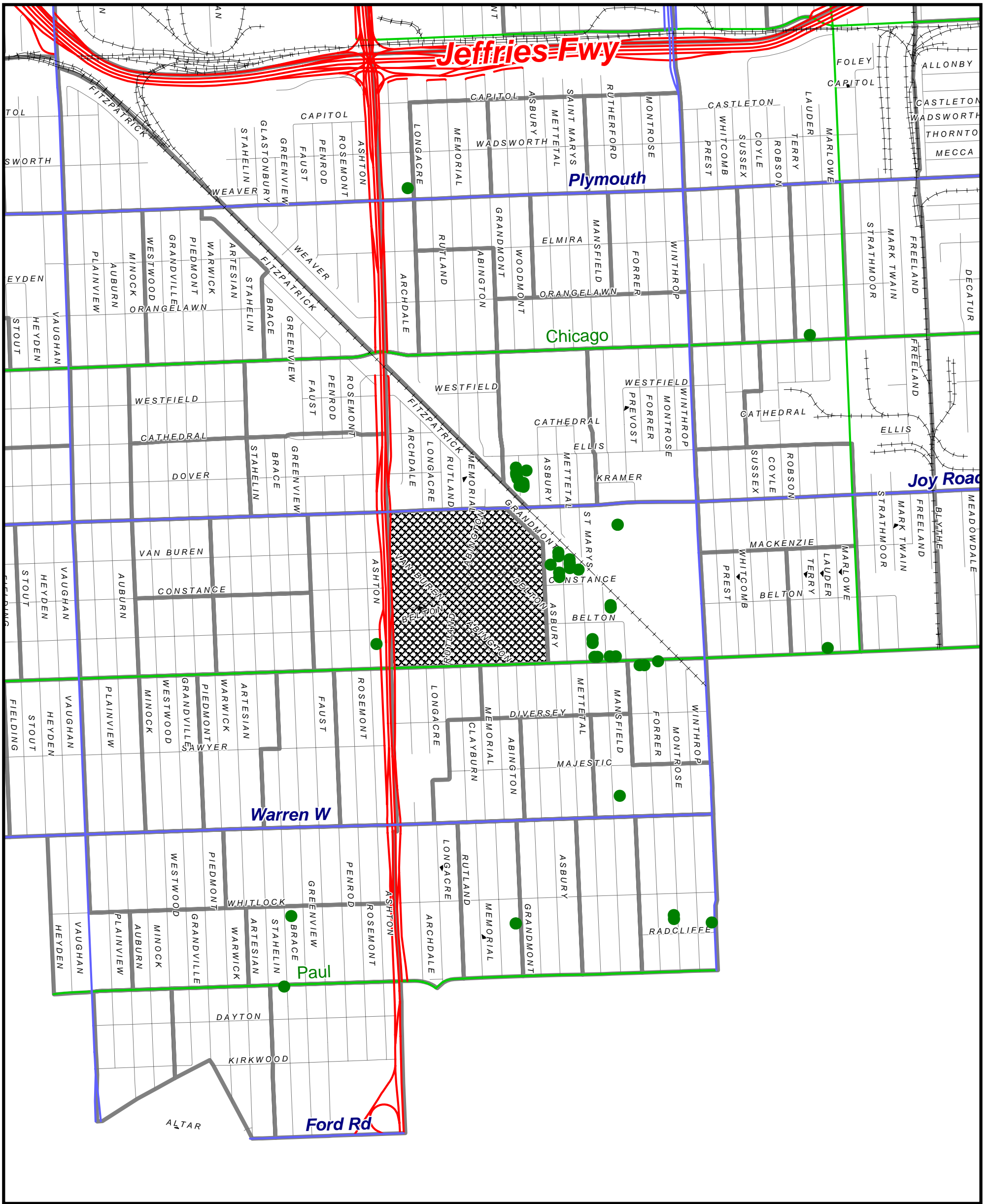
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* Source: Department of Housing and Urban Development
USPS data on residential addresses identified as being vacant
for 90 days or longer as of June 2008 at the Census Tract level.





**Neighborhood Stabilization Plan -
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Building Permits*
January 1999 - June 2008

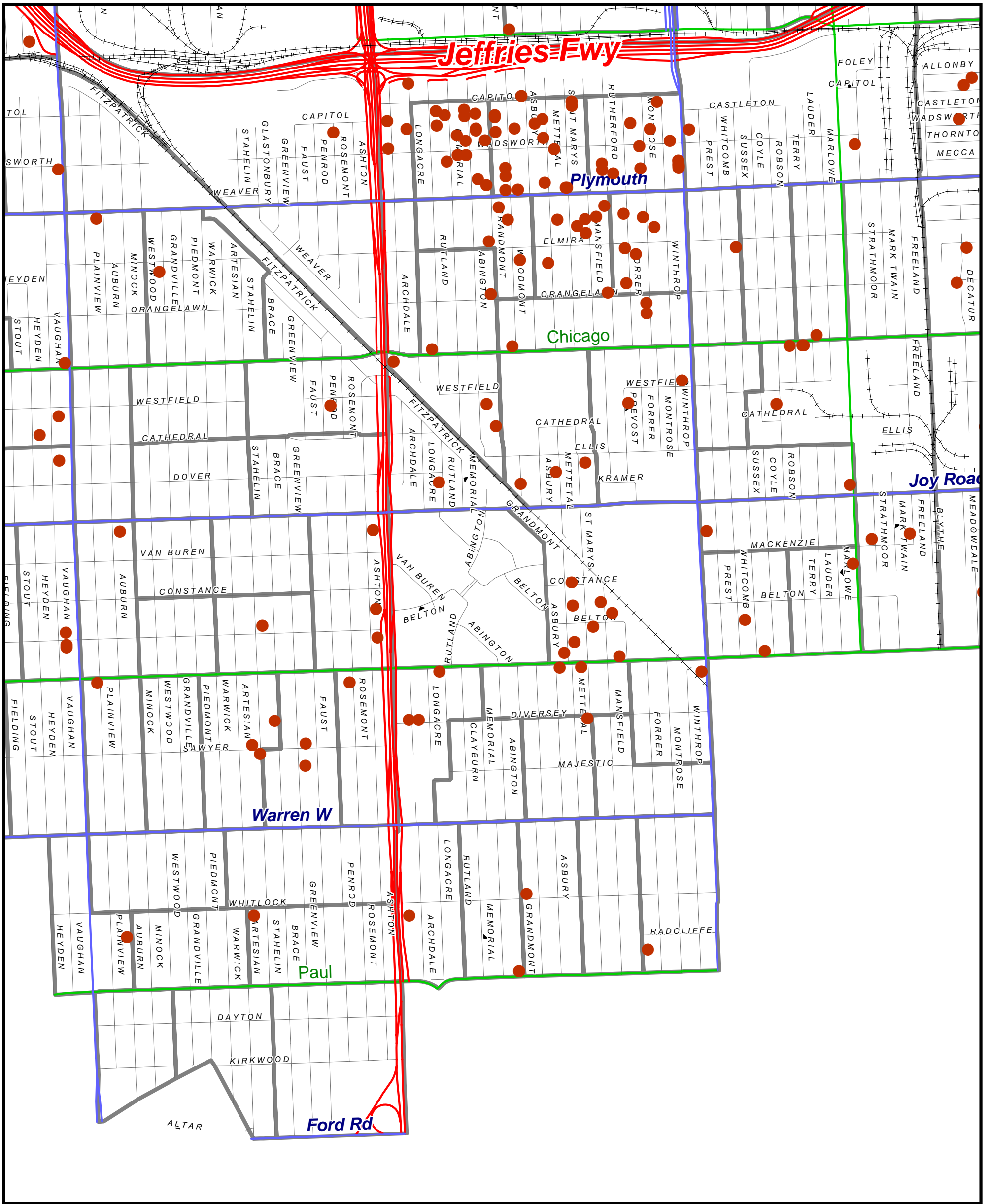
- New Construction
- Not Eligible



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* Source: Building and Safety Engineering Department





**Neighborhood Stabilization Plan -
Herman Gardens**

**Wayne County Tax Foreclosure*
2006**

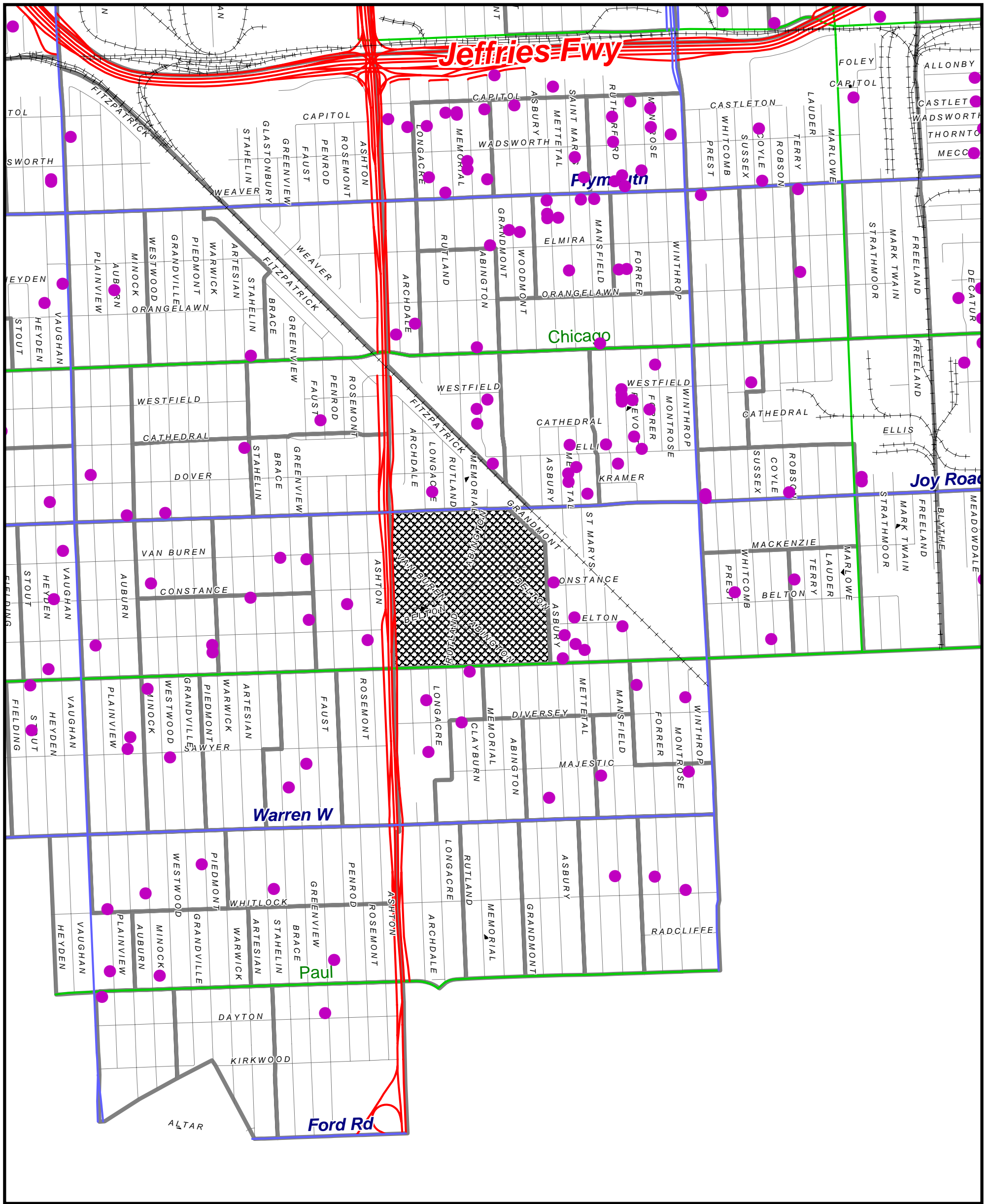
- Property Site
- Not Eligible



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*Source: Office of the Wayne County Treasurer, October 2006





**Neighborhood Stabilization Plan -
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**Wayne County Tax Foreclosures*
2007**

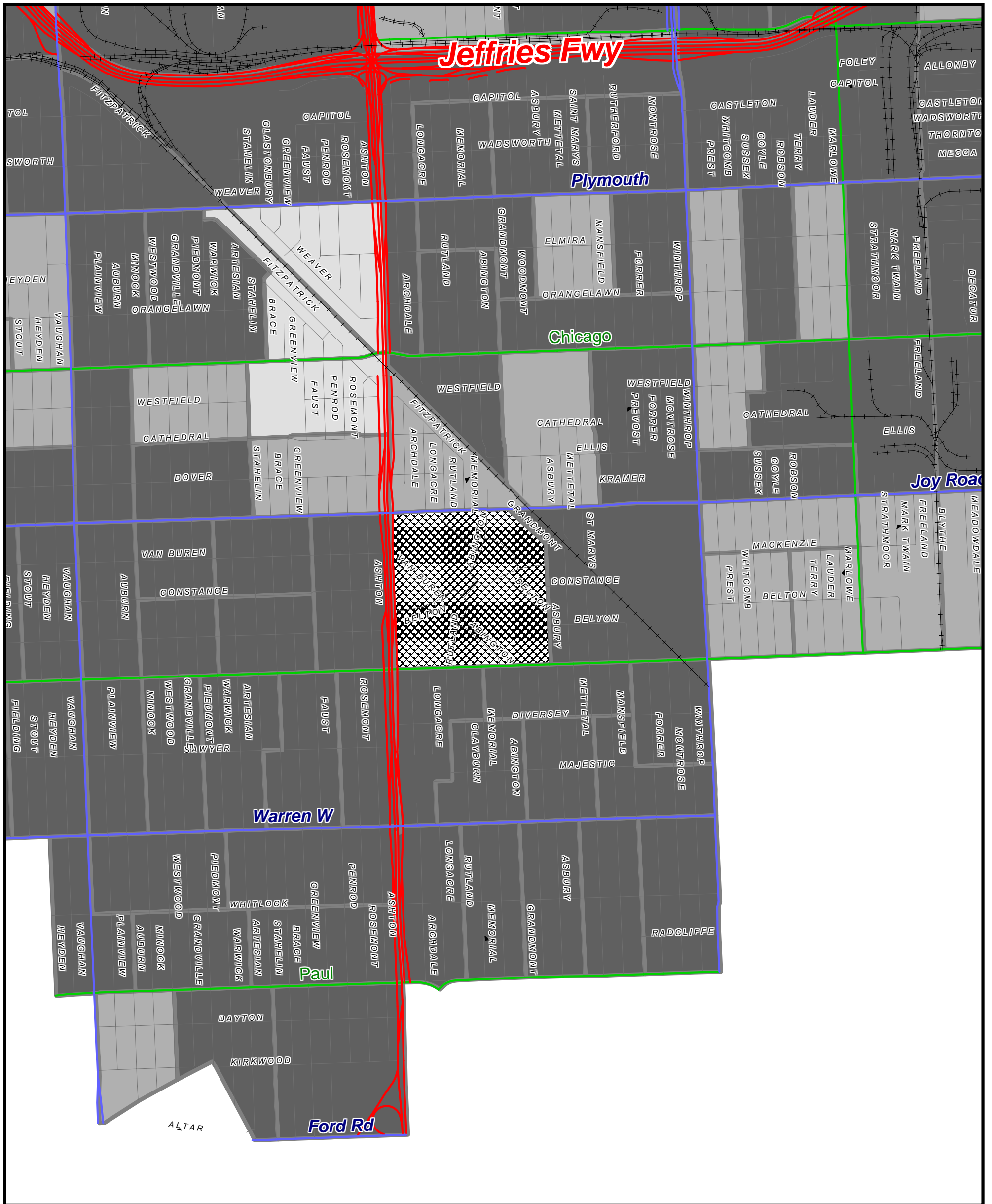
- Property Site
- Not Eligible



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*Source: Office of the Wayne County Treasurer, July 2007





Neighborhood Stabilization Plan - HERMAN GARDENS

Mortgage Foreclosures* 2006

- 0 to 15
- 15 to 25
- 25 or More



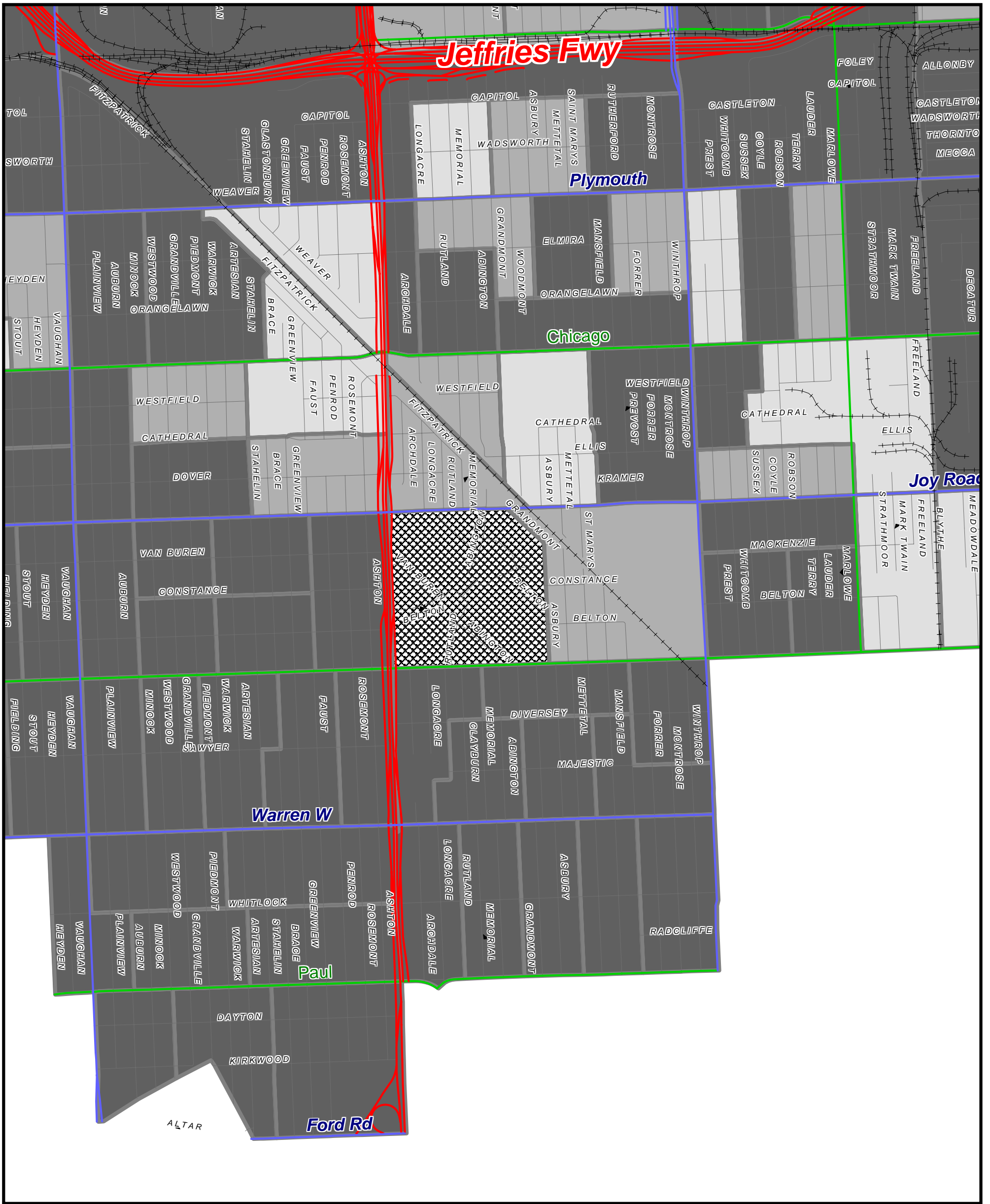
Not Eligible



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* Source: Social Compact, Inc.





Neighborhood Stabilization Plan - HERMAN GARDENS

Mortgage Foreclosures* 2007

- 0 to 20
- 20 to 30
- 30 or More



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Neighborhood Stabilization Plan - HERMAN GARDENS

**ARM Resets*
Prior to June 2008**

- 0 to 20
- 20 to 35
- 35 or More

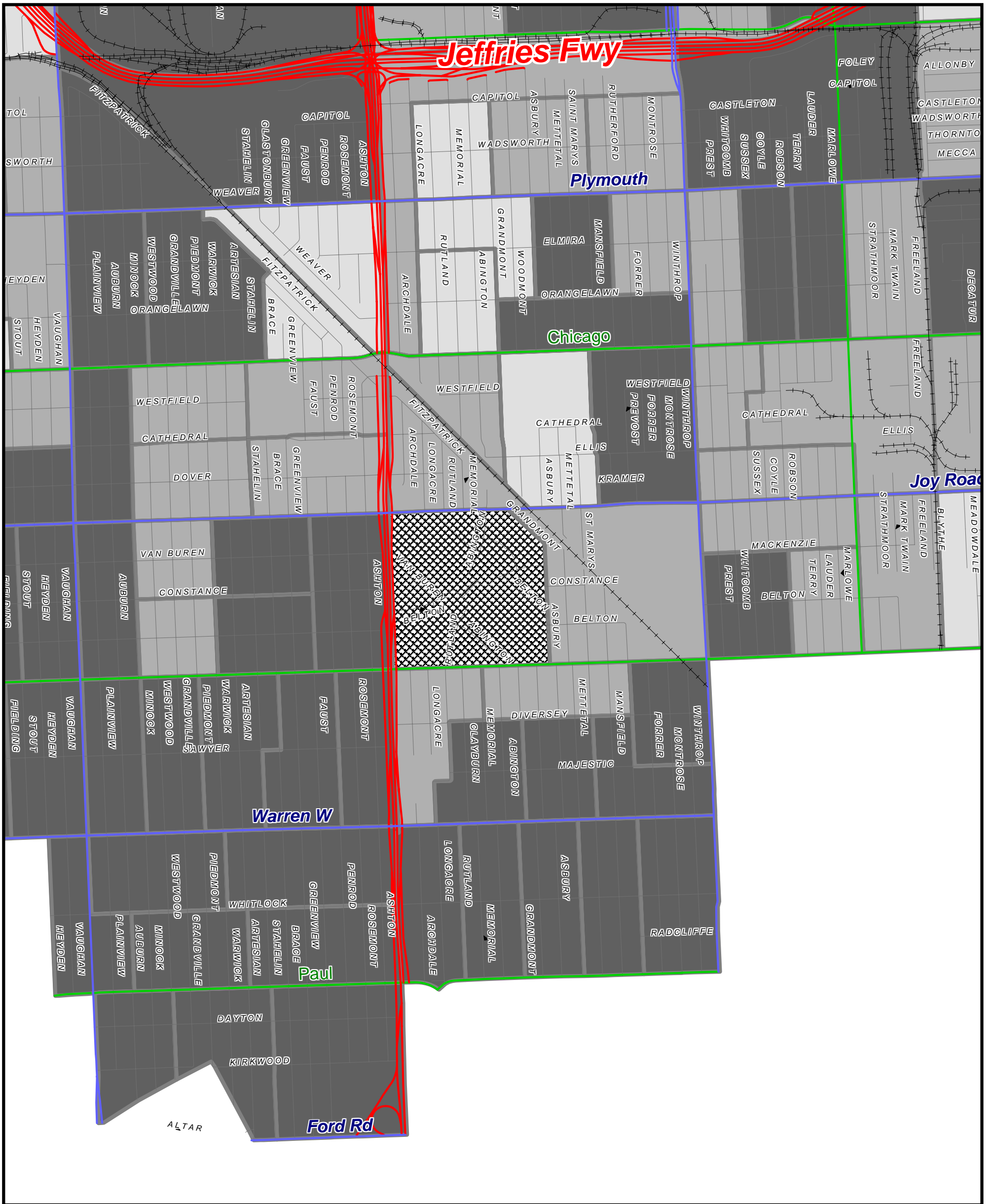
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* Source: Social Compact, Inc.
 Number of Adjustable Rate Mortgages that have already reset, as of June 2008






Neighborhood Stabilization Plan - HERMAN GARDENS

ARM Resets*
Since June 2008

- 0 to 10
- 10 to 20
- 20 or More

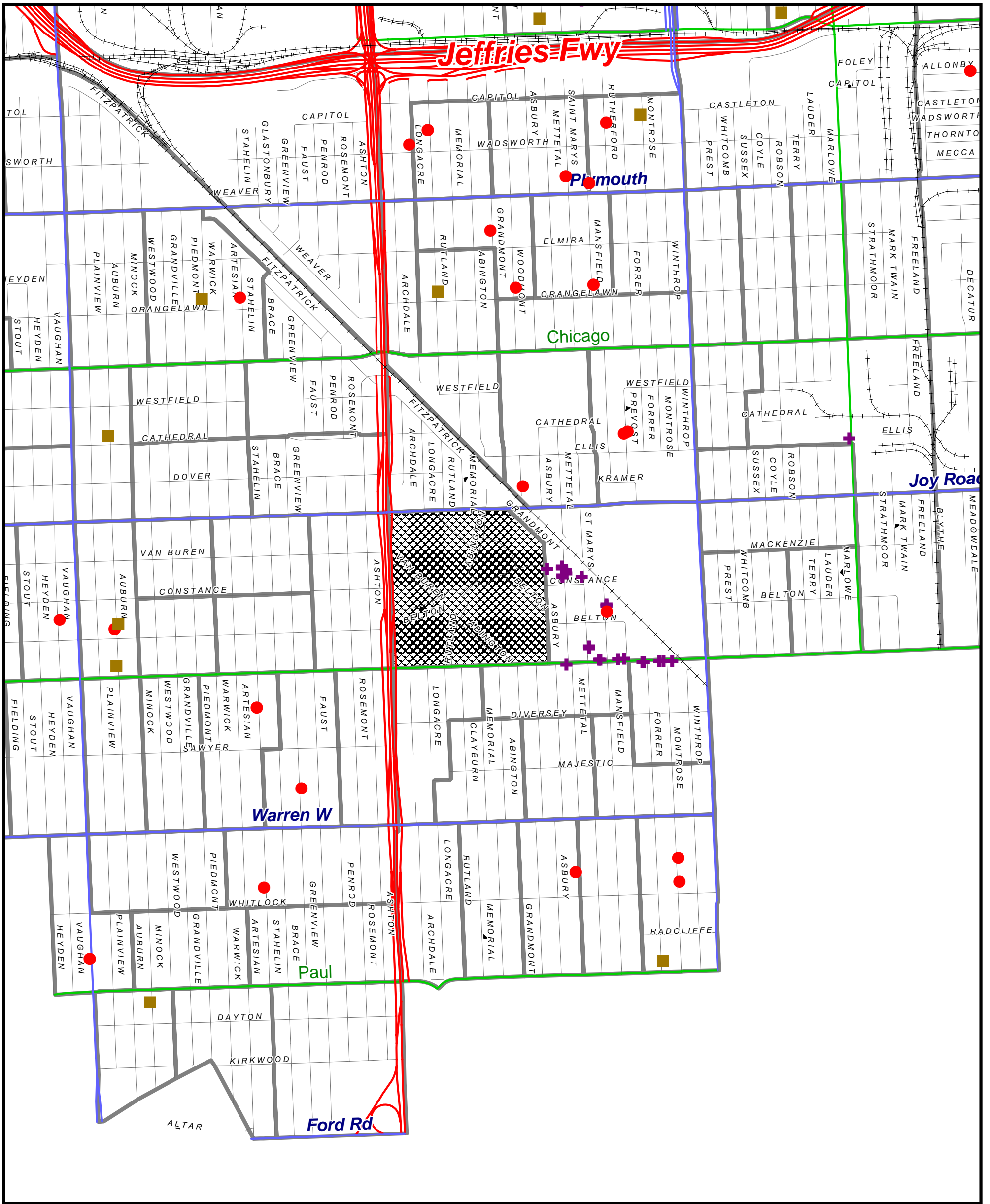
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Total number of Adjustable Rate Mortgages to reset, starting June 2008





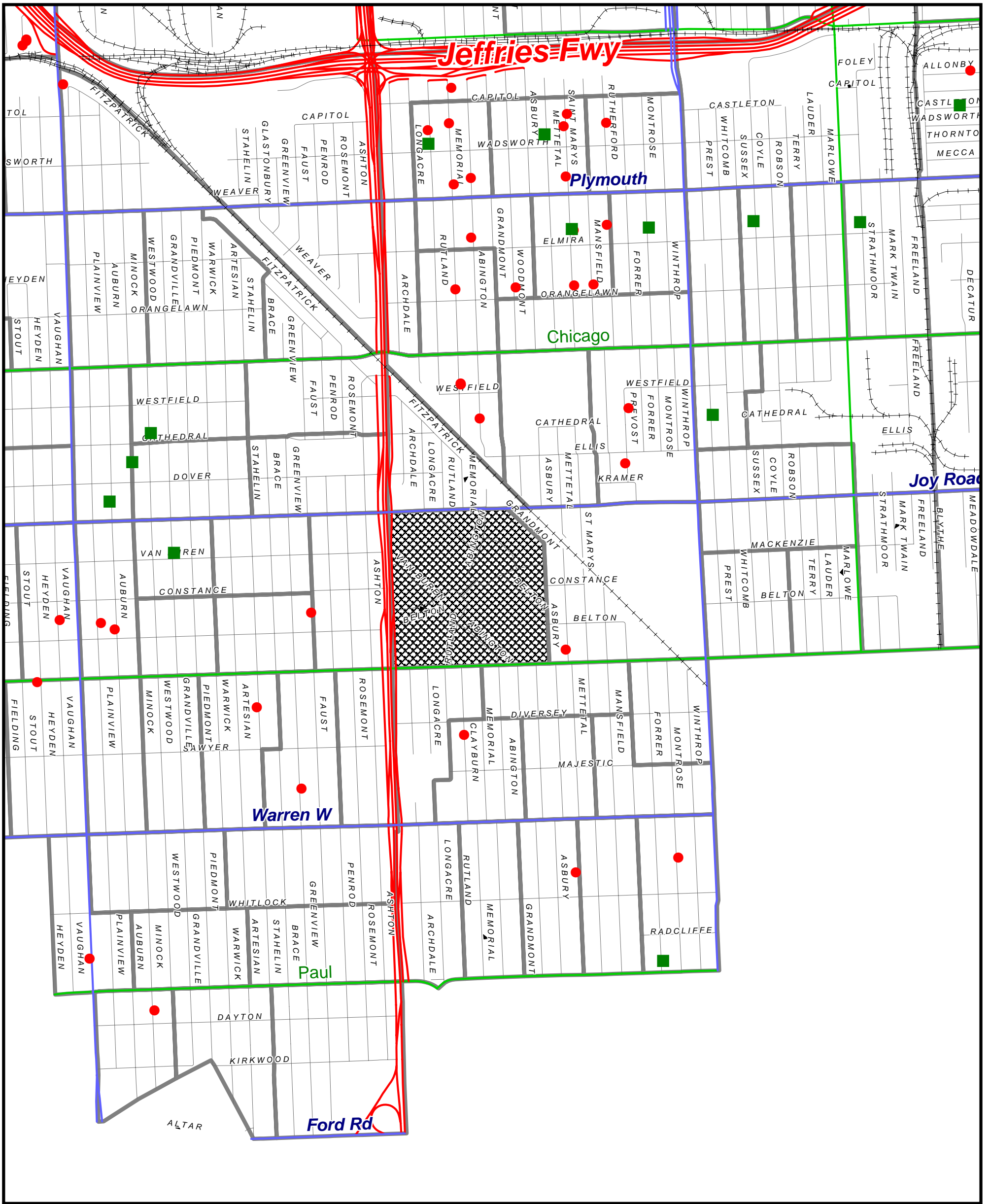
**Neighborhood Stabilization Plan -
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**Section 106 Review
2006**

- Demolition
- Minor Home Repair
- + Rehabilitation / Redevelopment Projects
- Not Eligible

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