



City of Phoenix

***Neighborhood Stabilization Program 3
Substantial Amendment***

Submitted to the
U.S. Department of Housing and Urban Development
By the City of Phoenix
February 25, 2011

Table of Contents

- 1. NSP3 Grantee Information 2
- 2. Areas of Greatest Need 2
- 3. Definitions and Descriptions 5
- 4. Low-Income Targeting 8
- 5. Acquisition and Relocation..... 8
- 6. Public Comment 9
- 7. NSP Information by Activity 9
- 8. Certifications 24

Appendices

- A. Phoenix Maps
- B. HUD Maps and Data Sheets for 13 Single-Family Target Areas
- C. HUD Map and Data Sheet for 1 Multi-Family Target Area
- D. Public Comments
- E. NSP3 Action Plan Contents Checklist
- F. SF 424

City of Phoenix

Neighborhood Stabilization Program 3 Substantial Amendment

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Hallett, Chris Acting Neighborhood Services Director City Of Phoenix
Email Address	chris.hallett@phoenix.gov
Phone Number	602-534-6176
Mailing Address	City of Phoenix Neighborhood Services Department 200 West Washington Street, 4 th Floor Phoenix, AZ 85003

2. Areas of Greatest Need

Map Submission

The maps generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website are included in Appendices B and C.

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.
Response: HUD Foreclosure Need website Elliott D. Pollack and Company The Cromford Report Kammrath and Associates Arizona Multiple Listing Service University of Arizona RealData Arizona Department of Economic Security ESRI Maricopa County Assessor MDA Data Quick

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.
Response: The City of Phoenix has taken great care to assess and define target areas for NSP3. The target areas proposed were selected based on greatest need, with a composite needs score of 19.21. Most target areas identified have a needs score of 20. In addition to greatest need, the City also considered target areas that would continue the momentum generated by NSP1 and NSP2 efforts. Maps showing the proposed target areas, NSP1 and NSP2 activity to date, and transit corridors are available in Appendix A.

While the number of NSP assisted homes in the selected NSP3 Target Areas will be lower than HUD's calculated suggested goal of 20% of foreclosed homes, the City of Phoenix believes that NSP will contribute to neighborhood market stabilization through improved vacancy rates, blight elimination, increased homeownership and enhanced neighborhood confidence. The following table identifies the magnitude of the problem, and what Phoenix's NSP funds should achieve.

	20% Desired Impact in NSP3 Target Areas	Cumulative Impact of NSP1+2+3	NSP3 Impact
NSP Eligible Units	2,593	2,031	254

The housing market in Phoenix has yet to hit bottom. As such, market conditions remain unstable and the need for intervention continues to significantly outpace resources, even those provided through NSP. Through concentrating NSP1, 2 and 3 activity in the proposed NSP3 areas, cumulative NSP funds are sufficient to address 2,031 single and multi family homes, or 78.3% of the HUD impact goal. To improve on this the City has reprioritized foreclosure prevention activities to these areas and will track the number of households that are able to stay in their homes. Additionally, other partnerships and programs have been and will continue to be sought that will go beyond NSP's numbers.

SINGLE FAMILY MARKET ANALYSIS, TARGET AREAS AND STRATEGIES

The proposed NSP3 Single Family Target Areas exceed the region in many distress factors, including:

- 84% foreclosure and pre-foreclosure sales, vs. 67% in the metropolitan area
- 12.2% unemployment, vs. 8.4% in Maricopa County
- \$71,100 median housing value, vs. \$135,000 in Greater Phoenix
- 39% of all mortgages are high cost
- 21% of target area units are 90+days delinquent or in foreclosure
- 6,006 foreclosure starts in the past year
- 46.1% investor sales vs. the 2010 average for the City of Phoenix of 40.4%, and the historic average of 18.6% for Greater Phoenix

Based on these indicators, the City of Phoenix proposes the following thirteen single family target areas:

- North Target Area (85021 and 85029)
- North Micro Target Area (subset of North Target Area)
- West Target Area (85033 and 85037)
- West Micro Target Area (subset of West Target Area)
- South Target Area (85040)
- South Micro Target Area (subset of South Target Area)
- Investment Area #1 – Village Center Neighborhood Initiative Area (NIA)
- Investment Area #2 – Garfield NIA
- Investment Area #3 – South Phoenix Village NIA
- Investment Area #4 – Isaac NIA
- Sienna Vista Subdivision
- Tuscano Subdivision
- Vineyard Mountain Ranch Subdivision

The North, South, and West Target Areas, and the Micro Target Areas located within each, were selected based on need, significant previous NSP investment, and proximity to job centers and transportation corridors, including light rail. While single family activities will be available throughout the 13 single family target areas, the City proposes to concentrate its remaining NSP2 efforts as well the NSP3 in the North, South and West Target Areas, and to the extent possible, within their Micro Target Areas. In contrast to the HUD projected impact goal (which includes multi family) we offer last year's actual number of single-family foreclosures in these three Target Areas and the single-family 20% impact number as 2,348 and 470 respectively. Our cumulative NSP1, 2 and 3 single-family activity of 780 units represents 33.2% of last year's single family foreclosures in these three Target Areas.

The Micro Target Areas were selected primarily to build on strength within each of the North, South and West Target Areas. Ultimately, in the West where the impact of foreclosures is felt most keenly, the focus is on addressing blight and vacancies to rebuild neighborhood confidence. The objective in the North and South is to contribute to stabilizing homeownership, as market conditions are somewhat more conducive to such a strategy.

Four additional single family target areas, referred to on the NSP3 map as "Investment Areas", are proposed. These four areas are the City's Neighborhood Initiative Areas where comprehensive neighborhood revitalization strategies and resources are in place. NSP activities in this area will support and contribute to the long-term revitalization goals primarily through blight elimination.

Three subdivisions identified for NSP2 are included in the NSP3 target areas. Proposed NSP3 activity in these subdivisions will focus on stabilizing ownership.

The single family activities proposed include Activity 1 - Homeownership Assistance for Down Payment and Closing Costs, Activity 2 - Move-In Ready Program (Acquisition/Rehab/Resale), and Activity 3 - Acquisition/Disposition/Demolition. Activity 1 will be available throughout the single family target areas. Activity 2 will be available throughout, but efforts will be made to concentrate these services in the micro target areas. Most, if not all, of the demolitions proposed (Activity 3) are likely to occur in the Investment Areas and/or micro target areas. These proposed strategies build on current NSP efforts and are based on the market analysis information provided through the HUD mapping site and additional sources. The NSP3 single family target area maps and data sheets are included in Appendix B.

Conditions analyzed in the proposed NSP3 target areas clearly demonstrate need. The prospect for making an impact in these areas is bolstered by the following:

- After four years of significant decline, population and employment growth are projected in 2011-12.
- Median sales prices for greater Phoenix are nearing pre-boom levels.

MULTI-FAMILY MARKET ANALYSIS, TARGET AREA AND STRATEGY

Market conditions in the proposed NSP3 Multi-Family Target Area include:

- 16.3 % vacancy rate in the proposed target area, compared to 13.6% citywide
- 6 of the 17 zip codes in the multifamily target area have vacancy rates in excess of 20%
- Apartment sales have declined from 450 transactions in 2005, to around 50 transactions in 2010. However, sales volume appears to be stabilizing.
- Price per square foot has returned to pre-boom levels of \$60, from \$100 at the peak

The proposed NSP3 Multifamily Target Area is a single contiguous area that includes the City's core and extends north and west along transportation corridors. In addition, multi-family projects will be considered in all of the thirteen single family target areas. To target resources, specific priority will be given to identifying potential properties in the following areas within the NSP3 Multifamily Target Area:

- City of Phoenix Redevelopment Areas (RDA), Neighborhood Initiative Areas (NIAs), the West Phoenix Revitalization Area, Neighborhood Renewal Areas, Rental Renaissance Areas, HOPE VI community, the Transit Overlay District, or High Priority Urban Villages
- Areas with HUD foreclosure risk scores of 17 or greater
- Areas likely to face a significant rise in the rate of foreclosures

These areas are proposed due to the current fluidity and volatility of the Phoenix multifamily market and the need for flexibility in targeting multifamily properties that will provide the greatest impact and benefit in sustaining the surrounding community. This will allow the Housing Department to respond in a nimble, flexible manner to the needs and conditions of the local multifamily market. The multifamily target area map and data sheet is included as Appendix C.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	<p>As defined by the September 29, 2008 regulations on the Neighborhood Stabilization Program, a structure is blighted "when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare." This is consistent with state and local laws regarding slum and blight.</p> <p>The City of Phoenix Neighborhood Preservation Ordinance, City Code, Part II, Chapter 39, Article III, Section 39.3 defines blight as follows: "Unsightly conditions including accumulation of debris; fences characterized by holes, breaks, rot, crumbling, cracking, peeling or rusting; landscaping that is dead, characterized by uncontrolled growth or lack of maintenance, or is damaged; any other similar materials as flexible or inflexible screening, fencing, or wall covering upon a residential lot; regardless of the condition of other properties in the neighborhood."</p> <p>The Neighborhood Preservation Ordinance (City Code, Part II, Chapter 39, Article IV, Section 39.25) also allows for demolition in extreme cases of vacant, blighted properties based on the following eligibility criteria:</p> <ul style="list-style-type: none"> • Vacant for over a year, or • Significant Code Violations resulting in substandard conditions, or • Detrimental to the health and safety of the neighborhood as determined by applicable City Codes and approved by the Administrator of the Preservation Division, or designee. <p>The City of Phoenix Neighborhood Stabilization Program will use the above</p>

	City Code definition as well as this criteria in determining when a structure is blighted and will follow the allowed abatement action.																																																																															
Affordable Rents	<p>The City of Phoenix NSP3 will comply with the HOME Investment Partnership Program Final Rule at 24 CFR 92.252 for the purpose of establishing the rents for 50% and 60% of area median income households.</p> <p>HUD provides the HOME rent limits which include average occupancy per unit and adjusted income assumptions. The City of Phoenix has established HOME rents for the Phoenix jurisdiction which are lower than the HUD limits. The City of Phoenix Neighborhood Stabilization Program will include both rent schedules and has the administrative authority to make a decision as to which rent schedule it will utilize on a project-by-project basis.</p> <table border="0"> <tr> <td>Bedroom Size</td> <td>1 BR</td> <td>2 BR</td> <td>3 BR</td> <td>4 BR</td> </tr> <tr> <td>HUD Low HOME Rents</td> <td>\$625</td> <td>\$750</td> <td>\$866</td> <td>\$966</td> </tr> <tr> <td>HUD High HOME Rents</td> <td>\$762</td> <td>\$919</td> <td>\$1092</td> <td>\$1199</td> </tr> <tr> <td>Phoenix Low HOME Rents</td> <td>\$552</td> <td>\$646</td> <td>\$687</td> <td>\$751</td> </tr> <tr> <td>Phoenix High HOME Rents</td> <td>\$588</td> <td>\$696</td> <td>\$762</td> <td>\$855</td> </tr> </table> <p>Income Limits:</p> <table border="0"> <tr> <td>Household</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Size</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> </tr> <tr> <td>50%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>AMI</td> <td>23,350</td> <td>26,650</td> <td>30,000</td> <td>33,300</td> <td>34,650</td> <td>37,250</td> <td>39,800</td> <td>42,350</td> </tr> <tr> <td>60%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>AMI</td> <td>28,020</td> <td>31,980</td> <td>36,000</td> <td>39,960</td> <td>43,200</td> <td>46,380</td> <td>49,560</td> <td>52,800</td> </tr> </table>	Bedroom Size	1 BR	2 BR	3 BR	4 BR	HUD Low HOME Rents	\$625	\$750	\$866	\$966	HUD High HOME Rents	\$762	\$919	\$1092	\$1199	Phoenix Low HOME Rents	\$552	\$646	\$687	\$751	Phoenix High HOME Rents	\$588	\$696	\$762	\$855	Household									Size	1	2	3	4	5	6	7	8	50%									AMI	23,350	26,650	30,000	33,300	34,650	37,250	39,800	42,350	60%									AMI	28,020	31,980	36,000	39,960	43,200	46,380	49,560	52,800
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Descriptions

Term	Definition								
Long-Term Affordability	<p>The City of Phoenix Neighborhood Stabilization Program will ensure continued affordability for NSP-assisted housing by adopting the HOME program standards at 24 CFR 92.252(a), (c), (e), and (f) {for rental units} and 92.254 {for homeownership units}.</p> <p>The affordability period for NSP-assisted acquisition or acquisition/rehab of rental and homeownership units will, at a minimum, meet the HOME standard:</p> <table border="0"> <tr> <td>Per-unit NSP Assistance and Minimum Affordability Period</td> <td></td> </tr> <tr> <td>up to \$15,000</td> <td>5 years</td> </tr> <tr> <td>\$15,000 - \$40,000</td> <td>10 years</td> </tr> <tr> <td>above \$40,000</td> <td>15 years</td> </tr> </table> <p>Rent and occupancy agreements for rental properties will be enforced through deeds of trust, covenants running with the property, deed restrictions or other mechanisms approved by HUD. Homeownership units will be subject to the recapture option for NSP assistance, secured by deeds</p>	Per-unit NSP Assistance and Minimum Affordability Period		up to \$15,000	5 years	\$15,000 - \$40,000	10 years	above \$40,000	15 years
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	<p>of trust on the assisted units. NSP homebuyer assistance programs may provide for recapture of NSP assistance beyond the minimum HOME affordability period.</p>
<p>Housing Rehabilitation Standards</p>	<p>The City of Phoenix rehabilitation and new construction standards for NSP-assisted projects include the following requirements:</p> <ul style="list-style-type: none"> • 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 will 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 will be designed to meet American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) Standard 90.1-2004, Appendix G plus 20 percent (the Energy Star standard for multifamily buildings piloted by the EPA and the Department of Energy). • Other rehabilitation will meet these standards to the extent applicable to the rehabilitation work undertaken, e.g., replace 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. HUD's Housing Quality Standards will be used as a minimum standard for multifamily units and homeownership assistance units. • Water efficient toilets, showers, and faucets, such as those with the WaterSense label, will be installed. • Where relevant, the housing will be improved to mitigate the impact of disasters (e.g., earthquake, hurricane, flooding, fires). <p>The City of Phoenix will include energy efficient and environmentally-friendly green elements. The "greening" standards are implemented whenever cost effective by doing an energy audit to reduce energy costs to the client in a cost effective manner. The City also implemented Green Demo Standards for potential bidders in accordance with Leadership in Energy and Environmental Design (LEED) recycling and waste management policies for all waste materials removed from the subject properties as a result of construction and demolition activities. In addition, the NSP3 Move – In Ready projects will incorporate solar equipment where feasible to assist in lowering the cost of energy for the program and a potential homebuyer.</p> <p>For the City's NSP housing rehabilitation standards, please see http://phoenix.gov/residents/stabilization/nsp/resources/index.html</p>

4. 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 = \$4,013,382

Meeting Low-Income Target

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

Response:

Of the \$16,053,525 in NSP3 funds, the City of Phoenix will utilize at least 25%, or \$4,013,382, to purchase and rehabilitate foreclosed apartment complexes for inclusion in its affordable rental units portfolio. Additionally, the City will assist non-profit and for-profit developers who submit a successful application to acquire/rehabilitate a foreclosed multi-family rental consistent with the Housing Department's City Council-approved underwriting guidelines, and who agree that at least 51% of the units ("LMMI Units") will be occupied by families at or below 120% AMI at affordable rents. As a subset of the LMMI Units, the number of units set aside for and affordable to families at or below 50% AMI will be in proportion to the amount of NSP funds used to acquire and rehabilitate the multi-family project. The City will promote a mixed-income approach in all multi-family complexes using NSP dollars, so as to be consistent with the Housing Department's Dispersion Policy which discourages development that may concentrate poverty in any one area of the City. Finally, the City will seek opportunities to work with Continuum of Care Partners who identify foreclosed properties that can help them meet their mission.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	Yes
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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.	4
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 provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	250
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	95

6. 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 plan for the use of NSP3 funds constituted a Substantial Amendment to the 2010-2011 Action Plan. The plan was advertised and made available for public comment for 15 days according to the City's Citizen Participation Plan and HUD's Notice of Formula Allocations and Program Requirements for Neighborhood Stabilization Program Formula Grants. The public comment period was from January 26 to February 12, 2011. The plan was posted on the City's Neighborhood Stabilization Program website at phoenix.gov/residents/stabilization/nsd/funding.index.html and made available at the Neighborhood Services Department Office at City Hall during this time. A bilingual hot line was also established and advertised for the receipt of comments. City Council also reviewed and approved the plan per the City's Citizen Participation Plan.

Summary of Public Comments Received.

The summary of public comments received is included as Appendix D.

7. NSP Information by Activity

Activity Number 1	
Activity Name	Homeownership Assistance Program
Uses	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(n)
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<ul style="list-style-type: none"> Activity description, terms, and how activity will address market conditions: <p>The City with its current NSP partners, to the extent permitted under Part 85 procurement regulations, will provide homeownership assistance in the form of subordinate mortgages to assist homebuyers purchase and occupy foreclosed or abandoned single-family homes that primarily require no rehabilitation to meet lender requirements and/or City's housing standards, and that fall within the NSP3 target areas. This activity will complement the NSP2 redevelopment/ subdivision strategy. The target population would be FHA creditworthy borrowers with incomes at or below 120% AMI. Given current area home prices, it is expected that some buyers below 80% of median income could also be served.</p>

	<p>Buyers will be required to complete at least 8 hours of homebuyer education and 2 hours of pre-purchase counseling from a HUD-approved counseling agency, and obtain a long-term, fixed rate, fully amortizing mortgage in keeping with the requirements of the HUD NSP Notice. The City may combine this assistance with mortgage revenue bond-supported first mortgages.</p> <ul style="list-style-type: none"> • Range of interest rates (if any): No interest will be charged. • Duration or term of assistance: <p>The City may consider a reduced term and/or a declining value deferred loan, and/or grant incentives if market conditions warrant.</p> <ul style="list-style-type: none"> • Tenure of beneficiaries: homeownership • Expected benefit to income-qualified persons or households or areas: <table data-bbox="500 800 911 905"> <tr> <td>At or below 50% of median:</td> <td>3</td> </tr> <tr> <td>51 – 80% of median:</td> <td>18</td> </tr> <tr> <td>81 – 120% of median:</td> <td>29</td> </tr> </table> <ul style="list-style-type: none"> • Continued affordability: <p>Homebuyer assistance loans will be secured by a deed of trust. The City will ensure continued affordability of assisted units by adopting, at a minimum, the HOME program standard:</p> <p>Per-unit NSP Assistance and Minimum Affordability Period</p> <table data-bbox="500 1230 889 1335"> <tr> <td>up to \$15,000</td> <td>5 years</td> </tr> <tr> <td>\$15,000 - \$40,000</td> <td>10 years</td> </tr> <tr> <td>above \$40,000</td> <td>15 years</td> </tr> </table> <ul style="list-style-type: none"> • Vicinity hiring: <p>The City will require by contract that all contractors outreach to persons and businesses in the vicinity of the project as defined by HUD and to the maximum extent possible hire persons and utilize small businesses owned and operated by persons in the vicinity of the project. Information on existing local ordinances, if any, that address these requirements shall be provided.</p> <ul style="list-style-type: none"> • Preferences for the development of affordable rental housing: <p>The City of Phoenix is committed to the development of affordable rental housing using NSP3 funds. At least 45% of the allocation will be used to acquire and rehabilitate foreclosed rental properties.</p>	At or below 50% of median:	3	51 – 80% of median:	18	81 – 120% of median:	29	up to \$15,000	5 years	\$15,000 - \$40,000	10 years	above \$40,000	15 years
At or below 50% of median:	3												
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\$15,000 - \$40,000	10 years												
above \$40,000	15 years												
Location Description	Available in all NSP3 single family target areas.												

Budget	Source of Funding	Dollar Amount
	NSP3	\$\$1,155,854.00
		\$\$0.00
		\$\$0.00
Total Budget for Activity		\$1,155,854.00
Performance Measures	Anticipated beneficiaries at or below 50% AMI = 3; 51-80% AMI = 18; 81-120% AMI = 29	
Projected Start Date	4/15/2011	
Projected End Date	4/15/14	
Responsible Organization	Name	City Of Phoenix Neighborhood Services To The Extent Permitted By Hud, Nsp Partners Will Be The Same For Nsp3 Where The Activities Are The Same.
	Location	200 West Washington Street, 4 th Floor Phoenix, AZ 85003
	Administrator Contact Info	Chris Hallett, Acting Director 602.534.6176 chris.hallett@phoenix.gov

Activity Number 2	
Activity Name	Move-In Ready Program (Single Family Acquisition, Rehabilitation, Resale)
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition, (b) Disposition; 24 CFR 570.202
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<ul style="list-style-type: none"> Activity description, terms, and how activity will address market conditions: <p>The City with its current NSP partners (for-profit and non-profit) selected as developers, procured as contractors or performing under subrecipient agreements, to the extent permitted under Part 85 procurement regulations, will purchase foreclosed or abandoned homes and rehabilitate them in keeping with City standards described elsewhere in the NSP3 Action Plan. NSP3 funds will also pay for allowable rehab costs. This activity will be focused primarily in micro target areas of greatest need so as to produce tangible evidence of neighborhood improvement and to entice homebuyers to purchase newly-rehabbed homes. Upon the completion of rehabilitation, homes will be sold to FHA creditworthy borrowers with incomes at or below 120% AMI. Given current area home prices, it is expected that some buyers below 80% of median income could also be served. Sales to homebuyers will be at a price equal to or less than the cost to acquire and rehabilitate or redevelop the property, including related activity delivery costs and a</p>

reasonable developer fee unless the intermediary is a subrecipient, in which case they may recover their direct costs. LMMI purchasers who agree to occupy the property as their primary residence may qualify for homebuyer assistance, in the form of soft second loans. In instances where homebuyers are purchasing from NSP3 developers who have received acquisition and/or rehab loans, this homebuyer assistance will be “net-funded” by reducing the payoff amount of the developer’s loan(s). In such instances no additional NSP3 investment will be required. Whether net-funded or NSP3-funded, all homebuyer assistance loans will be made according to the “Duration or term of assistance” and the “Continued Affordability” provisions described herein.

Buyers purchasing a Move-In Ready property will be required to complete at least 8 hours of homebuyer education and 2 hours of pre-purchase counseling from a HUD-approved counseling agency, and obtain a long-term, fixed rate, fully amortizing mortgage in keeping with the requirements of the HUD NSP3.

- Range of interest rates (if any):

No interest will be charged on Acquisition, Rehabilitation or Homebuyer Assistance Loans.

- Duration or term of assistance:

Acquisition and/or rehab loan to developer/subrecipient: Consideration will be given in establishing loan term to the number of properties the developer/subrecipient is acquiring, the extent of rehabilitation needed, expected market absorption, etc. In any event, a loan will be due and payable in no more than 36 months or upon sale of the newly-rehabbed house to an eligible homebuyer, whichever is sooner. Soft seconds will be consistent with Activity 1 - Homeownership Assistance. The City may consider a reduced term and/or declining value deferred loan, and/or grant incentives if market conditions warrant.

- Tenure of beneficiaries: homeownership
- Expected benefit to income-qualified persons or households or areas:

At or below 50% of median:	0
51 – 80% of median:	11
81 – 120% of median:	18

- Continued affordability:

Acquisition loans will be secured by a deed of trust and contractual performance obligations. Homebuyer assistance loans will be secured by a deed of trust. The City will ensure continued affordability of assisted units by adopting, at a minimum, the HOME program standard:

	<p>Per-unit NSP3 Assistance and Minimum Affordability Period</p> <p>up to \$15,000 5 years \$15,000 - \$40,000 10 years above \$40,000 15 years</p> <ul style="list-style-type: none"> Vicinity hiring: <p>The City will require by contract that all contractors outreach to persons and businesses in the vicinity of the project as defined by HUD and to the maximum extent possible hire persons and utilize small businesses owned and operated by persons in the vicinity of the project. Information on existing local ordinances, if any, that address these requirements shall be provided.</p> <ul style="list-style-type: none"> Preferences for the development of affordable rental housing: <p>The City of Phoenix is committed to the development of affordable rental housing using NSP3 funds. At least 45% of the allocation will be used to acquire and rehabilitate foreclosed rental properties.</p>	
Location Description	Available in NSP3 single-family target areas, with particular emphasis in the micro-target areas	
Budget	Source of Funding	Dollar Amount
	NSP3	\$\$5,851,510.00
		\$\$0.00
Total Budget for Activity		\$5,851,510.00
Performance Measures	Anticipated beneficiaries at or below 50% AMI = 0; 51-80% AMI = 11; 81-120% AMI = 18	
Projected Start Date	4/15/2011	
Projected End Date	4/15/2014	
Responsible Organization	Name	City Of Phoenix Neighborhood Services To The Extent Permitted By Hud, Nsp Partners Will Be The Same For Nsp3 Where The Activities Are The Same.
	Location	200 West Washington Street, 4th Floor Phoenix, AZ 85003
	Administrator Contact Info	Chris Hallett, Acting Director 602.534.6176 chris.hallett@phoenix.gov

Activity Number 3	
Activity Name	Acquisition/Disposition/Demolition
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation

	<input checked="" type="checkbox"/> Eligible Use C: Land Banking						
	<input checked="" type="checkbox"/> Eligible Use D: Demolition						
	<input checked="" type="checkbox"/> Eligible Use E: Redevelopment						
CDBG Activity or Activities	24 CFR 570.201(a), (b), (c), (d), (e), (i), (n); 570.202; 570.204						
National Objective	Low Moderate Middle Income Area Benefit (LMMA)						
Activity Description	<ul style="list-style-type: none"> Activity description, terms, and how activity will address market conditions: <p>The City or designee will purchase foreclosed or abandoned properties to primarily address the most critical properties within specific, defined LMMI areas in NSP3 Investment Areas of greatest need, where rehabilitation of existing structures is not economic and/or the market will not absorb residential units in the near term. The City may implement this activity also on a more limited basis in NSP3 Micro-target Areas, in order to reverse decline and inject confidence back into a neighborhood, considering blighting conditions of the property and associated destabilizing influences such as crime activity.</p> <p>Disposition goals will be to demolish blighted structures where necessary, but to the extent practicable to return foreclosed residential properties to productive occupancy as soon as possible, while supporting stability in the real estate market. Rental and ownership properties would be rehabilitated and/or redeveloped in keeping with their physical condition, neighborhood strengths and expectations as well as market readiness. Reuse and redevelopment of properties purchased will be carried out pursuant to requirements for land banking, in support of neighborhood stabilization efforts, and with a re-use that is consistent with community development strategies and plans.</p> Range of interest rates (if any): not applicable Duration or term of assistance: Minimum HOME affordability period. Tenure of beneficiaries: <p>Rental or homeownership (LMMA benefit if a Public Facility is the result of a redevelopment activity.)</p> Expected benefit to income-qualified persons or households or areas: <table> <tr> <td>At or below 50% of median:</td> <td>0</td> </tr> <tr> <td>51 – 80% of median:</td> <td>2</td> </tr> <tr> <td>81 – 120% of median:</td> <td>2</td> </tr> </table> Continued affordability: <p>To ensure long-term affordability, the terms of any Direct Homeownership</p> 	At or below 50% of median:	0	51 – 80% of median:	2	81 – 120% of median:	2
At or below 50% of median:	0						
51 – 80% of median:	2						
81 – 120% of median:	2						

	<p>Assistance will, at a minimum, meet HOME affordability requirements. For rental activity, the City will record rent regulatory agreements, covenants or other mechanisms approved by HUD that, at a minimum, meet HOME affordability requirements.</p> <ul style="list-style-type: none"> • Vicinity hiring: <p>The City will require by contract that all contractors outreach to persons and businesses in the vicinity of the project as defined by HUD and to the maximum extent possible hire persons and utilize small businesses owned and operated by persons in the vicinity of the project. Information on existing local ordinances, if any, that address these requirements shall be provided.</p> <ul style="list-style-type: none"> • Preferences for the development of affordable rental housing: <p>The City of Phoenix is committed to the development of affordable rental housing using NSP3 funds. At least 45% of the allocation will be used to acquire and rehabilitate foreclosed rental properties.</p> <ul style="list-style-type: none"> • Additional information - Acquisition and Relocation Plans: <p>The City's Anti-displacement and Relocation policy is to discourage the displacement of persons and demolition of their dwelling units. Accordingly, the City does not plan to acquire occupied or vacant occupiable low income units to be demolished, or any units that will cause families to be displaced.</p> <p>In the rare circumstance where changes in the programs plans would result in demolition of a unit due to its deplorable condition, or relocation of a family due to other circumstances, the program would provide families with relocation assistance as described in 24 CFR 570.606 and the Uniform Relocation Act. The City's Relocation Specialists and their qualified consultants would assist in providing proper notification, counseling, and assistance. The program would also comply with the Section 104(d) One for One Replacement Requirements of the Housing and Community Development Act of 1974 as amended.</p>	
Location Description	Available in the NSP3 Single Family Micro Target Areas and/or Investment Areas	
Budget	Source of Funding	Dollar Amount
	NSP3	\$\$216,723.00
		\$\$0.00
		\$\$0.00
Total Budget for Activity		\$216,723.00
Performance Measures	Anticipated beneficiaries at or below 50% AMI = 0; 51-80% AMI = 2; 81-120% AMI = 2	
Projected Start Date	4/15/2011	
Projected End Date	4/15/2014	

Responsible Organization	Name	City Of Phoenix Neighborhood Services To The Extent Permitted By Hud, Nsp Partners Will Be The Same For Nsp3 Where The Activities Are The Same.
	Location	200 West Washington Street, 4 th Floor Phoenix, AZ 85003
	Administrator Contact Info	Chris Hallett, Acting Director 602.534.6176 chris.hallett@phoenix.gov

Activity Number 4	
Activity Name	Multi-Family Acquisition/Rehabilitation (25% Set-Aside)
Use	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201, 24 CFR 570.202
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<ul style="list-style-type: none"> Activity description, terms, and how activity will address market conditions: <p>The Acquisition/Rehab of foreclosed multi-family properties is proposed to stabilize the multi-family housing market in the NSP3 Target Areas, and ensure availability of long term affordable housing for low-income residents.</p> <p>The City will either acquire properties for its own portfolio or make loans to for-profit or non-profit entities to preserve and create long-term affordable rental housing. This activity would provide housing affordable to households at or below 50% AMI.</p> <p>As part of its strategy, the City may identify potential properties within the NSP3 Multi-family or Single Family Target Areas that are currently facing foreclosure, struggling under high vacancy rates and showing signs of deferred maintenance. If identified, the City may purchase and rehabilitate these properties or others like them for the purpose of sustaining the surrounding community while ensuring adequate affordable units are preserved indefinitely.</p> <p>The City may also lend NSP3 funds to for-profit and non-profit developers who contracted with the City to acquire and rehabilitate multi-family properties for the purpose of providing affordable rents to special needs populations and others at or below 50% AMI. Local agencies have expressed interest in this activity.</p>

The form of the City's assistance will be subordinated mortgages. The City will make every effort to leverage these loans with FHA or other first mortgages, tax credit proceeds (where possible) and other subordinate financing such as the Affordable Housing Program, state funds and its own subordinate mortgage financing.

- Range of interest rates:

0-4% on either a cash flow, amortized or forgiven note, compliant to City Council approved underwriting guidelines.

- Duration or term of assistance:

Term will be consistent with Housing Department "NSP Affordable Rental Housing Loan Program and Underwriting Guidelines" (the "Underwriting Guidelines"). Currently, acquisition/construction financing is for up to 24 months; permanent loans are up to 30 years.

- Tenure of beneficiaries: rental

- Expected benefit to income-qualified persons or households or areas:

At or below 50% of median: 95
51-80% of median: 0 (See Activity #5)
81-120% of median: 0 (See Activity #5)

- Continued affordability:

Rental and occupancy agreements will be enforced through deeds of trust, covenants running with the property, deed restrictions or other mechanisms approved by HUD, in order to ensure continued affordability that will, at a minimum, meet the HOME standard:

Per-unit NSP Assistance and Minimum Affordability Period

up to \$15,000	5 years
\$15,000 - \$40,000	10 years
above \$40,000	15 years

- Vicinity hiring:

The City will require by contract that all contractors outreach to persons and businesses in the vicinity of the project as defined by HUD and to the maximum extent possible hire persons and utilize small businesses owned and operated by persons in the vicinity of the project. Information on existing local ordinances, if any, that address these requirements shall be provided.

- Preferences for the development of affordable rental housing:

	<p>The City of Phoenix is committed to the development of affordable rental housing using NSP3 funds. At least 45% of the allocation will be used to acquire and rehabilitate foreclosed rental property.</p> <ul style="list-style-type: none"> • Additional information - Acquisition and Relocation Plans: <p>The City's Anti-displacement and Relocation policy is to discourage the displacement of persons and demolition of their dwelling units. Accordingly, the City does not plan to acquire occupied or vacant occupiable low income units to be demolished, or any units that will cause families to be displaced.</p> <p>In the rare circumstance where changes in the programs plans would result in demolition of a unit due to its deplorable condition, or relocation of a family due to other circumstances, the program would provide families with relocation assistance as described in 24 CFR 570.606 and the Uniform Relocation Act. The City's Relocation Specialists and their qualified consultants would assist in providing proper notification, counseling, and assistance. The program would also comply with the Section 104(d) One for One Replacement Requirements of the Housing and Community Development Act of 1974 as amended.</p>	
Location Description	<p>The proposed NSP3 Multifamily Target Area is a single contiguous area that includes the City's core and extends north and west along transportation corridors. In addition, multi-family projects will be considered in all of the thirteen single family target areas. To target resources, specific priority will be given to identifying potential properties in the following areas within the NSP3 Multifamily Target Area:</p> <ul style="list-style-type: none"> • City of Phoenix Redevelopment Areas (RDA), Neighborhood Initiative Areas (NIAs), the West Phoenix Revitalization Area, Neighborhood Renewal Areas, Rental Renaissance Areas, HOPE VI community, the Transit Overlay District, or High Priority Urban Villages • Areas with HUD foreclosure risk scores of 17 or greater • Areas likely to face a significant rise in the rate of foreclosures <p>These areas are proposed due to the current fluidity and volatility of the Phoenix multifamily market and the need for flexibility in targeting multifamily properties that will provide the greatest impact and benefit in sustaining the surrounding community. This will allow the Housing Department to respond in a nimble, flexible manner to the needs and conditions of the local multifamily market.</p>	
Budget	Source of Funding	Dollar Amount
	NSP3	\$\$4,013,382.00
	10% Partner Match	\$\$401,338.00
		\$\$0.00
Total Budget for Activity	\$4,414,720.00	

Performance Measures	Anticipated beneficiaries at or below 50% AMI = 95; 51-80% = 0 (see Activity #5); and 81-120% = 0 (See Activity #5).	
Projected Start Date	4/15/2011	
Projected End Date	4/15/2014	
Responsible Organization	Name	City Of Phoenix Housing Department
	Location	251 West Washington Street, 4 th Floor Phoenix, AZ 85003
	Administrator Contact Info	Kim Dorney, Director 602.262.6794 kim.dorney@phoenix.gov

Activity Number 5	
Activity Name	Multi-Family Acquisition/Rehabilitation
Use	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201, 24 CFR 570.202
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<ul style="list-style-type: none"> Activity description, terms, and how activity will address market conditions: <p>The Acquisition/Rehab of foreclosed multi-family properties is proposed to stabilize the multi-family housing market in the NSP3 Target Areas, and ensure adequate availability of long term affordable housing for low and very low income households.</p> <p>The City may either acquire properties for its own portfolio or make loans to for-profit or non-profit entities to preserve and create long-term affordable rental housing. This activity would provide housing affordable to households up to 120% AMI.</p> <p>As part of its strategy, the City may identify potential properties within the NSP3 Multi-family and Single-family Target Areas that are currently facing foreclosure, struggling under high vacancy rates and showing signs of deferred maintenance. If identified, the City may purchase and rehabilitate these properties or others like them for the purpose of sustaining the surrounding community while ensuring adequate affordable units are preserved indefinitely.</p> <p>The City may lend NSP3 funds to for-profit and non-profit developers who contracted with the City to acquire and rehabilitate NSP3 eligible multi-family properties.</p> <p>The form of the City's assistance will be subordinated mortgages. The City will</p>

make every effort to leverage these loans with FHA or other first mortgages, tax credit proceeds (where possible) and other subordinate financing such as the Affordable Housing Program, state funds and its own subordinate mortgage financing.

- Range of interest rates:

0-4% on either a cash flow, amortized or forgiven note, compliant to City Council approved underwriting guidelines.

- Duration or term of assistance:

Term will be consistent with Housing Department “NSP Affordable Rental Housing Loan Program and Underwriting Guidelines” (the “Underwriting Guidelines”). Currently, acquisition/construction financing is for up to 24 months; permanent loans are up to 30 years.

- Tenure of beneficiaries: rental

- Expected benefit to income-qualified persons or households or areas:

At or below 50% of median: 0 (See Activity #4)

51-80% of median: 38

81-120% of median: 38

- Continued affordability:

Rental and occupancy agreements will be enforced through deeds of trust, covenants running with the property, deed restrictions or other mechanisms approved by HUD, in order to ensure continued affordability that will, at a minimum, meet the HOME standard:

Per-unit NSP Assistance and Minimum Affordability Period

up to \$15,000 5 years

\$15,000 - \$40,000 10 years

above \$40,000 15 years

- Vicinity hiring:

The City will require by contract that all contractors outreach to persons and businesses in the vicinity of the project as defined by HUD and to the maximum extent possible hire persons and utilize small businesses owned and operated by persons in the vicinity of the project. Information on existing local ordinances, if any, that address these requirements shall be provided.

- Preferences for the development of affordable rental housing:

	<p>The City of Phoenix is committed to the development of affordable rental housing using NSP3 funds. At least 45% of the allocation will be used to acquire and rehabilitate foreclosed rental property.</p> <ul style="list-style-type: none"> • Additional information - Acquisition and Relocation Plans: <p>The City's Anti-displacement and Relocation policy is to discourage the displacement of persons and demolition of their dwelling units. Accordingly, the City does not plan to acquire occupied or vacant occupiable low income units to be demolished, or any units that will cause families to be displaced.</p> <p>In the rare circumstance where changes in the programs plans would result in demolition of a unit due to its deplorable condition, or relocation of a family due to other circumstances, the program would provide families with relocation assistance as described in 24 CFR 570.606 and the Uniform Relocation Act. The City's Relocation Specialists and their qualified consultants would assist in providing proper notification, counseling, and assistance. The program would also comply with the Section 104(d) One for One Replacement Requirements of the Housing and Community Development Act of 1974 as amended.</p>	
Location Description	<p>The proposed NSP3 Multifamily Target Area is a single contiguous area that includes the City's core and extends north and west along transportation corridors. In addition, multi-family projects will be considered in all of the thirteen single family target areas. To target resources, specific priority will be given to identifying potential properties in the following areas within the NSP3 Multifamily Target Area:</p> <ul style="list-style-type: none"> • City of Phoenix Redevelopment Areas (RDA), Neighborhood Initiative Areas (NIAs), the West Phoenix Revitalization Area, Neighborhood Renewal Areas, Rental Renaissance Areas, HOPE VI community, the Transit Overlay District, or High Priority Urban Villages • Areas with HUD foreclosure risk scores of 17 or greater • Areas likely to face a significant rise in the rate of foreclosures <p>These areas are proposed due to the current fluidity and volatility of the Phoenix multifamily market and the need for flexibility in targeting multifamily properties that will provide the greatest impact and benefit in sustaining the surrounding community. This will allow the Housing Department to respond in a nimble, flexible manner to the needs and conditions of the local multifamily market.</p>	
Budget	Source of Funding	Dollar Amount
	NSP3	\$\$3,210,704.00
	10% Partner Match	\$\$321,071.00
		\$\$0.00
Total Budget for Activity		\$3,531,775.00

Performance Measures	Anticipated beneficiaries at or below 50% AMI = 0 (see Activity 4); 51-80% = 38; and 81-120% = 38.	
Projected Start Date	4/15/2011	
Projected End Date	4/15/2014	
Responsible Organization	Name	City Of Phoenix Housing Department
	Location	251 West Washington Street, 4th Floor Phoenix, AZ 85003
	Administrator Contact Info	Kim Dorney, Director 602.262.6794 kim.dorney@phoenix.gov

Activity Number 6	
Activity Name	Protect Taxpayer's Funds and Efficiently Implement Programs (Program Administration)
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	NSP: §2301(c)(3): Administration and Planning Costs for activities above. 24 CFR 570.205 and 206.
National Objective	(Select One)
Activity Description	<ul style="list-style-type: none"> • Activity description, terms, and how activity will address market conditions: NSP3 funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed previously. This includes costs related to staffing for overall program management, coordination, monitoring, and reporting. • Range of interest rates (if any): not applicable • Duration or term of assistance: not applicable • Tenure of beneficiaries: not applicable • Expected benefit to income-qualified persons, households, areas: not applicable • Continued affordability: not applicable • Vicinity hiring: The City will require by contract that all contractors outreach to persons and businesses in the vicinity of the project as defined by HUD and to the maximum extent possible hire persons and utilize small businesses owned

	<p>and operated by persons in the vicinity of the project. Information on existing local ordinances, if any, that address these requirements shall be provided.</p> <ul style="list-style-type: none"> • Preferences for the development of affordable rental housing: <p>The City of Phoenix is committed to the development of affordable rental housing using NSP3 funds. A total of 45% of the allocation will be used to acquire and rehabilitate foreclosed rental properties.</p>	
Location Description	Not applicable	
Budget	Source of Funding	Dollar Amount
	NSP3	\$\$1,605,353.00
		\$\$0.00
Total Budget for Activity		\$1,605,353.00
Performance Measures	<p>Management oversight will ensure funds are expended in a timely manner, program income is recorded properly, cash management drawdown policies are adhered to, and that all activities accomplish their objectives in full compliance with NSP/CDBG regulations.</p>	
Projected Start Date	12/31/2010	
Projected End Date	4/15/2014	
Responsible Organization	Name	City Of Phoenix Neighborhood Services
	Location	200 West Washington Stret, 4 th Floor Phoenix, AZ 85003
	Administrator Contact Info	Chris Hallett, Acting Director 602.534.6176 chris.hallett@phoenix.gov

8. 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. 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 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.



Chris Hallett
Signature/Authorized Official


Date

Neighborhood Services Acting Director
Title

Appendix A

Phoenix Maps Showing All NSP3 Target Areas NSP1 and NSP2 Activity To Date Transit

NSP3 TARGET, MICRO-TARGET, INVESTMENT AREAS AND MULTI FAMILY

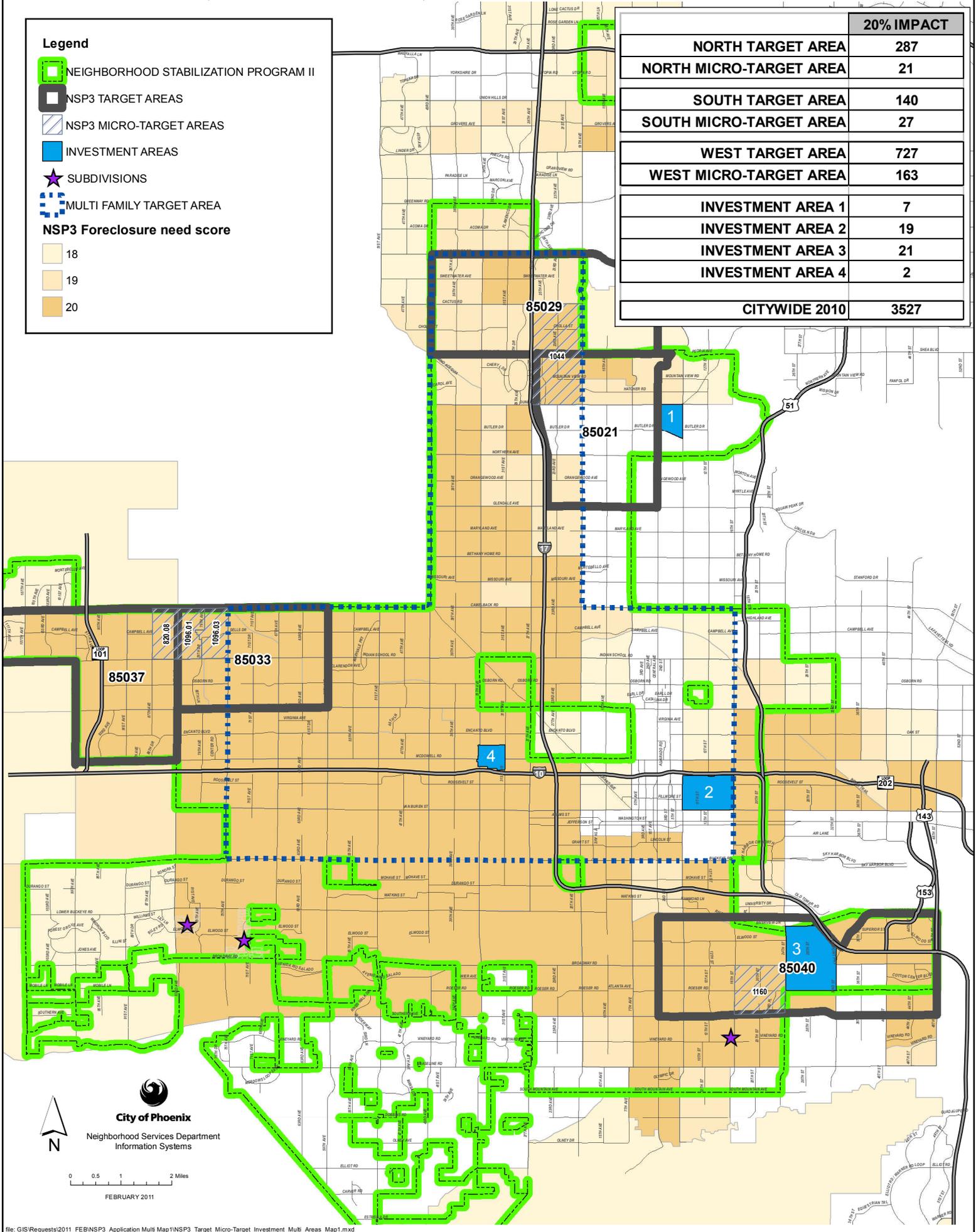
Legend

- NEIGHBORHOOD STABILIZATION PROGRAM II
- NSP3 TARGET AREAS
- NSP3 MICRO-TARGET AREAS
- INVESTMENT AREAS
- SUBDIVISIONS
- MULTI FAMILY TARGET AREA

NSP3 Foreclosure need score

- 18
- 19
- 20

	20% IMPACT
NORTH TARGET AREA	287
NORTH MICRO-TARGET AREA	21
SOUTH TARGET AREA	140
SOUTH MICRO-TARGET AREA	27
WEST TARGET AREA	727
WEST MICRO-TARGET AREA	163
INVESTMENT AREA 1	7
INVESTMENT AREA 2	19
INVESTMENT AREA 3	21
INVESTMENT AREA 4	2
CITYWIDE 2010	3527



City of Phoenix
 Neighborhood Services Department
 Information Systems

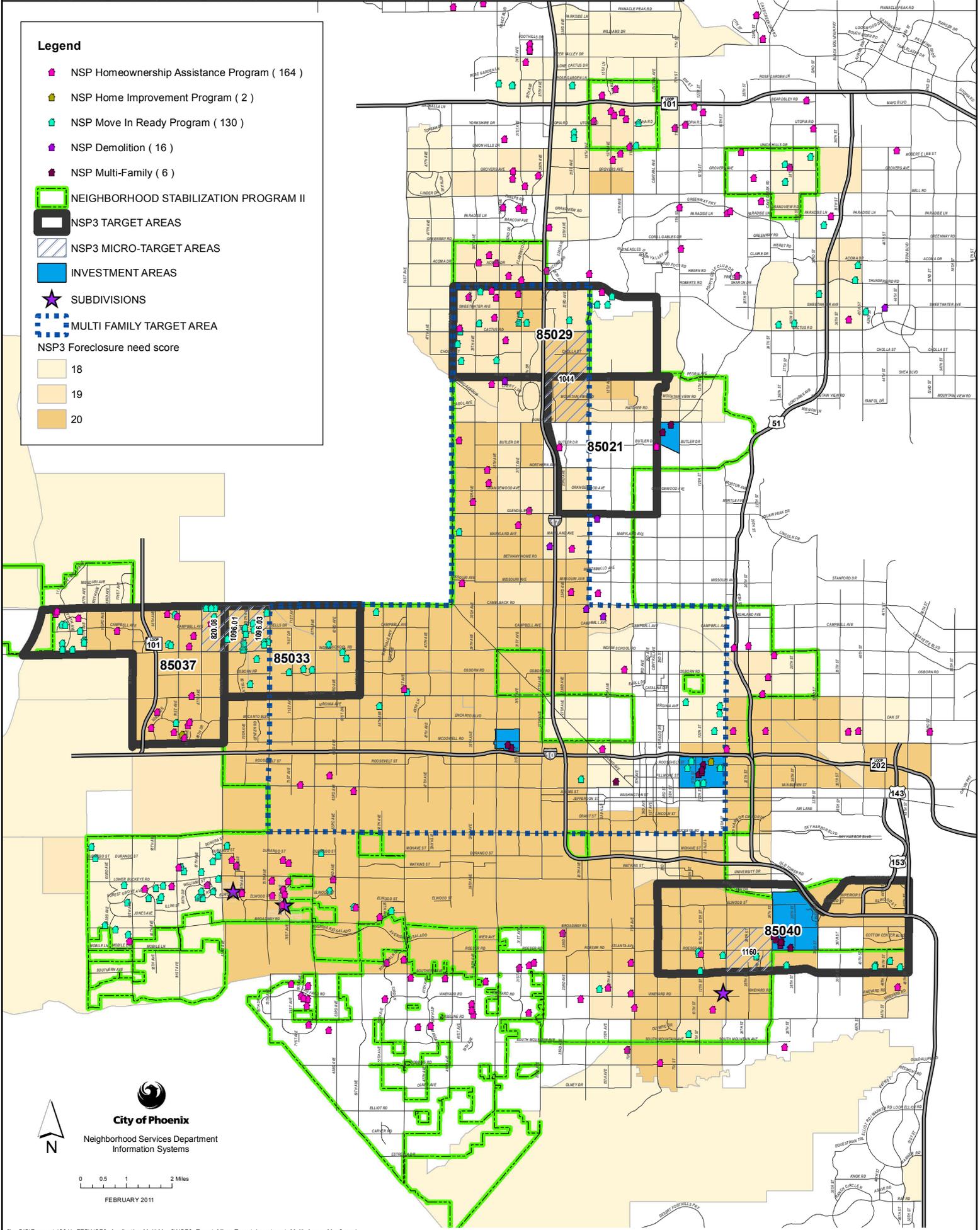
0 0.5 1 2 Miles

FEBRUARY 2011

NSP3 TARGET, MICRO-TARGET, INVESTMENT AREAS, MULTI FAMILY TARGET AREAS WITH CURRENT NSPI & 2 PROGRAM ACTIVITIES AS OF 12/10/10

Legend

-  NSP Homeownership Assistance Program (164)
-  NSP Home Improvement Program (2)
-  NSP Move In Ready Program (130)
-  NSP Demolition (16)
-  NSP Multi-Family (6)
-  NEIGHBORHOOD STABILIZATION PROGRAM II
-  NSP3 TARGET AREAS
-  NSP3 MICRO-TARGET AREAS
-  INVESTMENT AREAS
-  SUBDIVISIONS
-  MULTI FAMILY TARGET AREA
- NSP3 Foreclosure need score
 -  18
 -  19
 -  20





City of Phoenix

 Neighborhood Services Department

 Information Systems



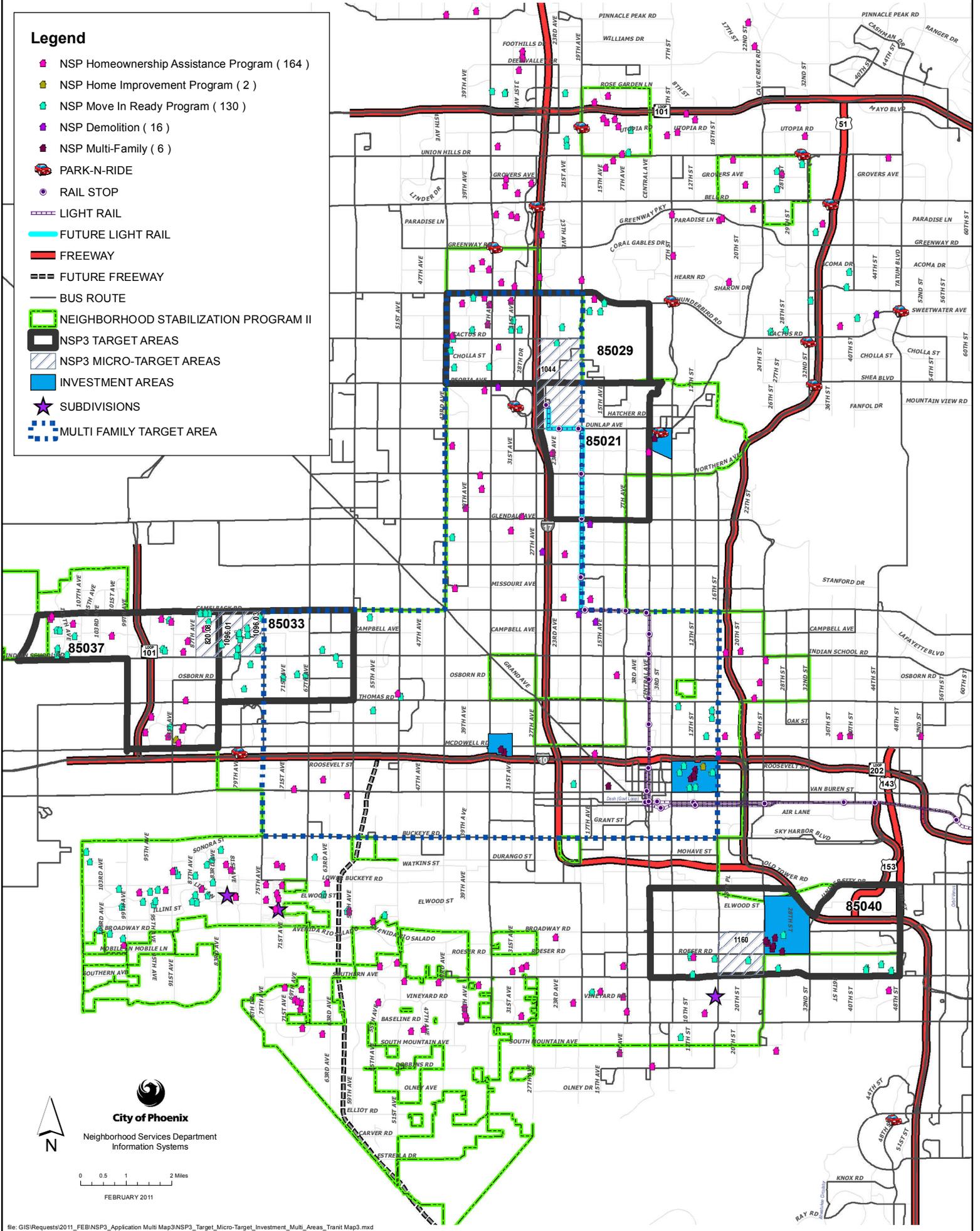
 0 0.5 1 2 Miles

 FEBRUARY 2011

NSP3 TARGET, MICRO-TARGET, INVESTMENT AREAS, MULTI FAMILY AND TRANSIT MAP

Legend

-  NSP Homeownership Assistance Program (164)
-  NSP Home Improvement Program (2)
-  NSP Move In Ready Program (130)
-  NSP Demolition (16)
-  NSP Multi-Family (6)
-  PARK-N-RIDE
-  RAIL STOP
-  LIGHT RAIL
-  FUTURE LIGHT RAIL
-  FREEWAY
-  FUTURE FREEWAY
-  BUS ROUTE
-  NEIGHBORHOOD STABILIZATION PROGRAM II
-  NSP3 TARGET AREAS
-  NSP3 MICRO-TARGET AREAS
-  INVESTMENT AREAS
-  SUBDIVISIONS
-  MULTI FAMILY TARGET AREA



City of Phoenix

Neighborhood Services Department
Information Systems



0 0.5 1 2 Miles

FEBRUARY 2011

Appendix B

HUD Maps and Data for 13 Single Family Target Areas

Project Summary for NSP3

Project Name	Total Housing Units	NSP3Need Score
Vineyard Mountain Ranch	268	20
Sienna Vista	100	20
West Micro-Target Area	5463	20
Tuscano	665	20
Isaac NIA	153	20
Village Center NIA	1080	16
North Micro-Target Area	3801	20
South Micro-Target Area	1817	20
Garfield NIA	2497	20
South Phoenix Village NIA	1502	20
85040	9989	19.88
MF Target Area	0	0
North Target Area (85021)	37040	18.22
West Target Area (85033)	27467	19.96

Total Housing Units for All Shapes: 91842

Total NSP3 Need Score: 19.21

THURSDAY, FEBRUARY 24, 2011



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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

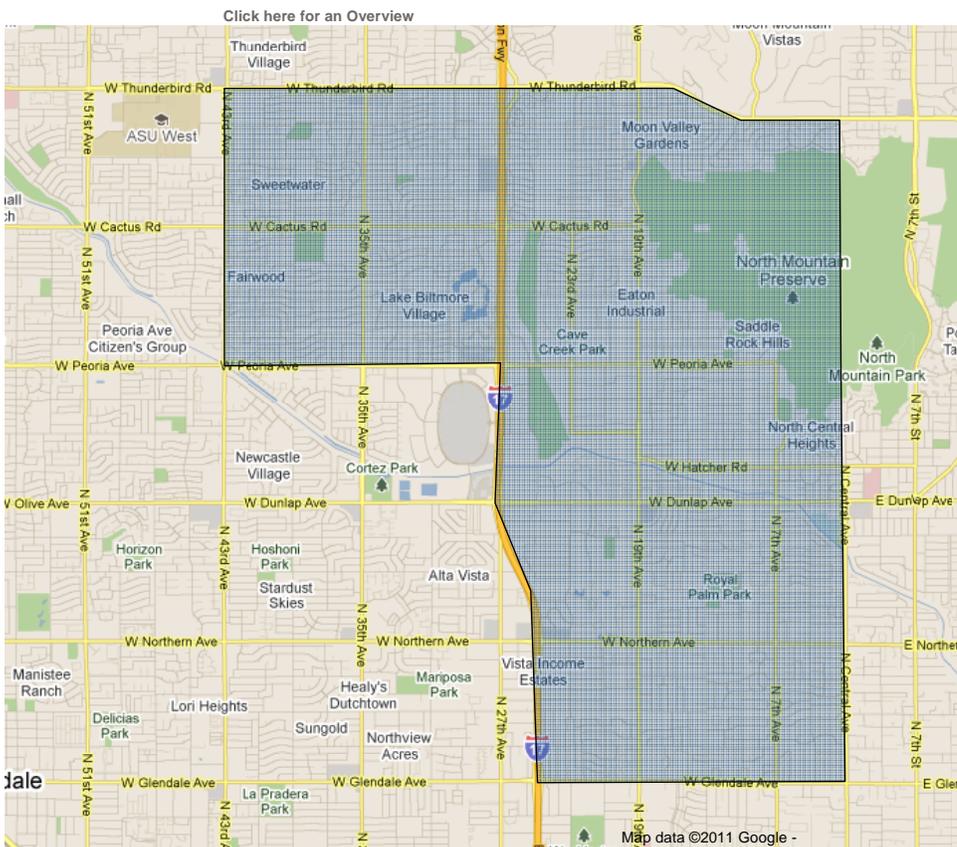
LOG OUT

NSP3 Options

13 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 1649841

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: North Target Area (85021)

Date:2011-01-21 00:00:00

NSP3 Score

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

Neighborhood NSP3 Score: 18.22

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 37040

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 70.5

Percent Persons Less than 80% AMI: 48.14

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 38347

Residential Addresses Vacant 90 or more days (USPS, March 2010): 2633

Residential Addresses NoStat (USPS, March 2010): 1269

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: 13372

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 29.64

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.65

Number of Foreclosure Starts in past year: 1448

Number of Housing Units Real Estate Owned July 2009 to June 2010: 942

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): 286

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 4.5

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 9.9

^{*}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

-112.151527 33.610759 -112.151527 33.581876 -112.117023 33.582162 -112.117710 33.567574
-112.113247 33.558419 -112.112389 33.538390 -112.073936 33.538533 -112.074451 33.582448
-112.074623 33.607471 -112.086983 33.607471 -112.095394 33.610759

Blocks Comprising Target Neighborhood

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Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

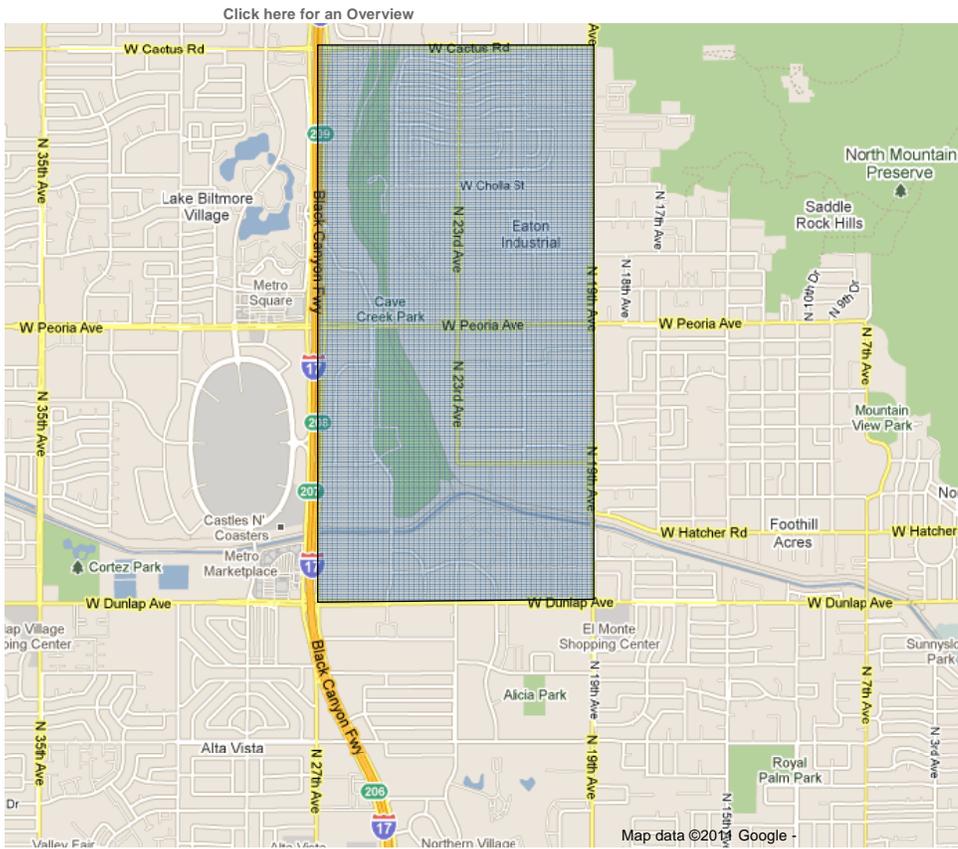
LOG OUT

NSP3 Options

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

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Neighborhood ID: 7046875

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: North Micro-Target Area

Date:2011-01-24 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: 3801

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 76.67

Percent Persons Less than 80% AMI: 54.71

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: 4217

Residential Addresses Vacant 90 or more days (USPS, March 2010): 181

Residential Addresses NoStat (USPS, March 2010): 228

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: 719

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 43.3

Percent of Housing Units 90 or more days delinquent or in foreclosure: 23.5

Number of Foreclosure Starts in past year: 103

Number of Housing Units Real Estate Owned July 2009 to June 2010: 68

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): 21

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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.
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Latitude and Longitude of corner points

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Blocks Comprising Target Neighborhood

040131043004000, 040131043005000, 040131044001000, 040131044001002, 040131044001003, 040131044001001, 040131044002000, 040131044002002, 040131044002004, 040131044002006, 040131044002015, 040131044002014, 040131044002013, 040131044002012, 040131044002011, 040131044002010, 040131044002009, 040131044002008, 040131044002007, 040131044002019, 040131044002018, 040131044002017, 040131044002016, 040131044002005, 040131044002003, 040131044002001, 040131044003000, 040131044003012, 040131044003011, 040131044003010, 040131044003009, 040131044003008, 040131044003007, 040131044003006, 040131044003005, 040131044003004, 040131044003021, 040131044003020, 040131044003019, 040131044003018, 040131044003017, 040131044003016, 040131044003015, 040131044003014, 040131044003013, 040131044003023, 040131044003022, 040131044003001, 040131044003003, 040131044003002, 040131044004000, 040131044004003, 040131044004005, 040131044004015, 040131044004014, 040131044004013, 040131044004012, 040131044004011, 040131044004010, 040131044004009, 040131044004008, 040131044004007, 040131044004006, 040131044004004, 040131044004002, 040131044004001,

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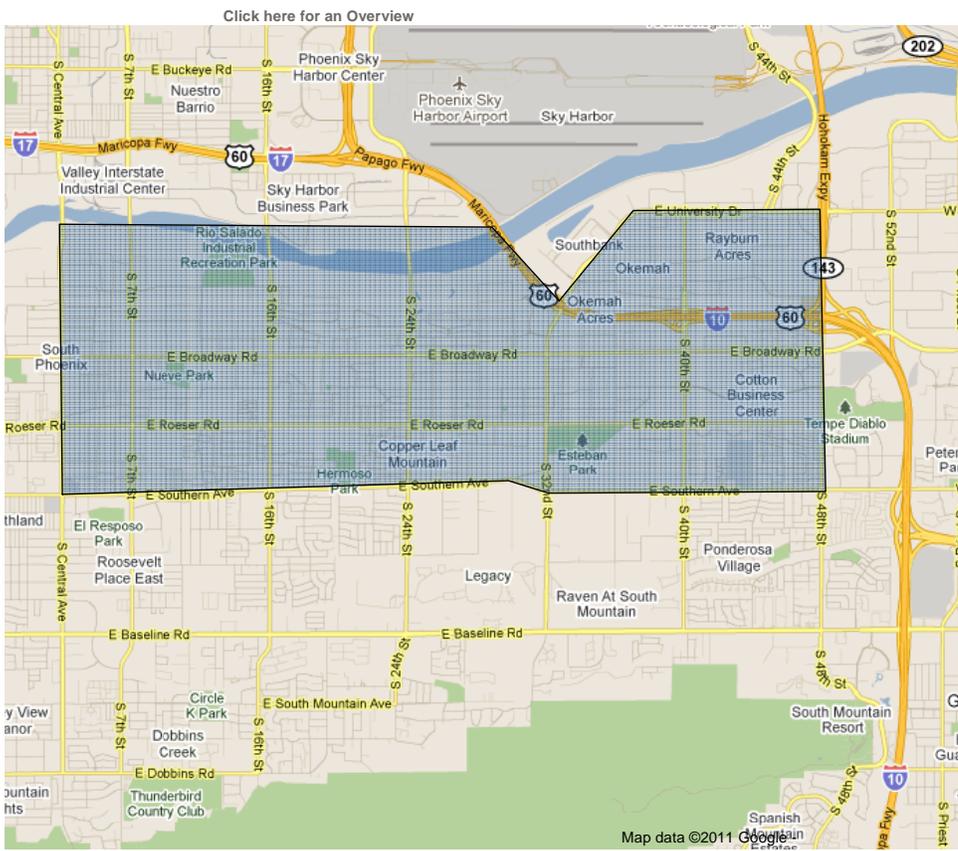
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Neighborhood ID: 3334320

NSP3 Planning Data

Grantee ID: 0403300E,0401300C

Grantee State: AZ

Grantee Name: PHOENIX,MARICOPA COUNTY

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: 85040

Date:2011-01-11 00:00:00

NSP3 Score

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Neighborhood NSP3 Score: 19.88

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 9989

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.78

Percent Persons Less than 80% AMI: 77.12

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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USPS Residential Addresses in Neighborhood: 10221

Residential Addresses Vacant 90 or more days (USPS, March 2010): 794

Residential Addresses NoStat (USPS, March 2010): 542

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: 5085

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 46.26

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.85

Number of Foreclosure Starts in past year: 699

Number of Housing Units Real Estate Owned July 2009 to June 2010: 456

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): 140

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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

-112.073250 33.392323 -112.017460 33.393756 -112.012482 33.392466 -111.977806 33.392609
-111.978493 33.422129 -112.001839 33.421986 -112.011108 33.412529 -112.019520 33.420266
-112.073593 33.420553

Blocks Comprising Target Neighborhood

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

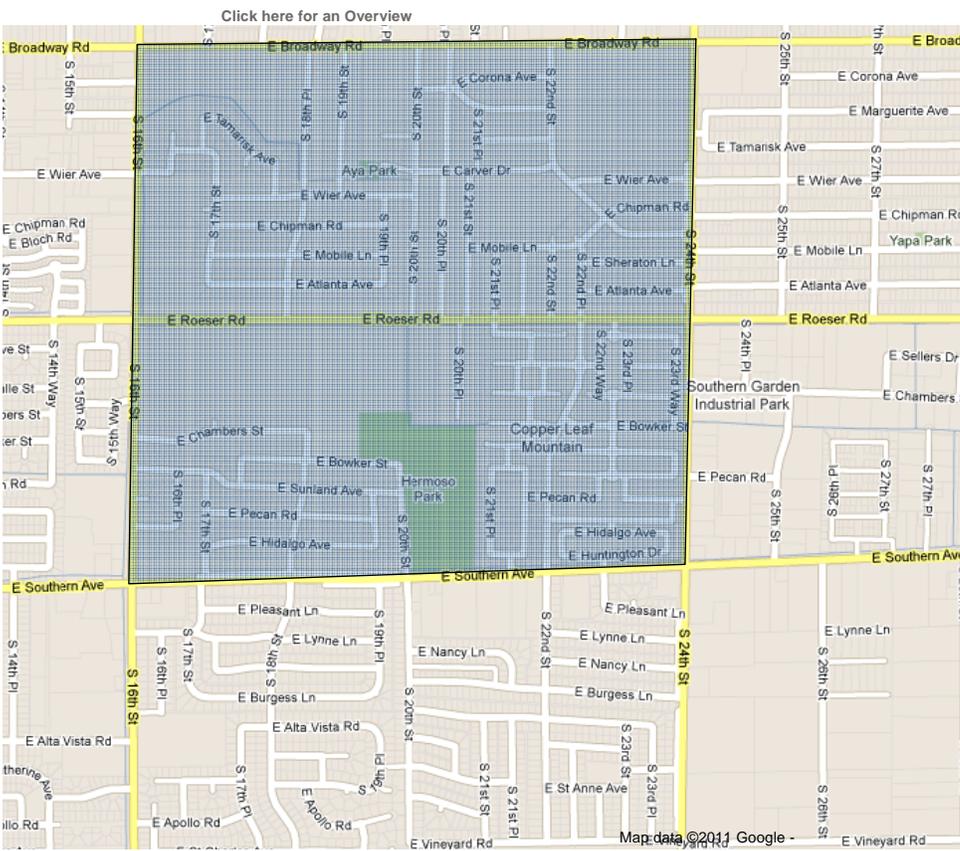
LOG OUT

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 9256225

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: South Micro-Target Area

Date:2011-01-24 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: 1817

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 85.33

Percent Persons Less than 80% AMI: 69.12

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 2037

Residential Addresses Vacant 90 or more days (USPS, March 2010): 140

Residential Addresses NoStat (USPS, March 2010): 37

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: 991

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 46.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.7

Number of Foreclosure Starts in past year: 138

Number of Housing Units Real Estate Owned July 2009 to June 2010: 90

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): 27

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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

-112.029734 33.406976 -112.030077 33.393254 -112.047458 33.392753 -112.047200 33.406833

Blocks Comprising Target Neighborhood

040131160001000, 040131160001002, 040131160001003, 040131160001001, 040131160001004,
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Neighborhood Stabilization Program Grants

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Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

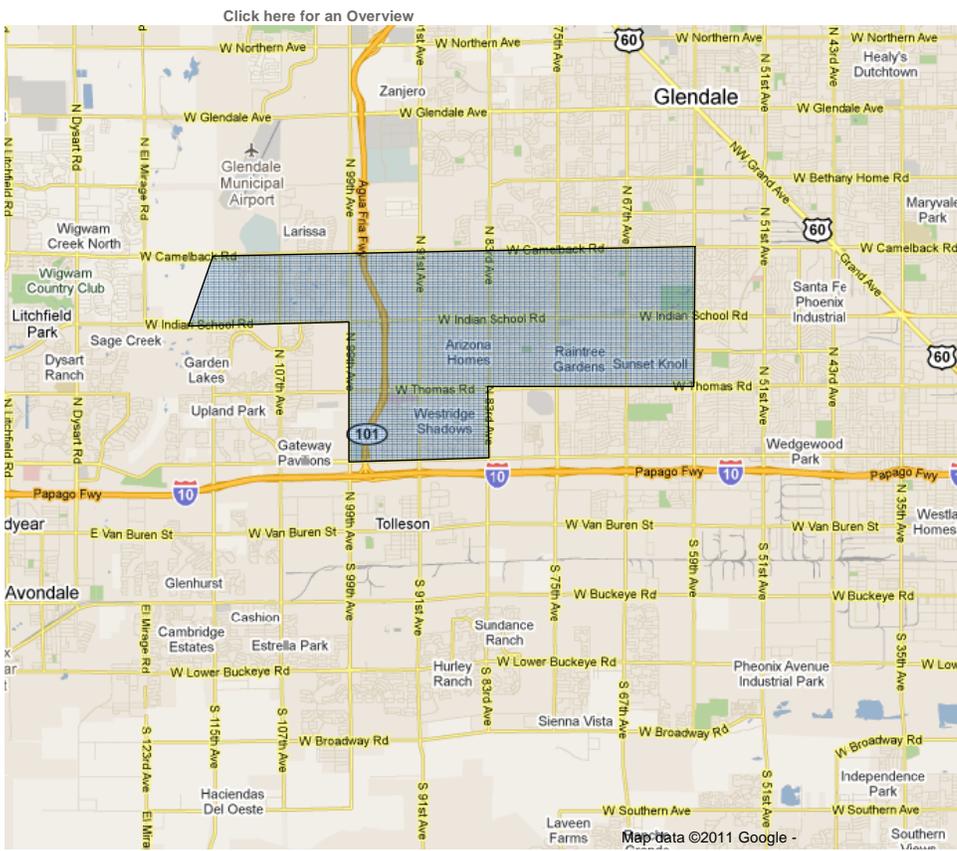
LOG OUT

NSP3 Options

12 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 6332489

NSP3 Planning Data

Grantee ID: 0401860E,0403300E,0401300C

Grantee State: AZ

Grantee Name: GLENDALE,PHOENIX,MARICOPA COUNTY

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: West Target Area (85033)

Date:2011-01-21 00:00:00

NSP3 Score

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

Neighborhood NSP3 Score: 19.96

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 27467

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 72.98

Percent Persons Less than 80% AMI: 47.58

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 30616

Residential Addresses Vacant 90 or more days (USPS, March 2010): 1295

Residential Addresses NoStat (USPS, March 2010): 1055

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: 24201

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 47.15

Percent of Housing Units 90 or more days delinquent or in foreclosure: 24.66

Number of Foreclosure Starts in past year: 3623

Number of Housing Units Real Estate Owned July 2009 to June 2010: 2369

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): 726

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 4.49

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 9.88

^{*}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

-112.186203 33.509626 -112.186375 33.480422 -112.238045 33.480279 -112.237701 33.465530

-112.272549 33.464814 -112.272720 33.493880 -112.312889 33.493164 -112.306709 33.507622

Blocks Comprising Target Neighborhood

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

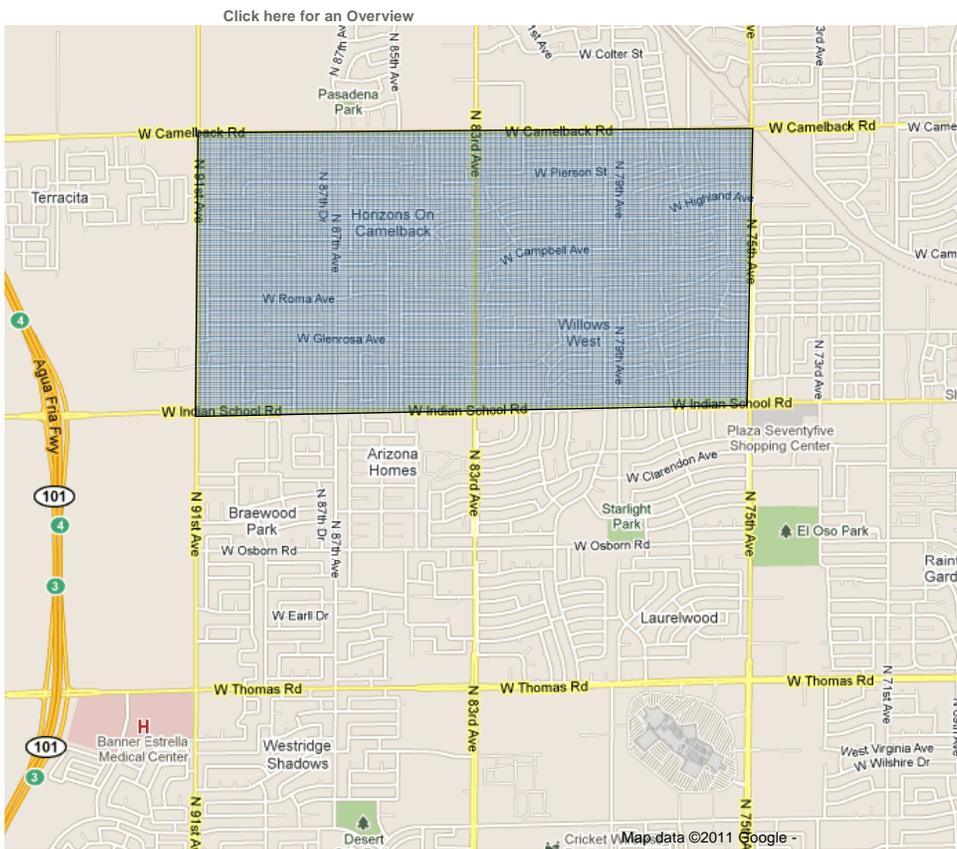
LOG OUT

NSP3 Options

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 9219146

NSP3 Planning Data

Grantee ID: 0401860E,0403300E

Grantee State: AZ

Grantee Name: GLENDALE,PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: West Micro-Target Area

Date:2011-01-24 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: 5463

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 73.28

Percent Persons Less than 80% AMI: 46.54

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: 5444

Residential Addresses Vacant 90 or more days (USPS, March 2010): 343

Residential Addresses NoStat (USPS, March 2010): 9

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 5094

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 49.36

Percent of Housing Units 90 or more days delinquent or in foreclosure: 25.91

Number of Foreclosure Starts in past year: 809

Number of Housing Units Real Estate Owned July 2009 to June 2010: 529

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): 163

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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

-112.220364 33.508982 -112.255039 33.508767 -112.255211 33.493951 -112.220707 33.494524

Blocks Comprising Target Neighborhood

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THURSDAY, FEBRUARY 24, 2011



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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

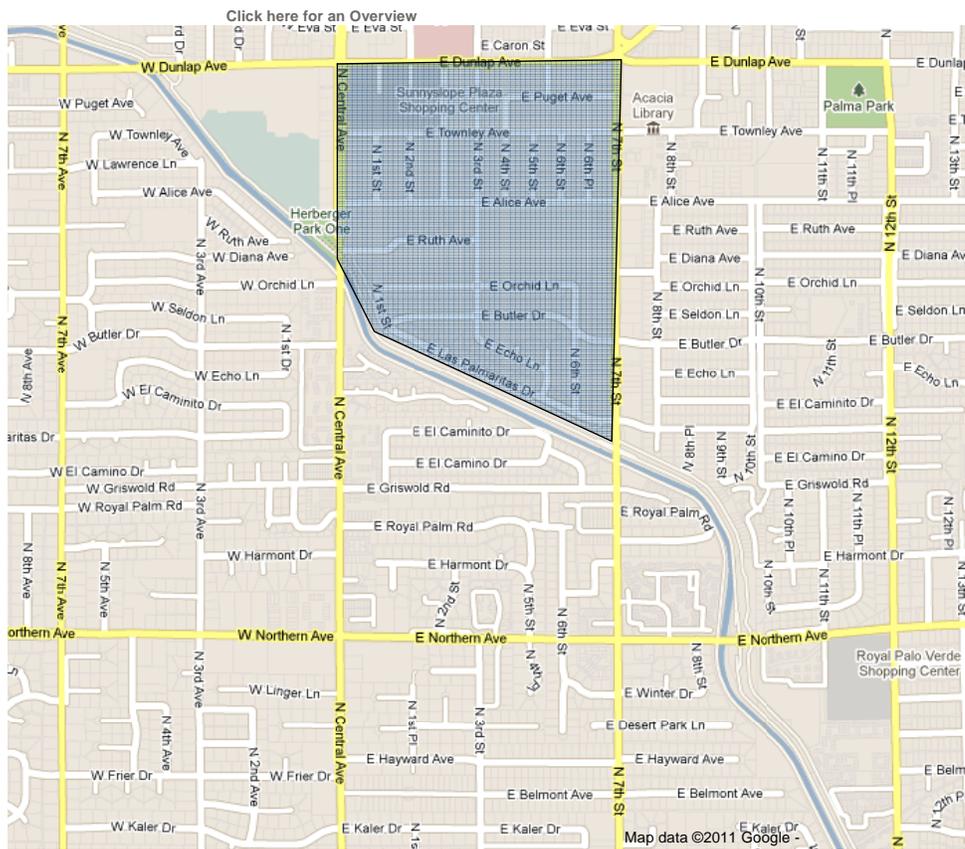
LOG OUT

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 4581817

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: Village Center NIA

Date:2010-12-10 00:00:00

NSP3 Score

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

Neighborhood NSP3 Score: 16

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1080

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 78.2

Percent Persons Less than 80% AMI: 68.43

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: 1067

Residential Addresses Vacant 90 or more days (USPS, March 2010): 77

Residential Addresses NoStat (USPS, March 2010): 26

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: 446

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 16.3

Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.4

Number of Foreclosure Starts in past year: 34

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): 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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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.
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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

-112.073979 33.567717 -112.065096 33.567824 -112.065396 33.557883 -112.072821 33.560744

-112.073979 33.562639

Blocks Comprising Target Neighborhood

040131053001000, 040131053001001, 040131053001002, 040131053001004, 040131053001006,
040131053001008, 040131053001015, 040131053001014, 040131053001013, 040131053001012,
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THURSDAY, FEBRUARY 24, 2011



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Neighborhood Stabilization Program Grants

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Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

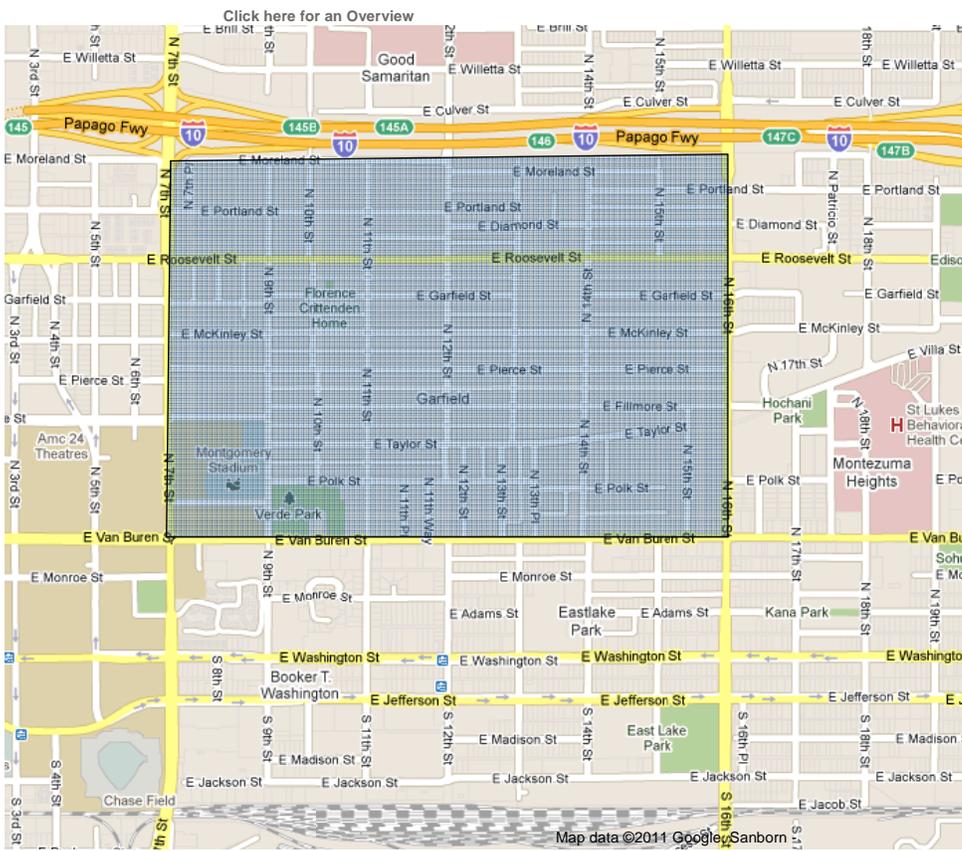
LOG OUT

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

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Neighborhood ID: 2987701

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: Garfield NIA

Date:2010-12-10 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: 2497

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 97.48

Percent Persons Less than 80% AMI: 88.47

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 2375

Residential Addresses Vacant 90 or more days (USPS, March 2010): 184

Residential Addresses NoStat (USPS, March 2010): 99

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: 744

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 44.55

Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.41

Number of Foreclosure Starts in past year: 97

Number of Housing Units Real Estate Owned July 2009 to June 2010: 64

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 19

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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

-112.065096 33.461234 -112.047672 33.461413 -112.047672 33.451424 -112.065225 33.451424

Blocks Comprising Target Neighborhood

040131132011000, 040131132011002, 040131132011003, 040131132011001, 040131132011004,
040131132011006, 040131132011008, 040131132011010, 040131132011014, 040131132011013,
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040131132022004, 040131132022011, 040131132022010, 040131132022009, 040131132022008,
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040131132031013, 040131132031012, 040131132031011, 040131132031010, 040131132031009,
040131132031007, 040131132031005, 040131132032019, 040131132032018, 040131132032017,
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040131132032011,

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

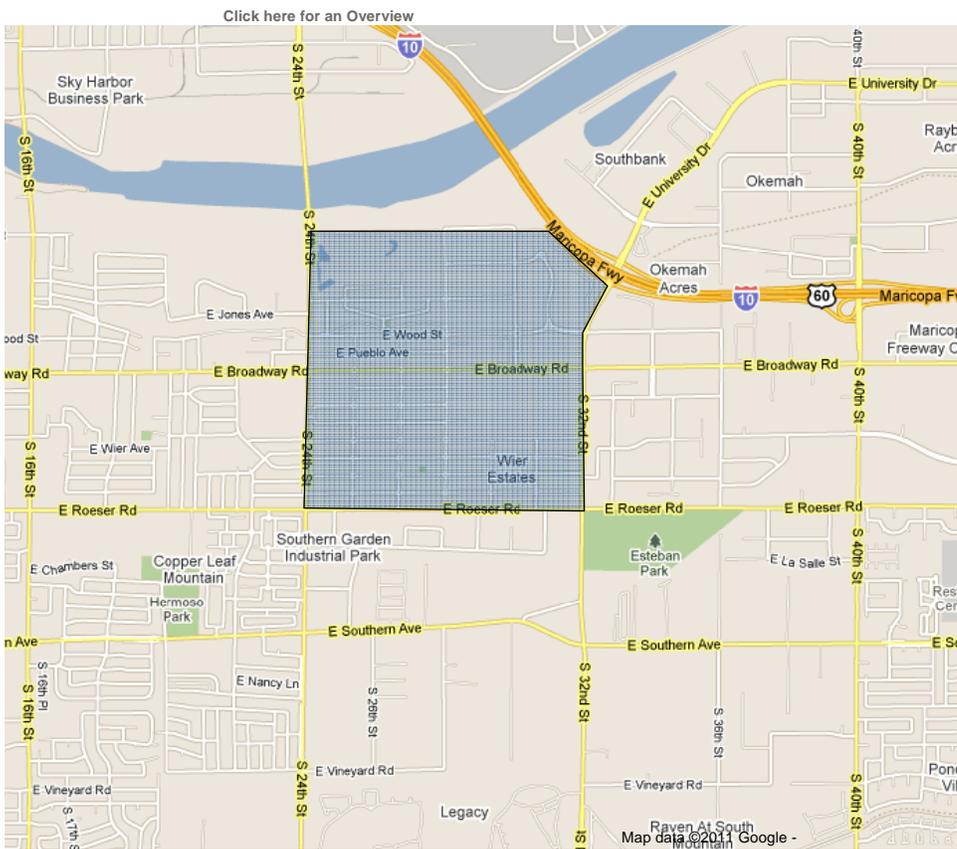
LOG OUT

NSP3 Options

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 2734741

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: South Phoenix Village NIA

Date:2011-01-19 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: 1502

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 93.91

Percent Persons Less than 80% AMI: 87.64

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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USPS Residential Addresses in Neighborhood: 1622

Residential Addresses Vacant 90 or more days (USPS, March 2010): 132

Residential Addresses NoStat (USPS, March 2010): 179

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: 735

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 45.26

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.55

Number of Foreclosure Starts in past year: 102

Number of Housing Units Real Estate Owned July 2009 to June 2010: 66

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): 21

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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.
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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

-112.029648 33.414177 -112.014799 33.414177 -112.011108 33.411311 -112.012653 33.408875

-112.012653 33.407084 -112.012568 33.399560 -112.030077 33.399704

Blocks Comprising Target Neighborhood

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040131161003000, 040131161003002, 040131161003004, 040131161003006, 040131161003011,
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040131161003003, 040131161003001,

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): Tract Outline

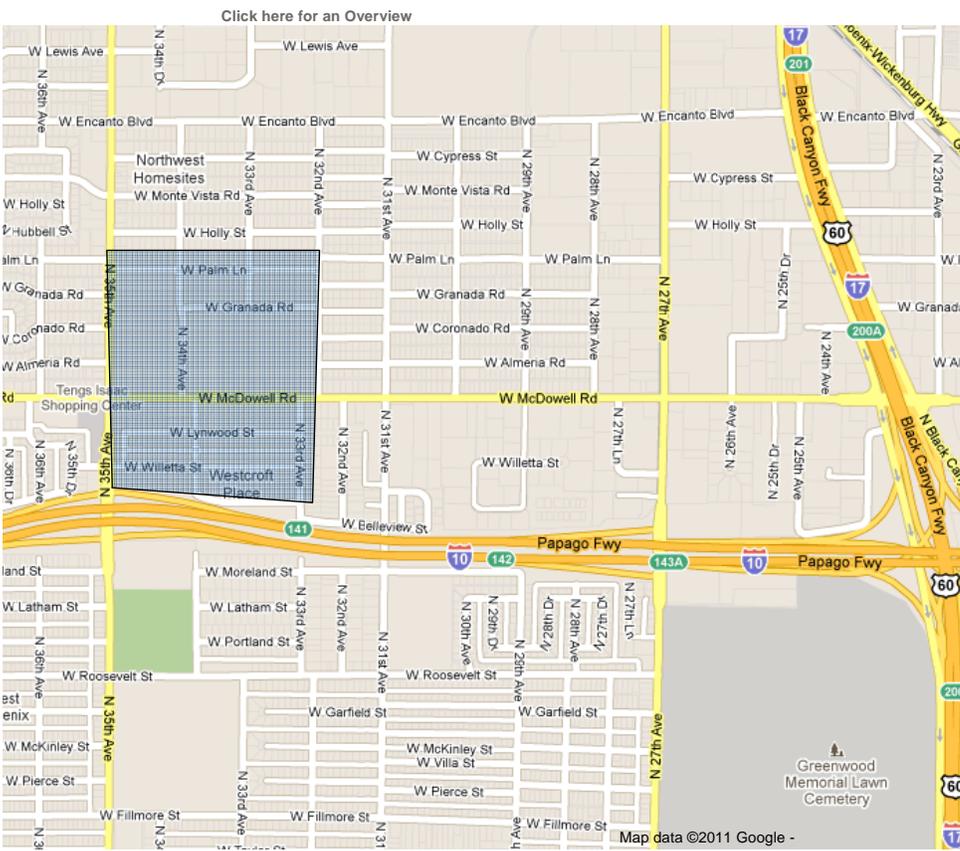
LOG OUT

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

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Neighborhood ID: 5137451

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: Isaac NIA

Date:2010-12-10 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: 153

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.02

Percent Persons Less than 80% AMI: 76.2

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 145

Residential Addresses Vacant 90 or more days (USPS, March 2010): 12

Residential Addresses NoStat (USPS, March 2010): 3

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: 73

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 53.83

Percent of Housing Units 90 or more days delinquent or in foreclosure: 25.86

Number of Foreclosure Starts in past year: 12

Number of Housing Units Real Estate Owned July 2009 to June 2010: 8

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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:

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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

-112.134361 33.463597 -112.134533 33.469791 -112.127881 33.469791 -112.128096 33.463203

Blocks Comprising Target Neighborhood

040131121002020, 040131121002019, 040131121002018, 040131121002021, 040131127005006,
040131127005008, 040131127005012, 040131127005011, 040131127005010, 040131127005009,
040131127005007,

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

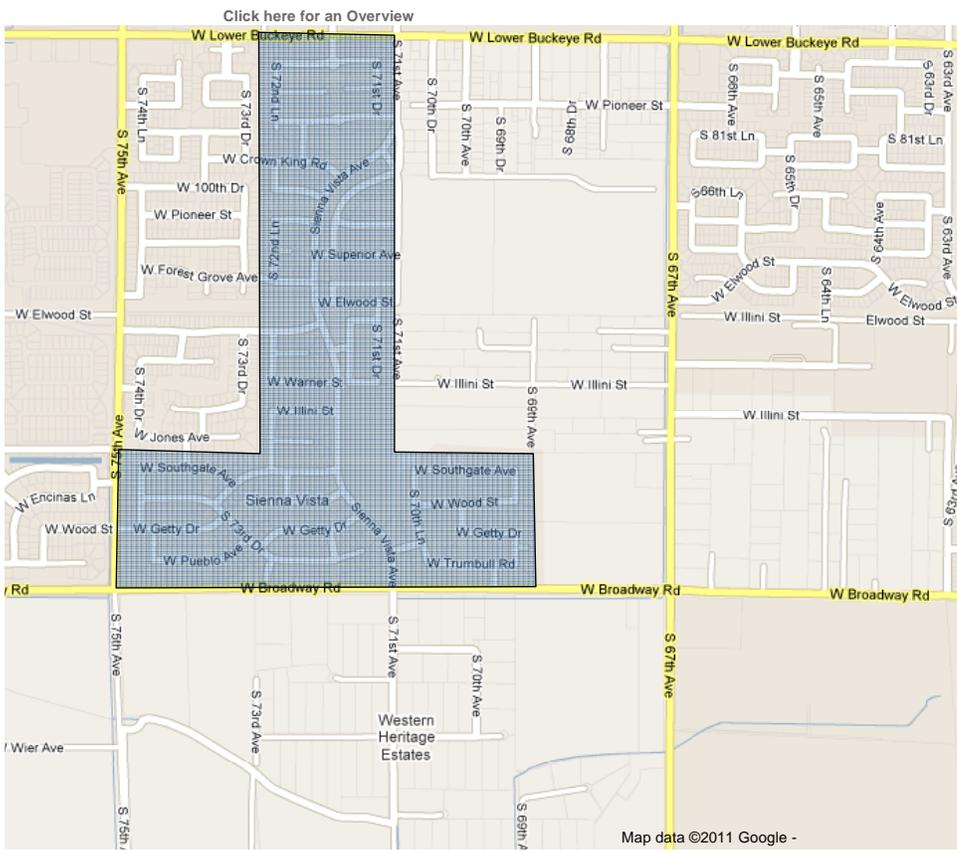
LOG OUT

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

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Neighborhood ID: 2982208

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: Sienna Vista

Date:2011-01-21 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: 100

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 45.9

Percent Persons Less than 80% AMI: 0

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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USPS Residential Addresses in Neighborhood: 117

Residential Addresses Vacant 90 or more days (USPS, March 2010): 2

Residential Addresses NoStat (USPS, March 2010): 14

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 76

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 34.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.4

Number of Foreclosure Starts in past year: 9

Number of Housing Units Real Estate Owned July 2009 to June 2010: 6

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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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

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Market Analysis:

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Latitude and Longitude of corner points

-112.216930 33.422989 -112.216887 33.411992 -112.221308 33.412099 -112.221394 33.408481

-112.208261 33.408517 -112.208347 33.411992 -112.212682 33.412028 -112.212682 33.422917

Blocks Comprising Target Neighborhood

040131125063008, 040131125063009,

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Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

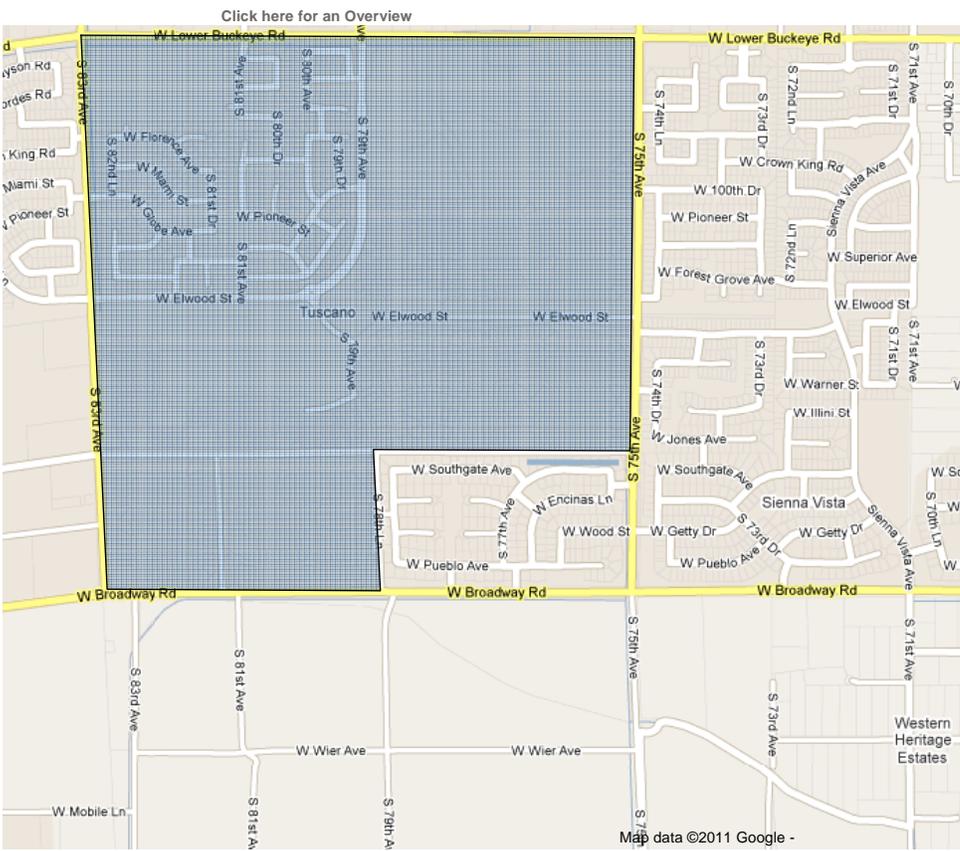
LOG OUT

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 1249664

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: Tuscano

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: 665

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 45.9

Percent Persons Less than 80% AMI: 0

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 778

Residential Addresses Vacant 90 or more days (USPS, March 2010): 15

Residential Addresses NoStat (USPS, March 2010): 96

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: 505

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 34.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 20.4

Number of Foreclosure Starts in past year: 63

Number of Housing Units Real Estate Owned July 2009 to June 2010: 41

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): 13

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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

-112.238646 33.422989 -112.221351 33.422917 -112.221479 33.412135 -112.229505 33.412171

-112.229290 33.408481 -112.237830 33.408517

Blocks Comprising Target Neighborhood

040131125063018, 040131125063019,

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

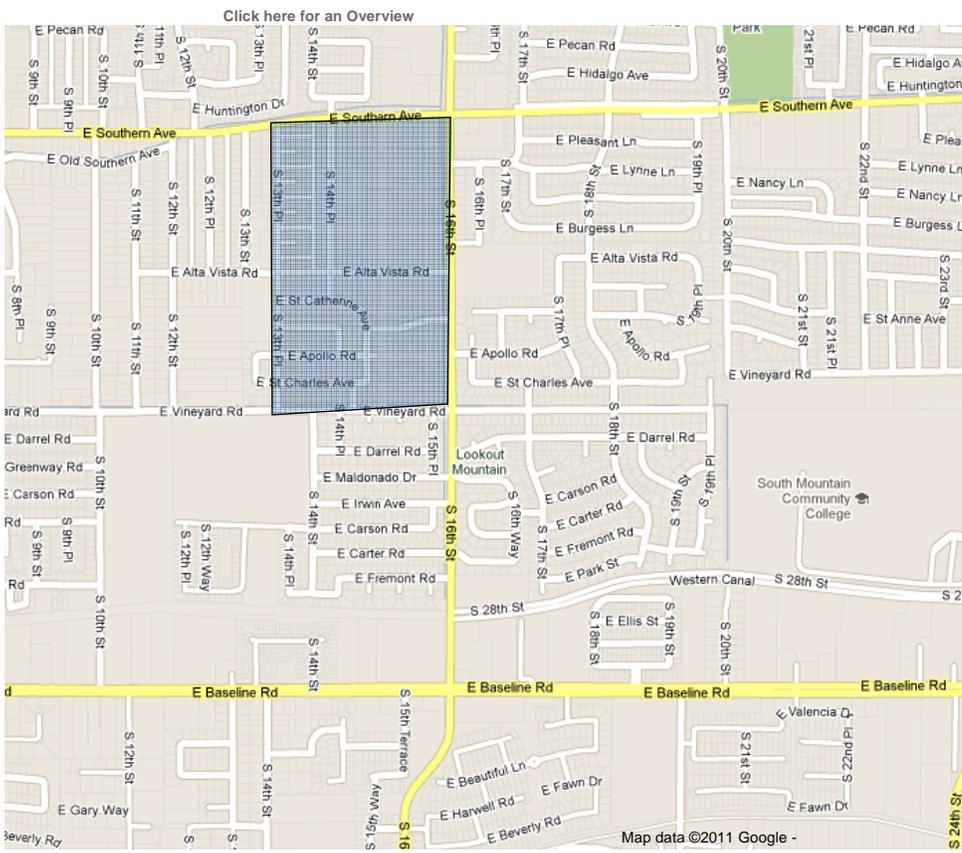
LOG OUT

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 9808013

NSP3 Planning Data

Grantee ID: 0403300E

Grantee State: AZ

Grantee Name: PHOENIX

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: Vineyard Mountain Ranch

Date:2011-01-21 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: 268

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 86.5

Percent Persons Less than 80% AMI: 69.6

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 270

Residential Addresses Vacant 90 or more days (USPS, March 2010): 18

Residential Addresses NoStat (USPS, March 2010): 10

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 155

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 43.2

Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.4

Number of Foreclosure Starts in past year: 21

Number of Housing Units Real Estate Owned July 2009 to June 2010: 14

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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

-112.047329 33.392681 -112.052951 33.392538 -112.052908 33.384905 -112.047415 33.385192

Blocks Comprising Target Neighborhood

040131164001000, 040131164001001, 040131164001016, 040131164001014, 040131164001013,
040131164001012, 040131164001011, 040131164001010, 040131164001017,

Appendix C

HUD Map and Data Sheet for 1 Multi-Family Target Area

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Enter an Address, city or state Go

Select a State Select a County Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): ■ Tract Outline

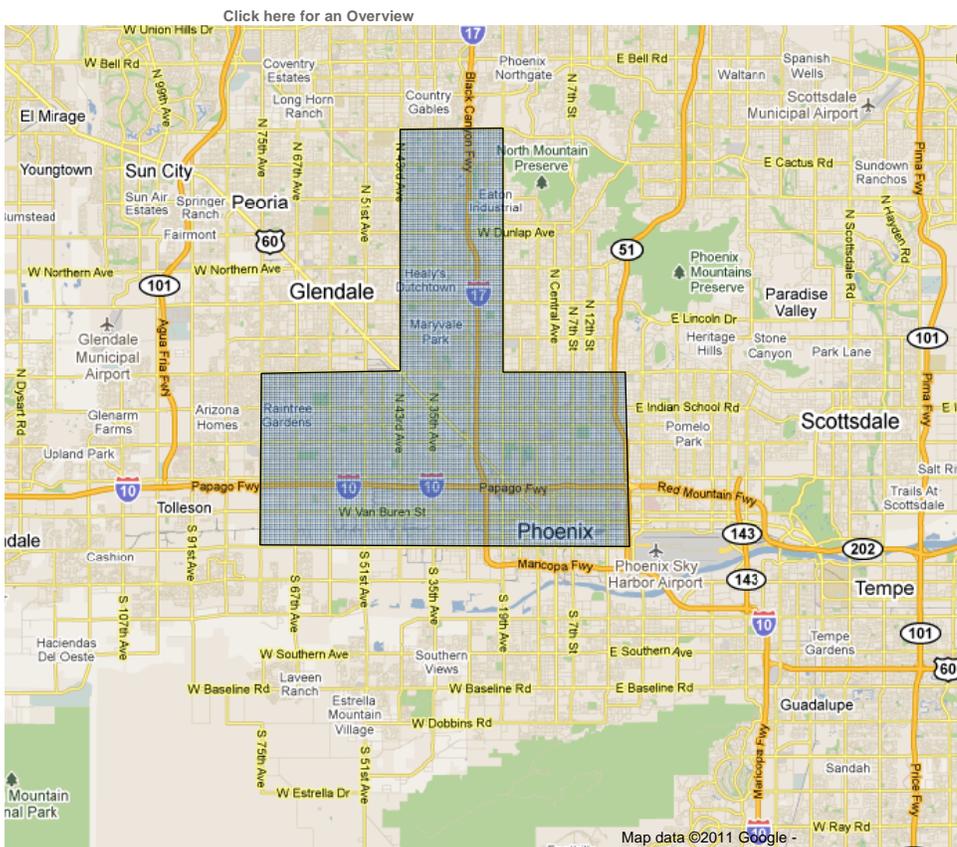
LOG OUT

NSP3 Options

11 Current Zoom Level

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Neighborhood ID: 1407592

NSP3 Planning Data

Grantee ID: 0401860E,0403300E,0401300C

Grantee State: AZ

Grantee Name: GLENDALE,PHOENIX,MARICOPA COUNTY

Grantee Address: 200 W Washington St., 4th Fl Phoenix AZ 85003

Grantee Email: chris.christensen@phoenix.gov

Neighborhood Name: MF Target Area

Date:2011-01-21 00:00:00

NSP3 Score

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

Neighborhood NSP3 Score: 19.1

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 167595

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.71

Percent Persons Less than 80% AMI: 62.33

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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USPS Residential Addresses in Neighborhood: 169991

Residential Addresses Vacant 90 or more days (USPS, March 2010): 13285

Residential Addresses NoStat (USPS, March 2010): 7404

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: 72458

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 39.78

Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.21

Number of Foreclosure Starts in past year: 9994

Number of Housing Units Real Estate Owned July 2009 to June 2010: 6532

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): 1998

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): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 4.5

Place (if place over 20,000) or county unemployment rate June 2010*: 9.9

*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.
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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

-112.151356 33.610902 -112.099514 33.611188 -112.099686 33.509339 -112.038746 33.509482

-112.036686 33.436885 -112.221394 33.437172 -112.220535 33.509053 -112.151356 33.509626

Blocks Comprising Target Neighborhood

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Appendix D

Public Comments

Public Comments:

Notice of availability of the NSP 3 Draft Substantial Amendment was advertised in the Arizona Republic on January 26, 2011. It was also sent to the City of Phoenix, Neighborhood Services Department e-mail list, comprised of roughly 300 residents and non profit organizations. The draft was available for public review and comment for fifteen days starting January 26 to February 12, 2011 and could be accessed from the City of Phoenix web-site at: <http://phoenix.gov/residents/stabilization/nsp/funding/index.html>. A copy was available for review at Phoenix City Hall. Residents were requested to call in comments to our hotline or send them via e-mail at nsd@phoenix.gov.

Public comments received included a request for additional target area information and clearer maps. Three comments from residents requested that the City of Phoenix reconsider its target areas to include the Green Gables neighborhood which has seen an increase in abandoned and foreclosed homes in the past three years. Neighbors have noticed increased crime and blight as a result of abandoned homes and are concerned the neighborhood could further deteriorate.

The Green Gables neighborhood is located in Phoenix from 28th Street to 31st Street and from Thomas Road to Oak.

Appendix E

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?	<input checked="" type="checkbox"/>

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	<input checked="" type="checkbox"/>
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• With the highest percentage of home foreclosures?	<input checked="" type="checkbox"/>
• With the highest percentage of homes financed by subprime mortgage related loan?; and	<input checked="" type="checkbox"/>
• Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?	<input checked="" type="checkbox"/>
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html ?	<input checked="" type="checkbox"/>
Did you include the map as an attachment to your Action Plan?	<input checked="" type="checkbox"/>
<i>ONLY Applicable for States:</i> Did you include the needs of all entitlement communities in the State?	<input type="checkbox"/>

3. Definitions and Descriptions

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

<ul style="list-style-type: none"> • Blighted structure in context of state or local law, • Affordable rents, • Ensuring long term affordability for all NSP funded housing projects, • Applicable housing rehabilitation standards for NSP funded projects 	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input checked="" type="checkbox"/>

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?	<input checked="" type="checkbox"/>
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	<input checked="" type="checkbox"/>

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	/ / / / / / / / / /
<ul style="list-style-type: none"> • The planned activity, 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • The number of units that will result in displacement, 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? 	<input checked="" type="checkbox"/>

NOTE: The template does not provide space to respond to each of these points, so the City of Phoenix included this information in each relevant Activity Description and noted it as “Additional Information – Acquisition and Relocation Plans.”

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	<input checked="" type="checkbox"/>
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	<input checked="" type="checkbox"/>

7. 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?	<input checked="" type="checkbox"/>
For each eligible NSP3 activity you plan to implement did you include:	
• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)?	<input checked="" type="checkbox"/>
• Duration or term of assistance?	<input checked="" type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity?	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity?	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input checked="" type="checkbox"/>

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input checked="" type="checkbox"/>

9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input checked="" type="checkbox"/>

Appendix F

SF 424

INSTRUCTIONS FOR THE SF-424

Public reporting burden for this collection of information is estimated to average 45 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0043), Washington, DC 20503.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

This is a standard form used by applicants as a required face sheet for pre-applications and applications submitted for Federal assistance. It will be used by Federal agencies to obtain applicant certification that States which have established a review and comment procedure in response to Executive Order 12372 and have selected the program to be included in their process, have been given an opportunity to review the applicant's submission.

Item:	Entry:	Item:	Entry:																
1.	Select Type of Submission.	11.	Enter a brief descriptive title of the project. If more than one program is involved, you should append an explanation on a separate sheet. If appropriate (e.g., construction or real property projects), attach a map showing project location. For preapplications, use a separate sheet to provide a summary description of this project.																
2.	Date application submitted to Federal agency (or State if applicable) and applicant's control number (if applicable).	12.	List only the largest political entities affected (e.g., State, counties, cities).																
3.	State use only (if applicable).	13.	Enter the proposed start date and end date of the project.																
4.	Enter Date Received by Federal Agency Federal identifier number: If this application is a continuation or revision to an existing award, enter the present Federal Identifier number. If for a new project, leave blank.	14.	List the applicant's Congressional District and any District(s) affected by the program or project																
5.	Enter legal name of applicant, name of primary organizational unit (including division, if applicable), which will undertake the assistance activity, enter the organization's DUNS number (received from Dun and Bradstreet), enter the complete address of the applicant (including country), and name, telephone number, e-mail and fax of the person to contact on matters related to this application.	15.	Amount requested or to be contributed during the first funding/budget period by each contributor. Value of in kind contributions should be included on appropriate lines as applicable. If the action will result in a dollar change to an existing award, indicate only the amount of the change. For decreases, enclose the amounts in parentheses. If both basic and supplemental amounts are included, show breakdown on an attached sheet. For multiple program funding, use totals and show breakdown using same categories as item 15.																
6.	Enter Employer Identification Number (EIN) as assigned by the Internal Revenue Service.	16.	Applicants should contact the State Single Point of Contact (SPOC) for Federal Executive Order 12372 to determine whether the application is subject to the State intergovernmental review process.																
7.	Select the appropriate letter in the space provided. <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">A. State</td> <td style="width: 50%;">I. State Controlled Institution of Higher Learning</td> </tr> <tr> <td>B. County</td> <td>J. Private University</td> </tr> <tr> <td>C. Municipal</td> <td>K. Indian Tribe</td> </tr> <tr> <td>D. Township</td> <td>L. Individual</td> </tr> <tr> <td>E. Interstate</td> <td>M. Profit Organization</td> </tr> <tr> <td>F. Intermunicipal</td> <td>N. Other (Specify)</td> </tr> <tr> <td>G. Special District</td> <td>O. Not for Profit Organization</td> </tr> <tr> <td>H. Independent School District</td> <td></td> </tr> </table>	A. State	I. State Controlled Institution of Higher Learning	B. County	J. Private University	C. Municipal	K. Indian Tribe	D. Township	L. Individual	E. Interstate	M. Profit Organization	F. Intermunicipal	N. Other (Specify)	G. Special District	O. Not for Profit Organization	H. Independent School District		17.	This question applies to the applicant organization, not the person who signs as the authorized representative. Categories of debt include delinquent audit disallowances, loans and taxes.
A. State	I. State Controlled Institution of Higher Learning																		
B. County	J. Private University																		
C. Municipal	K. Indian Tribe																		
D. Township	L. Individual																		
E. Interstate	M. Profit Organization																		
F. Intermunicipal	N. Other (Specify)																		
G. Special District	O. Not for Profit Organization																		
H. Independent School District																			
8.	Select the type from the following list: <ul style="list-style-type: none"> • "New" means a new assistance award. • "Continuation" means an extension for an additional funding/budget period for a project with a projected completion date. • "Revision" means any change in the Federal Government's financial obligation or contingent liability from an existing obligation. If a revision enter the appropriate letter: <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">A. Increase Award</td> <td style="width: 50%;">B. Decrease Award</td> </tr> <tr> <td>C. Increase Duration</td> <td>D. Decrease Duration</td> </tr> </table> 	A. Increase Award	B. Decrease Award	C. Increase Duration	D. Decrease Duration	18.	To be signed by the authorized representative of the applicant. A copy of the governing body's authorization for you to sign this application as official representative must be on file in the applicant's office. (Certain Federal agencies may require that this authorization be submitted as part of the application.)												
A. Increase Award	B. Decrease Award																		
C. Increase Duration	D. Decrease Duration																		
9.	Name of Federal agency from which assistance is being requested with this application.																		
10.	Use the Catalog of Federal Domestic Assistance number and title of the program under which assistance is requested.																		