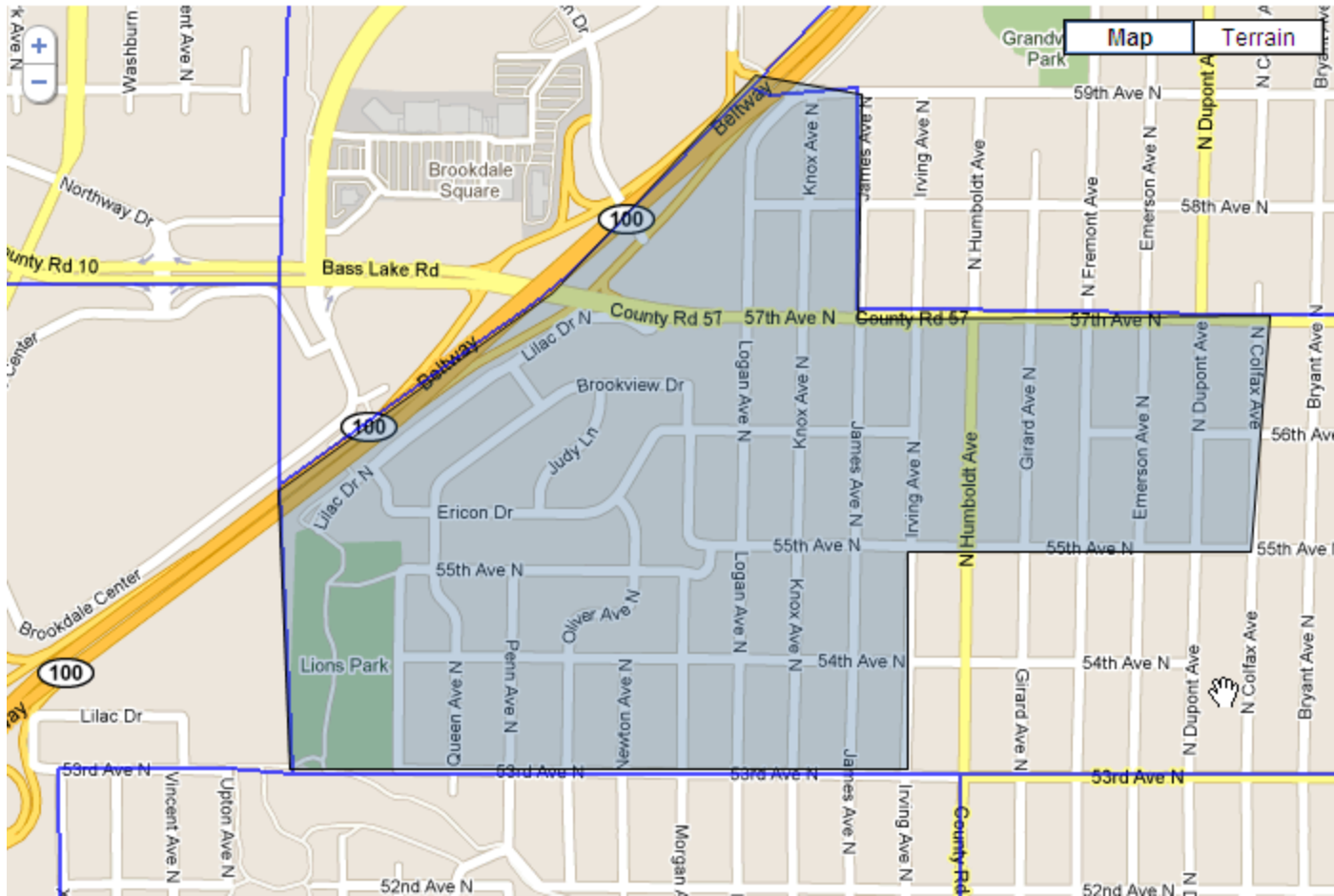# NSP3 – HUD USER DATA MAPS

Brooklyn Center
Census Tract 205.00_Block Groups 2 and 3

Neighborhood ID: 6777160

NSP3 Planning Data

Grantee ID: 2705300C
Grantee State: MN
Grantee Name: HENNEPIN COUNTY
Grantee Address:
Grantee Email: melanie.stratmoen@co.hennepin.mn.us

Neighborhood Name: Brooklyn Center Tier 1
Date:2011-01-18 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: 855

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 79.72
Percent Persons Less than 80% AMI: 49.25

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: 855
Residential Addresses Vacant 90 or more days (USPS, March 2010): 39
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: 421
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.8
Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.3
Number of Foreclosure Starts in past year: 43
Number of Housing Units Real Estate Owned July 2009 to June 2010: 24

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 9

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): -17.4
Place (if place over 20,000) or county unemployment rate June 2005[*]: 4.7
Place (if place over 20,000) or county unemployment rate June 2010[*]: 8.4
[*]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

-93.314352 45.051271 -93.314610 45.055697 -93.308430 45.058850 -93.303881 45.062306 -93.301477 45.062003 -93.301563 45.058426 -93.292294 45.058486 -93.292723 45.054727 -93.300447 45.054727 -93.300447 45.051271

Blocks Comprising Target Neighborhood
270530205002000, 270530205002005, 270530205002007, 270530205002023, 270530205002022, 270530205002021, 270530205002020, 270530205002019, 270530205002018, 270530205002017, 270530205002016, 270530205002015, 270530205002014, 270530205002013, 270530205002012, 270530205002011, 270530205002010, 270530205002009, 270530205002008, 270530205002006, 270530205002004, 270530205002001, 270530205002002, 270530205002003, 270530205003000, 270530205003005, 270530205003007, 270530205003020, 270530205003019, 270530205003018, 270530205003017, 270530205003016, 270530205003015, 270530205003014, 270530205003013, 270530205003012, 270530205003011, 270530205003010, 270530205003009, 270530205003008, 270530205003006, 270530205003004, 270530205003001, 270530205003002, 270530205003003,

NSP3 – HUD USER DATA MAPS
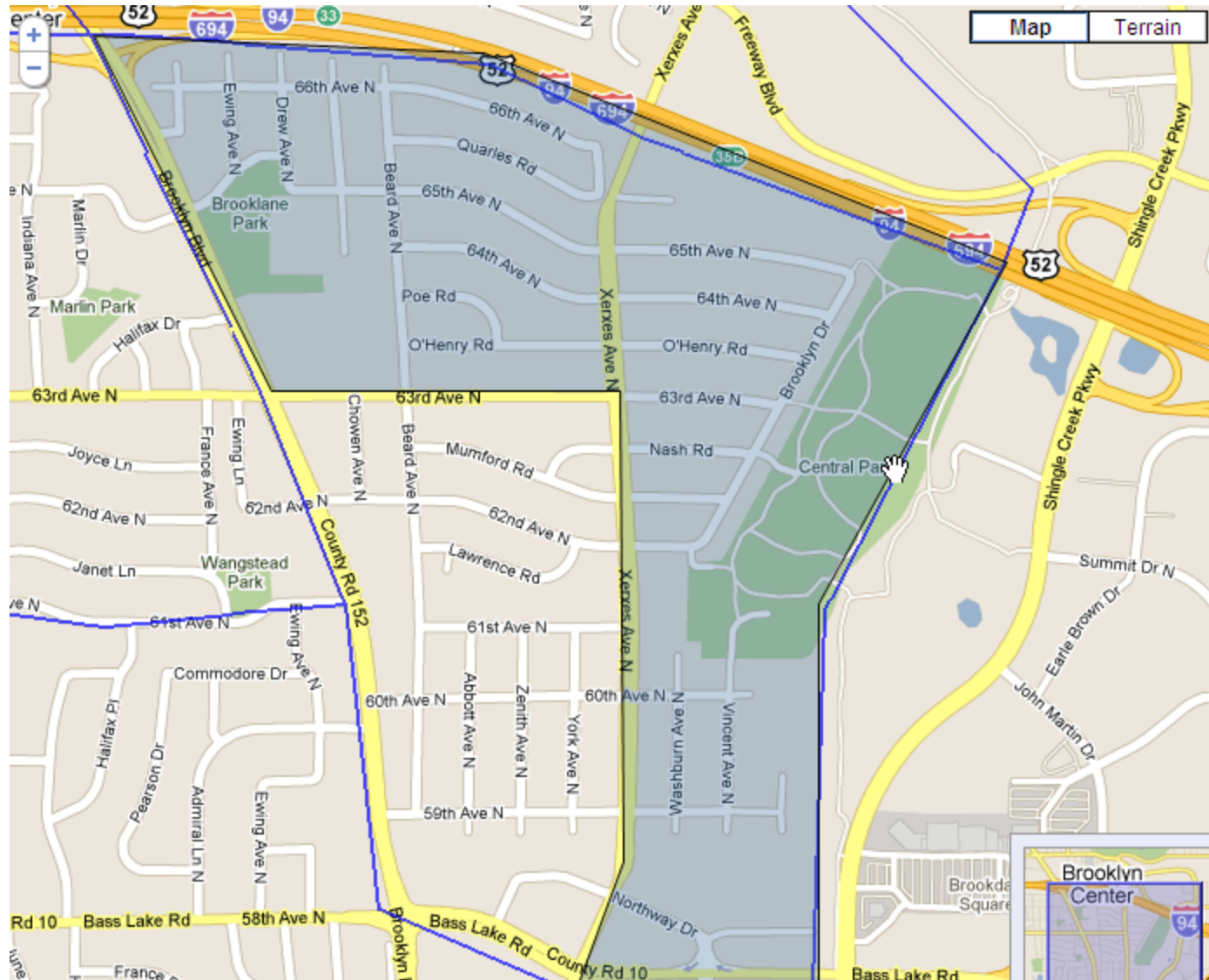
Brooklyn Center
Census Tract 203.04_Block Groups 1 and 3

Neighborhood ID: 5003417

NSP3 Planning Data

Grantee ID: 2705300C
Grantee State: MN
Grantee Name: HENNEPIN COUNTY
Grantee Address:
Grantee Email: melanie.stratmoen@co.hennepin.mn.us

Neighborhood Name: Brooklyn Center 2 Tier 1
Date:2011-01-18 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: 901

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 79.54
Percent Persons Less than 80% AMI: 53.05

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: 899
Residential Addresses Vacant 90 or more days (USPS, March 2010): 79
Residential Addresses NoStat (USPS, March 2010): 0

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

Total Housing Units to receive a mortgage between 2004 and 2007: 314
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 38.6
Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.5
Number of Foreclosure Starts in past year: 40
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): 8

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): -17.4
Place (if place over 20,000) or county unemployment rate June 2005[*]: 4.7
Place (if place over 20,000) or county unemployment rate June 2010[*]: 8.4
[*]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
-93.327913 45.069399 -93.319330 45.069399 -93.319244 45.061215 -93.320446 45.058911 -93.314438 45.058972 -93.314438 45.065701 -93.309803 45.071642 -93.322678 45.075278 -93.332291 45.075581

Blocks Comprising Target Neighborhood

270530203041000, 270530203041005, 270530203041007, 270530203041014, 270530203041013, 270530203041012, 270530203041011, 270530203041010, 270530203041009, 270530203041008, 270530203041006, 270530203041004, 270530203041001, 270530203041002, 270530203041003, 270530203043000, 270530203043001, 270530203043002, 270530203043004, 270530203043006, 270530203043008, 270530203043010, 270530203043012, 270530203043016, 270530203043015, 270530203043014, 270530203043013, 270530203043011, 270530203043009, 270530203043007, 270530203043005, 270530203043003,

NSP3 – HUD USER DATA MAPS
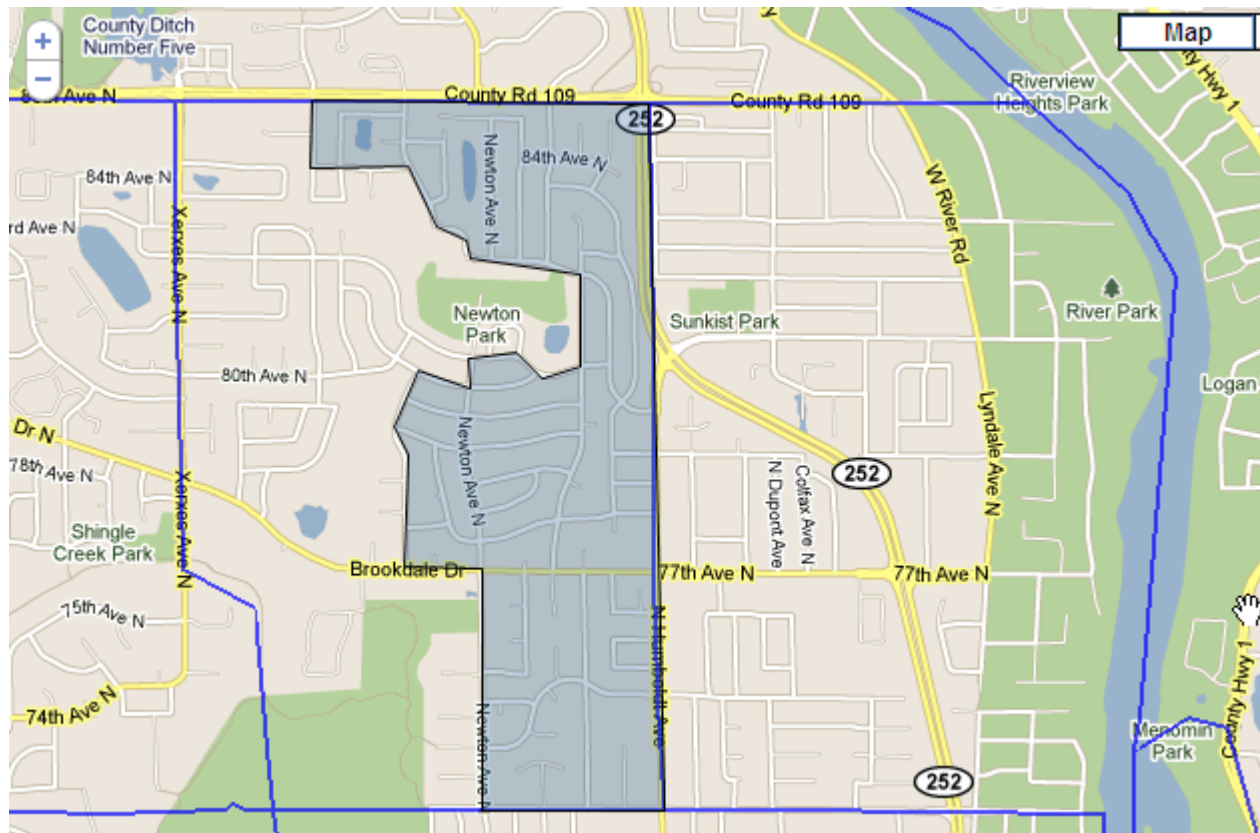
Brooklyn Park
Census Tract 268.14_Block Groups 1, 4 and 5

NSP3 Planning Data

Grantee ID: 2705300C
Grantee State: MN
Grantee Name: HENNEPIN COUNTY
Grantee Address:
Grantee Email: melanie.stratmoen@co.hennepin.mn.us

Neighborhood Name: Brookyn Park 1 Tier 1
Date:2011-01-18 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: 1150

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 62.57
Percent Persons Less than 80% AMI: 26.13

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: 1159
Residential Addresses Vacant 90 or more days (USPS, March 2010): 0
Residential Addresses NoStat (USPS, March 2010): 0

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 705
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 33
Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.3
Number of Foreclosure Starts in past year: 72
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): 14

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): -17.4
Place (if place over 20,000) or county unemployment rate June 2005[*]: 4.1
Place (if place over 20,000) or county unemployment rate June 2010[*]: 6.9
[*]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

-93.301048 45.108605 -93.300362 45.087218 -93.308172 45.087218 -93.308172 45.094550 -93.311520 45.094610 -93.311348 45.098003 -93.311949 45.098851 -93.310919 45.100548 -93.308687 45.100003 -93.308773 45.100911 -93.306713 45.101093 -93.305597 45.100306 -93.303967 45.100669 -93.303967 45.103456 -93.308687 45.103941 -93.308859 45.104486 -93.310146 45.104910 -93.311348 45.106727 -93.315554 45.106667 -93.315468 45.108726

Blocks Comprising Target Neighborhood
270530268141000, 270530268141005, 270530268141007, 270530268141006, 270530268141004, 270530268141001, 270530268141002, 270530268141003, 270530268144000, 270530268144002, 270530268144004, 270530268144006, 270530268144008, 270530268144010, 270530268144011, 270530268144009, 270530268144007, 270530268144005, 270530268144003, 270530268144001, 270530268145000, 270530268145006, 270530268145019, 270530268145018, 270530268145017, 270530268145016, 270530268145015, 270530268145014, 270530268145013, 270530268145012, 270530268145011, 270530268145010, 270530268145009, 270530268145008, 270530268145007, 270530268145005, 270530268145001, 270530268145002, 270530268145003, 270530268145004,

NSP3 – HUD USER DATA MAPS
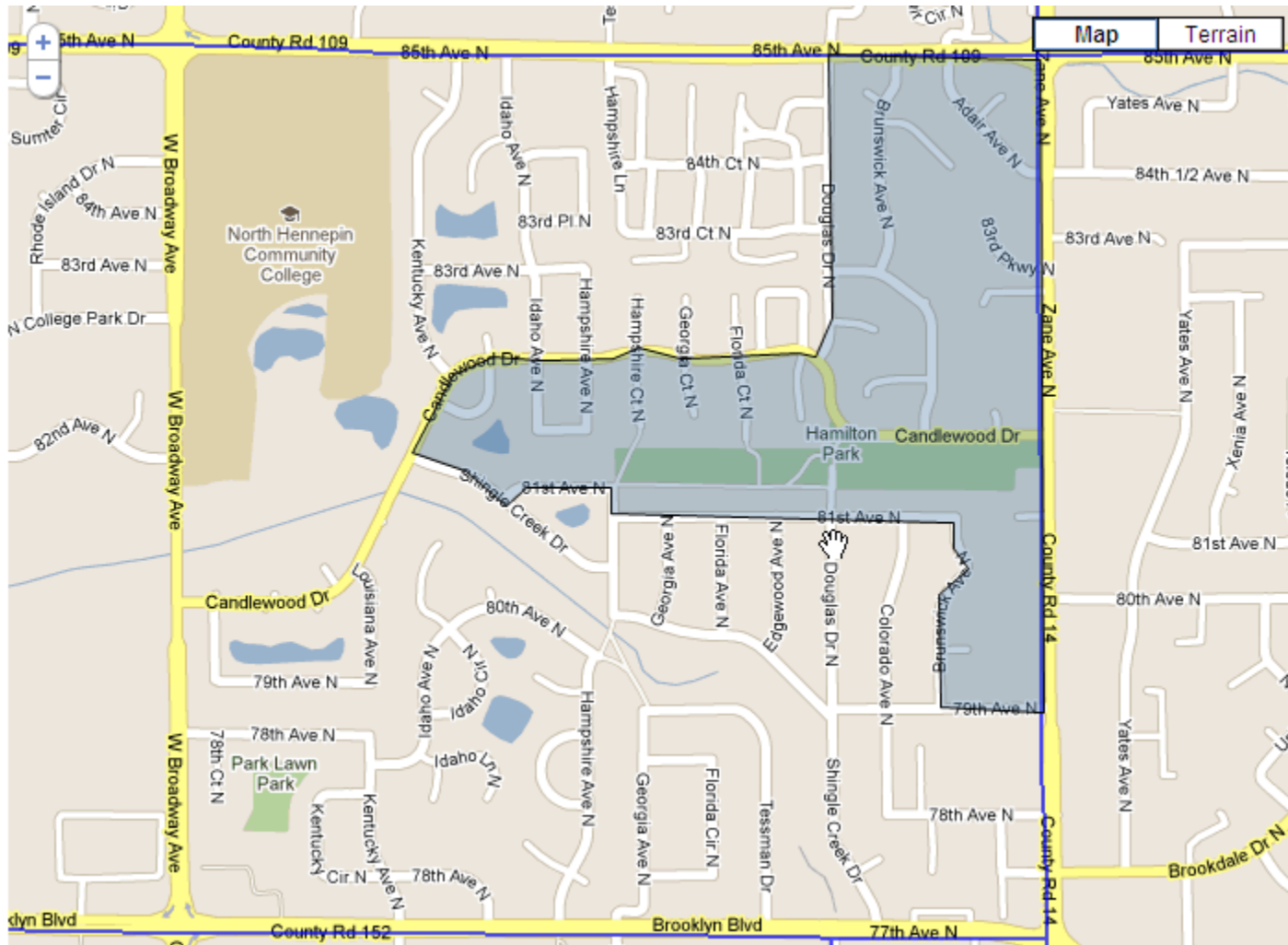
Brooklyn Park
Census Tract 268.16_Block Group 5

Neighborhood ID: 6164123

NSP3 Planning Data

Grantee ID: 2705300C
Grantee State: MN
Grantee Name: HENNEPIN COUNTY
Grantee Address:
Grantee Email: melanie.stratmoen@co.hennepin.mn.us

Neighborhood Name: Brooklyn Park_3_Tier 1
Date:2011-01-18 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: 475

Area Benefit Eligibility
Percent Persons Less than 120% AMI: 73.26
Percent Persons Less than 80% AMI: 28.52

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: 494
Residential Addresses Vacant 90 or more days (USPS, March 2010): 17
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: 267
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 35.7
Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.7
Number of Foreclosure Starts in past year: 30
Number of Housing Units Real Estate Owned July 2009 to June 2010: 17

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

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

<u>Supporting Data</u>
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): -17.4
Place (if place over 20,000) or county unemployment rate June 2005[*]: 4.1
Place (if place over 20,000) or county unemployment rate June 2010[*]: 6.9
[*]Bureau of Labor Statistics Local Area Unemployment Statistics

<u>Market Analysis:</u>

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.

<u>Latitude and Longitude of corner points</u>

-93.356709 45.108726 -93.356624 45.098003 -93.359027 45.098094 -93.359070 45.099942 -93.358383 45.100366 -93.358727 45.100699 -93.358727 45.101123 -93.366709 45.101275 -93.366709 45.101699 -93.368683 45.101699 -93.369155 45.101396 -93.370099 45.101972 -93.371344 45.102274 -93.370399 45.103547 -93.369455 45.103850 -93.368297 45.103789 -93.366666 45.103819 -93.366065 45.104001 -93.365078 45.103819 -93.362331 45.103910 -93.361945 45.103850 -93.361559 45.104486 -93.361645 45.108817

Blocks Comprising Target Neighborhood

270530268164005, 270530268165000, 270530268165003, 270530268165005, 270530268165006, 270530268165004, 270530268165002, 270530268165001,

NSP3 – HUD USER DATA MAPS
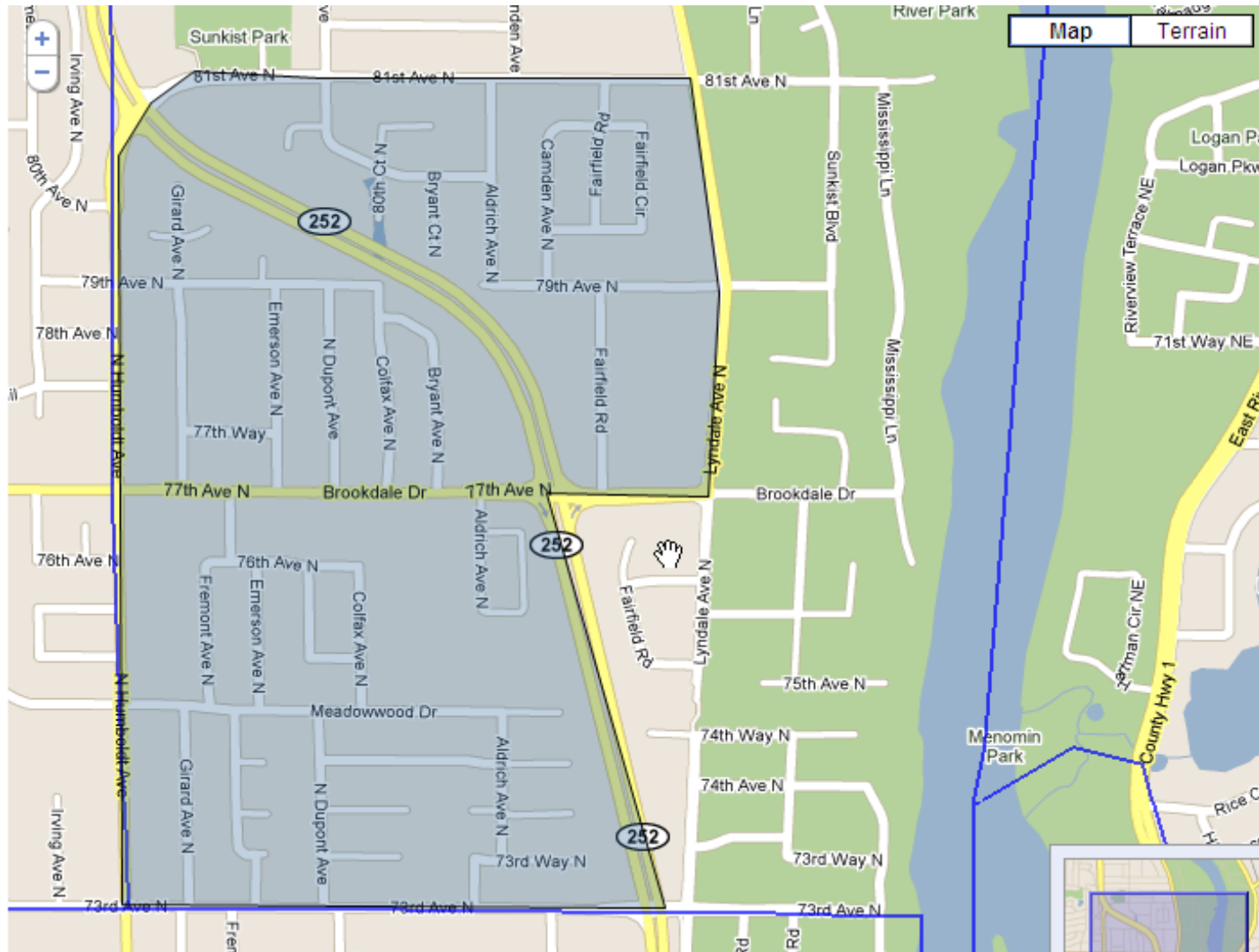
Brooklyn Park
Census Tract 268.15_Block Groups 2 and 3

Neighborhood ID: 3585357

NSP3 Planning Data

Grantee ID: 2705300C
Grantee State: MN
Grantee Name: HENNEPIN COUNTY
Grantee Address:
Grantee Email: melanie.stratmoen@co.hennepin.mn.us

Neighborhood Name: Brooklyn Park 2 Tier 1
Date:2011-01-18 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
State Minimum Threshold NSP3 Score: 17
Total Housing Units in Neighborhood: 811

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 73.87
Percent Persons Less than 80% AMI: 29.18

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: 807
Residential Addresses Vacant 90 or more days (USPS, March 2010): 16
Residential Addresses NoStat (USPS, March 2010): 0

Foreclosure Estimates

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

Total Housing Units to receive a mortgage between 2004 and 2007: 373
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 28
Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.2
Number of Foreclosure Starts in past year: 32
Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 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): -17.4
Place (if place over 20,000) or county unemployment rate June 2005[*]: 4.1
Place (if place over 20,000) or county unemployment rate June 2010[*]: 6.9
[*]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

-93.300533 45.087278 -93.287573 45.087218 -93.290405 45.094368 -93.286543 45.094307 -93.286285 45.097821 -93.286972 45.101517 -93.295727 45.101517 -93.298817 45.101638 -93.299847 45.101093 -93.300619 45.100184

Blocks Comprising Target Neighborhood
270530268152000, 270530268152005, 270530268152007, 270530268152010, 270530268152009, 270530268152008, 270530268152006, 270530268152004, 270530268152001, 270530268152002, 270530268152003, 270530268153000, 270530268153001, 270530268153002, 270530268153004, 270530268153006, 270530268153008, 270530268153010, 270530268153012, 270530268153015, 270530268153014, 270530268153013, 270530268153011, 270530268153009, 270530268153007, 270530268153005, 270530268153003,