

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Pearson, Jason
Email Address	jpearson@nyshcr.org
Phone Number	(212) 872-0470
Mailing Address	New York State Housing Finance Agency 641 Lexington Avenue 4 th Floor New York, NY 10022

2. Areas of Greatest Need

Map Submission

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

Data Sources Used to Determine Areas of Greatest Need

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

Response:

The State primarily determined areas of greatest need through data provided by the NSP3 Mapping Tool and the HUD spreadsheet data on housing units, income characteristics, vacancy rates, mortgages, foreclosures, price changes, and unemployment.

In addition, the State required submission of market information in responses to its RFP (described below), such as a market study or publicly available information such as that offered by Policy Map, to ensure adequate market supply and demand for proposed programs.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

On March 17, 2011, the New York State Housing Finance Agency (HFA), on behalf of the State, issued a Request For Proposals (RFP) to enable local governments, nonprofits, and for-profit providers to apply for the available \$4.5 million in NSP3 funds. Responses to the RFP were due on April 27, 2011. The selection process for the NSP3 program was designed to ensure that the limited NSP3 funds available were awarded to applicants with programs that have or will meet all federal requirements, demonstrate a significant need for the proposed activity, and produce a substantial impact to the community. Proposed areas of need were required to have an NSP3 Need Score of 16 or higher to ensure that funds give priority emphasis to areas with the highest percentage of home foreclosures, the highest percentage of homes financed by subprime mortgage-related loans, and most likely to face a significant rise in the rate of home foreclosures. In addition, applications were competitively rated, scored, and selected based on, but not limited to, the following factors:

- Applicants that provided sufficient market analysis supporting the proposed activities in the identified target area;
- Programs that will result in the greatest impact in the identified target area(s) as defined as the percentage of foreclosed properties available within the past year that are intended to be acquired;
- Applicants with demonstrated capacity to implement their proposed programs and expend funds in advance of the statutory deadlines. Applicants must have met a minimum threshold of demonstrating that the respective applicant has successfully carried out and completed NSP3 eligible activities involving at least 25 units of homeownership housing or 75 units of rental housing within the 36-month period immediately preceding the date of the release of the RFP;
- Programs with a focused strategy for effective neighborhood stabilization, including addressing the factors that make the area vulnerable to future foreclosures;
- Programs that provide sustained affordability by incorporating green and sustainable development practices;
- Programs that develop affordable rental housing;
- Proposals that detailed how high quality pre-purchase counseling will be provided to new homebuyers;
- Programs that leverage the largest portions of additional funding sources;
- Applicants having direct knowledge and experience in the implementation of activities funded through the Neighborhood Stabilization, CDBG and HOME Programs, and in compliance with applicable federal and State statutory requirements that govern NSP3;
- Programs that serve the lowest possible incomes in a sustainable way, especially ones that serve households at or below 50% of AMI;
- Programs that achieve the longest possible affordability period;
- Programs that minimize displacement; and/or
- Programs that use the least amount of subsidy per unit.

Needs of other communities within New York State that received their own direct NSP3 allocation may be viewed at the following links:

Town of Islip: http://www.islipcda.org/Plans/NSP3_Final_Application%20-%20Amended%203-4-2011.pdf

Nassau County:
<http://www.nassaucountyny.gov/agencies/EconomicDevelopment/Docs/PDF/NSP3SUBSTANTIALAMENDMENTFINAL3-17-11.pdf>

Suffolk County:
<http://www.co.suffolk.ny.us/upload/economicdevelopment/community%20dev/pdfs/nsp3%20substantial%20amendment%202010.pdf>

City of New York: http://www.nyc.gov/html/dcp/pdf/pub/conplan2010_nsp.pdf

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	The term "Blighted Structure" shall mean a structure that shows signs of deterioration that are sufficient to constitute a threat to human health, safety and public welfare and is considered substandard under local definition. This condition must be certified by an authorized government entity. Detailed explanation of the physical condition of the structure or structures is required to establish the extent of substandard and blighting conditions.
Affordable Rents	<p>During Year 1, if an NSP-assisted property consists of tenants with incomes at or below 50% of AMI, rents for such property may not exceed 30% of 50% of AMI, adjusted for family size and tenant-paid utilities; or</p> <p>If an NSP-assisted property consists of tenants with incomes between 50% and 80% of AMI, the rents in such property may not exceed 30% of 80% of AMI, adjusted for family size and tenant-paid utilities; or</p> <p>If an NSP-assisted property consists of tenants with incomes between 80% and 120% of AMI, the rents in such property may not exceed 30% of 120% of AMI, adjusted for family size and tenant-paid utilities.</p> <p>During years 2 through the end of the affordability period, rents may increase by 2% per year. HFA will consider an alternate formula for rent increases based on local market conditions.</p>

Descriptions

Term	Definition										
Long-Term Affordability	<p>The time periods for continued affordability must be, at a minimum, consistent with the HOME program standards at 24 CFR 92.254, as follows:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Per-Unit Amount of Permanent NSP Subsidy</th> <th>Minimum Period of Affordability in Years</th> </tr> </thead> <tbody> <tr> <td>Under \$15,000</td> <td>5</td> </tr> <tr> <td>\$15,000 to \$40,000</td> <td>10</td> </tr> <tr> <td>Over \$40,000</td> <td>15</td> </tr> <tr> <td>New Construction</td> <td>20</td> </tr> </tbody> </table>	Per-Unit Amount of Permanent NSP Subsidy	Minimum Period of Affordability in Years	Under \$15,000	5	\$15,000 to \$40,000	10	Over \$40,000	15	New Construction	20
Per-Unit Amount of Permanent NSP Subsidy	Minimum Period of Affordability in Years										
Under \$15,000	5										
\$15,000 to \$40,000	10										
Over \$40,000	15										
New Construction	20										
Housing Rehabilitation Standards	In addition to the housing rehabilitation standards required by NSP3, all rehabilitation activities assisted under NSP3 shall address health and safety violations, correct substandard conditions and make essential improvements. Such improvements shall include but are not limited to: performing energy-related repairs or improvements including the installation of Energy Star appliances and energy efficient windows, providing for handicapped accessibility under reasonable accommodation and reasonable modification standards, the abatement of lead-based paint hazards and the										

	repair or replacement of major housing systems in danger of failure. All rehabilitation must meet applicable local standards, codes and ordinances. Lead Based Paint standards apply to housing built prior to 1978.
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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): 71.48% Total funds set aside for low-income individuals = \$3,574,000

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.
Response: The low-income targeting goals will be met through Activity 1 (City of New York) and Activity 2 (Suffolk County Rental) described in Section 7.

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)?	No
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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.	
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).	
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	

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:

New York State followed the usual methods for publishing this Amendment, including posting in the State Register, in newspaper outlets, and on the New York State Homes and Community Renewal (HCR) website at www.nyshcr.org. The New York State NSP3 Substantial Amendment was posted for public comment for 15 days from June 13, 2011 through the close of business on June 27, 2011. No comments regarding the Substantial Amendment were received during the public comment period.

Summary of Public Comments Received.

No comments regarding the New York State NSP3 Substantial Amendment were received during the public comment period.

7. NSP Information by Activity

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

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

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the "Performance Measures" component of the activity tables below.

Activity Number 1	
Activity Name	City of New York
Uses	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 checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition and (b) Disposition; 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties.
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	New York City will undertake a program that will expand upon several development projects that have been completed or are under development in the immediate area, some of which are funded under NSP2, and all of which are contributing to an overall effort to rehabilitate the East New York neighborhood of Brooklyn, which is experiencing high rates of foreclosure and

	has great need for affordable rental housing. The program consists of the new construction of seven buildings on seven contiguous and non-contiguous vacant lots in the East New York neighborhood of Brooklyn, creating 58 units of new rental housing. Within this program, New York State NSP3 funds will specifically be allocated to construct 17 units for income-qualifying families at or below 50% of AMI. These rental apartments will remain affordable for a period of at least 30 years, which will be enforced through a mortgage, restrictive covenant, or other enforcement mechanism. Before executing a grant agreement with HFA, the subrecipient will be required to submit a plan for the hiring of employees who reside in the vicinity of this project or contract with small businesses that are owned and operated by persons residing in the vicinity of the project.	
Location Description	East New York neighborhood of Brooklyn (Kings County), New York.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$3,074,038.00
	Public Financing	\$5,500,000.00
	Private Financing	\$9,449,786.00
Total Budget for Activity		\$18,023,824.00
Performance Measures	New construction of 17 housing units to be rented and occupied by low income qualifying tenants.	
Projected Start Date	9/1/2011	
Projected End Date	9/30/13	
Responsible Organization	Name	New York City Department Of Housing Preservation And Development
	Location	100 Gold Street New York, NY 10038
	Administrator Contact Info	Lindsay Haddix (212) 863-7144 haddixl@hpd.nyc.gov

Activity Number 2	
Activity Name	Suffolk County Rental
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 and (b) Disposition; 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties.
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	Suffolk County, which has recorded some the State's highest foreclosure rates, will undertake a program to acquire and renovate six single-family foreclosed properties in the Hamlet of East Patchogue and rented to Section 8 income-qualifying families with incomes below 50% of AMI. These rental units will remain affordable for a period of 30 years, which will be enforced

	through a mortgage, restrictive covenant, or other enforcement mechanism. Before executing a grant agreement with HFA, the subrecipient will be required to submit a plan for the hiring of employees who reside in the vicinity of this project or contract with small businesses that are owned and operated by persons residing in the vicinity of the project.	
Location Description	Hamlet of East Patchogue, Suffolk County, New York	
Budget	Source of Funding	Dollar Amount
	NSP3	\$500,000.00
	Suffolk County NSP3 Direct Allocation	\$675,677.70
Total Budget for Activity		\$1,175,677.70
Performance Measures	Six housing units to be acquired and renovated to be rented and occupied by low income qualifying tenants.	
Projected Start Date	8/1/2011	
Projected End Date	3/3/2014	
Responsible Organization	Name	Suffolk County Community Development
	Location	H. Lee Dennison Building 11 th Floor P.O. Box 6100 Hauppauge, NY 11788
	Administrator Contact Info	Kisha J. Wright (631) 853-5705 Kisha.wright@suffolkcountyny.gov

Activity Number 3	
Activity Name	Suffolk County Homeownership
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, (i) Relocation, and (n) Direct homeownership assistance; 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties.
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	Suffolk County, which has recorded some the State's highest foreclosure rates, will undertake a program to acquire and renovate six single-family foreclosed properties in the Hamlet of East Patchogue to be sold primarily to moderate and middle income families with incomes between 80%-120% of AMI. With proceeds netted from the sale of the six homes, and the refinancing of the rental homes at completion, additional foreclosed properties will be able to be acquired and redeveloped. These homeownership units will remain affordable for a period of 30 years, which will be enforced through a mortgage, restrictive covenant, or other enforcement mechanism. Before executing a grant agreement with HFA, the

	subrecipient will be required to submit a plan for the hiring of employees who reside in the vicinity of this project or contract with small businesses that are owned and operated by persons residing in the vicinity of the project.	
Location Description	Hamlet of East Patchogue, Suffolk County, New York	
Budget	Source of Funding	Dollar Amount
	NSP3	\$500,000.00
	Suffolk County NSP3 Direct Allocation	\$675,677.70
		\$
Total Budget for Activity	\$1,175,677.70	
Performance Measures	Six housing units to be acquired and renovated for homeownership by low and moderate income qualified families.	
Projected Start Date	8/1/2011	
Projected End Date	3/3/2014	
Responsible Organization	Name	Suffolk County Community Development
	Location	H. Lee Dennison Building 11th Floor P.O. Box 6100 Hauppauge, NY 11788
	Administrator Contact Info	Kisha J. Wright (631) 853-5705 Kisha.wright@suffolkcountyny.gov

Activity Number 4	
Activity Name	City of Rochester
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 checked="" type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	24 CFR 570.201(a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance; 24 CFR 570.202 Eligible rehabilitation and preservation activities for demolished or vacant properties.
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	The City of Rochester will undertake a program to redevelop three City-owned vacant single-family homes in the Susan B. Anthony Preservation District located in the southwest quadrant of the City of Rochester, creating three units of rehabilitated homeownership housing for households between 80% and 120% of AMI. The three homes comprise 75% of the vacant properties in the neighborhood. The proposed program will expand upon several other affordable development projects that have been completed and/or under development in the immediate area, all of which are contributing to an overall effort to improve the southwest neighborhoods of the City. The program will have an affordability period of 15 years enforced through a mortgage, restrictive covenant, or other enforcement mechanism. Before executing a grant agreement with HFA, the subrecipient will be

	required to submit a plan for the hiring of employees who reside in the vicinity of this project or contract with small businesses that are owned and operated by persons residing in the vicinity of the project.	
Location Description	Susan B. Anthony Preservation District, Rochester, Monroe County, New York	
Budget	Source of Funding	Dollar Amount
	NSP3	\$425,962.00
	Public Financing	\$150,000.00
Total Budget for Activity		\$575,962.00
Performance Measures	Three housing units to be rehabilitated for homeownership by low and moderate income qualified families.	
Projected Start Date	11/1/2011	
Projected End Date	10/31/2012	
Responsible Organization	Name	City Of Rochester
	Location	30 Church Street Rochester, NY 14614
	Administrator Contact Info	Conrad Floss (585) 428-6820

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.


Signature/Authorized Official

June 29, 2011
Date

Vice President and Director, Neighborhood Stabilization
Title

Neighborhood ID: 1332336

NSP3 Planning Data

Grantee ID: 3644360E

Grantee State: NY

Grantee Name: NEW YORK

Grantee Address: 641 Lexington Avenue New York NY 10022

Grantee Email: jpearson@nyshcr.org

Neighborhood Name: New York City East

Date:2011-06-03 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: 16

Total Housing Units in Neighborhood: 100

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.5

Percent Persons Less than 80% AMI: 78.8

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 96

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

Residential Addresses NoStat (USPS, March 2010): 5

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: 16

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.6

Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.7

Number of Foreclosure Starts in past year: 1

Number of Housing Units Real Estate Owned July 2009 to June 2010: 0

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): 0

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): -12.7

Place (if place over 20,000) or county unemployment rate June 2005: 5.4

Place (if place over 20,000) or county unemployment rate June 2010: 9.4

*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

-73.919234 40.676716 -73.916477 40.676578 -73.916627 40.675064 -73.919406 40.675211

Blocks Comprising Target Neighborhood

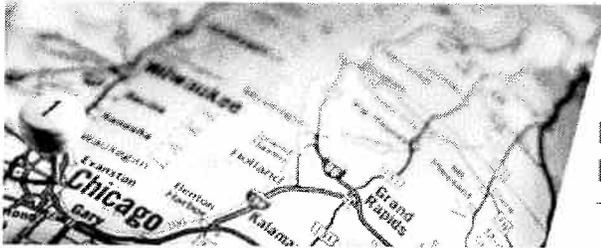
360470303006000,

FRIDAY, JUNE 10, 2011



Site Map | Print | Font

HOME ABOUT PD&R RESEARCH FINDER PERIODICALS DATA SETS QUICK LINK:



Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program address the problems associated with foreclosed upon and are creating eco communities.

Enter an Address, city or state

Select a State

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): Tract Outline

[Click here for an Overview](#)

NSP3 Options

17 Current Zoom Level

Show Tracts Outline (Zoom 11+)

[METHODOLOGY](#) [INSTRUCTIONS](#)

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: 4835601

NSP3 Planning Data

Grantee ID: 3644360E

Grantee State: NY

Grantee Name: NEW YORK

Grantee Address: 641 Lexington Avenue New York NY 10022

Grantee Email: jpearson@nyshcr.org

Neighborhood Name: New York City West

Date:2011-06-03 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: 19.57

State Minimum Threshold NSP3 Score: 16

Total Housing Units in Neighborhood: 1651

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 87.61

Percent Persons Less than 80% AMI: 73.97

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: 1269

Residential Addresses Vacant 90 or more days (USPS, March 2010): 27

Residential Addresses NoStat (USPS, March 2010): 32

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: 457

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 43.19

Percent of Housing Units 90 or more days delinquent or in foreclosure: 18.74

Number of Foreclosure Starts in past year: 53

Number of Housing Units Real Estate Owned July 2009 to June 2010: 5

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): 11

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): -12.7

Place (if place over 20,000) or county unemployment rate June 2005: 5.4

Place (if place over 20,000) or county unemployment rate June 2010: 9.4

‘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.

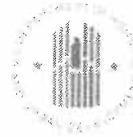
Latitude and Longitude of corner points

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Blocks Comprising Target Neighborhood

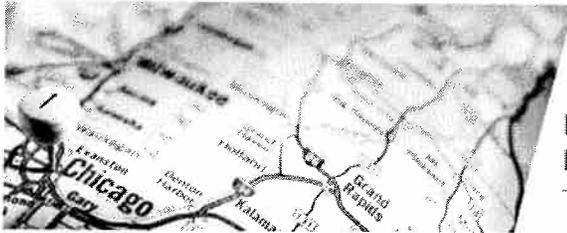
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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) address the problems associated with homes th foreclosed upon and are creating economic pro communities.

Enter an Address, city or state

Select a State Select a County

Map Options :

Click Mode:

NSP3 Legend (%): Tract Outline

[Click here for an Overview](#)

NSP3 Options

16 Current Zoom Level

Show Tracts Outline (Zoom 11+)

[METHODOLOGY](#) [INSTRUCTIONS](#)

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.



Map data ©2011 Google

Neighborhood ID: 8133697

NSP3 Planning Data

Grantee ID: 3610300C

Grantee State: NY

Grantee Name: SUFFOLK COUNTY

Grantee Address: 641 Lexington Avenue New York NY 10022

Grantee Email: jpearson@nyshcr.org

Neighborhood Name: Suffolk County

Date:2011-06-03 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

State Minimum Threshold NSP3 Score: 16

Total Housing Units in Neighborhood: 1054

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 96.57

Percent Persons Less than 80% AMI: 75.83

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: 1094

Residential Addresses Vacant 90 or more days (USPS, March 2010): 64

Residential Addresses NoStat (USPS, March 2010): 73

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: 632

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 42.6

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.6

Number of Foreclosure Starts in past year: 58

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

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): 12

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): -14.6

Place (if place over 20,000) or county unemployment rate June 2005: 4

Place (if place over 20,000) or county unemployment rate June 2010: 6.8

*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

-72.963896 40.770597 -72.964582 40.775862 -72.962565 40.775959 -72.963681 40.785253 -72.961621
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-72.955227 40.781224 -72.953339 40.781256 -72.952609 40.774302 -72.948618 40.774562 -72.949562
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Blocks Comprising Target Neighborhood

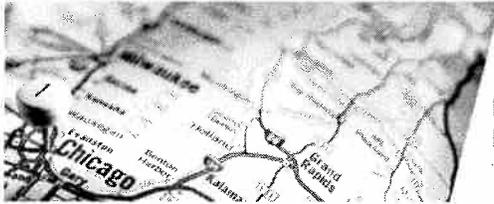
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Neighborhood Stabilization Program Grants

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

Select a State

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): Tract Outline

[Click here for an Overview](#)

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

DRAW

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Neighborhood ID: 9606140

NSP3 Planning Data

Grantee ID: 3699990N

Grantee State: NY

Grantee Name: NY NONENTITLEMENT

Grantee Address: 641 Lexington Avenue New York NY 10022

Grantee Email: jpearson@nyshcr.org

Neighborhood Name: Rochester

Date:2011-06-03 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: 16

Total Housing Units in Neighborhood: 96

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 94.48

Percent Persons Less than 80% AMI: 79.52

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.

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USPS Residential Addresses in Neighborhood: 90

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

Residential Addresses NoStat (USPS, March 2010): 1

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: 4

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 63.2

Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.6

Number of Foreclosure Starts in past year: 0

Number of Housing Units Real Estate Owned July 2009 to June 2010: 0

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Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 0

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): -0.6

Place (if place over 20,000) or county unemployment rate June 2005: 6

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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Latitude and Longitude of corner points

-77.627764 43.155395 -77.626659 43.155395 -77.626637 43.154831 -77.626004 43.154831 -77.625993 43.152976 -77.626605 43.152992 -77.626626 43.152475 -77.627732 43.152201

Blocks Comprising Target Neighborhood

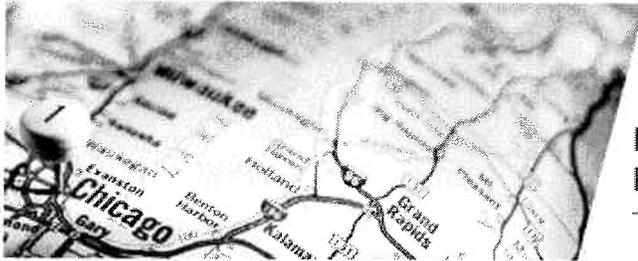
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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program Grants address the problems associated with foreclosed upon and are created communities.

Enter an Address, city or state

Select a State

Map Options : |

Click Mode: |

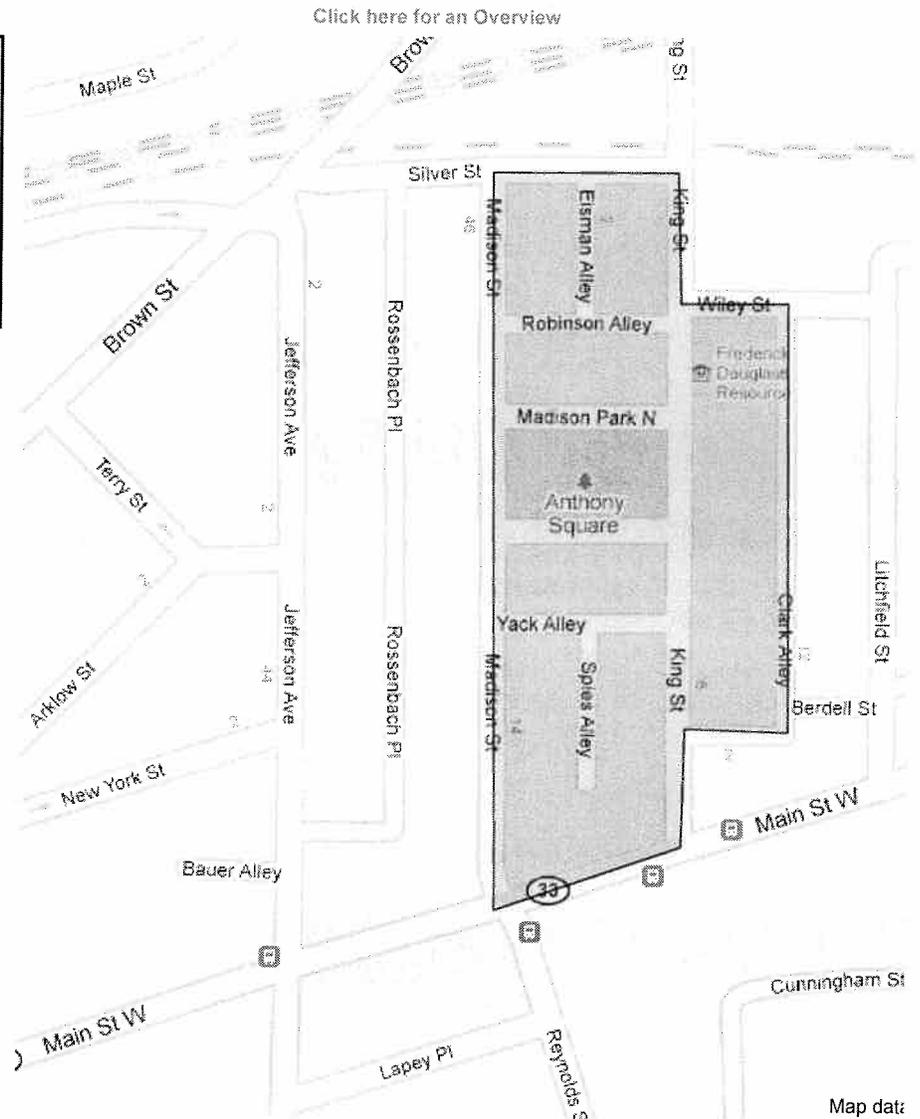
NSP3 Legend (%): Tract Outline

NSP3 Options

17 Current Zoom Level

Show Tracts Outline (Zoom 11+)

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Map data

Project Summary for NSP3

Project Name	Total Housing Units	NSP3Need Score
Suffolk County	1054	18
New York City West	1651	19.57
New York City East	100	16
Rochester	96	16

Total Housing Units for All Shapes: 2901

Total NSP3 Need Score: 18.76