

City of Memphis



TENNESSEE

A C WHARTON, JR. - Mayor
GEORGE M. LITTLE - Chief Administrative Officer

DIVISION OF HOUSING & COMMUNITY DEVELOPMENT
ROBERT LIPSCOMB - Director

February 28, 2011

Ms. Mary Wilson, Director
Community Planning and Development Division
U.S. Department of Housing and Urban Development
Knoxville Field Office, Region IV
710 Locust Street, Suite 300
Knoxville, TN 37902-2526

Re: City of Memphis NSP3 Substantial Amendment

Dear Ms. Wilson:

Please find enclosed an original and two (2) copies of the City of Memphis NSP3 Substantial Amendment. Activities funded under the NSP3 program include rehabilitation, redevelopment, and demolition all aimed at stabilizing neighborhoods meeting the criteria for NSP3 funding. The amount budgeted for demolition reflects amount identified in the February 2, 2011 request for a waiver of the 10% cap on demolition activities.

Notice of the availability of the draft substantial amendment on the City of Memphis website and at the offices of Housing and Community Development was published in the Commercial Appeal on Friday, February 11, 2011. The public comment period ran from February 11, 2011 through February 25, 2011. No comments were received.

I look forward to the continuation of our partnership to the benefit the City of Memphis, its neighborhoods, and citizens. If you have any questions or require additional information, please call me at 576-7307.

Thank you.

Sincerely,

A handwritten signature in blue ink, appearing to read "Robert Lipscomb", written over a horizontal line.

Robert Lipscomb

cc: A C Wharton, Jr, Mayor
George M. Little, Chief Administrative Officer

Application for Federal Assistance SF-424

Version 02

*1. Type of Submission:

- Preapplication
- Application
- Changed/Corrected Application

*2. Type of Application

- New
- Continuation
- Revision

* If Revision, select appropriate letter(s)

*Other (Specify)

2010 Program Amendment

3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:

*5b. Federal Award Identifier:

B-10-MC-470006

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

*a. Legal Name: City of Memphis

*b. Employer/Taxpayer Identification Number (EIN/TIN):

62-60003641

*c. Organizational DUNS:

051386258

d. Address:

*Street 1: 701 North Main Street

Street 2: _____

*City: Memphis

County: Shelby

*State: TN

Province: _____

*Country: USA

*Zip / Postal Code 38107

e. Organizational Unit:

Department Name:

Division Name:

Housing and Community Development

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr. *First Name: Robert

Middle Name: _____

*Last Name: Lipscomb

Suffix: _____

Title: Director

Organizational Affiliation:

*Telephone Number: 901-576-7308

Fax Number:

*Email: Robert.Lipscomb@memphistn.gov

Application for Federal Assistance SF-424

Version 02

***9. Type of Applicant 1: Select Applicant Type:**

C. City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

*Other (Specify)

***10 Name of Federal Agency:**

U.S. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218 _____

CFDA Title:

Neighborhood Stabilization Program 3 _____

***12 Funding Opportunity Number:**

N/A _____

*Title:

N/A _____

13. Competition Identification Number:

N/A _____

Title:

N/A _____

14. Areas Affected by Project (Cities, Counties, States, etc.):

Memphis, Tennessee

***15. Descriptive Title of Applicant's Project:**

City of Memphis NSP3 Program: Demolition of Blighted Structures, Rehabilitation, and Redevelopment of Affordable Housing

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

*a. Applicant: 9

*b. Program/Project: 9

17. Proposed Project:

*a. Start Date: July, 1, 2011

*b. End Date: June 30, 2014

18. Estimated Funding (\$):

*a. Federal	_____	5,195,848.00
*b. Applicant	_____	
*c. State	_____	
*d. Local	_____	
*e. Other	_____	2,876,604.00
*f. Program Income	_____	
*g. TOTAL	_____	8,072,452.00

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

- a. This application was made available to the State under the Executive Order 12372 Process for review on _____
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E. O. 12372

***20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)**

- Yes
- No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U. S. Code, Title 218, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions

Authorized Representative:

Prefix: Mr. _____ *First Name: AC _____

Middle Name: _____

*Last Name: Wharton _____

Suffix: Jr. _____

*Title: Mayor

*Telephone Number: 901-576-6000

Fax Number: _____

* Email: AC.Wharton@memphistn.gov

*Signature of Authorized Representative: 

*Date Signed: 02-15-2011

Application for Federal Assistance SF-424

Version 02

***Applicant Federal Debt Delinquency Explanation**

The following should contain an explanation if the Applicant organization is delinquent of any Federal Debt.

N/A

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Lipscomb, Robert
Email Address	Robert.Lipscomb@memphistn.gov
Phone Number	901-576-7308
Mailing Address	701 North Main Street, Memphis, TN 38107

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.

Additional maps showing foreclosures, addresses at risk of foreclosure, and properties that have been identified by code enforcement and the Fire Department as blighted are attached as well.

Data Sources Used to Determine Areas of Greatest Need

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

Response:

The City of Memphis Division of Housing and Community Development (HCD) has conducted an analysis to determine the areas of the City that meet the Neighborhood Stabilization Program (NSP) 3 requirements. HCD collected data from a variety of sources to identify the neighborhoods that met the State of Tennessee's minimum threshold NSP3 score of 15 and that had other factors which contributed to the need within potential areas.

The greatest need analysis was conducted using a variety of data sources including the Shelby County Assessor's Office, the Fire Department, Code Enforcement, NSP 1 projects, in-house data related to existing conditions (positive and negative) in the area, such as public facilities, schools, other HCD-funded projects, census data, and foreclosure data.

The updated HUD Mapping Tool was an extremely useful source for this analysis as it provided a great deal of information using customized neighborhood boundaries, rather than being limited to census tract or other known boundaries. It was a very user friendly source that provided a great deal of data.

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 areas of greatest need were established by using data to identify areas that have been affected by foreclosures, vacancies, and blight, but also have redevelopment activities that will be enhanced by the introduction of NSP3 funds. HCD also examined areas where NSP1 funds could be leveraged and complemented, and where existing assets, such as the presence of active Community Development Organizations, neighborhood retail, schools, parks, recent investments, adopted plans, and others would be positively impacted by an infusion of NSP3 funds in the area. A tiered approach is not being utilized

to determine the distribution of funding.

The neighborhoods selected have experienced high rates of foreclosure and are likely to face a significant rise in foreclosures, as well as other socioeconomic challenges as identified in the table below.

Neighborhood	# Blighted Properties*	Median Poverty Rate	Median Unemployment Rate	# High Cost Loans
Frayser	219	27%	16%	72
Binghampton	90	31%	18%	42
Orange Mound	136	34%	16%	73
Glenview	34	24%	20%	52
Soulsville/The Works	192	50%	28%	66
Vance Avenue Collaborative	44	69%	38%	50

*Source: Fire Department, City Attorney's Office (Neighborhood Preservation Act Cases), Center for Community Building and Neighborhood Action

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	For NSP3 purposes, HCD will adopt the definition found in state law within the Tennessee Code Annotated at 13-21-104, which defines blighted structure as: "A structure that is unfit for human occupation or use, where conditions exist that are dangerous or injurious to the health, safety, or morals of the occupants of such structure, or the occupants of neighboring structures or other residents. Such conditions may include the following (without limiting the generality of the foregoing): defects therein increasing the hazards of fire, accident, or other calamities; lack of adequate ventilation, light, or sanitary facilities; dilapidation; disrepair; structural defects; or uncleanness."
Affordable Rents	For NSP3 purposes, "affordable rents" are defined as a rent that does not exceed 30 percent of the adjusted income of a family whose annual income does not exceed 120% of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in a unit.

Descriptions

Term	Definition
Long-Term Affordability	<p>The Division of Housing and Community Development (HCD) will ensure continued affordability for rental and homeowner-assisted housing by following the HOME program affordability requirements described below.</p> <p>1. Continued Affordability in Rental Housing Rental Housing receiving NSP assistance will adhere to the affordability requirements established under §92.252 of the HOME Final Rule. The NSP3-assisted rental units must meet the affordability requirements specified in Table VIII below, beginning after project completion. Pursuant to 24 CFR §92.504(c) (3) (vii) this provision shall be enforced by restrictive covenant running with the land, which shall set forth these restrictions, and shall be recorded in the county where the property is located. If the housing units do not meet affordability requirements for the specified time period, repayment of all HOME funds will be required. HCD may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure, or deed in lieu of foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the foreclosure, or deed in lieu of foreclosure, or any entity that includes the former owner, or those with whom the former owner has or had family or business ties, obtains an ownership interest in the project or property.</p> <p>NSP3 Affordability Period for Rental Housing</p> <p>Rental Housing Activity: Rehabilitation or acquisition of existing housing with a per unit amount of NSP3 funds under \$15,000 Minimum Period of Affordability: 5 years</p> <p>Rental Housing Activity: Rehabilitation or acquisition of existing housing with a per unit amount of NSP3 between \$15,000 to \$40,000 per unit Minimum Period of Affordability: 10 years</p> <p>Rental Housing Activity: Rehabilitation or acquisition of existing housing with a per unit amount of NSP3 funds that are more than \$40,000 or involves refinancing Minimum Period of Affordability: 15 years</p> <p>Rental Housing Activity: New construction or acquisition of newly constructed housing for rental Minimum Period of Affordability: 20 years</p> <p>2. Continued Affordability in Homeownership Housing Homeownership housing receiving NSP assistance will adhere to the affordability requirements established under §92.254 of the HOME Final Rule. NSP3-assisted homeownership housing must meet the HOME affordability requirements for not less than the applicable period specified below.</p>

	<p>NSP3 Affordability Period for Homeownership Housing</p> <p>Homeownership assistance NSP3 amount: Under \$15,000 Minimum period of affordability: 5 years</p> <p>Homeownership assistance NSP3 amount: \$15,000 to \$40,000 Minimum period of affordability: 15 years</p> <p>Homeownership assistance NSP3 amount: More than \$40,000 Minimum period of affordability: 15 years</p> <p>New construction minimum period of affordability: 20 years</p> <p>Resale and recapture. HCD will ensure affordability of NSP3-assisted units by imposing resale and recapture requirements on NSP-assisted units that comply with the standards of §92.254.</p> <p>Resale. The resale requirements will ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family that will use the property as its principal residence. Resale requirements will also ensure that the price at resale provides the original NSP3-assisted owner a fair return on investment (including the homeowner's original investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low- middle- and, moderate-income homebuyers. The period of affordability will be based on the total amount of NSP3 funds invested in the housing. HCD will use deed restrictions, covenants running with the land, or other similar mechanisms to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. HCD may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions will be revived according to the original terms if, during the original affordability period, the owner of record before the termination event obtains an ownership interest in the housing.</p> <p>Recapture. Recapture provisions will ensure that HCD recaptures all or a portion of NSP assistance from the homebuyers if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. If a property is resold or foreclosed upon during the designated time period to a person who is not an eligible low-, moderate-, or middle-income purchaser under the provisions of the NSP3 regulations, HCD will recapture the original amount of NSP3 funds invested from the net proceeds of the sale. However, if net proceeds are not sufficient to recapture the full NSP investment plus enable the homeowner to recover any personal funds invested in the downpayment, principal payments, and capital improvements, HCD may allow the recaptured NSP3 funds to be reduced on a pro rata basis as provided under §92.254(a)(5) of the HOME Final Rule, or subsequent HUD regulations. All NSP3 contracts and restrictive covenants will contain safe harbor language approved by HUD.</p> <p>Prior to the sale of a NSP3-assisted unit to homebuyer by a housing provider, HCD will require complete documentation regarding eligibility of the</p>
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	<p>applicant, evidence that the property will constitute their principal residence, and copies of the instruments relating to the resale of the property providing it will remain affordable for the designated number of years and providing for the recapture of NSP3 funds by HCD if the property is not sold to an eligible low-income purchaser.</p>
Housing Rehabilitation Standards	<p>Housing property standards found at §92.254(a)(5) of the HOME Final Rule will apply to housing rehabilitation projects receiving NSP3 assistance. Housing rehabilitated with NSP3 funds will meet the housing quality standards in 24 CFR 982.401 and all applicable local codes. HCD's written rehabilitation standards ensure that housing receiving federal assistance is decent, safe, and sanitary; and meets all applicable ordinances and zoning requirements at the time of project completion. Wherever feasible, rehabilitation activities will include improvements to increase the energy efficiency and conservation of NSP3 units.</p>
Compliance with Rental Housing Preference	<p>The City will create preferences for the development of affordable rental housing by conferring with partners to determine an appropriate area of need and properties for rental housing.</p> <p>Procedures that were used to create the rental housing preference are based on the recognition that rental housing under responsible ownership can be equally effective in terms of stabilizing the neighborhood targeted for rental housing. Quality, affordable rental housing is perhaps the biggest housing need in the City of Memphis according to the Housing Market Study undertaken as part of the Consolidated Plan. Many renters have been displaced or threatened with eviction as a result of the foreclosure crisis in Memphis and consequently, a decision was made to direct NSP 3 funds to address this issue.</p>
Compliance with Vicinity Hiring Preference	<p>The City will work with the Renaissance Business Center and other Economic Development departments to reach out to small businesses in the "vicinity" of the targeted areas to acquire services needed for the implementation of the program. The City will also encourage any business that is awarded contracts to utilize the workforce in the neighborhood in which they are working. The City will work closely with these businesses to reach out to the local workforce as their need for additional employees arises. Possible outreach techniques include advertisements in newspapers and flyers. The City of Memphis has a local hiring preference ordinance as well as language in City contracts that contractors will agree, to the greatest extent feasible and where applicable, to provide opportunities for training and employment of lower income persons residing with the City of Memphis and to award contracts for any work in connection with this agreement to eligible business concerns which are located in, or owned in substantial part by persons residing in the City of Memphis.</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%

Total funds set aside for low-income individuals = \$1,298,962.00

The estimated amount of funds to be made available under the NSP3 to provide housing for individuals or families whose incomes do not exceed 50% of area median income is \$1,298,962.00. This amount will be made available through the rehabilitation of rental housing and redevelopment of rental housing for individuals or families at or below 50% of area median income.

These funds will help to improve and increase the City's need of rental property for households earning at or under 50% of the area median income as identified in the City of Memphis Consolidated Plan, FY 2011-2013, as well as meet HUD's requirement for the use of 25% of the funds for individuals or households, whose income is 50% or below the area median income.

Research completed as part of the 2011-2013 Consolidated Plan documents that Memphis has a substantial need for additional assistance to households that suffer from a lack of decent and affordable housing. And that the greater immediate focus for housing activity should be on providing quality rental housing, especially for low income people. Among renters, households with less than 30% of MFI have the largest number of housing problems across household type. However, small related and other households have large numbers (over 3,000) of housing problems up to 80% of MFI.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50% of area median income.

Meeting Low-Income Target

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

Response:

The minimum amount of funds that will be appropriated or made available under the NSP3 for rehabilitation and redevelopment of abandoned or foreclosed residential properties for housing individuals or families whose incomes do not exceed 50% of areas median income will be 25% or more of the City's total NSP3 award. HCD will work with the developer for the housing component of the NSP3 program to insure that the rental housing activities will meet the low-income targeting requirements.

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., \leq 80% of area median income)?	No (Occupied Units)
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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., \leq 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., \leq 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.
<p>Response:</p> <p>The NSP3 draft amendment was posted on the City of Memphis Web site for public review and comment February 11, 2011 to February 25, 2011. Notice that the draft amendment was available on the City’s Web site with the link to the website, was published in the <i>Commercial Appeal</i> on Friday, February 11, 2011.</p> <p>In response to the growing foreclosure crisis in Memphis and Shelby County, the City of Memphis, Shelby County, and Memphis Tomorrow held a Summit in October of 2008, to publically present the issue and issue a call to action to address the problem. Six subcommittees were formed to address the specific and complex issues related to foreclosure. Each committee was charged with identifying needs and making recommendations specific to their area. In May 2010, the committees had completed their work and established recommendations and leadership to carry forward the local response. Building on these recommendations and further consultation with local community development organizations as well as city departments, including the Fire Department and Code Enforcement regarding the availability of NSP 3 funds, it was determined that using at least some funding to address the significant blight issue would have a tremendous impact in the targeted communities.</p>

Summary of Public Comments Received.

The City of Memphis did not receive any comments during the 15 day public comment period.

Housing Market Conditions

The activities proposed for NSP3 funding will address the local housing market conditions as identified in the Consolidated Plan for FY2011-2013 and with other local data as follows:

Rental Housing:

Findings from the Housing Market Analysis demonstrate that Memphis has a substantial need for additional assistance to households that suffer from a lack of decent and affordable housing. This analysis, in conjunction with other findings in the housing study, show that the immediate focus in the area of housing should be on providing quality rental housing. The analysis used to estimate housing needs is moderately conservative yet suggests that the City of Memphis currently (2010) has the need for an estimated 40,937 affordable rental units and 28,569 owner-occupied housing units. This total of 69,506 housing units is projected to increase to 72,783 by the end of the 2011 – 2013 planning period. The NSP3 funded rental housing activities will help to address these needs by increasing the number of affordable rental units.

Demolition:

All of the neighborhoods selected as targets for the NSP3 program are affected by a high number of blighted properties. The Memphis Fire Department, Division of Community Enhancement/Code Enforcement, City Attorney's office, HCD, and Community Development Corporations have identified many blighted properties that, if demolished would positively impact the potential for redevelopment in these neighborhoods. The removal of these structures will not only eliminate significant sources of blight and threats to health and safety, but will also provide for the revitalization in these area by removing the barrier to attract investment.

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	Blight Removal	
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 checked="" type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	Clearance	
National Objective	LMMA	
Activity Description	<p>This activity addresses the need for removal of blighted structures in order to meet local housing codes and stabilize neighborhoods that have been impacted by disinvestment, vacancy, foreclosures, and blight. Removal of these structures may be the most cost-effective way to stabilize some neighborhoods and protect the value of nearby housing and other revitalization efforts. This activity is expected to benefit LMMI persons by removing blighted structures and clearing associated sites that have negatively impacted low and moderate income communities. Properties will be strategically selected in the targeted communities and for which no other funds for demolition exist. This activity will only be used for structures that meet the local definition of a blighted structure as defined in this amendment. Other local CDBG funding will be used to complement the work through the Memphis Clean and Green Initiative.</p> <p>Project Duration/Term: June 30, 2014 (or end of grant period) Tenure: N/A - The benefit is for the low and moderate income communities in which the properties are located. The City will insure that any future development also has a low and moderate income benefit as well.</p>	
Location Description	Vance Avenue Neighborhood, Soulsville USA/The Works, Orange Mound, Frayser, Glenview, and Binghampton	
Budget	Source of Funding	Dollar Amount
	NSP3	\$1,558,754.00
	CDBG	\$0.00
	(Other funding source)	\$0.00
Total Budget for Activity	\$1,558,754.00	
Performance Measures	HCD anticipates that the types of structures to be targeted will be larger properties not typically addressed through the normal condemnation procedures. Given this, it is estimated that the budget could support the demolition of 15 structures.	
Projected Start Date	7/1/2011	
Projected End Date	6/30/2014	
Responsible Organization	Name	City of Memphis Division of Housing and Community Development
	Location	701 North Main Street,

		Memphis, TN 38107
	Administrator Contact Info	Contact: Robert Lipscomb, Director Phone: 901-576-7300 Email: Robert.Lipscomb@memphistn.gov

Activity Number 2									
Activity Name	Barronbrook Apartments Redevelopment								
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	Clearance, and New Construction of Rental Housing as part of redevelopment of demolished property.								
National Objective	LMMH								
Activity Description	<p>HCD will partner with a non-profit developer, the Riverview Kansas Community Development Corporation. Riverview Kansas was selected through a competitive process to serve as developer for an NSP1 rental project, the Barronbrook Apartments. NSP1 funds are being used to renovate an apartment community that was acquired with NSP1 funds. NSP3 funds will be used to further the project by providing funds to demolish and redevelop a parcel across the street (also purchased with NSP 1 funds and owned by the CDC) as affordable rental housing. The developer shall demonstrate good faith effort to meet goals established in the Section 3 Plan for new hire generated with HUD assisted funding. The numerical goals must be set forth in the Section 3 clause in the recipient contract. However, where Section 3 does not apply, contractors/subcontractors are encouraged to provide training, employment, and contracting opportunities to low-and very low-income residents are businesses.</p> <p>Project Duration/Term: The duration/term for rental activity could extend for an indefinite period of time, at a minimum occurring until June 30, 2014 or end of grant period.</p> <p>Tenure: The tenure of benefits for participants will be in accordance with the terms of affordability identified on pages 3 and 4 of this document.</p> <p>A breakdown of the units that will be available by income group is below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;"></th> <th style="width: 25%; text-align: center;"><50% AMI</th> <th style="width: 25%; text-align: center;">50%-80% AMI</th> <th style="width: 25%; text-align: center;"><120% AMI</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Units</td> <td style="text-align: center;">6</td> <td></td> <td style="text-align: center;">12</td> </tr> </tbody> </table>		<50% AMI	50%-80% AMI	<120% AMI	Units	6		12
	<50% AMI	50%-80% AMI	<120% AMI						
Units	6		12						
Location Description	Orange Mound								
Budget	Source of Funding	Dollar Amount							
	NSP3	\$2,659,000.00							
		\$0							
Total Budget for Activity		\$0							
Performance Measures	Demolition of a 28-unit blighted and vacant apartment building, construction								

	of 18 units of affordable rental townhomes targeted toward low and moderate income individuals or families, and associated site work.	
Projected Start Date	July 1, 2011	
Projected End Date	June 30, 2014	
Responsible Organization	Name	Riverview Kansas CDC
	Location	3174 Elvis Presley, Suite 104 Memphis, TN 38116
	Administrator Contact Info	Contact: Joy Bobo, Executive Director Phone: 901-314-7866 Email: RiverviewkansasCDC@cavtel.net

Activity Number 3								
Activity Name	Rehabilitation of Barronbrook Apartments							
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	Rental Rehabilitation							
National Objective	LMMH							
Activity Description	HCD will partner with a non-profit developer, the Riverview Kansas Community Development Corporation. Riverview Kansas was selected through a competitive process to serve as developer for an NSP1 rental project, the Barronbrook Apartments. NSP1 funds are being used to renovate an apartment community that was acquired with NSP1 funds. NSP3 funds will be used toward the rehabilitation of 98 units which will provide for additional measures that wouldn't have been possible with the NSP 1 funds alone. The specific component that NSP3 funds will support is the removal and replacement of the existing roof system.							
	<p>Project Duration/Term: The duration/term for rental activity could extend for an indefinite period of time, at a minimum occurring until June 30, 2014 or end of grant period.</p> <p>Tenure: The tenure of benefits for participants will be in accordance with the terms of affordability identified on pages 3 and 4 of this document.</p> <p>A breakdown of the units that will be available by income group is below:</p> <table border="1"> <thead> <tr> <th></th> <th><50% AMI</th> <th>50%-80% AMI</th> <th><120% AMI</th> </tr> </thead> <tbody> <tr> <td>Units</td> <td>37</td> <td></td> <td>61</td> </tr> </tbody> </table>		<50% AMI	50%-80% AMI	<120% AMI	Units	37	
	<50% AMI	50%-80% AMI	<120% AMI					
Units	37		61					
Location Description	Orange Mound							
Budget	Source of Funding	Dollar Amount						
	NSP3	\$718,302.00						
	NSP1	\$2,876,604.00						
		\$0.00						
Total Budget for Activity		\$3,594,906.00						
Performance Measures	98 Units							

Projected Start Date	July 1, 2011	
Projected End Date	June 30, 2014	
Responsible Organization	Name	Riverview Kansas CDC
	Location	3174 Elvis Presley, Suite 104 Memphis, TN 38116
	Administrator Contact Info	Contact: Joy Bobo, Executive Director Phone: 901-314-7866 Email: RiverviewkansasCDC@cavtel.net

Activity Number 4		
Activity Name	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	General Administration	
National Objective		
Activity Description	Administration cost to administer the NSP3 program and ensure compliance with regulations will be five percent (5%) of the total allocated amount. Project Duration/Term: June 30, 2014 (or end of grant period) Tenure of Beneficiaries: N/A General administration and planning cost for staff administering the NSP program	
Location Description	Vance Avenue Neighborhood, Soulsville USA/The Works, Orange Mound, Frayser, Glenview, and Binghampton	
Budget	Source of Funding	Dollar Amount
	NSP3	\$259,792.00
		\$0.00
Total Budget for Activity		\$0.00
Performance Measures	Benefit to households at or below 50% of AMI and households at 51% to 120% of AMI	
Projected Start Date	July 1, 2011	
Projected End Date	June 30, 2014	
Responsible Organization	Name	City of Memphis, Division of Housing and Community Development
	Location	701 North Main Street Memphis, TN 38107
	Administrator Contact Info	Contact: Robert Lipscomb, Director Phone: 901-576-7300 Email: Robert.Lipscomb@memphistn.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.

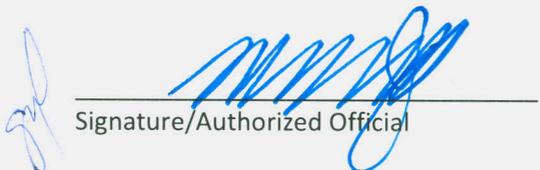
(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(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.



Signature/Authorized Official

02-15-2011
Date

Mayor
Title

Certifications for Non-Entitlement Local Governments

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing.
- (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.
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- (10) **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

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Signature/Authorized Official

Date

Title

Appendix: 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:	
<ul style="list-style-type: none"> • With the highest percentage of home foreclosures? 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • With the highest percentage of homes financed by subprime mortgage related loan?; and 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • 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?:	<input type="checkbox"/>
<ul style="list-style-type: none"> • Blighted structure in context of state or local law, 	<input checked="" type="checkbox"/>

<ul style="list-style-type: none"> • Affordable rents, 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • Ensuring long term affordability for all NSP funded housing projects, 	<input checked="" type="checkbox"/>
<ul style="list-style-type: none"> • Applicable housing rehabilitation standards for NSP funded projects 	<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 type="checkbox"/>
<ul style="list-style-type: none"> • The number of units that will result in displacement, 	<input type="checkbox"/>
<ul style="list-style-type: none"> • The manner in which the grantee will comply with URA for those residents? 	<input type="checkbox"/>

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 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"/>

APPENDICES:

MAPS

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+)
- [DRAW](#) [NSP3](#)
- [VIEW DATA](#)
- [VIEW PROJECTS](#)
- [METHODOLOGY](#) [INSTRUCTIONS](#)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which

NSP3

Project Name: Glenview

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS HMDA
471579219248000006200U1	372	470	17	15	440 100
471579219248000006200U2	325	325	17	15	304 69
471579219248000006200U3	449	449	17	15	420 96
471579219248000006300U2	54	298	13	15	291 107
471579219248000006400U2	518	518	16	15	510 107

Total Neighborhood Housing Units: 1718
 Neighborhood NSP3 Score: 16.57
 State Minimum Threshold NSP3 Score: 15

areas.

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

- 14 Current Zoom Level
- Show Tracts Outline (Zoom 11+)
- [DRAW](#) [NSP3](#)
- [VIEW DATA](#)
- [VIEW PROJECTS](#)

NSP3

Project Name: Orange Mound

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS HMDA
471579219248000006700U1	431	431	14	15	411 64
471579219248000006700U2	751	751	14	15	716 112
471579219248000006700U3	591	591	14	15	564 88
471579219248000006700U4	316	316	14	15	301 47
471579219248000006800U1	336	336	17	15	317 50
471579219248000006800U2	502	502	17	15	474 75
471579219248000006800U3	494	494	17	15	466 73
471579219248000007900U3	606	606	17	15	597 94
471579219248000007900U4	749	749	17	15	738 117

Total Neighborhood Housing Units: 4776
 Neighborhood NSP3 Score: 15.69
 State Minimum Threshold NSP3 Score: 15

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.

Elliston Rd
 Watch
 my Rd
 Google

Cane Sparks - Elliston & Defense Dept Concerned Citizen

Mapdata ©2011 Google - Terms of Use

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](#)

[Click here for an Overview](#)

NSP3 Options

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

NSP3

Project Name : Soulsville/The Works

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
47157921924800004500U1	84	435	9	15	327	11
47157921924800004600U1	304	486	18	15	386	34
47157921924800004600U2	465	465	18	15	370	32
47157921924800004700U1	372	372	17	15	317	48
47157921924800004700U2	443	443	17	15	378	58
47157921924800004700U3	354	354	17	15	302	46
47157921924800004800U1	148	163	6	15	197	26
47157921924800004800U2	191	191	6	15	231	30
47157921924800004800U3	218	218	6	15	263	34
47157921924800004900U3	231	231	17	15	170	13
47157921924800005700U1	218	218	16	15	199	33
47157921924800005700U2	377	377	16	15	344	58
47157921924800005700U3	294	294	16	15	268	45
47157921924800005900U1	452	452	18	15	368	66
47157921924800005900U2	290	290	18	15	236	44
47157921924800005900U4	476	476	18	15	388	72

Total Neighborhood Housing Units: 4917

Neighborhood NSP3 Score: 15.84

State Minimum Threshold NSP3 Score: 15

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](#)

[Click here for an Overview](#)

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

NSP3

Project Name : Vance Ave Collaborative

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
47157921924800003700U1	0	680	19	15	648	14
47157921924800003700U2	25	410	19	15	390	8
47157921924800004000U1	186	336	14	15	302	9
47157921924800004000U2	633	633	14	15	570	16
47157921924800004100U1	270	297	3	15	490	16
47157921924800004100U2	251	251	3	15	415	13
47157921924800004400U1	204	204	18	15	250	7
47157921924800004500U1	351	435	9	15	327	11
47157921924800004500U2	143	143	9	15	107	3
47157921924800004600U1	43	486	18	15	386	34
47157921924800004800U1	15	163	6	15	197	26
47157921924800004900U1	32	305	17	15	224	18
47157921924800004900U2	11	380	17	15	279	22
47157921924800005000U1	0	305	15	15	181	11
47157921924800005000U2	16	384	15	15	228	13

Total Neighborhood Housing Units: 2188

Neighborhood NSP3 Score: 10.76

State Minimum Threshold NSP3 Score: 15

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 Select a County

Map Options:

Click Mode: NSP Legend (%): Tract Outline

[Click here for an Overview](#)

NSP3 Options

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

NSP3

Project Name : Binghamton

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
47157921924800001500U1	171	534	15	15	520	133
471579219248000002700U1	422	422	12	15	386	59
471579219248000002700U2	553	553	12	15	505	77
471579219248000002800U1	556	854	12	15	803	99
471579219248000002800U2	569	569	12	15	535	66
471579219248000002800U3	575	575	12	15	541	66
471579219248000003000U1	455	455	10	15	488	89
471579219248000003000U2	132	412	10	15	442	81
471579219248000003000U3	134	458	10	15	492	90
471579219248000003000U4	215	215	10	15	231	42

Total Neighborhood Housing Units: 3782

Neighborhood NSP3 Score: 11.69

State Minimum Threshold NSP3 Score: 15

number and/or size of their target areas.



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 Select a County

Map Options:

Click Mode: NSP Legend (%): Tract Outline

[Click here for an Overview](#)

NSP3 Options

13 Current Zoom Level

Show Tracts Outline (Zoom 11+)

NSP3

471579219248000010120U3	416	416	16	15	428	92
471579219248000010120U4	293	293	16	15	302	85
471579219248000010120U5	520	521	16	15	537	115
471579219248000010210U1	726	726	17	15	710	216
471579219248000010210U2	416	416	17	15	407	124
471579219248000010210U3	361	361	17	15	353	107
471579219248000010210U4	840	840	17	15	826	190
471579219248000010220U1	258	258	17	15	255	65
471579219248000010220U2	618	618	17	15	615	155
471579219248000010220U3	391	391	17	15	390	99
471579219248000010220U4	275	275	17	15	275	69
471579219248000010220U5	242	242	17	15	242	61
471579219248000010220U6	516	516	17	15	515	130
471579219248000010220U7	517	517	17	15	516	130
471579219248000010300U1	433	433	16	15	377	116
471579219248000010300U2	281	281	16	15	244	76

Total Neighborhood Housing Units: 16391

Neighborhood NSP3 Score: 16.45

State Minimum Threshold NSP3 Score: 15

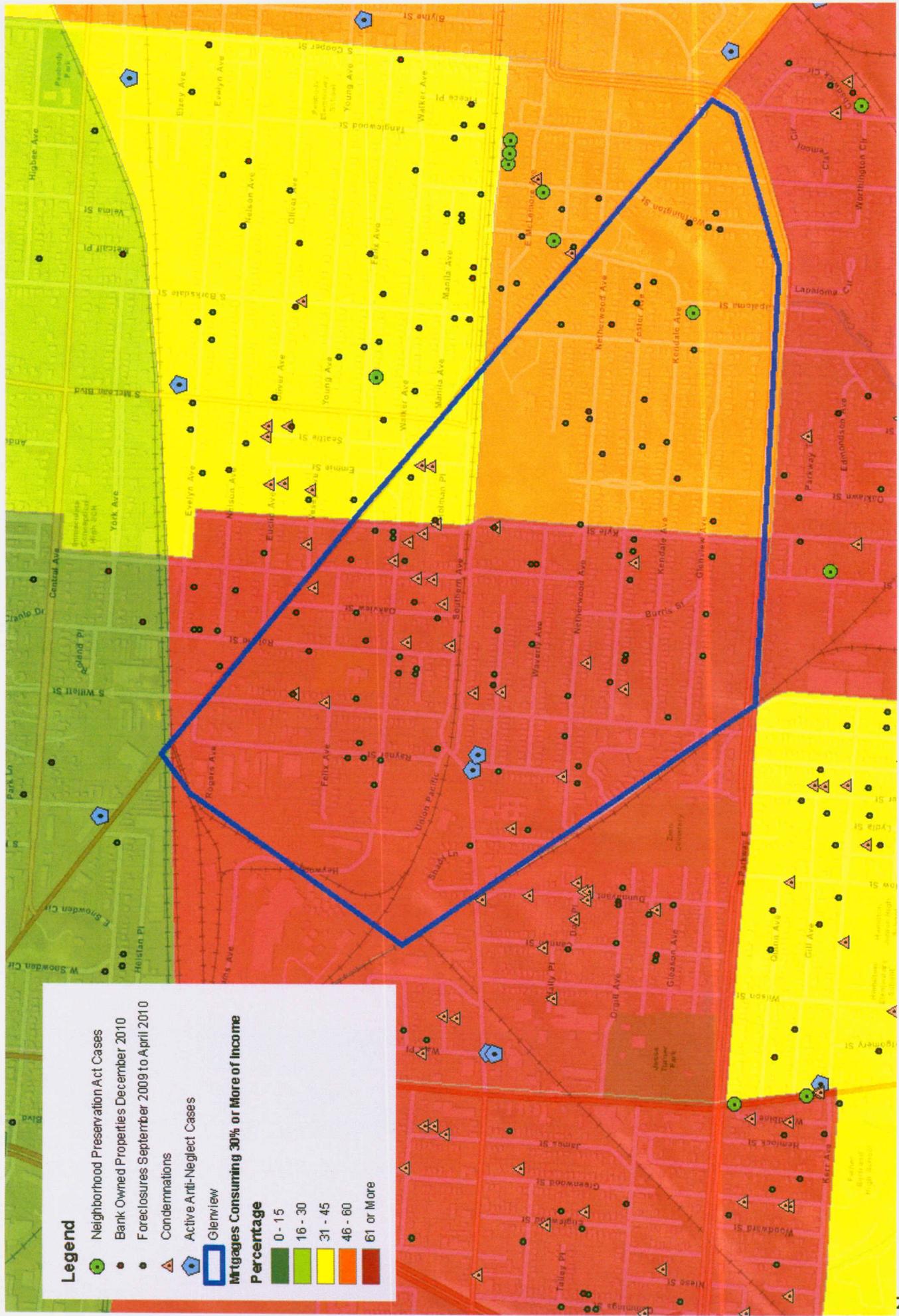
areas.



Map data ©2011 Google - Terms of Use

Mammoth

Glenview



Legend

- Neighborhood Preservation Act Cases
- Bank Owned Properties December 2010
- Foreclosures September 2009 to April 2010
- Condemnations
- Active Anti-Neglect Cases
- Glenview
- Mitigates Consuming 30% or More of Income Percentage

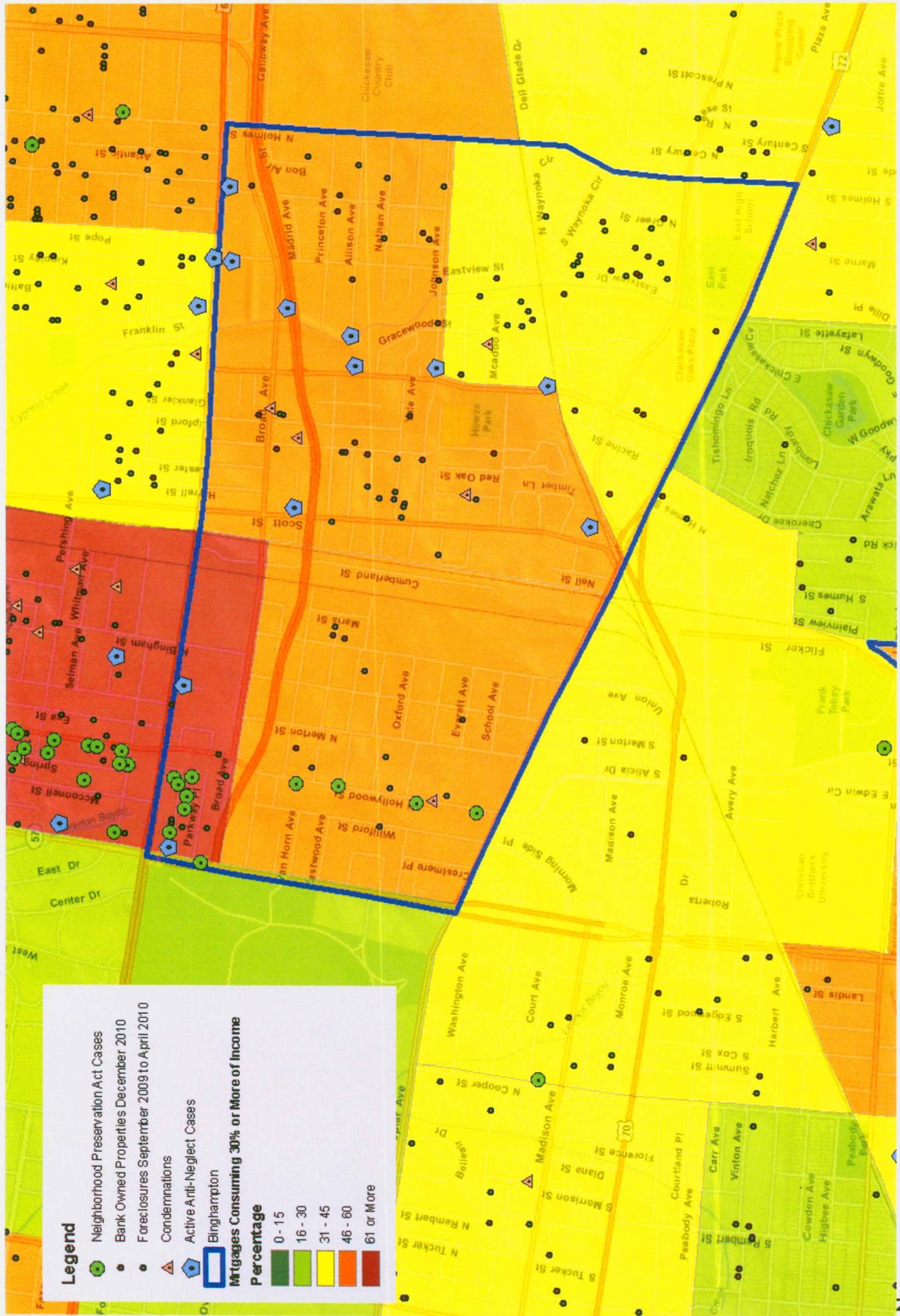
Percentage

- 0 - 15
- 16 - 30
- 31 - 45
- 46 - 60
- 61 or More

This map was created by HCD. January 27, 2011



Binghamton



Legend

- Neighborhood Preservation Act Cases
- Bank-Owned Properties December 2010
- Foreclosures September 2009 to April 2010
- Condemnations
- Active Anti-Neglect Cases
- Binghamton

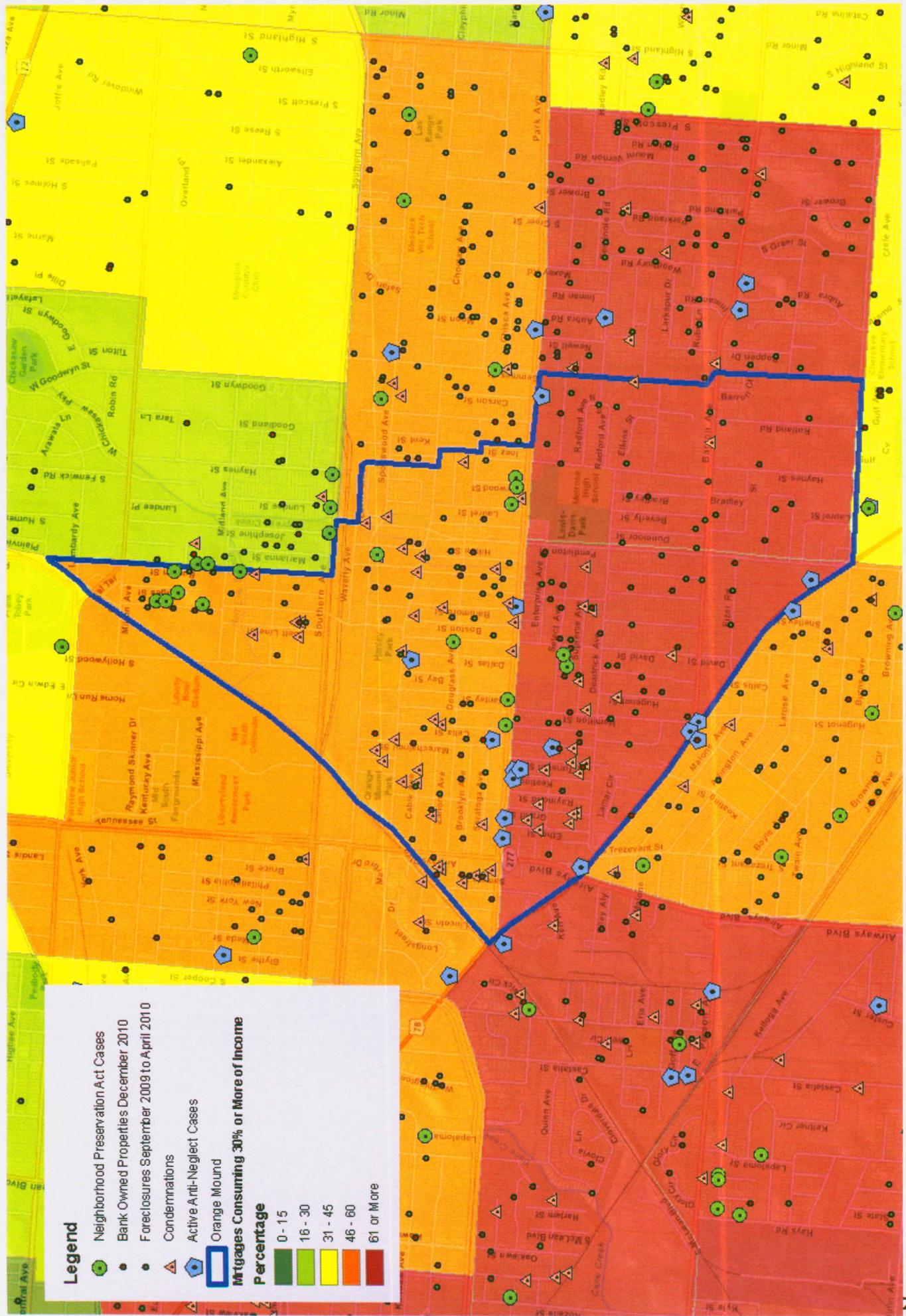
Mirages Consuming 30% or More of Income

- | Percentage |
|------------|
| 0 - 15 |
| 16 - 30 |
| 31 - 45 |
| 46 - 60 |
| 61 or More |

This map was created by HCD. January 27, 2011



Orange Mound



Legend

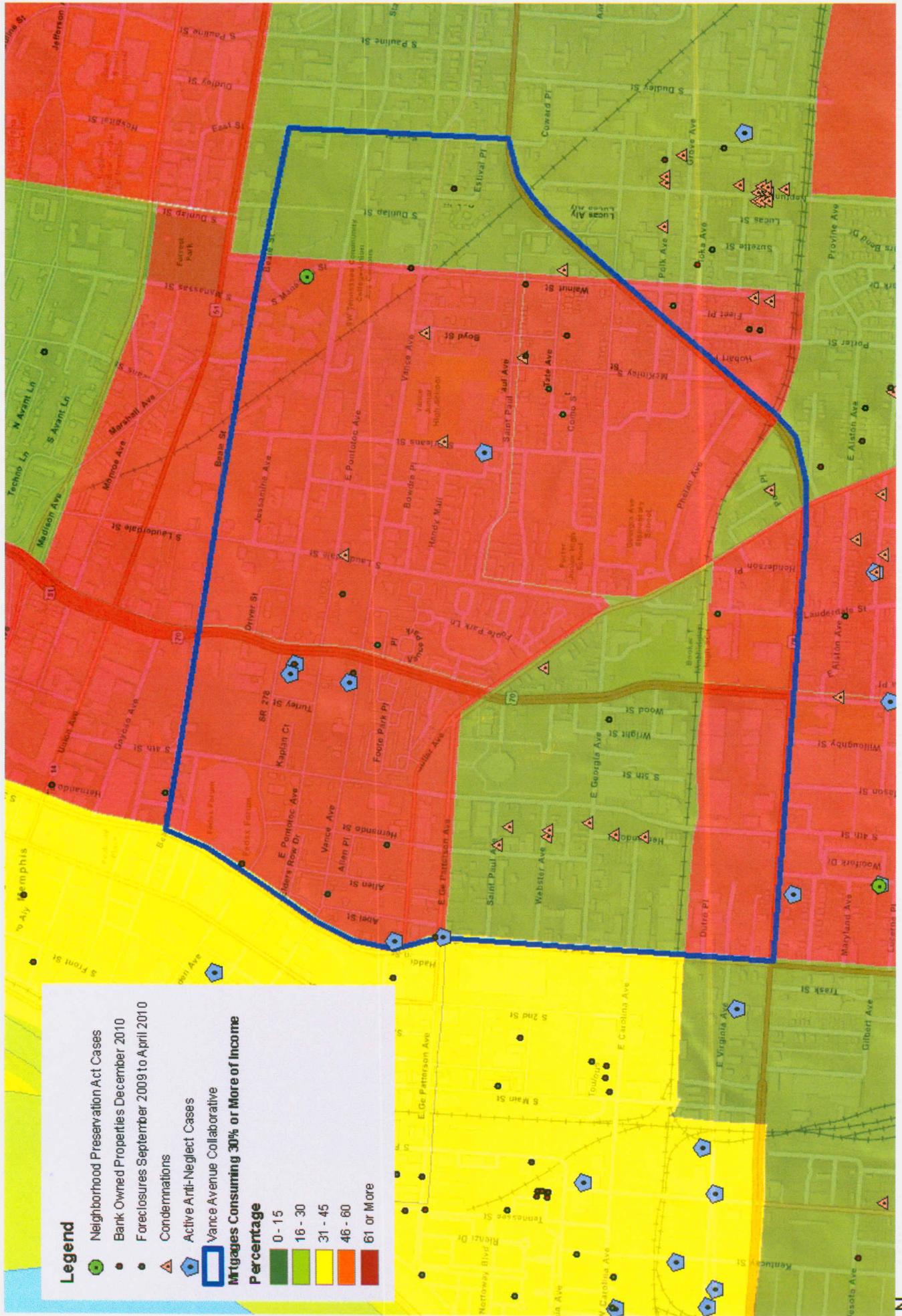
- Neighborhood Preservation Act Cases
- Bank Owned Properties December 2010
- Foreclosures September 2009 to April 2010
- Condemnations
- Active Anti-Neglect Cases
- Orange Mound

Mtgs Consuming 30% or More of Income Percentage

0 - 15
16 - 30
31 - 45
46 - 60
61 or More



Vance Avenue Collaborative



Legend

- Neighborhood Preservation Act Cases
- Bank Owned Properties December 2010
- Foreclosures September 2009 to April 2010
- Condemnations
- Active Anti-Neglect Cases
- Vance Avenue Collaborative

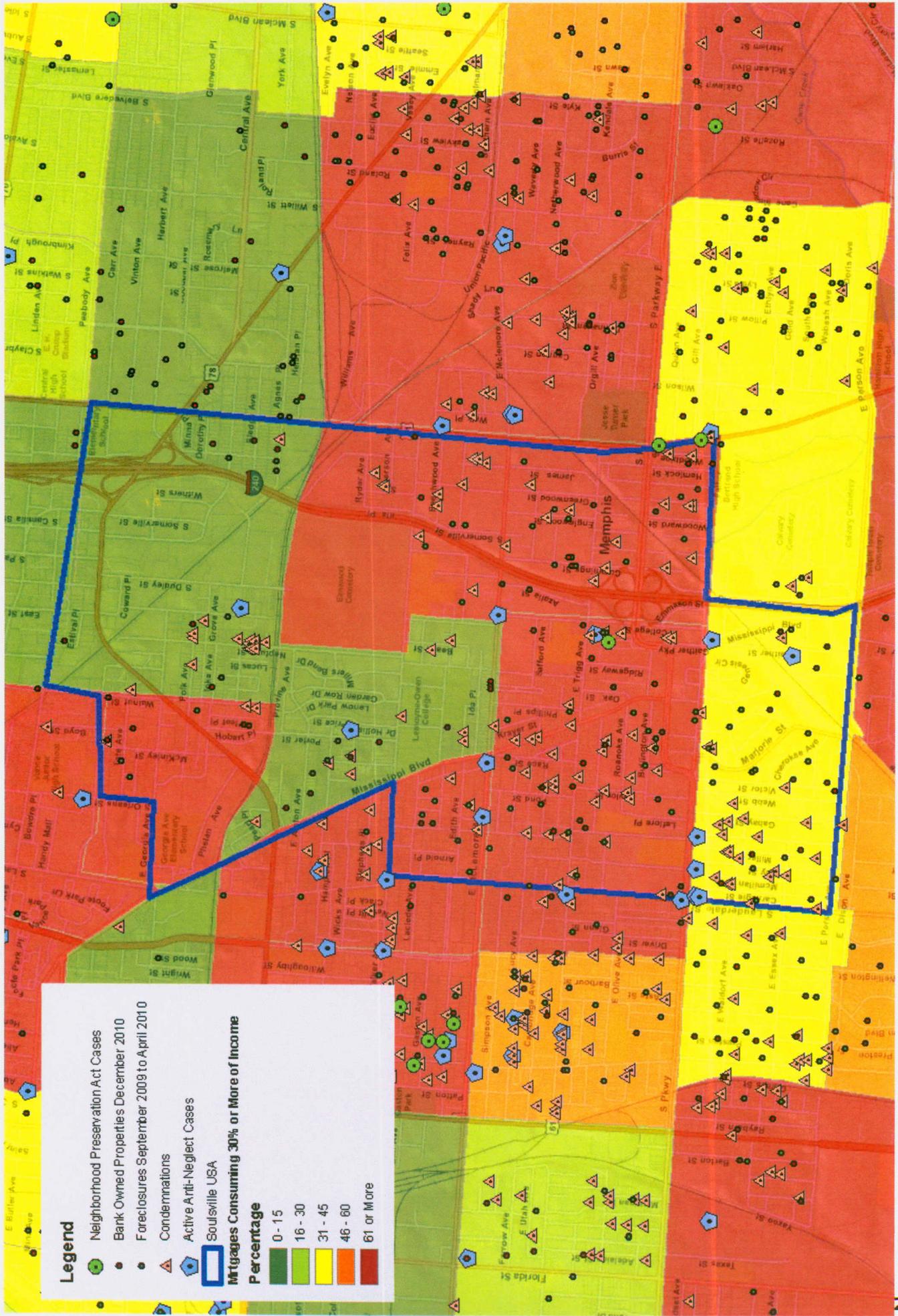
Mortgages Consuming 30% or More of Income Percentage

- 0 - 15
- 16 - 30
- 31 - 45
- 46 - 60
- 61 or More



This map was created by HCD, January 27, 2011

Soulsville USA



Legend

- Neighborhood Preservation Act Cases
- Bank Owned Properties December 2010
- Foreclosures September 2009 to April 2010
- Condemnations
- Active Anti-Neglect Cases
- Soulsville USA

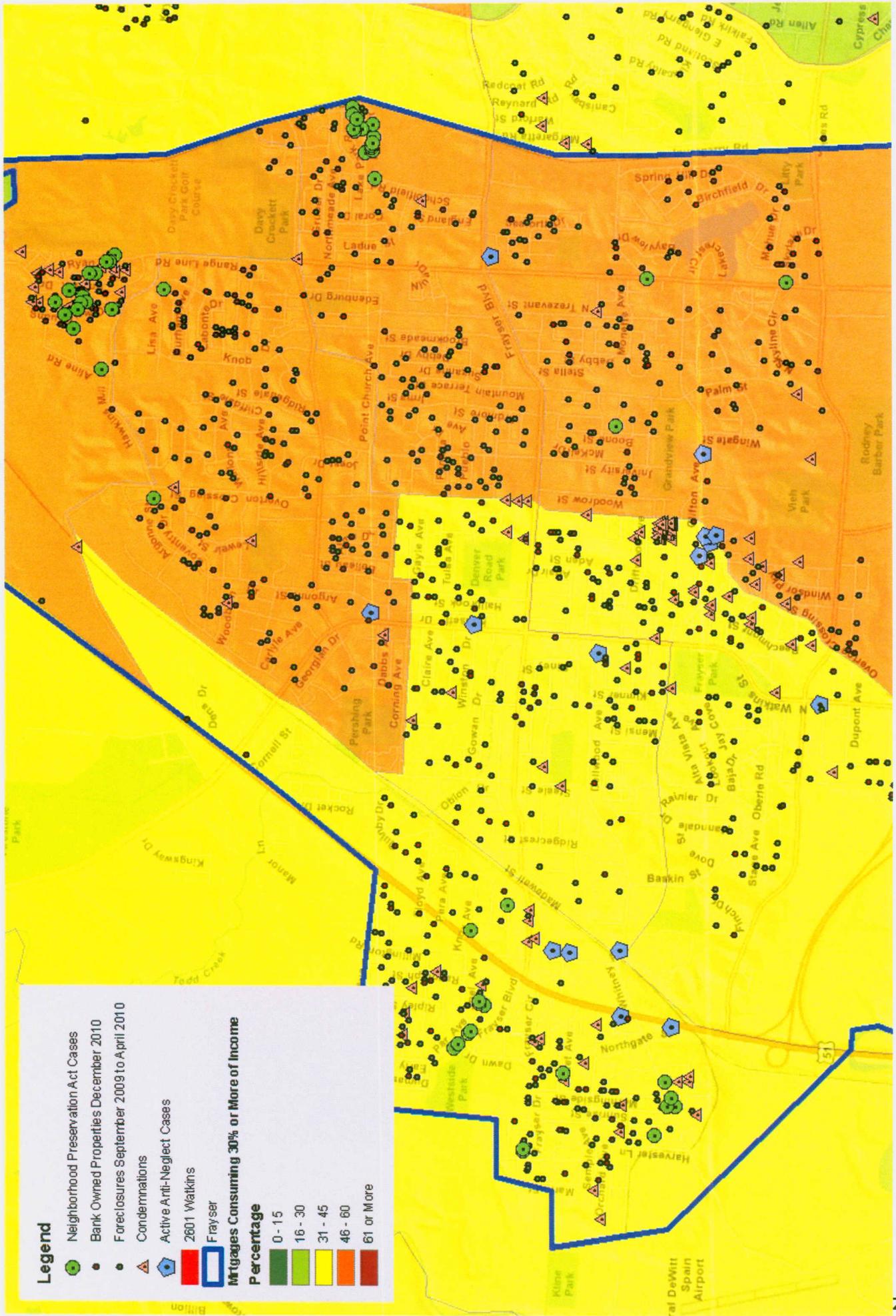
Mirages Consuming 30% or More of Income Percentage

	0 - 15
	16 - 30
	31 - 45
	46 - 60
	61 or More

This map was created by HCD. January 27, 2011



Fraser



Legend

- Neighborhood Preservation Act Cases
- Bank Owned Properties December 2010
- Foreclosures September 2009 to April 2010
- Condemnations
- Active Anti-Neglect Cases
- 2601 Watkins
- Frayser

Mitgages Consuming 30% or More of Income

- Percentage
- 0 - 15
 - 16 - 30
 - 31 - 45
 - 46 - 60
 - 61 or More



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