



CITY OF ST. LOUIS

**NEIGHBORHOOD STABILIZATION PROGRAM 3
SUBSTANTIAL AMENDMENT to
2010 ACTION PLAN**

Submitted: March 1, 2011

**U. S. DEPARTMENT OF
HOUSING & URBAN DEVELOPMENT**



City of St. Louis
COMMUNITY DEVELOPMENT ADMINISTRATION

Francis G. Slay
Mayor
Barbara A. Geisman
Executive Director for Development
Jill Claybour
Acting Executive Director

March 1, 2011

Ms. Dee Ann Ducote
Director, Community Planning and Development
U.S. Department of Housing and Urban Development
St. Louis Field Office
1222 Spruce Street – 3rd Floor
St. Louis, MO 63103-2836

RE: City of St. Louis NSP-3
Substantial Amendment to the
2010 Consolidated Plan and
Annual Action Plan

Dear Ms. Ducote:

Enclosed is one original of a Substantial Amendment to the 2010 Consolidated Plan and Annual Action Plan as required for the City of St. Louis to apply for Neighborhood Stabilization Program (NSP) 3 entitlement funds in the amount of \$3,472,954. We have also submitted the amendment to you by email in electronic format.

We are grateful for the opportunity to continue the work begun with the first round of Neighborhood Stabilization Program funding and for the support and encouragement we receive from you and your staff. Please let us know if there is anything further you need in connection with this submittal or with any aspect of our NSP program.

Thank you very much.

Sincerely,

Jill Claybour
Acting Executive Director

Enc (1)

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<input type="checkbox"/> Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	2. DATE SUBMITTED March 1, 2011	Applicant Identifier MO294626 ST LOUIS	
			3. DATE RECEIVED BY STATE	State Application Identifier	
			4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier	
5. APPLICANT INFORMATION					
Legal Name: City of Saint Louis			Organizational Unit: Department: Community Development Administration		
Organizational DUNS: #138251 082			Division: Administrative and Budget Division		
Address: Street: 1015 Locust, Suite 1140			Name and telephone number of person to be contacted on matters involving this application (give area code)		
			Prefix: Ms.	First Name: Jill	
City: St. Louis			Middle Name T.		
County: NA			Last Name Claybour		
State: Missouri	Zip Code 63101		Suffix:		
Country: USA			Email: claybourj@stlouiscity.com		
6. EMPLOYER IDENTIFICATION NUMBER (EIN): 43-6003231			Phone Number (give area code) 314-622-3400 x223		Fax Number (give area code) 314-259-3461
8. TYPE OF APPLICATION: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>			7. TYPE OF APPLICANT: (See back of form for Application Types) Municipal Other (specify)		
10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER: TITLE (Name of Program): Neighborhood Stabilization Program 3 14-218			9. NAME OF FEDERAL AGENCY: United States Department of Housing and Urban Development		
12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): Target area in the City of Saint Louis			11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT: Rehabilitation of abandoned and foreclosed properties already acquired by applicant to provide affordable for-sale and rental housing units		
13. PROPOSED PROJECT Start Date: TBD			14. CONGRESSIONAL DISTRICTS OF: a. Applicant 1st and 3rd		
Ending Date: All funds expended three years from start date			b. Project 1st and 3rd		
15. ESTIMATED FUNDING:			16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?		
a. Federal	\$	3,472,954 ⁰⁰	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON		
b. Applicant	\$	⁰⁰	DATE:		
c. State	\$	⁰⁰	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372		
d. Local	\$	⁰⁰	<input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW		
e. Other	\$	⁰⁰	17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?		
f. Program Income	\$	800,000 ⁰⁰	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
g. TOTAL	\$	4,272,954 ⁰⁰			
18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.					
a. Authorized Representative					
Prefix The Honorable		First Name Francis		Middle Name G.	
Last Name Slay			Suffix		
b. Title Mayor, City of Saint Louis			c. Telephone Number (give area code) 314-622-3201		
d. Signature of Authorized Representative <i>Francis G. Slay</i>			e. Date Signed 2/10/11		

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Claybour, Jill
Email Address	claybourj@stlouiscity.com
Phone Number	314-622-3400 x223
Mailing Address	CDA, 1015 Locust, Suite #1140, St. Louis, MO 63101

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:

Areas of greatest need remain as identified with use of Federal Reserve subprime lending data, housing vacancy data and foreclosure data analyzed in connection with applying for NSP-1 funds, together with use of the NSP-3 mapping tool and scoring. The only activity proposed is the rehabilitation of units already acquired, and the HUD mapping tool confirms the need for investment in the target area.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

Please see response above. Thanks to the availability of NSP-1 funding, the City of St. Louis acquired 87 properties. The neighborhoods in which these properties are located also contain properties in the ownership of the City's Land Reutilization Authority as a result of tax foreclosure. Please note that although 50 neighborhoods were identified as eligible target areas in the City's NSP-1 application, the City chose to achieve greater impact by limiting activity to only the 21 neighborhoods identified as Target Areas A and B. The sole exception is that the City is supporting a project in a Target Area C neighborhood to meet its 25% low income set-aside. It was not possible to identify a feasible set-aside project in Target Area A and B neighborhoods in time to meet HUD's requirement to commit set-aside funds. For NSP-3, the City will limit its activities to the subset of Target A and B neighborhoods in which NSP-1 funds were used to acquire foreclosed or abandoned properties.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	The Revised Code of the City of St. Louis provides the following definition for "blighted area", which is also used for individual properties: "11.06.020 Definitions....B. "Blighted area" means that portion of the City which the Board of Aldermen determines that by reason of age, obsolescence, inadequate or outmoded design or physical deterioration, existing properties and improvements, have become economic and social liabilities, and that such conditions are conducive to ill health, transmission of disease, crime or inability to pay reasonable taxes." Section 100.310 of the Revised Statutes of

Blighted Structure
(continued)

the State of Missouri provides the following definition for "blighted area": (2) "Blighted area", an area which, by reason of the predominance of defective or inadequate street layout, unsanitary or unsafe conditions, deterioration of site improvements, improper subdivision or obsolete platting, or the existence of conditions which endanger life or property by fire and other causes, or any combination of such factors, retards the provision of housing accommodations or constitutes an economic or social liability or a menace to the public health, safety, morals or welfare in its present condition and use." Neither of these definitions is an appropriate definition for NSP purposes, where the use of "blighted structure" refers to properties eligible for demolition with NSP funding. The State of Missouri has provided the following definition, which is the same as the definition provided by HUD in the NSP Notice: "A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to health, safety, and public welfare."

The City intends to use this definition to identify structures as blighted for NSP purposes in the event that the City uses NSP funding for purposes that require a property to be blighted in order to be eligible for such use. The State has also mandated that a jurisdiction receiving NSP funding must use existing ordinances and/or regulations dealing with dangerous buildings and/or code violations to determine blight, and that the determination of blight must be made with respect to specific structures, rather than to areas, in a manner consistent with the above definition. The City believes that the following sections of its Revised Code are appropriate for determining blight with respect to particular structures in accordance with the above definition and will use this City Code section to determine blight for NSP purposes: "118.1 Notification. If, upon making an inspection and examination of any occupied or unoccupied building, structure or premises, the code official finds one or more of the defects described below, the code official shall notify in writing, as provided in Section 118.2, the owner(s) of said building, structure or premises, as recorded most recently in the City of Saint Louis Assessor's Office, the defects found in said building, structure or premises, and shall order them to proceed to properly demolish, repair, and secure or correct all conditions causing condemnation of said building, structure or premises within seven days. This document is to be known as a Notice of Condemnation. If the conditions have not been corrected by the date listed in the notice, the building, structure, premises, or portion thereof or appurtenance thereto will be condemned and shall be required to be vacated, if occupied, and secured. Possible defects shall be permitted to be one or more of the following:

1. The building or structure is in a condition which endangers either the lives or safety of persons, whether occupants or otherwise, or other property;
2. The condition of the building or structure by reason of the making of an excavation on the lot on which it is located, or any adjoining lot, endangers either the lives or safety of persons, whether occupants or otherwise, or other property;
3. The building, structure or premises is a fire hazard for any reason, including without limitation: obsolescence, dilapidation, deterioration, damage, lack of sufficient fire-resisting qualities, poor sanitation, or faulty electrical wiring, gas connections or heating apparatus;

**Blighted Structure
(continued)**

4. The building or structure lacks safe or adequate facilities for means of egress in case of fire or panic;
5. The building or structure has any one or more of the following conditions:
 - A. Improperly distributed loads upon the floors or roof;
 - B. Overloaded floors or roofs;
 - C. Insufficient strength to be reasonably safe for its actual or intended use;
6. Any portion of the building or structure has been so damaged by fire, earthquake, wind, flood, vandalism, malicious mischief, or any other cause, that the building or structure is no longer safe or suitable for its actual or intended use;
7. Any interior or exterior portion, member, appurtenance, ornamentation or any other component of the building or structure is likely to fall or collapse, or become detached or dislodged, and thereby injure persons or damage property;
8. Any portion of the building or structure has racked, warped, buckled or settled to such an extent that its walls or other structural portions have insufficient resistance to fire, earthquake, wind, flood or similar perils;
9. Part or all of the building or structure is in danger of collapsing for any reason;
10. The building or structure has exterior walls or other vertical structural members which list, lean or buckle;
11. The building, structure or premises, or any portion thereof is, for any reason, unsafe for its actual or intended use;
12. The building or structure has been so damaged by fire, earthquake, wind, flood, vandalism, malicious mischief, or any other cause, or has become so dilapidated, deteriorated or decayed as to come within any one or more of the following categories:
 - A. The building or structure will attract and result in harm to children;
 - B. The building or structure is, or is likely to become, a harbor for vagrants, criminals or immoral persons;
 - C. The building or structure enables persons to resort thereto for the purpose of committing unlawful or immoral acts;
13. The building, structure or premises has been constructed, exists, or is being maintained in violation of any provisions of this code, or of any law of the City of Saint Louis;
14. The building or structure does not have the strength, fire-resisting qualities or weather-resisting qualities required by this code for newly constructed buildings of like area, height and occupancy;
15. The building, structure, or premises is used or intended to be used for purposes that are likely to injure the health, safety or welfare of persons who occupy or could occupy said building or structure by reason of any one or more of the following conditions:
 - A. Inadequate maintenance, dilapidation, deterioration, decay or damage;
 - B. Faulty construction;
 - C. Inadequate light, ventilation or sanitation facilities;
 - D. The building, structure or premises is being used for any illegal purposes;
16. Any portion of the building or structure has been left remaining on a site after its demolition or destruction;
17. The building or structure is vacant for a period in excess of six months, and because of its condition, it is unsafe or unsanitary, or it endangers

<p>Blighted Structure (continued)</p>	<p>property or the health, morals, safety or welfare of persons;</p> <p>18. A building or structure is subject to demolition is the building or structure is vacant and has been ordered secure or has been secured by order of the code official for a period in excess of twelve months and has been condemned for occupancy or has been used in the commission of a crime subsequent to being ordered secured or being secured.</p> <p>19. The building or structure is only partly constructed and construction has stopped for a period in excess of six months, and because of its condition, affects the health, safety and welfare of the adjacent properties.</p> <p>20. Any building or storage used for the manufacture or storage of methamphetamine, lysergic acid diethylamide, phencyclidine, gamma hydroxybutyrate or flunitrazepam.</p> <p>118.3 Failure to comply; authority to enter into contracts. If the owner(s) fail to comply with the order of the code official by the date indicated in the Notice of Condemnation, and in such a manner that can be approved by the code official, then such owner(s) shall have violated this code, and the code official shall be permitted to forthwith proceed to undertake and complete whatever work is necessary to eliminate the dangerous condition. The Building Commissioner shall have the authority to enter into contracts with no other review, signature or approval (except for insurance) from any other City agency. Such contracts shall be permitted to include, but not be limited to, demolition, environmental investigation, remedial work, professional or contractual services. Competitive bids shall not be required for emergency situations where there is a danger to life or property. The cost of such work performed by the code official, under the provisions of Sections 118 or 119 of this code, shall be paid for by the City of Saint Louis. The code official shall certify to the Comptroller the cost of such work, including the administrative costs incurred by the Division of Building and Inspection in performing said work, but in no event shall such administrative costs exceed ten percent of the contract price incurred by the Division of Building and Inspection in performing such work. The Comptroller, upon certification by the code official of the cost expended for said work, shall prepare bills for such work against the owner(s) of said building, structure or premises. In case said bills are not paid upon presentation, they shall be referred to the City-Counselor, who shall proceed to collect same, by suit, or lien if necessary, and the amounts when collected shall be credited to a special revolving fund for the purposes herein designated.</p>
<p>Affordable Rents</p>	<p>NSP-assisted units must have rents that do not exceed 30% of the annual income of a family whose income equals 120% of the area median income minus tenant paid utilities. Income limits are to be those set for the St. Louis Metropolitan area set forth by HUD annually. The City proposes to use the Missouri Housing Development Commission's established rent levels for those units intended to meet the 50% of median income eligibility test, and to use the MHDC's 60% of median income limits and rent limits x 2 for those units intended to meet the 120% of median income eligibility test. MHDC's rent limits are structured based on 30% of the maximum family income for family sizes expected to occupy the unit—e.g., the maximum rent for a 1-bedroom unit is based on the average 50% median income of a 1 person and a 2 person household. Current applicable maximum rent levels using this system are shown on the following page. These maximum rent levels will be adjusted downward on a project-by-project basis to account for tenant paid</p>

Affordable Rents (continued)	<p>utilities. Note that these are maximum rent levels and that actual rent levels will in all likelihood be less than these rent levels. Maximum affordable rent levels will be adjusted annually to account for changes in the area median income over time.</p> <p style="text-align: center;">MHDC MAXIMUM INCOME/RENT SCHEDULE</p>					
	INCOME BY % OF MEDIAN	MAXIMUM RENT BY UNIT SIZE				
		O-BR	1-BR	2-BR	3-BR	4-BR
	50%	\$598	\$641	\$768	\$888	\$991
	60%	\$718	\$769	\$922	\$1,065	\$1,189
	ADJUSTED BY CITY BY DOUBLING 60% LIMITS TO 120% OF MEDIAN LIMITS					
120%	\$1,436	\$1,538	\$1,844	\$2,130	\$2,378	
<p>If any utilities are paid directly by the tenant, the maximum rent must be reduced by a utility allowance similar to the procedures for making such adjustments under Section 8 of the Housing Act of 1937.</p>						

Descriptions

Term	Definition										
Long-Term Affordability	<p>Rental Property Continuing Affordability Provisions</p> <p>The City will incorporate NSP-assisted properties into its ongoing HOME Monitoring program. Annual rent certifications and income verification certifications will be conducted for each rental unit assisted with Neighborhood Stabilization Program funds. CDA staff currently performs these certifications and will add these units to their portfolio. In addition, the City will require property owners receiving assistance under the NSP program to sign legal documents which specify the terms of affordability. These documents will be recorded, creating land use restrictions and specific penalties for not adhering to the affordability requirements, and will run with the property for the applicable time period, no matter who the owner of the property is. Units to be rehabilitated with NSP funds must be tenant income and rent controlled for varying lengths of time depending upon the average amount of NSP funds invested per unit. These time periods are set forth below and are the same as the HOME time periods.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="2" style="text-align: center;">NSP Affordability Periods:</th> </tr> <tr> <th style="text-align: center;">NSP Rehabilitation or Acquisition of Existing Housing NSP Amount Per Unit</th> <th style="text-align: center;">Minimum Period of Affordability in Years</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Under \$15,000</td> <td style="text-align: center;">5</td> </tr> <tr> <td style="text-align: center;">\$15,000 to \$40,000</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">Over \$40,000</td> <td style="text-align: center;">15</td> </tr> </tbody> </table> <p>NSP assisted rental units that are newly constructed or acquired newly constructed will be required to have an affordability period of not less than 20 years. 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. CDA may use purchase options, right 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,</p>	NSP Affordability Periods:		NSP Rehabilitation or Acquisition of Existing Housing NSP Amount Per Unit	Minimum Period of Affordability in Years	Under \$15,000	5	\$15,000 to \$40,000	10	Over \$40,000	15
NSP Affordability Periods:											
NSP Rehabilitation or Acquisition of Existing Housing NSP Amount Per Unit	Minimum Period of Affordability in Years										
Under \$15,000	5										
\$15,000 to \$40,000	10										
Over \$40,000	15										

Long-Term Affordability (continued)	during the original affordability period, the owner of record before the termination event obtains an ownership interest in the housing.
	<p>OWNER-OCCUPIED PROPERTY CONTINUED AFFORDABILITY PROVISIONS Resale requirements for owner-occupied properties will ensure that, at any sale during the affordability period, the home must be made available to a buyer whose family qualifies as an LMMI (at or below 120% of area median income) or a family meeting the 50% of area median income benefit test if the home has been counted towards that NSP funding category, and who will use the property as its principal residence. These resale requirements also ensure that the price at resale provides the original NSP-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement). The period of affordability is based on the total amount of NSP funds invested in the housing and will conform to the periods in the chart set forth above for rental housing. Deed restrictions, covenants running with the land, or other similar mechanisms will be used 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. The City may use purchase options, right 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 PROVISIONS – OWNER-OCCUPIED AND RENTAL PROPERTY Recapture provisions will ensure that the City can recover all or a portion of the NSP assistance to the homebuyers or rental property owners if the housing does not continue to be the principal place of residence of the eligible family or renters for the period of affordability. The City will structure recapture provisions based on its own program design and market conditions. The period of affordability is based upon the total amount of NSP assistance that enabled the homebuyer to buy the dwelling unit or the rental property owner to develop and own the property. For owner-occupants, NSP assistance for recapture purposes includes any NSP funding that reduced the purchase price from fair market value to an affordable price, but excludes the amount between the cost of producing the unit and the market value of the property (i.e., development subsidy). The following are four options for recapture requirements that may be used:</p> <ol style="list-style-type: none"> 1. Recapture entire amount. CDA may recapture the entire amount of the NSP investment from the homeowner. (Note, however, the entire amount subject to recapture is the NSP assistance that enabled the homebuyer to buy the dwelling unit; it does Not include development subsidy.) 2. Reduction during affordability period. CDA may reduce the NSP investment amount to be recaptured on a prorata basis for the time the homeowner has owned and occupied the housing measured against the entire affordability period.
Long-Term Affordability (continued)	<ol style="list-style-type: none"> 3. Shared net proceeds. If the net proceeds are not sufficient to recapture the full NSP investment (or a reduced amount as provided for in paragraph 2 above) plus enable the homeowner to recover the amount of the homeowner's downpayment and any capital improvement investment made by the owner since purchase, we may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than NSP funds)

Long-Term Affordability (continued)

and closing costs. The net proceeds may be divided proportionally, per the following formulas:

NSP investment NSP investment + Homeowner investment	X Net proceeds =	Neighborhood Stabilization Program amount to be recaptured
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Homeowner investment NSP investment + Homeowner investment	X Net proceeds =	Amount to homeowner
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4. Owner investment returned first. We may permit the homebuyer to recover the homebuyer's entire investment (downpayment and capital improvements made by the owner since purchase) before recapturing the NSP investment.

NSP Assistance Used For:		
Affordability Subsidy	Affordability + Development Subsidy	Development Subsidy
Resale and/or Recapture provisions may be used	Resale and/or Recapture provisions may be used	<u>Only</u> Resale provisions may be used.
Affordability period based on amount of NSP affordability subsidy	Affordability period may be based on amount of NSP affordability subsidy only	Affordability period based on amount of NSP development subsidy

Housing Rehabilitation Standards

The City's Building Division is the official code enforcement arm of the City. They enforce the following codes:

1. 2009 International Building Code
2. 2009 International Existing Building Code
3. 2009 International Residential Code
4. 2009 International Energy Conservation Code
5. 2009 International Property Maintenance Code
6. 1999 BOCA National Fire Prevention Code
7. 2003 Uniform Plumbing Code
8. 2009 International Mechanical Code, as amended
9. 2009 International Fuel Gas Code
10. 2011 National Electrical Code

Any rehabilitation projects assisted with NSP funds will, at a minimum, be fully compliant with #2 above, 2009 International Existing Building Code, or #5 above, 2009 International Property Maintenance Code.

In addition, improvements may be made to properties over and above those repairs and improvements required for code compliance to ensure that the properties can be effectively marketed to new homeowners and renters and ensure that the properties have the features necessary to comply with market demands—the goal of the NSP program is to re-occupy those properties that are rehabilitated or otherwise redeveloped for residential use. Any new construction development will comply with all of the above codes that are applicable to new construction. All units will meet Energy Star standards, and additional energy-efficient building practices will be encouraged. All rehabilitation will comply with the Secretary of the Interior's Standards for Historic Rehabilitation, which will be applicable in most instances. Water-efficient toilets, showers and faucets, such as those with the Water Sense label, will be installed in all units

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 = \$781,413

Meeting Low-Income Target

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

Response:

The City will spend a minimum of 25% of its NSP3 allocation to rehabilitate abandoned or foreclosed properties for housing individuals and families whose income do not exceed 50% of the Area Median Income. It is anticipated that these units will be rental housing units. We project that a minimum of four (4) units will be acquired, redeveloped and rented to households at or below 50% AMI under this category.

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

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.

Response:

Beginning on Friday, February 11, 2011, the plan was available for review and comment on the St. Louis Community Information Network (<http://stlouis-mo.gov/>). It was also available at the offices of the

Community Development Administration and the Planning and Urban Design Agency and at the St. Louis Central Express Public Library. The International Institute and the Mind's Eye Information Service for the visually impaired (radio) received email contacts about the availability of the draft plan, as did the Community-Based Development Organizations supported with City funding. Upon request, appropriate aids and services leading to effective communication for qualified persons with disabilities and individuals for whom English is a second language were available so that those persons could participate equally in the City of St. Louis programs, services and activities. Aids included sign language interpreters, foreign language interpreters, documents in Braille and other ways of making information and communications accessible to people who have speech, hearing or vision impairments.

Summary of Public Comments Received.

No public comments were received.

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	Rehabilitation of housing for sale
Uses	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	rehabilitation of residential and non-residential structures
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	Rehabilitation of housing for sale will address NSP eligible scattered sites within the target area already held by the Land Reutilization Authority on behalf of the City. NSP3 funds will be used for development cost write down needed to cover the market gap, and buyer second mortgages (generally at 0% interest) and down payment assistance will be provided to address the affordability gap as needed. All homebuyers will be required to have a minimum of eight hours of homebuyer counseling from a HUD approved counseling agency. Long-term affordability will be insured as described under #3 Definitions and Descriptions above. To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors. Please refer to the attached "NSP Vicinity Hiring" worksheet to be completed by each general contractor.

Location Description	Please refer to the attached map, HUD mapping tool and list of target neighborhoods . All properties are located in neighborhoods identified as Targets A and B in the NSP1 program, the NSP3 eligibility for which has been confirmed through further analysis and use of the tool.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$2,344,244
	(Other funding source)	\$0
	(Other funding source)	\$0
Total Budget for Activity		\$2,344,244
Performance Measures	Decreased number of vacant homes in target areas and city market and increased average sales price of homes in target area. Assistance will be provided to approximately 12 households through the rehabilitation of approximately 12 residential units for sale and buyer second mortgages and down payment assistance as necessary	
Projected Start Date	Upon receipt of the executed grant agreement from HUD (although in accordance with the NSP Notice and applicable HUD regulations, some costs may be incurred prior to receipt of the executed grant agreement).	
Projected End Date	Expenditures to be completed no later than 18 months from receipt of funds, per the NSP Notice.	
Responsible Organization	Name	City of St. Louis c/o Jill Claybour
	Location	1015 Locust, Suite 1140. St. Louis, MO 63101
	Administrator Contact Info	314-622-3400 x223 claybourj@stlouiscity.com

Activity Number 2	
Activity Name	Rehabilitation of housing for rent
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	Rehabilitation of residential and non-residential structures
National Objective	Low Moderate Middle Income Housing (LMMH-LH25)
Activity Description	The Rehabilitation of rental housing for sale will address NSP eligible-sites within the target area already held by the Land Reutilization Authority on behalf of the City. NSP3 funds will be used for development cost write down needed to cover value and affordability gaps so as to ensure that the units are rented to and occupied by persons and households with incomes ≤ 50% of AMI. There is ample evidence of the need for such housing in the target area. Long-term affordability will be insured as described under #3 Definitions and Descriptions above. To the maximum extent possible, the City will utilize Section 3 guidelines to hire people/businesses from the local vicinity to carry out any aspect of this activity should the need arise for additional employees or contractors. Please refer to the attached "NSP Vicinity Hiring" worksheet to be completed by each general contractor.

Location Description	Please refer to the attached map, HUD mapping tool and list of target neighborhoods . All properties are located in neighborhoods identified as Targets A and B in the NSP1 program, the NSP3 eligibility for which has been confirmed through further analysis and use of the tool	
Budget	Source of Funding	Dollar Amount
	NSP3	\$781,415
	(Other funding source)	\$0
	(Other funding source)	\$0
Total Budget for Activity	\$781,415	
Performance Measures	Decreased number of vacant units and provision of additional units with long-term affordability for low income households with incomes ≤ 50% of AMI	
Projected Start Date	Upon receipt of the executed grant agreement from HUD (although in accordance with the NSP Notice and applicable HUD regulations, some costs may be incurred prior to receipt of the executed grant agreement).	
Projected End Date	Expenditures to be completed no later than 18 months from receipt of funds, per the NSP Notice.	
Responsible Organization	Name	City of St. Louis c/o Jill Claybour
	Location	1015 Locust, Suite 1140, St. Louis MO 63101
	Administrator Contact Info	314-622-3400 x223 claybourj@stlouiscity.com

Activity Number 3		
Activity Name	Land Banking	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input checked="" type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	Disposition	
National Objective	Low Moderate Middle Income Housing (LMMH)	
Activity Description	No activity is identified. The City wishes to reserve the ability to have this Eligible Use available so that if conditions require, the City can move quickly. No funds are being budgeted at this time.	
Location Description	Please refer to the attached map, HUD mapping tool and list of target neighborhoods . All properties are located in neighborhoods identified as Targets A and B in the NSP1 program, the NSP3 eligibility for which has been confirmed through further analysis and use of the tool.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$0
	(Other funding source)	\$0
	(Other funding source)	\$0
Total Budget for Activity	\$0.00	
Performance Measures	To be determined if activity is required.	
Projected Start Date	Upon receipt of the executed grant agreement from HUD (although in accordance with the NSP Notice and applicable HUD regulations, some costs may be incurred prior to receipt of the executed grant agreement).	

Projected End Date	Expenditures to be completed no later than 18 months from receipt of funds, per the NSP Notice.	
Responsible Organization	Name	City of St. Louis c/o Jill Claybour
	Location	1015 Locust, Ste. 1140, St. Louis, MO 63101
	Administrator Contact Info	314-622-3400 x223 claybourj@stlouiscity.com

Activity Number 4		
Activity Name	Demolition of abandoned or foreclosed properties held by the Land Reutilization Authority on behalf of the City of St. Louis	
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 checked="" type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
CDBG Activity or Activities	Relocation and demolition	
National Objective	Low Moderate Middle Income Area Benefit (LMMA)	
Activity Description	No activity is identified. The City wishes to reserve the ability to have this Eligible Use available so that if conditions require, the City can move quickly. No funds are being budgeted at this time.	
Location Description	Please refer to the attached map, HUD mapping tool and list of target neighborhoods. All properties are located in neighborhoods identified as Targets A and B in the NSP1 program, the NSP3 eligibility for which has been confirmed through further analysis and use of the tool.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$0
	(Other funding source)	\$0
	(Other funding source)	\$0
Total Budget for Activity	\$0.00	
Performance Measures	To be determined if activity is required.	
Projected Start Date	Upon receipt of the executed grant agreement from HUD (although in accordance with the NSP Notice and applicable HUD regulations, some costs may be incurred prior to receipt of the executed grant agreement).	
Projected End Date	Expenditures to be completed no later than 18 months from receipt of funds, per the NSP Notice.	
Responsible Organization	Name	City of St. Louis
	Location	1140 Locust, Ste. 1140, St. Louis, MO 63101
	Administrator Contact Info	314-622-3400 x223 claybourj@stlouiscity.com

Activity Number 5	
Activity Name	Redevelopment of abandoned or foreclosed properties held by the Land Reutilization Authority on behalf of the City of St. Louis

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	Disposition	
National Objective	Low Moderate Middle Income Housing (LMMH)	
Activity Description	No activity is identified. The City wishes to reserve the ability to have this Eligible Use available so that if conditions require, the City can move quickly. No funds are being budgeted at this time.	
Location Description	Please refer to the attached map, HUD mapping tool and list of target neighborhoods. All properties are located in neighborhoods identified as Targets A and B in the NSP1 program, the NSP3 eligibility for which has been confirmed through further analysis and use of the tool.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$0
	(Other funding source)	\$0
	(Other funding source)	\$0
Total Budget for Activity	\$0.00	
Performance Measures	To be determined if activity is required.	
Projected Start Date	Upon receipt of the executed grant agreement from HUD (although in accordance with the NSP Notice and applicable HUD regulations, some costs may be incurred prior to receipt of the executed grant agreement).	
Projected End Date	Expenditures to be completed no later than 18 months from receipt of funds, per the NSP Notice.	
Responsible Organization	Name	City of St. Louis c/o Jill Claybour
	Location	1015 Locust, Ste. 1140, St. Louis, MO 63101
	Administrator Contact Info	314-622-3400 x223 claybourj@stlouiscity.com

Activity Number 6	
Activity Name	Program Administration
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input checked="" type="checkbox"/> Eligible Use C: Land Banking
	<input checked="" type="checkbox"/> Eligible Use D: Demolition
<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	Not applicable
National Objective	Not applicable
Activity Description	NSP3 Program Administration funds will be used to pay reasonable and necessary expenses of implementing the program. This includes but is not limited to City staff salaries and overhead, supplies, rent, utilities, telephone and other services and the engagement of any consulting firms needed to provide administrative support. In addition, the City may enter into

	agreements with the following in order to carry out these activities: St. Louis Development Corporation, Land Reutilization Authority, Operation Impact, sub-recipients, other contractors and subcontractors.	
Location Description	Please refer to the attached map, HUD mapping tool and list of target neighborhoods . All properties are located in neighborhoods identified as Targets A and B in the NSP1 program, the NSP3 eligibility for which has been confirmed through further analysis and use of the tool.	
Budget	Source of Funding	Dollar Amount
	NSP3	\$0
	(Other funding source)	\$0
	(Other funding source)	\$0
Total Budget for Activity		\$0.00
Performance Measures	The City will utilize administration funds to pay reasonable and necessary expenses in implementing the NSP3 program, adhere to all requirements and guidelines of the program and ensure that all sub-grantees meet all requirements and guidelines. 50% of allocated NSP3 funds will be expended within 2 years of the signed agreement, and 100% will be expended with 3 years of the signed agreement.	
Projected Start Date	Upon receipt of the executed grant agreement from HUD (although in accordance with the NSP Notice and applicable HUD regulations, some costs may be incurred prior to receipt of the executed grant agreement).	
Projected End Date	Expenditures to be completed no later than 18 months from receipt of funds, per the NSP Notice.	
Responsible Organization	Name	City of St. Louis c/o Jill Claybour
	Location	1015 Locust, Ste. 1140 St. Louis, MO 63101
	Administrator Contact Info	314-622-3400 x223 claybourj@stlouiscity.com

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.

Francis R. May
Signature/Authorized Official

2/10/11
Date

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

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?	
• 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? N/A (none received)	<input type="checkbox"/>

7. NSP Information by Activity

	Check all that apply
Did you include a description of all eligible NSP3 activities you	<input checked="" type="checkbox"/>

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

8. Certifications

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

9. Additional Documentation

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

NSP 3 VICINITY HIRING

NEW HIRES (includes workers who have worked with the contractor in the recent past but did not continue to work for the contractor since the last job.)

This form is distributed to the General Contractor (GC) at the Pre-Construction Meeting.

GC is also required to provide this form to any subcontractors they hire for this project.

Firm Name:	
Project No:	
Project Name:	
Project Address:	

Review the information below and check all that apply for the pay period shown above:

- We have not hired any new employees.
- We have hired employees that live within the NSP3 Target Area Vicinity.
- We have hired employees who meet Section 3 criteria. * (see next page for definition)
- We have hired employees who do not meet Non-Section 3 criteria.

We have taken one or more of the following recruitment steps to hire employees who live within the target area vicinity or who meet Section 3 criteria: (check all that apply)

- We have advertised to fill vacancy(ies) at the site(s), where work is taking place in connection with this project.

Below we have checked the steps that we have taken to find NSP3 Target Area Vicinity residents and residents that meet Section 3 criteria: (check all that apply)

- Placed signs or posters in prominent places within the target area vicinity.
- Taken photographs of the above item to document that the above step was carried out.
- Distributed employment flyers in locations accessible to NSP3 vicinity residents.
- Posted employment flyers in various locations within the NSP3 vicinity area.
- Kept a log of all applicants and indicated the reasons why NSP3 Target Area Vicinity residents and/or Section 3 residents who applied were not hired.
- Retained copies of any employment applications completed by NSP3 Target Area Vicinity residents.
- Requested training on NSP3 Vicinity Hiring and Section 3 employment requirements.

Print Name and Title

Contractor

Date

Signature

Projects with Eligible Tracts (by NSP Score)

Legend

Projects

- Acquired
- Rehab

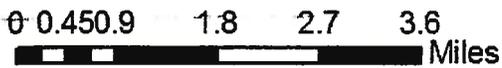
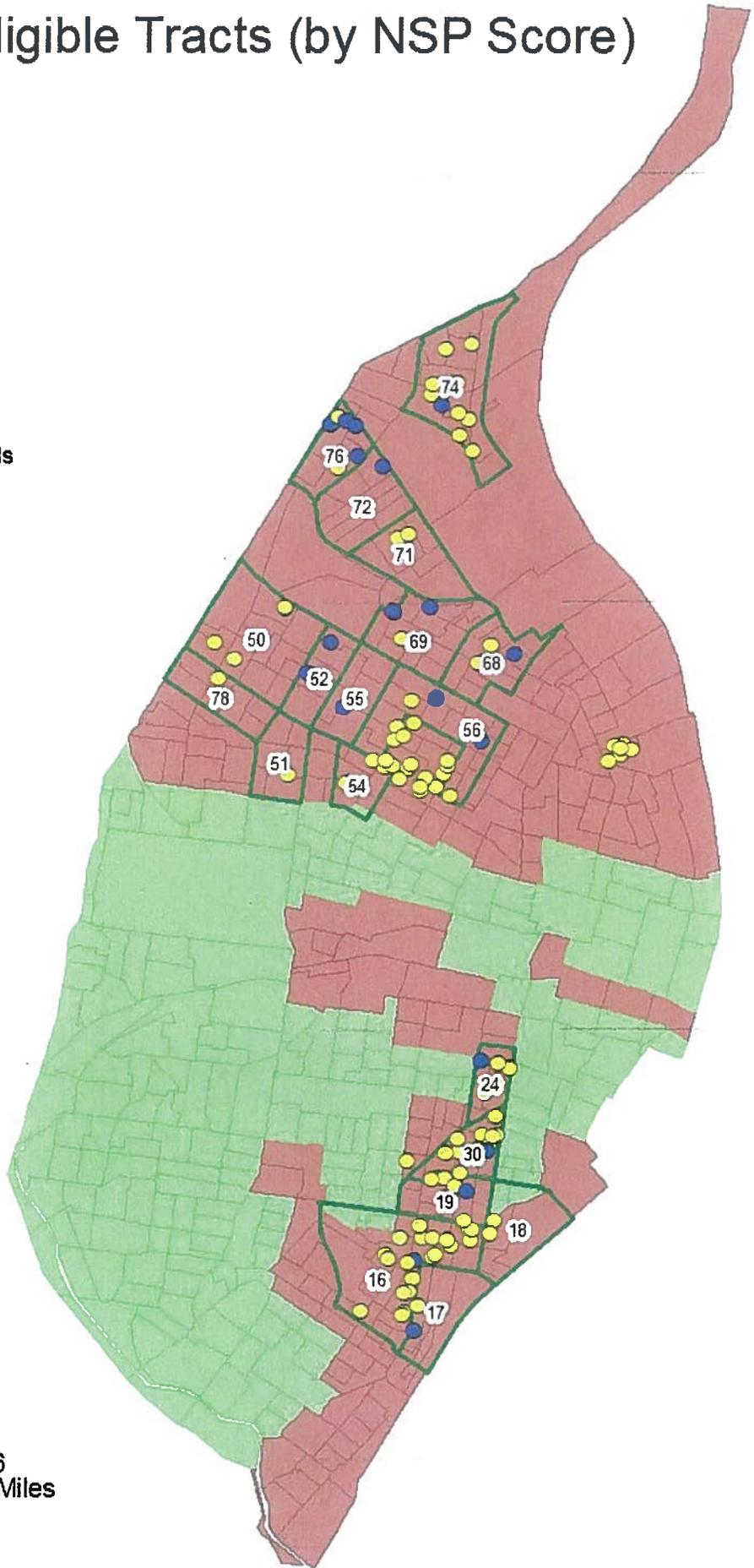
Targeted City Neighborhoods

Census Block Groups

NSP Need

- < 13
- ≥ 13

Neighborhoods	
Number	Name
16	Dutchtown
17	Mount Pleasant
18	Marine Villa
19	Gravois Park
24	Fox Park
30	Benton Park West
50	Wells / Goodfellow
51	Academy
52	Kingsway West
54	Lewis Place
55	Kingsway East
56	The Greater Ville
68	O'Fallon
69	Penrose
71	Mark Twain
72	Walnut Park East
74	Baden
76	Walnut Park West
78	Hamilton Heights



Project Summary for NSP3

Project Name	Total Housing Units	NSP3Need Score
Benton Park West	2770	16.75
Kingsway West	2025	18
Kingsway East	2237	18
Baden	4659	17.91
Walnut Park West	1363	18
Walnut Park East	2189	18.67
Mark Twain	2372	17.91
Penrose	3654	18.35
OFallon Park	3469	18
WellsGoodFellow	4318	18
Greater Ville	4622	17.57
Hamilton Heights	2059	18
Academy	1868	18.24
Lewis Place	1211	17.45
Marine Villa	1700	15.18
Fox Park	1638	14.15
Gravois Park	3009	17.56
Dutchtown South	8687	15.78
Mount Pleasant	2447	17

Total Housing Units for All Shapes: 56297

Total NSP3 Need Score: 17.33

Neighborhood ID: 5180297

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Benton Park West

Date:2011-02-07 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: 16.75

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 2770

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.43

Percent Persons Less than 80% AMI: 78.61

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 2557

Residential Addresses Vacant 90 or more days (USPS, March 2010): 620

Residential Addresses NoStat (USPS, March 2010): 197

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: 839

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 51.01

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.06

Number of Foreclosure Starts in past year: 61

Number of Housing Units Real Estate Owned July 2009 to June 2010: 33

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.222988 38.604999 -90.223417 38.603255 -90.225477 38.593261 -90.236893 38.594736 -90.237150
38.592858 -90.241785 38.593462 -90.242558 38.593730 -90.241270 38.594736 -90.236635 38.597822
-90.233889 38.600103 -90.229511 38.602182

Blocks Comprising Target Neighborhood

295101164001000, 295101164001001, 295101164001002, 295101164001003, 295101164001004,
295101164001006, 295101164001007, 295101164006004, 295101164006005, 295101164006006,
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295101242003005, 295101242004000, 295101242004001, 295101242004002, 295101242004003,
295101242004004, 295101242004005, 295101242005000, 295101242005001, 295101242005002,
295101242005003, 295101242005004, 295101242005005, 295101242005006, 295101242005007,

Neighborhood ID: 2826477

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Mount Pleasant

Date:2011-02-07 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: 17

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 2447

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 88.73

Percent Persons Less than 80% AMI: 73.19

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: 2433

Residential Addresses Vacant 90 or more days (USPS, March 2010): 376

Residential Addresses NoStat (USPS, March 2010): 80

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: 645

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 50

Percent of Housing Units 90 or more days delinquent or in foreclosure: 13.8

Number of Foreclosure Starts in past year: 48

Number of Housing Units Real Estate Owned July 2009 to June 2010: 27

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

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

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.239811 38.580513 -90.228224 38.578970 -90.225134 38.577360 -90.228567 38.574005 -90.232601
38.571253 -90.238609 38.563804 -90.244102 38.566422 -90.242043 38.569576

Blocks Comprising Target Neighborhood

295101156001000, 295101156001001, 295101156001002, 295101156001004, 295101156001005,
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295101156005006, 295101156005007, 295101156005008, 295101156005009, 295101156005010,
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295101156006005, 295101156006006, 295101156006007, 295101156006008, 295101156006009,

Neighborhood ID: 8155395

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Dutchtown South

Date:2011-02-07 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: 15.78

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 8687

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.81

Percent Persons Less than 80% AMI: 75.48

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: 8323

Residential Addresses Vacant 90 or more days (USPS, March 2010): 1495

Residential Addresses NoStat (USPS, March 2010): 408

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: 3049

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 46.17

Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.67

Number of Foreclosure Starts in past year: 202

Number of Housing Units Real Estate Owned July 2009 to June 2010: 111

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): 41

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.259638 38.589906 -90.244446 38.588296 -90.226936 38.586082 -90.228567 38.578702 -90.239811
38.580446 -90.242128 38.569777 -90.244188 38.566690 -90.245562 38.567093 -90.245132 38.568032
-90.256720 38.574072 -90.255775 38.576018 -90.255775 38.577360 -90.256462 38.579574 -90.257406
38.581587 -90.259037 38.583868 -90.259638 38.585948

Blocks Comprising Target Neighborhood

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Neighborhood ID: 4900970

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Gravois Park

Date:2011-02-07 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: 17.56

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 3009

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.1

Percent Persons Less than 80% AMI: 79.22

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: 2784

Residential Addresses Vacant 90 or more days (USPS, March 2010): 730

Residential Addresses NoStat (USPS, March 2010): 203

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: 1056

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 58.53

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.94

Number of Foreclosure Starts in past year: 81

Number of Housing Units Real Estate Owned July 2009 to June 2010: 47

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): 17

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.225391 38.593261 -90.227022 38.586149 -90.244532 38.588363 -90.244188 38.592254 -90.242386
38.593596 -90.241699 38.593462 -90.237236 38.592925 -90.236893 38.594736

Blocks Comprising Target Neighborhood

295101164001008, 295101164001009, 295101164002000, 295101164002001, 295101164002002,
295101164002003, 295101164002004, 295101164002005, 295101164002006, 295101164003000,
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295101241005003, 295101241005004, 295101241005005, 295101241005006, 295101241005007,

Neighborhood ID: 7043579

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Marine Villa

Date:2011-02-07 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: 15.18

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 1700

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90.66

Percent Persons Less than 80% AMI: 79.65

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: 1551

Residential Addresses Vacant 90 or more days (USPS, March 2010): 241

Residential Addresses NoStat (USPS, March 2010): 136

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: 477

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 44.6

Percent of Housing Units 90 or more days delinquent or in foreclosure: 12.94

Number of Foreclosure Starts in past year: 31

Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

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

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

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.228567 38.578702 -90.225563 38.593328 -90.215778 38.592187 -90.214920 38.591248 -90.214577
38.591718 -90.209684 38.587223 -90.220671 38.579977 -90.225391 38.577293

Blocks Comprising Target Neighborhood

295101157001000, 295101157001001, 295101157001011, 295101157001012, 295101157001013,
295101157001014, 295101157001015, 295101243004005, 295101243004006, 295101243004007,
295101243004008, 295101243004009, 295101243004010, 295101243004011, 295101243005003,
295101243005004, 295101243005005, 295101243005006, 295101243005007, 295101243005008,
295101243005009, 295101243005010, 295101243005011, 295101243005012, 295101246001025,
295101246001028, 295101246001031, 295101246001032, 295101246001033, 295101246001034,
295101246001035, 295101246001036, 295101246001037, 295101246001038, 295101246001039,
295101246001040, 295101246001041, 295101246001042, 295101246001043, 295101246001044,
295101246001045, 295101246001046, 295101246001047, 295101246001048, 295101246001049,
295101246001050, 295101246001051, 295101246001052, 295101246001053, 295101246001054,
295101246001055, 295101246001056, 295101246001057, 295101246002000, 295101246002001,
295101246002002, 295101246002003, 295101246002004, 295101246002005, 295101246002006,
295101246002007, 295101246002008, 295101246002009, 295101246002010, 295101246002011,
295101246002012,

Neighborhood ID: 9953857

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Fox Park

Date:2011-02-07 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: 14.15

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 1638

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.32

Percent Persons Less than 80% AMI: 75.59

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: 1447

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

Residential Addresses NoStat (USPS, March 2010): 97

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: 576

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 35.46

Percent of Housing Units 90 or more days delinquent or in foreclosure: 10.61

Number of Foreclosure Starts in past year: 32

Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 7

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.228052 38.614389 -90.221272 38.613584 -90.222816 38.604932 -90.225391 38.603926 -90.230713
38.601444

Blocks Comprising Target Neighborhood

295101231002005, 295101231002006, 295101231002007, 295101231002008, 295101231002009,
295101231002010, 295101231002011, 295101231002012, 295101231002013, 295101231003000,
295101231003001, 295101231003002, 295101231003003, 295101231003004, 295101231003005,
295101231003006, 295101231003007, 295101231004000, 295101231004001, 295101231004002,
295101231004003, 295101231004004, 295101231004005, 295101231004006, 295101231004007,
295101231004008, 295101231004009, 295101231004010, 295101231004011, 295101231005000,
295101231005001, 295101231005002, 295101231005003, 295101231005004, 295101231005005,
295101231005006, 295101231005007, 295101242001003, 295101242001004, 295101242001005,
295101242001006, 295101242001009, 295101242001010, 295101242001012, 295101242001024,

Neighborhood ID: 7153717

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Academy

Date:2011-02-07 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: 18.24

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 1868

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 88.08

Percent Persons Less than 80% AMI: 72.89

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: 1779

Residential Addresses Vacant 90 or more days (USPS, March 2010): 272

Residential Addresses NoStat (USPS, March 2010): 257

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: 368

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 60.02

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.63

Number of Foreclosure Starts in past year: 32

Number of Housing Units Real Estate Owned July 2009 to June 2010: 18

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

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

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.267792 38.665877 -90.264959 38.664201 -90.261269 38.663062 -90.262127 38.659778 -90.263586
38.651601 -90.273371 38.652606 -90.271997 38.660917

Blocks Comprising Target Neighborhood

295101055001000, 295101055001001, 295101055001002, 295101055001003, 295101055001004,
295101055001005, 295101055001006, 295101055001007, 295101066001007, 295101066001008,
295101066001009, 295101066001010, 295101066002000, 295101066002001, 295101066002002,
295101066002003, 295101122001000, 295101122001001, 295101122001002, 295101122001003,
295101122001004, 295101122002000, 295101122002001, 295101122002002, 295101122002003,
295101122002004, 295101122002005, 295101122002006, 295101122003000, 295101122003001,
295101122003002, 295101122003007,

Neighborhood ID: 7423980

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Lewis Place

Date:2011-02-07 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: 17.45

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 1211

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 88.48

Percent Persons Less than 80% AMI: 76.31

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: 1141

Residential Addresses Vacant 90 or more days (USPS, March 2010): 183

Residential Addresses NoStat (USPS, March 2010): 223

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: 176

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 68.18

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.08

Number of Foreclosure Starts in past year: 14

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

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 3

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.248051 38.657700 -90.245218 38.656561 -90.250626 38.648852 -90.253544 38.650260 -90.254831
38.650796 -90.257750 38.650997 -90.255947 38.661319

Blocks Comprising Target Neighborhood

295101066001000, 295101066001002, 295101111003004, 295101111003005, 295101111003006,
295101112003005, 295101112003006, 295101112003010, 295101112003011, 295101112003012,
295101112004003, 295101112004004, 295101112004005, 295101112004006, 295101112004007,
295101123001000, 295101123001001, 295101123001002, 295101123001003, 295101123001004,
295101123001005, 295101123002000, 295101123002002, 295101123002003, 295101123002004,
295101192002001,

Neighborhood ID: 2415039

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Greater Ville

Date:2011-02-07 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: 17.57

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 4622

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90.78

Percent Persons Less than 80% AMI: 76.67

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: 4433

Residential Addresses Vacant 90 or more days (USPS, March 2010): 714

Residential Addresses NoStat (USPS, March 2010): 873

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: 730

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 69.27

Percent of Housing Units 90 or more days delinquent or in foreclosure: 14.97

Number of Foreclosure Starts in past year: 58

Number of Housing Units Real Estate Owned July 2009 to June 2010: 32

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

*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

-90.244274 38.673114 -90.222731 38.663799 -90.231743 38.651466 -90.232773 38.651198 -90.236807
38.652673 -90.231485 38.660247 -90.242901 38.665273 -90.248222 38.657834 -90.253458 38.660180

Blocks Comprising Target Neighborhood

295101101004000, 295101101004001, 295101101004002, 295101101004003, 295101101004004,
295101101004005, 295101101004006, 295101101004007, 295101101004008, 295101101004009,
295101101004010, 295101101004011, 295101101005000, 295101101005001, 295101101005002,
295101101005003, 295101101005004, 295101101005005, 295101101005006, 295101101005007,
295101101005008, 295101103002000, 295101103002001, 295101103002002, 295101103002003,
295101103002004, 295101103002005, 295101103002006, 295101103003000, 295101103003001,
295101103003002, 295101103003003, 295101103003004, 295101103003005, 295101103004000,
295101103004001, 295101103004002, 295101103004003, 295101103004004, 295101103004005,
295101103005000, 295101103005001, 295101103005002, 295101103005003, 295101103005004,
295101103006000, 295101103006001, 295101103006002, 295101103006003, 295101103006004,
295101103006005, 295101104003001, 295101104003002, 295101104003003, 295101104003004,
295101104004001, 295101104004002, 295101104004003, 295101112001000, 295101112001001,
295101112001002, 295101112001003, 295101112001004, 295101112001005, 295101112002000,
295101112002001, 295101112002002, 295101112002003, 295101112002004, 295101112002005,
295101112003000, 295101112003001, 295101112003002, 295101112003003, 295101112003004,
295101112003007, 295101112003008, 295101112003009, 295101114001001, 295101114001002,
295101114001003, 295101114002001, 295101114002002, 295101114002003, 295101114002004,
295101114002005, 295101114002006, 295101114003000, 295101114003002, 295101114003003,
295101114003006, 295101114003007, 295101114003010, 295101114004000, 295101114004003,
295101114004004, 295101114004006, 295101114004007,

Neighborhood ID: 6542053

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Hamilton Heights

Date:2011-02-07 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: 13

Total Housing Units in Neighborhood: 2059

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 89.81

Percent Persons Less than 80% AMI: 83.21

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: 2026

Residential Addresses Vacant 90 or more days (USPS, March 2010): 420

Residential Addresses NoStat (USPS, March 2010): 299

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: 342

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 72.91

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.1

Number of Foreclosure Starts in past year: 28

Number of Housing Units Real Estate Owned July 2009 to June 2010: 16

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

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

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.286160 38.675660 -90.267534 38.665675 -90.272169 38.660850 -90.289850 38.670568

Blocks Comprising Target Neighborhood

295101061001000, 295101061001001, 295101061001002, 295101061001003, 295101061001004,
295101061001005, 295101061001006, 295101061001007, 295101061001008, 295101061001009,
295101061001010, 295101061001011, 295101061002000, 295101061002001, 295101061002002,
295101061002003, 295101061002004, 295101061002005, 295101061002006, 295101061002007,
295101061002008, 295101061002009, 295101061002010, 295101061002011, 295101061002012,
295101061002013, 295101061002014, 295101061003000, 295101061003001, 295101061003002,
295101061003003, 295101061003004, 295101061003005, 295101061003006, 295101061003007,
295101061003008, 295101061003009, 295101061003010, 295101061003011, 295101061004000,
295101061004001, 295101061004002, 295101061004003, 295101061004004, 295101061004005,
295101061004006, 295101061004007, 295101061004008, 295101061004009, 295101061004010,
295101061004011, 295101061004012, 295101066003000, 295101066003001, 295101066003002,
295101066003003, 295101066003004, 295101066003005, 295101066004000, 295101066004001,
295101066004002, 295101066004003, 295101066004004, 295101066004005,

Neighborhood ID: 7819763

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Kingsway East

Date:2011-02-07 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: 13

Total Housing Units in Neighborhood: 2237

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 77.83

Percent Persons Less than 80% AMI: 67.84

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: 2148

Residential Addresses Vacant 90 or more days (USPS, March 2010): 314

Residential Addresses NoStat (USPS, March 2010): 242

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: 502

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 70.1

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.5

Number of Foreclosure Starts in past year: 40

Number of Housing Units Real Estate Owned July 2009 to June 2010: 23

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 7

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.251999 38.676464 -90.244188 38.673114 -90.253801 38.660046 -90.258436 38.662056 -90.261440
38.662928 -90.259123 38.666078

Blocks Comprising Target Neighborhood

295101067001000, 295101067001001, 295101067001002, 295101067001003, 295101067001004,
295101067001005, 295101067001006, 295101067001007, 295101067001008, 295101067001009,
295101067001010, 295101067001011, 295101067002000, 295101067002001, 295101067002002,
295101067002003, 295101067002004, 295101067002005, 295101067002006, 295101067003000,
295101067003001, 295101067003002, 295101067003003, 295101067003004, 295101067003005,
295101067004000, 295101067004001, 295101067004002, 295101067004003, 295101067004004,
295101067004005, 295101067005000, 295101067005001, 295101067005002, 295101067005003,
295101067005004,

Neighborhood ID: 4677124

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Kingsway West

Date:2011-02-07 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: 13

Total Housing Units in Neighborhood: 2025

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 84.2

Percent Persons Less than 80% AMI: 69.91

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: 1868

Residential Addresses Vacant 90 or more days (USPS, March 2010): 250

Residential Addresses NoStat (USPS, March 2010): 259

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: 370

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 72.81

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.44

Number of Foreclosure Starts in past year: 30

Number of Housing Units Real Estate Owned July 2009 to June 2010: 17

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 5

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.258436 38.679279 -90.251827 38.676397 -90.258522 38.667217 -90.261526 38.662928 -90.264874
38.664268 -90.267963 38.665675

Blocks Comprising Target Neighborhood

295101064001000, 295101064001001, 295101064001002, 295101064001003, 295101064001004,
295101064001005, 295101064001006, 295101064002000, 295101064002001, 295101064002002,
295101064002003, 295101064002004, 295101064002005, 295101064002006, 295101064002007,
295101064002008, 295101064002009, 295101064002010, 295101064003000, 295101064003001,
295101064003006, 295101064003007, 295101065001000, 295101065001003, 295101065001004,
295101065002000, 295101065002001, 295101065002002, 295101065002003, 295101065002004,
295101065002005,

Neighborhood ID: 9433929

NSP3 Planning Data

Grantee ID: 2918900C,2946260E

Grantee State: MO

Grantee Name: ST. LOUIS COUNTY,ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: WellsGoodFellow

Date:2011-02-07 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: 13

Total Housing Units in Neighborhood: 4318

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 93.89

Percent Persons Less than 80% AMI: 81.61

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: 3945

Residential Addresses Vacant 90 or more days (USPS, March 2010): 532

Residential Addresses NoStat (USPS, March 2010): 802

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: 611

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 74.42

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.58

Number of Foreclosure Starts in past year: 50

Number of Housing Units Real Estate Owned July 2009 to June 2010: 27

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005': 8.1

Place (if place over 20,000) or county unemployment rate June 2010': 11.1

'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

-90.275345 38.689195 -90.271225 38.685912 -90.266504 38.682897 -90.258350 38.679279 -90.267534
38.665608 -90.286074 38.675593

Blocks Comprising Target Neighborhood

291892139001014, 295101062001000, 295101062001001, 295101062001002, 295101062001003, 295101062001004, 295101062001005, 295101062001006, 295101062001007, 295101062001008, 295101062002000, 295101062002001, 295101062002002, 295101062002003, 295101062002004, 295101062002005, 295101062002006, 295101062002007, 295101062003000, 295101062003001, 295101062003002, 295101062003003, 295101062003004, 295101062003005, 295101062003006, 295101062003007, 295101062003008, 295101062003009, 295101062003010, 295101062003011, 295101062003012, 295101063001000, 295101063001001, 295101063001002, 295101063001003, 295101063001004, 295101063001005, 295101063001006, 295101063002000, 295101063002001, 295101063002002, 295101063002003, 295101063002004, 295101063002005, 295101063003000, 295101063003001, 295101063003002, 295101063003003, 295101063003004, 295101063003005, 295101063003006, 295101063003007, 295101063004000, 295101063004001, 295101063004002, 295101063004003, 295101063004004, 295101063004005, 295101063004006, 295101064003002, 295101064003003, 295101064003004, 295101064003005, 295101064004000, 295101064004001, 295101064004002, 295101064004003, 295101064004004, 295101064004005, 295101064004006, 295101064004007, 295101064004008, 295101064004009, 295101065001001, 295101065001002, 295101065003000, 295101065003001, 295101065003002, 295101065003003, 295101065003004, 295101065004000, 295101065004001, 295101065004002, 295101065004003, 295101065004004, 295101065004005, 295101065004006, 295101065004007,

Neighborhood ID: 7025451

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: OFallon Park

Date:2011-02-07 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: 13

Total Housing Units in Neighborhood: 3469

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 86.3

Percent Persons Less than 80% AMI: 73.4

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: 3198

Residential Addresses Vacant 90 or more days (USPS, March 2010): 520

Residential Addresses NoStat (USPS, March 2010): 414

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: 596

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 69.68

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.7

Number of Foreclosure Starts in past year: 47

Number of Housing Units Real Estate Owned July 2009 to June 2010: 28

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): 10

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.224791 38.680887 -90.223932 38.679279 -90.221701 38.676598 -90.218010 38.678475 -90.216293
38.676732 -90.211916 38.679279 -90.215607 38.675928 -90.218525 38.673114 -90.222044 38.668021
-90.226336 38.670098 -90.228825 38.666480 -90.236549 38.669763 -90.230627 38.677872

Blocks Comprising Target Neighborhood

295101096001023, 295101096001024, 295101096001025, 295101096001026, 295101096001027,
295101096001028, 295101096001029, 295101096001030, 295101096001031, 295101096001032,
295101096001033, 295101096002000, 295101096002001, 295101096002002, 295101096002003,
295101096002004, 295101096002005, 295101096002006, 295101096003000, 295101096003001,
295101096003002, 295101096003003, 295101096003004, 295101096003005, 295101096004000,
295101096004001, 295101096004002, 295101096004003, 295101102001000, 295101102001001,
295101102001002, 295101102001003, 295101102001004, 295101102001005, 295101102002000,
295101102002001, 295101102002002, 295101102002003, 295101102002004, 295101102002005,
295101102002006, 295101102003000, 295101102003001, 295101102003002, 295101102003003,
295101102003004, 295101102003005, 295101102003006, 295101102004000, 295101102004001,
295101102004002, 295101102004003, 295101102004004, 295101102004005, 295101102004006,
295101102004007, 295101102004008, 295101102004009, 295101102004010, 295101102004011,
295101102005000, 295101102005001, 295101102005002, 295101102005003, 295101102005004,
295101102005005, 295101103001000, 295101103001001, 295101103001002, 295101103001003,
295101103001004, 295101103001005, 295101103001006, 295101103001007, 295101103001008,

Neighborhood ID: 7971099

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Penrose

Date:2011-02-07 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: 18.35

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 3654

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 87.69

Percent Persons Less than 80% AMI: 69.29

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: 3521

Residential Addresses Vacant 90 or more days (USPS, March 2010): 466

Residential Addresses NoStat (USPS, March 2010): 247

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: 916

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 68.12

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.24

Number of Foreclosure Starts in past year: 77

Number of Housing Units Real Estate Owned July 2009 to June 2010: 44

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): 15

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.242558 38.684639 -90.244532 38.681557 -90.246077 38.682294 -90.246935 38.681356 -90.248051
38.681825 -90.251827 38.676464 -90.236549 38.669830 -90.230627 38.677872 -90.224791 38.680887
-90.225477 38.681825 -90.226765 38.682562 -90.228052 38.683098 -90.237837 38.682629

Blocks Comprising Target Neighborhood

295101076002014, 295101076002015, 295101076003000, 295101076003001, 295101076003002,
295101076003003, 295101076003004, 295101076003005, 295101077001000, 295101077001001,
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295101077001007, 295101077001008, 295101077002000, 295101077002001, 295101077002002,
295101077002003, 295101077002004, 295101077002005, 295101077002006, 295101077002007,
295101077003000, 295101077003001, 295101077003002, 295101077003003, 295101077003004,
295101077003005, 295101077003006, 295101077004000, 295101077004001, 295101077004002,
295101077004003, 295101077004004, 295101077004005, 295101077005000, 295101077005001,
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295101077005007, 295101077006000, 295101077006001, 295101077006002, 295101077006003,
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295101096005004, 295101096005005, 295101096005006, 295101101001000, 295101101001001,
295101101001002, 295101101001003, 295101101001004, 295101101001005, 295101101002000,
295101101002001, 295101101002002, 295101101002003, 295101101002004, 295101101002005,
295101101002006, 295101101003000, 295101101003001, 295101101003002, 295101101003003,

Neighborhood ID: 2623779

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Mark Twain

Date:2011-02-07 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: 17.91

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 2372

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90.49

Percent Persons Less than 80% AMI: 77.42

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: 2151

Residential Addresses Vacant 90 or more days (USPS, March 2010): 282

Residential Addresses NoStat (USPS, March 2010): 152

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: 577

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 70.48

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.43

Number of Foreclosure Starts in past year: 49

Number of Housing Units Real Estate Owned July 2009 to June 2010: 28

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

*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

-90.241013 38.697167 -90.230627 38.684907 -90.228653 38.683567 -90.227365 38.682964 -90.237494
38.682629 -90.241699 38.684170 -90.245733 38.686180 -90.254488 38.689865

Blocks Comprising Target Neighborhood

295101075001000, 295101075001001, 295101075001002, 295101075001003, 295101075001004,
295101075001005, 295101075001006, 295101075002000, 295101075002001, 295101075002002,
295101075002003, 295101075002004, 295101075002005, 295101075002006, 295101075003000,
295101075003001, 295101075003002, 295101075003003, 295101075003004, 295101075003005,
295101075003006, 295101075003007, 295101075004000, 295101075004001, 295101075004002,
295101075004003, 295101075004004, 295101075004005, 295101075004006, 295101075004007,
295101075004010, 295101075004011, 295101075004012, 295101076001000, 295101076001001,
295101076001002, 295101076001003, 295101076001004, 295101076001005, 295101076001006,
295101076002000, 295101076002001, 295101076002002, 295101076002003, 295101076002004,
295101076002005, 295101076002006, 295101076002009, 295101076002010, 295101076002011,
295101076002012, 295101076002013, 295101085002035,

Neighborhood ID: 3073394

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Walnut Park East

Date:2011-02-07 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: 18.67

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 2189

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 92.22

Percent Persons Less than 80% AMI: 78.95

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: 2152

Residential Addresses Vacant 90 or more days (USPS, March 2010): 308

Residential Addresses NoStat (USPS, March 2010): 241

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: 489

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 80.91

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.03

Number of Foreclosure Starts in past year: 44

Number of Housing Units Real Estate Owned July 2009 to June 2010: 24

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

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

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

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

-90.249596 38.706812 -90.241013 38.697100 -90.254145 38.690066 -90.258093 38.691606 -90.259981
38.693348 -90.260582 38.695425 -90.260410 38.696832 -90.260754 38.697970 -90.259638 38.699243
-90.252771 38.703262

Blocks Comprising Target Neighborhood

295101072001000, 295101072001001, 295101072001002, 295101072001003, 295101072001004,
295101072001005, 295101072001006, 295101072001007, 295101072001008, 295101072001009,
295101072002000, 295101072002001, 295101072002002, 295101072002003, 295101072002004,
295101072002005, 295101072002006, 295101072003000, 295101072003001, 295101072003002,
295101072003003, 295101072003004, 295101072003005, 295101072003006, 295101074001000,
295101074001001, 295101074001002, 295101074001003, 295101074001004, 295101074001005,
295101074002000, 295101074002001, 295101074002002, 295101074002003, 295101074002004,
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295101074004007, 295101074004008, 295101074005000, 295101074005001, 295101074005002,
295101074005003, 295101074005004, 295101074005005, 295101074006000, 295101074006001,
295101074006002, 295101074006003, 295101074006004, 295101074006005, 295101074006006,

Neighborhood ID: 3563385

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Walnut Park West

Date:2011-02-07 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: 13

Total Housing Units in Neighborhood: 1363

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 84.18

Percent Persons Less than 80% AMI: 61.81

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: 1345

Residential Addresses Vacant 90 or more days (USPS, March 2010): 191

Residential Addresses NoStat (USPS, March 2010): 8

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: 504

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 71.8

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.6

Number of Foreclosure Starts in past year: 44

Number of Housing Units Real Estate Owned July 2009 to June 2010: 24

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

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

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

¹Bureau 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

-90.255089 38.713443 -90.249510 38.706812 -90.252943 38.703262 -90.259895 38.699109 -90.260839
38.697903 -90.261784 38.699176 -90.263243 38.700114 -90.264187 38.700449 -90.262728 38.702458

Blocks Comprising Target Neighborhood

295101073002007, 295101073002008, 295101073003000, 295101073003001, 295101073003002,
295101073003003, 295101073003004, 295101073003005, 295101073003006, 295101073003007,
295101073003008, 295101073003009, 295101073004000, 295101073004001, 295101073004002,
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295101073005000, 295101073005005, 295101073005006, 295101073005007, 295101073006000;
295101073006001, 295101073006002, 295101073006007, 295101073006008, 295101073007002,
295101073007007, 295101073007008,

Neighborhood ID: 8325958

NSP3 Planning Data

Grantee ID: 2946260E

Grantee State: MO

Grantee Name: ST LOUIS

Grantee Address: 1015 Locust St. Saint Louis MO 63139

Grantee Email: meyerstjr@stlouiscity.com

Neighborhood Name: Baden

Date:2011-02-07 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: 17.91

State Minimum Threshold NSP3 Score: 13

Total Housing Units in Neighborhood: 4659

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.28

Percent Persons Less than 80% AMI: 63.28

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: 4526

Residential Addresses Vacant 90 or more days (USPS, March 2010): 472

Residential Addresses NoStat (USPS, March 2010): 254

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: 1451

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 65.81

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.15

Number of Foreclosure Starts in past year: 123

Number of Housing Units Real Estate Owned July 2009 to June 2010: 69

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): 23

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): -6.3

Place (if place over 20,000) or county unemployment rate June 2005: 8.1

Place (if place over 20,000) or county unemployment rate June 2010: 11.1

¹Bureau 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

-90.228052 38.727706 -90.222130 38.729313 -90.221529 38.728845 -90.222731 38.727840 -90.223589
38.727104 -90.225563 38.725229 -90.227623 38.713510 -90.228052 38.711099 -90.227537 38.709357
-90.222130 38.703061 -90.228481 38.700449 -90.230026 38.703597 -90.230284 38.705539 -90.233545
38.708219 -90.236807 38.709826 -90.241442 38.711433 -90.243845 38.712438 -90.251398 38.714715
-90.253887 38.715921 -90.251827 38.718867 -90.240755 38.723287

Blocks Comprising Target Neighborhood

295101081001000, 295101081001001, 295101081001002, 295101081001003, 295101081001004,
295101081001005, 295101081001006, 295101081001007, 295101081001008, 295101081001009,
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295101081001021, 295101081002000, 295101081002001, 295101081002002, 295101081002003,
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295101081002009, 295101081002010, 295101081002011, 295101081002012, 295101081002015,
295101081002016, 295101081002017, 295101081003000, 295101081003001, 295101081003002,
295101081003003, 295101081003004, 295101081003005, 295101081003006, 295101081003007,
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295101082003003, 295101082003004, 295101082003005, 295101082003006, 295101082003007,
295101082003008, 295101082003009, 295101082003010, 295101082003011, 295101082003012,
295101083001000, 295101083001001, 295101083001002, 295101083001003, 295101083001004,
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295101085002005, 295101085002006,