

**County of Imperial**  
**NSP 3 Action Plan AM #3**

This Action Plan (“Plan”) constitutes the County of Imperial’s (“County”) application for its designated allocation of Neighborhood Stabilization Program 3 (“NSP3”) funds. The County is anticipating to receive \$1,708,780.00 in NSP3 funds from the U.S. Department of Housing and Urban Development (“HUD”) pursuant to Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 (aka Dodd-Frank Act) for the purpose of addressing the growing inventory of abandoned, foreclosed residential properties.

NSP3 funds must be used for the acquisition and rehabilitation of abandoned, foreclosed residential properties which are located in a targeted neighborhood of greatest need. The grant requires that a minimum 25% of the funds must be used to assist very-low income households earning at or below 50% of the area median income (“AMI”). All acquisitions funded by NSP3 must meet the discount requirement of one percent (1%) below appraised value. A requirement of the grant is that 50% of funds must be expended within two years, and the balance of funds within 3 years. The timeliness requirement begins upon the approval of the County’s NSP3 Plan and HUD’s subsequent execution of the County’s NSP3 Agreement.

In order for the County to receive its NSP3 allocation, it is required to submit an Abbreviated Plan. This Plan must demonstrate how the County will utilize its NSP3 allocation in a manner consistent with the intent and purpose of the NSP3 Program. The Plan must address housing activities that will have a stabilizing effect of the County’s housing market, create affordable housing opportunities for income-qualified households, improve sustainability, and provide opportunities for job-creation or retention. Additional considerations involve the incorporation of energy efficient and green improvements in project designs to improve the overall impact on the environment. A current assessment of the local market conditions suggests that a first time homebuyer-driven homeownership program would be the most effective and impactful use of the NSP3 funding to combat the ill effects of the housing market and restore stability. Due to the current marketing conditions, the Affordable Rental Housing Program is not meeting the desired outcome; therefore the County intends to transfer the funding of \$512,634 for this activity to the Affordable Housing Program. By transferring these monies to the Affordable Housing Program, the County will still meet the statutory requirement of 25% target of very-low income households through the first time homebuyer program.

**1. NSP3 Grantee Information**

<b>NSP3 Program Administrator Contact Information</b>	
<b>Name (Last, First)</b>	Warren, Esperanza Colio
<b>Email Address</b>	<a href="mailto:esperanzacolio@co.imperial.ca.us">esperanzacolio@co.imperial.ca.us</a>
<b>Phone Number</b>	(442) 265-1100
<b>Mailing Address</b>	940 West Main St. Suite 203 El Centro, CA 92243

Approved by Imperial County Board of Supervisors  
June 23, 2015

## 2. Areas of Greatest Need

### Map Submission

The map generated through the use of the HUD NSP3 Mapping Tool is included as an attachment.

### Data Sources Used to Determine Areas of Greatest Need

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

Response:

The County utilized the HUD NSP 3 mapping tool to locate incorporated and unincorporated areas of the County. The HUD User Data site has provided supporting data that identifies these areas as the highest risk and thus the areas of greatest need. Details are provided below.

### Determination of Areas of Greatest Need and Applicable Tiers

**Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.**

Response:

Since the State of California's minimum foreclosure score is 17, NSP eligible projects must have an average foreclosure score of 17. The County's first priority is to locate eligible abandoned and/or foreclosed properties within an eligible census tract in the incorporated and unincorporated areas of the County. The County has identified eligible census tracts within the incorporated and unincorporated areas of the County, Imperial and a concentrated target area for Brawley. Due to the current market conditions, the County is adding three target areas in El Centro and a small concentrated target area for Calexico. The table below details these areas.

PLACENAME	NSP3 SCORE	Foreclosure Starts	Properties Needed for Impact	Housing Unit Count
Heber	20	64	13	890
Imperial	20	204	41	1749
Imperial (North of Aten)	19	0	0	3
Imperial (South of Aten)	19	77	.6	656
Imperial (South of Worthington)	19	1	0	13
Brawley	20	22	5	304
Brawley (southwest)	18	36	1.6	695
Seeley	20	20	4	445
Salton Sea	20	19	3	338
El Centro- South	20	28	1	141

El Centro- West	19	58	1.4	736
El Centro- Desert Gardens	18	51	1.4	1028
El Centro (south Danenberg)	20	6	.2	29
Calexico	18	20	0.4	320

HUD User Data provided by the NSP3 Mapping tool server describes these target communities in the following manner:

**Heber (unincorporated areas within)**

Neighborhood NSP3 Score: 20  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 890  
Total Housing Units to receive a mortgage between 2004 and 2007: 522

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 35.9  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 25.3  
Number of Foreclosure Starts in past year: 64  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 36

Estimated number of properties needed to make an impact in identified target area: 13

**Imperial (incorporated areas within)**

Neighborhood NSP3 Score: 20  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 1749  
Total Housing Units to receive a mortgage between 2004 and 2007: 1780

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 31.3  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 23.8  
Number of Foreclosure Starts in past year: 204  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 116

Estimated number of properties needed to make an impact in identified target area: 41

**Brawley (incorporated areas within)**

Neighborhood NSP3 Score: 20  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 304  
Total Housing Units to receive a mortgage between 2004 and 2007: 193

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 33.1  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 23.7  
Number of Foreclosure Starts in past year: 22  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 12

Estimated number of properties needed to make an impact in identified target area: 5

**Seeley (unincorporated areas within)**

Neighborhood NSP3 Score: 20  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 445  
Total Housing Units to receive a mortgage between 2004 and 2007: 189

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 28.1  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 22.1  
Number of Foreclosure Starts in past year: 20  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 11

Estimated number of properties needed to make an impact in identified target area: 4

**Salton City (unincorporated areas within)**

Neighborhood NSP3 Score: 20  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 338  
Total Housing Units to receive a mortgage between 2004 and 2007: 157

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 42.4  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 24.8  
Number of Foreclosure Starts in past year: 19  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 11

Estimated number of properties needed to make an impact in identified target area: 3

**Calexico**

Neighborhood NSP 3 Score: 18  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 320

Estimated number of properties needed to make an impact in identified target area: 0.4

**EI Centro- South**

Neighborhood NSP3 Score: 20  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 141

Estimated number of properties needed to make an impact in identified target area: 1

**EI Centro- West**

Neighborhood NSP3 Score: 19  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 736

Estimated number of properties needed to make an impact in identified target area: 1.4

**EI Centro- Desert Gardens**

Neighborhood NSP3 Score: 18  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 1028

Estimated number of properties needed to make an impact in identified target area: 1.4

**EI Centro (South of Danenberg)**

Neighborhood NSP3 Score: 20  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 29

Estimated number of properties needed to make an impact in identified target area: 0.2

**Brawley (Southwest)**

Neighborhood NSP3 Score: 18

State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 695

Estimated number of properties needed to make an impact in identified target area: 1.6

**Imperial (North of Aten)**

Neighborhood NSP3 Score: 19  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 3

Estimated number of properties needed to make an impact in identified target area: 0

**Imperial (South of Aten)**

Neighborhood NSP3 Score: 19  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 3

Estimated number of properties needed to make an impact in identified target area: 0

**Imperial (South of Worthington)**

Neighborhood NSP3 Score: 19  
State Minimum Threshold NSP3 Score: 17  
Total Housing Units in Neighborhood: 13

Estimated number of properties needed to make an impact in identified target area: 0

### 3. Definitions and Descriptions

#### Definitions

Term	Definition
Blighted Structure	<p>In the October 19, 2010 Notice, HUD defined a blighted structure when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. The Notice also indicates that grantees must define blighted structure in the context of state or local law. As such, the following provides the definition of blighted structure under the Amended State of California Health and Safety Code (Effective January 1, 2007):</p> <p><b>Section 33030</b></p> <p>(a) It is found and declared that there exist in many communities blighted areas that constitute physical and economic liabilities, requiring redevelopment in the interest of health, safety, and general welfare of the people of these communities and of the state.</p> <p>(b) A blighted area is one that contains BOTH of the following:</p> <p>(1) An area that is predominately urbanized, as the term is defined in section 33320.1, and is an area in which the combination of conditions set forth in Section 33031 is so prevalent and so substantial that it causes a reduction of, or lack of, proper utilization</p>

of the area to such an extent that it constitutes a serious physical and economic burden on the community that cannot reasonably be expected to be reversed or alleviated by private enterprise or governmental action, or both, without redevelopment.

(2) An area that is characterized by one or more conditions set forth in any paragraph of subdivision (a) of Section 33031 and one or more conditions set forth in any paragraph of subdivision (b) of Section 33031.

(c) A blighted area that contains the conditions described in subdivision (b) may also be characterized by the existence of inadequate public improvements or inadequate water or sewer facilities.

**Section 33031**

(a) This subdivision describes physical conditions that cause blight:

(1) Buildings which are unsafe or unhealthy for persons to live or work. These conditions can be caused by serious building code violations, serious dilapidation and deterioration caused by long term neglect, construction that is vulnerable to serious damage from seismic or geologic hazards, and faulty or inadequate water or sewer utilities.

(2) Conditions that prevent or substantially hinder the viable use or capacity of buildings or lots. This condition may be caused by buildings of a substandard, defective or obsolete design or construction given the present general plan, zoning or other development standards.

(3) Adjacent or nearby incompatible land uses that prevent the development of those parcels or other portions of the project area.

(4) The existence of subdivided lots that are in multiple ownership and whose physical development has been impaired by their irregular shapes and inadequate sizes, given the present general plan, and zoning standards and present market conditions.

(b) This subdivision describes economic conditions that cause blight:

(1) Depreciated or stagnant property values.

(2) Impaired property values, due in significant part, to hazardous wastes on property where the agency may be eligible to use its authority as specified in Article 12.5 (commencing with Section 33459).

(3) Abnormally high business vacancies, abnormally low lease rates, or an abnormally high number of abandoned buildings.

(4) A serious lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, and banks and other lending institutions.

(5) Serious residential overcrowding that has resulted in significant public health or safety problems. As used in this paragraph, "overcrowding" means exceeding the standard referenced in Article 5 (commencing with Section 32) of Chapter 1 of Title 25 of the California Code of regulations.

(6) An excess of bars, liquor stores, or adult-oriented businesses that has resulted in significant public health, safety, or welfare problems.

	(7) A high crime rate that constitutes a serious threat to the public safety and welfare.
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**Descriptions**

Term	Definition
<p>Housing Rehabilitation Standards</p>	<p>The NSP3 Program will use the County’s housing rehabilitation standards from the on-going federal and state requirements. (Note: the County’s NSP3 Program will not involve any gut rehabilitation work or rehabilitation of mid- or high-rise multi-family buildings)</p> <p>The level of rehabilitation will be addressed in the following manner:  Code/Health &amp; Safety Repairs – Eliminate, or otherwise “cure”, any and all pre-existing code violations and Health and Safety Hazards. Therefore, all rehabilitations must correct pre-existing code deficiencies and/or health and safety related repairs needed. This includes pre-existing construction found that was done without County permits (room additions, garage conversions, patio additions, etc). All such pre-existing construction must be either brought up to code and obtain approved building permits, or must be demolished, as part of the project.</p> <p>Lead Based Paint Hazards – Reduce/abate any lead-based paint hazards present in the homes. A Lead-Based Paint test (XRF testing) and a Risk Assessment will be required on all rehabilitations to identify the existence and scope of any lead based paint hazards in the home. The standards of “Lead-Based Paint Poisoning Prevention in Federally Owned and Federally Assisted Housing” found at 24 CFR Part 35 apply.</p> <p>Termite Repairs – The program will require a termite inspection report be prepared for every home by a licensed inspector. The report will identify any areas of dry rot or termite damaged wood members in the home and whether or not there are active termite infestations. Any termite or dry wood damaged wood members will be repaired or replaced due to health and safety risk they post to the structure integrity of the home. Fumigation or other treatment types recommended to eliminate active infestations are required.</p> <p>General Property Improvements – Once the cost of repairing all code deficiencies, health and safety items, lead based paint hazards, and termite repairs are totaled up, then any additional program funding may be used to address general property improvements. General property improvements may include a variety of items such as painting, replacement of flooring, cabinets, fixtures, etc. General property improvements may NOT include any materials or items that are of a type and quality which far exceed building standard grades. Minimally acceptable standards may be found at 24CFR 983.101.</p> <p>Energy Efficiency and Cost Effective Green Improvements: In California, all residential remodels are mandated to comply with Title 24, Part 6 of</p>

	<p>California's Energy Efficient Standards for Residential Buildings. For example, some of the updated code, effective August 1, 2009, requires energy standards that are equal or less than the existing home that is being remodeled by installing energy efficient windows, natural gas water heating when possible, and standards for sealing duct systems and roofing materials. The County's NSP3 program will comply with this State of California established energy efficiency standard.</p> <p>Energy Star Labeled Products: All moderate rehabilitation work will include only the purchase of Energy Star products and appliances. This includes refrigerators, dishwashers, washing machines, light bulbs, light fixtures, and water heaters, which may include gas tanks, tank-less models, heat pumps, and solar with electric back-up, heating and cooling systems, and roof products.</p>
Vicinity Hiring	The County of Imperial promotes local hiring; we follow the Housing and Community Development Grant Management Manual Chapter 4 which includes enforcement of section 3.

#### 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): 30%

Total funds set aside for low-income individuals = \$512,634

##### Meeting Low-Income Target

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

Response:

Through its Affordable Housing Program, the County will make available \$512,634 (30% of its NSP3 allocation) available to first time homebuyers at or below 50% AMI. This commitment exceeds the statutory requirement of 25% demonstrating the County's focus on targeting very-low income households.

#### 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
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The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	0
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	0
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	0

## 6. Public Comment

### Citizen Participation Plan

**Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.**

Response:

The Public Comment period for the proposed NSP3 Abbreviated Plan will be conducted for 15 calendar days which will commence on June 8, 2015 and end on June 22, 2015. In order to solicit comments from the public, the County of Imperial will publish a Notice of Public Comment Period in the Imperial Valley Press on Monday, June 8, 2015; and the Notice of Public Comment Period and the proposed NSP3 Abbreviated Plan will be posted on the County web-site <http://www.co.imperial.ca.us>. Additionally, the proposed NSP3 Abbreviated Plan will be presented to the County of Imperial Board of Supervisors on June 23, 2015 in order to provide information and to solicit public comments.

### Summary of Public Comments Received.

All public comments will be attached after the 15-day comment period.

## 7. NSP Information by Activity

Activity Number 1	
<b>Activity Name</b>	Acquisition & Rehabilitation (Affordable Housing)
<b>Uses</b>	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
<b>CDBG Activity or Activities</b>	Acquisition, 24 CFR 570.201 (a); Disposition, 24 CFR 570.201 (b); and Eligible rehabilitation and preservation activities for homes and other residential properties, 24 CFR 570.202 (a)(1)(b)(1)(2)(4)(5)(6)(7)(iv)(9)(ii).
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	NSP3 funds will be utilized for the redevelopment and/or rehabilitation of vacant and/or abandoned residential, commercial and/or industrial

	<p>properties for the purpose of providing permanent affordable housing.</p> <p>The site must be vacant and have been foreclosed upon or abandoned pursuant to NSP guidelines. Eligible properties must be located within an eligible census tract in the County (see attached maps).</p> <p>The County has established relationships with local housing development organizations that can serve as program partners. For that reason, the County will solicit the services of an affordable housing developer to provide support in the implementation of the NSP3 Program. The primary responsibility of the developer will be to undertake the acquisition, redevelopment, resale and/or rental property management of the affordable housing units to income-eligible families.</p> <p>The County requires that construction contractors and recipients of certain financial assistance, to the greatest extent possible, provide job training, employment and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods. Signage placed at project sites offering employment opportunities and giving preference to local low income families, local newspaper advertisements and direct recruiting through the Employment Development Department in the project area comprise the recruiting activities. These requirements comply with both Section 3 and the NSP 3 vicinity hiring requirements.</p>	
<b>Location Description</b>	Unincorporated County and Participating City	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$1,037,902
	Federal, State and Local Funds	0
	Other	0
<b>Total Budget for Activity</b>	<p><b>Acquisition &amp; Rehab \$1,037,902</b></p> <p><b>Program Income</b> Should any program income be received via sales, fees or rents, those program income funds will be utilized and expended within NSP guidelines.</p>	
<b>Performance Measures</b>	This activity will include acquisition and rehabilitation of single-dwelling houses. It is anticipated that at least thirty (30) units will be created as a result of this activity. The performance of this activity will be measured in the number of affordable housing units created and made available for home ownership to income-eligible households.	
<b>Projected Start Date</b>	June 2011	
<b>Projected End Date</b>	March 17, 2014	
<b>Responsible Organization</b>	<b>Name</b>	County of Imperial
	<b>Location</b>	940 West Main St. Suite 203 El Centro, CA 92243
	<b>Administrator Contact Info</b>	Esperanza Colio Warren (442) 265-1100 esperanzacolio@co.imperial.ca.us

<b>Activity Number 2</b>		
<b>Activity Name</b>	Homebuyer Assistance Program	
<b>Uses</b>	Select all that apply:	
	X	Eligible Use A: Financing Mechanisms
		Eligible Use B: Acquisition and Rehabilitation
		Eligible Use C: Land Banking
		Eligible Use D: Demolition
	Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	Acquisition, 24 CFR 570.201 (a); Disposition, 24 CFR 570.201 (b); and Eligible rehabilitation and preservation activities for homes and other residential properties, 24 CFR 570.202 (a)(1)(b)(1)(2)(4)(5)(6)(7)(iv)(9)(ii).	
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)	
<b>Activity Description</b>	<p>The County's First Time Homebuyers Program (FTHB) will be made available for foreclosed homes and residential properties that are located within the identified eligible Census Tracts.</p> <p>\$500,000 has been allocated to this activity to provide affordable ownership housing units to low-, moderate- income households. It is expected that the maximum assistance to each residential homeowner under this activity to NSP3 is \$60,000. Should the County determine, at any given time, that the First Time Homebuyers Program is not meeting the desired outcome; the County intends to transfer the funding for this activity to the Affordable Housing Program.</p> <p>The County loans are a deferred loan for a minimum of 30 years to qualified buyers up to \$60,000 which shall be secured by a Second Promissory Note and a recorded Deed of Trust. The interest rate will be five points below the first loan's interest rate, and no less than 1% and no more than 3%. The note will not require any payments and will be due in a minimum of 30 years (or upon transfer of the property). Sited in County of Imperial FTHB Guidelines Page 12.</p>	
<b>Location Description</b>	Unincorporated County and Participating City	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$500,000
	Federal, State and Local Funds	0
	Other	0
<b>Total Budget for Activity</b>	<p><b>Down Payment Assistance \$500,000</b></p> <p><b>Program Income</b> Should any program income be received via sales, fees or rents, those program income funds will be utilized and expended within NSP guidelines.</p>	
<b>Performance Measures</b>	The County has provided down payment assistance with our ongoing First Time Homebuyer (FTHB) Program from 1998 to the present. The County has closed over 50 FTHB loans with these programs. Marketing for this program has been ongoing since 2000. The County has held several community meetings for low-income families at which our consultants have described	

	<p>the program, handed out guidelines, and answered questions. Our Consultants maintain a website that has downloadable intake forms and guidelines for buyers, lenders, and realtors. In addition, the County offices have intake forms available in English and Spanish and bilingual staff available to answer questions.</p> <p>All outreach efforts will be done in accordance with state and federal fair lending regulations to assure non-discriminatory treatment, outreach and access to the program. No person shall, on the grounds of age, ancestry, color, creed, physical or mental disability or handicap, marital or familial status, medical condition, national origin, race, religion, gender or sexual orientation be excluded, denied benefits or subjected to discrimination under the program. The County will also ensure that all persons, including those qualified individuals with handicaps have access to the program.</p> <p>The County will work closely with local real estate agents and primary lenders to explain the Program requirements for eligible housing units and homebuyers, and to review program processes. Local real estate agents and primary lenders will also be encouraged to have their customers participate in the program. Section 504 of the Rehabilitation Act of 1973 prohibits the exclusion of an otherwise qualified individual, solely by reason of disability, from participation under any program receiving Federal funds. The County will take appropriate steps to ensure effective communication with disabled housing applicants, residents and members of the public.</p> <p>The performance of this activity will be measured in the number of affordable homes created and made available for sale to income-eligible households. It is anticipated that at least eight (8) first time homebuyers will be assisted. All participants will have incomes at or below 80% AMI.</p>	
<b>Projected Start Date</b>	June 2011	
<b>Projected End Date</b>	March 17, 2014	
<b>Responsible Organization</b>	<b>Name</b>	County of Imperial
	<b>Location</b>	940 West Main St. Suite 203 El Centro, CA 92243
	<b>Administrator Contact Info</b>	Esperanza Colio Warren (442) 265-1100 esperanzacolio@co.imperial.ca.us

<b>Activity Number 3</b>	
<b>Activity Name</b>	Program Administration (related to Activities 1 & 2)
<b>Uses</b>	Select all that apply:
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	Acquisition, 24 CFR 570.201 (a); Disposition, 24 CFR 570.201 (b); and Eligible rehabilitation and preservation activities for homes and other residential properties, 24 CFR 570.202 (a)(1)(b)(1)(2)(4)(5)(6)(7)(iv)(9)(ii).
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	Eligible Program Administration expenses as allowed by NSP 3 regulations.

	Not to exceed 10% of the total award & 10% of any program income earned.	
<b>Location Description</b>	Unincorporated County and Participating City	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$170,878
	Federal, State and Local Funds	0
	Other	0
<b>Total Budget for Activity</b>	<b>\$170,878</b> The County will utilize \$170,878 (10%) of the total award amount to administer the NSP program.	
<b>Performance Measures</b>		
<b>Projected Start Date</b>	June 2011	
<b>Projected End Date</b>	March 17, 2014	
<b>Responsible Organization</b>	<b>Name</b>	County of Imperial
	<b>Location</b>	940 West Main St. Suite 203 El Centro, CA 92243
	<b>Administrator Contact Info</b>	Esperanza Colio Warren (442) 265-1100 esperanzacolio@co.imperial.ca.us

## 8. Certifications

### Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal

authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

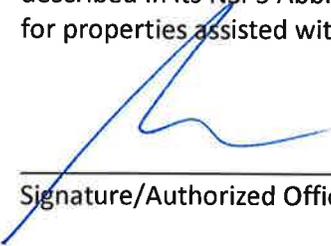
(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

  
\_\_\_\_\_  
Signature/Authorized Official

  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Title

# NSP 3 Substantial Amendment

## Abbreviated Plan Checklist

Jurisdiction: County of Imperial

Lead Agency: County of Imperial

Jurisdiction Web Address: [www.co.imperial.ca.us](http://www.co.imperial.ca.us)

NSP Contact Person: Esperanza Colio Warren

Address: 940 W. Main Street, El Centro, CA 92243

Telephone: (442) 265-1100

Fax: (442) 265-1118

Email: [esperanzacolio@co.imperial.ca.us](mailto:esperanzacolio@co.imperial.ca.us)

The required elements in the substantial amendment/abbreviated action plan are:

### A. Areas of Greatest Need

Does the submission identify a neighborhood or neighborhoods as being areas of greatest need with 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 20<sup>th</sup> percentile most needy score in an individual state? See <http://www.hud.gov/nsp> for minimum thresholds.

Yes X No

Verification found on page:

### Comments:

### B. Distribution and Use of Funds

Does the submission contain a narrative describing how the distribution and uses of the grantee's NSP3 funds will meet the requirements of Section 2301(c)(2) of HERA, as amended by the Recovery Act and the Dodd-Frank Act, that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures?

Yes X No

Verification found on page:

**Note:** The grantee’s narrative must address the three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

**Comments:**

**C. Definitions and Descriptions**

For the purposes of the NSP3, do the narratives include:

- a definition of “blighted structure” in the context of state or local law  
Yes X No  Verification found on page:
  
- a definition of “affordable rents”  
Yes X No  Verification found on page:
  
- a description of how the grantee will ensure continued affordability for NSP3 assisted housing  
Yes X No  Verification found on page:
  
- a description of housing rehabilitation standards that provide for improvements to increase energy efficiency or conservation of such homes and properties or to provide for a renewable energy source or sources on homes or properties that will apply to NSP3-assisted activities (including applicable Energy Star requirements)  
Yes X No  Verification found on page:
  
- a description of how the grantee will comply with rental housing preference  
Yes X No  Verification found on page:
  
- a description of how the grantee will meet the vicinity hiring requirement  
Yes X No  Verification found on page:

**Comments:**

**D. Housing Market Conditions**

Does the action plan narrative should specifically address how the grantee’s program design will address the local housing market conditions?

Yes X No  Verification found on page:

**Comments:**

**E. Information By Activity**

Does the submission contain information by activity describing how the grantee will use the funds, identifying:

- eligible use of funds under NSP3?  
Yes X No  Verification found on page:
- correlated eligible activity under CDBG?  
Yes X No  Verification found on page:
- the areas of greatest need addressed by the activity or activities?  
Yes X No  Verification found on page:
- expected benefit to income-qualified persons or households or areas?  
Yes X No  Verification found on page:
- appropriate performance measures for the activity?  
Yes X No  Verification found on page:
- amount of funds budgeted for the activity?  
Yes X No  Verification found on page:
- the name, location and contact information for the entity that will carry out the activity  
Yes X No  Verification found on page:
- expected start and end dates of the activity?  
Yes X No  Verification found on page:
- how the grantee shall, to the maximum extent feasible, provide for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of such project, including information on existing local ordinances that address these requirements?  
Yes X No  Verification found on page:
- the procedures used to create preferences for the development of affordable rental housing developed with NSP3 funds?  
Yes X No  Verification found on page:

**Comments:**

**F. Specific Activity Requirements**

Does each activity narrative describe the general terms under which assistance will be provided, including:

If the activity provides financing,

- the range of interest rates (if any)  
Yes X No  Verification found on page:

If the activity provides housing,

- duration or term of assistance?  
Yes X No  Verification found on page:

- tenure of beneficiaries (e.g., rental or homeownership)?  
Yes X No  Verification found on page:

- does it ensure continued affordability?  
Yes X No  Verification found on page:

- does the applicant indicate which activities will count toward the statutory requirement that at least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50% of area median income?  
Yes X No  Verification found on page:

**Comments:**

**G. Low-Income Targeting**

Has the grantee described how it will meet the statutory requirement that at least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50% of area median income?

Yes X No  Verification found on page:

Has the grantee identified how the estimated amount of funds appropriated or otherwise made available will be used for housing individuals or families whose incomes do not exceed 50% of area median income?

Yes X No  Verification found on page:  
Amount budgeted: \$

**Comments:**

**H. Demolition or Conversion of Low- And Moderate-Income Units**

Does grantee plan to demolish or convert any low- and moderate-income dwelling units?

Yes  No

Verification found on page:

Does the substantial amendment include:

- The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities?

Yes  No

Verification found on page:

- The number of NSP3 affordable housing units made available to low- , moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP3 activity providing such housing (including a proposed time schedule for commencement and completion)?

Yes  No

Verification found on page:

- The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income?

Yes  No

Verification found on page:

**Comments:**

**I. Public Comment Period**

Was the proposed action plan amendment published via the grantee jurisdiction’s usual methods and on the Internet for no less than 15 calendar days of public comment?

Yes X No

Verification found on page:

Is there a summary of citizen comments included in the final amendment?

Yes X No

Verification found on page:

**J. Website Publication**

The following documents are available on the grantee’s website:

- Proposed NSP3 Substantial Amendment Yes X No
- Final NSP3 Substantial Amendment Yes X No
- Subsequent NSP3 Amendments Yes  No

Website URL: <http://www.co.imperial.ca.us>.

**K. SF424**

Does the application contain the SF424 form?

Yes  No

**L. Certifications**

**(Note: Make sure grantee signs the correct certifications; non-entitlement local governments have to sign a different set of certifications)**

**Certifications for Entitlement Communities and States:**

The following certifications are complete and accurate:

- |   |     |   |                             |
|---|-----|---|-----------------------------|
| (1) Affirmatively Furthering Fair Housing                   | Yes | X | No <input type="checkbox"/> |
| (2) Anti-Displacement and Relocation Plan                   | Yes | X | No <input type="checkbox"/> |
| (3) Anti-Lobbying   | Yes | X | No <input type="checkbox"/> |
| (4) Authority of Jurisdiction                               | Yes | X | No <input type="checkbox"/> |
| (5) Consistency with Plan                                   | Yes | X | No <input type="checkbox"/> |
| (6) Acquisition and Relocation                              | Yes | X | No <input type="checkbox"/> |
| (7) Section 3   | Yes | X | No <input type="checkbox"/> |
| (8) Citizen Participation                                   | Yes | X | No <input type="checkbox"/> |
| (9) Following a Plan  | Yes | X | No <input type="checkbox"/> |
| (10) Use of Funds   | Yes | X | No <input type="checkbox"/> |
| (11) a. Use NSP Funds ≤ 120 of AMI                          | Yes | X | No <input type="checkbox"/> |
| b. No Recovery of Capital Costs through Special Assessments | Yes | X | No <input type="checkbox"/> |
| (12) Excessive Force  | Yes | X | No <input type="checkbox"/> |
| (13) Compliance with Anti-Discrimination Laws               | Yes | X | No <input type="checkbox"/> |
| (14) Compliance with Lead-Based Paint Procedures            | Yes | X | No <input type="checkbox"/> |
| (15) Compliance with Laws                                   | Yes | X | No <input type="checkbox"/> |

**Certifications for Non-Entitlement Communities:**

The following certifications are complete and accurate:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| (1) Affirmatively Furthering Fair Housing | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-Displacement and Relocation Plan | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (3) Anti-Lobbying                         | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| (4) Authority of Jurisdiction                               | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (5) Consistency with Plan                                   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (6) Acquisition and Relocation                              | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (7) Section 3   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (8) Citizen Participation                                   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (9) Use of Funds  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (10) a. Use NSP Funds ≤ 120 of AMI                          | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| b. No Recovery of Capital Costs through Special Assessments | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (11) Excessive Force  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (12) Compliance with Anti-Discrimination Laws               | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (13) Compliance with Lead-Based Paint Procedures            | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| (14) Compliance with Laws                                   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

**Substantially Complete**

Is the amendment substantially incomplete?

Yes    No

If the amendment is substantially incomplete, set for the basis of that determination by using the following as a guide:

- The amendment was developed without the requires citizen participation.
- The amendment fails to satisfy all of the required elements in the Notice.

**Comments:**

**Recommended for approval**

**Recommended for disapproval**

Date amendment disapproved (in part or in its entirety): [Click here to enter a date.](#)

Note: Written notification of disapproval must be communicated to the applicant in accordance with 24 CFR 91.500(c). If disapproved, provide documentation, including dates and times on incompleteness determination and discussions with grantee and headquarters.

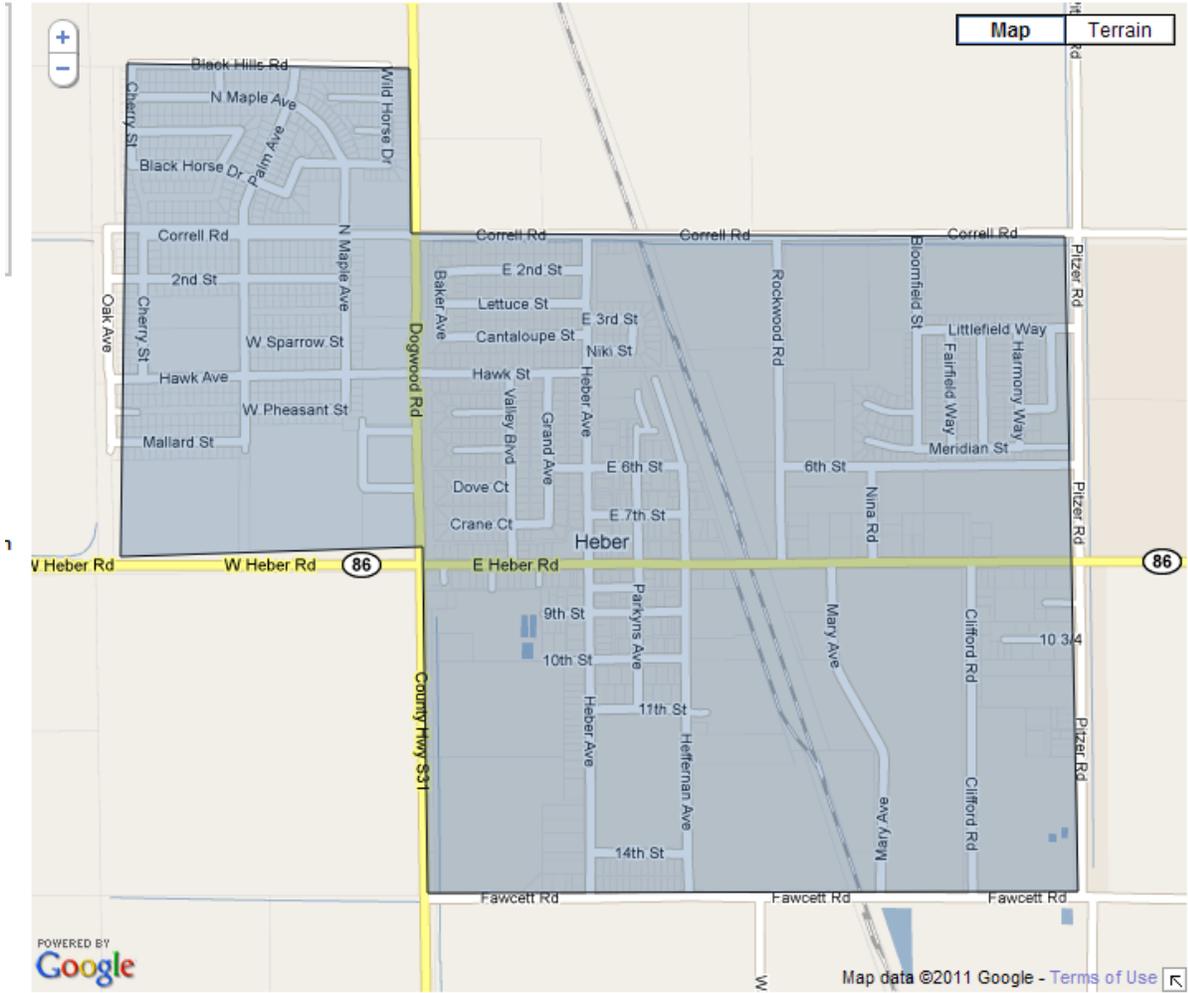


# HEBER

NSP3 Legend (%): — Tract Outline

LOG OUT

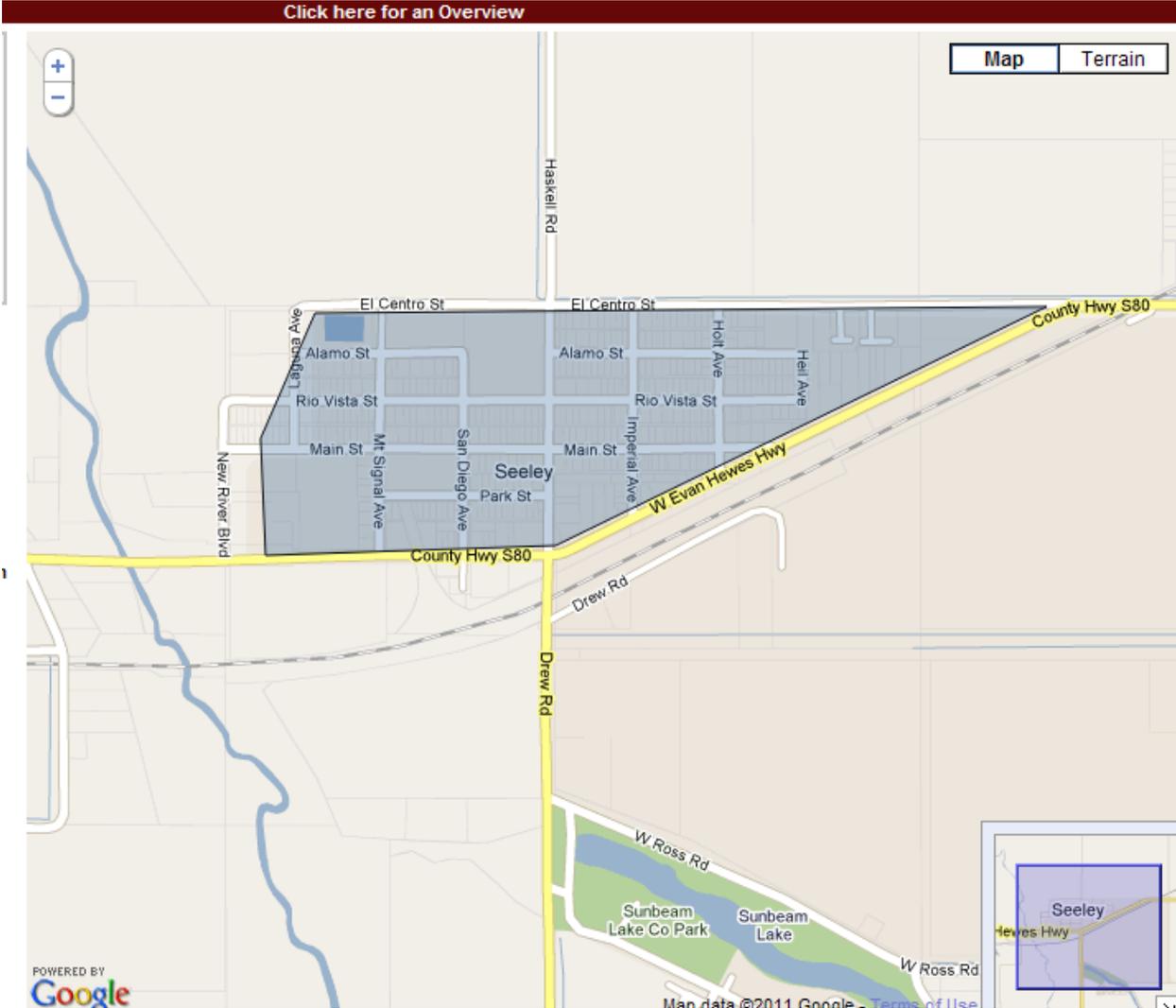
[Click here for an Overview](#)



# SEELEY

NSP3 Legend (%): — Tract Outline

LOG OUT



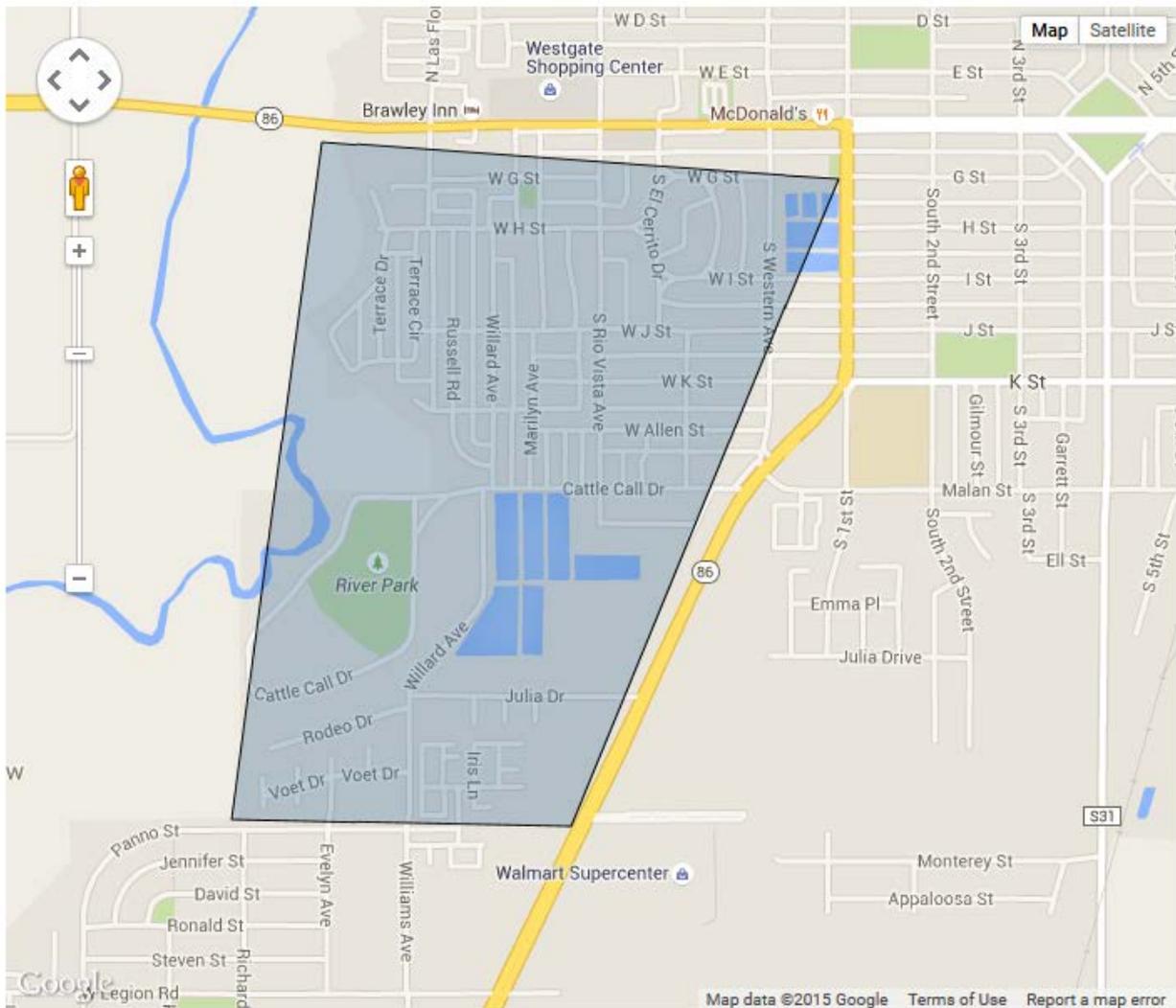
# BRAWLEY

[Click here for an Overview](#)



# City of Brawley

(southwest corner)



# SALTON SEA

NSP3 Legend (%): - Tract Outline

LOG OUT

[Click here for an Overview](#)



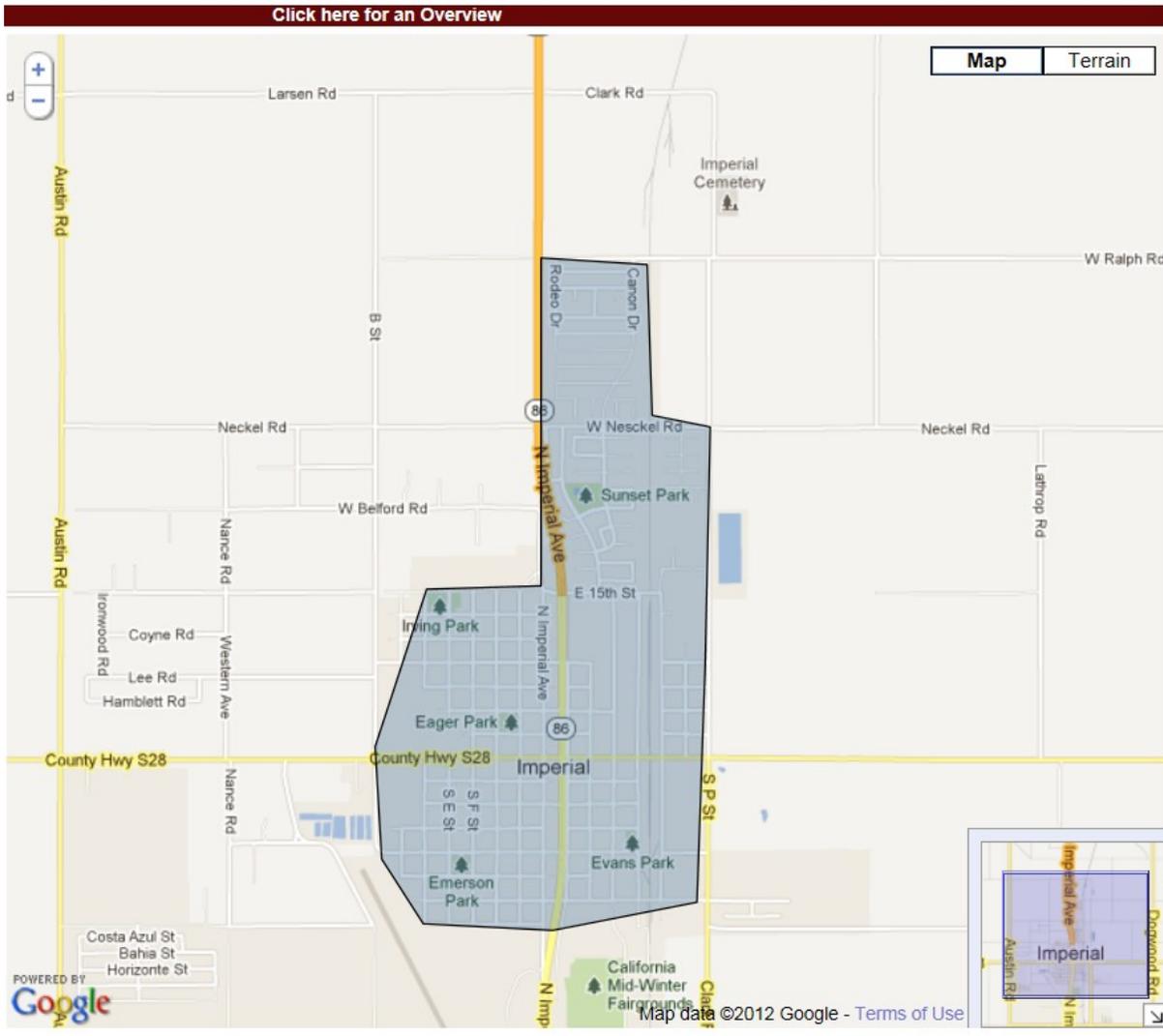
# IMPERIAL

NSP3

Project Name : 04-09-12 Imperial

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS HMDA	
060259138036280011000R6	0	8	20	17	15	8
060259138036280011000U1	229	273	20	17	504	278
060259138036280011000U2	284	284	20	17	524	289
060259138036280011000U3	328	335	20	17	618	341
060259138036280011000U4	273	303	20	17	559	308
060259138036280011000U5	13	15	20	17	28	15
060259138036280011000U6	622	622	20	17	1148	633
060259138099999011000R6	0	79	20	17	146	80
060259138099999011000U5	0	462	20	17	853	470

Total Neighborhood Housing Units: 1749  
 Neighborhood NSP3 Score: 20.00  
 State Minimum Threshold NSP3 Score: 17

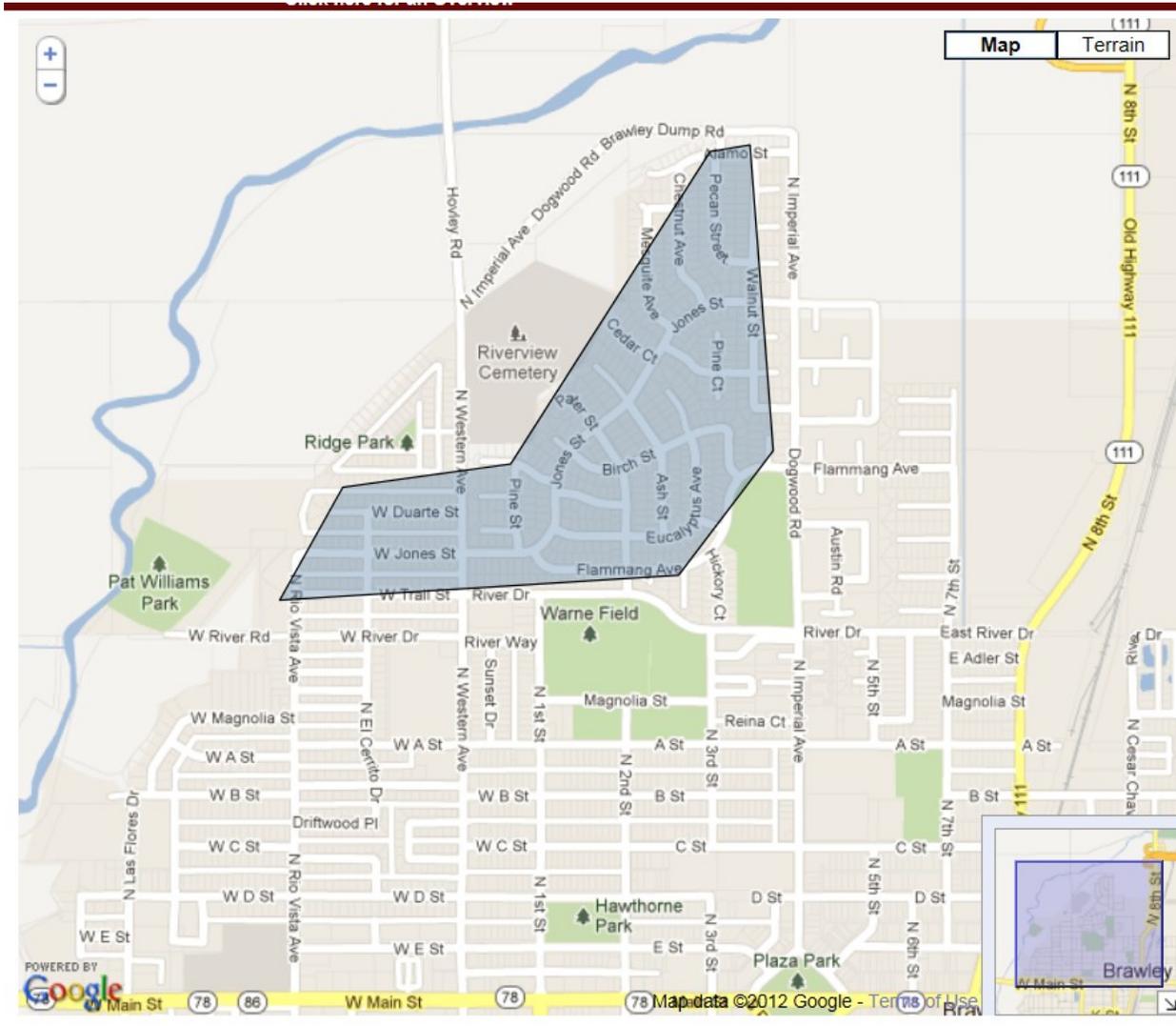


NSP3

Project Name : Brawley North 2

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
060259026008058010500U1	228	671	20	17	819	426
060259026008058010500U3	76	265	20	17	324	168

**Total Neighborhood Housing Units: 304**  
**Neighborhood NSP3 Score: 20.00**  
**State Minimum Threshold NSP3 Score: 17**



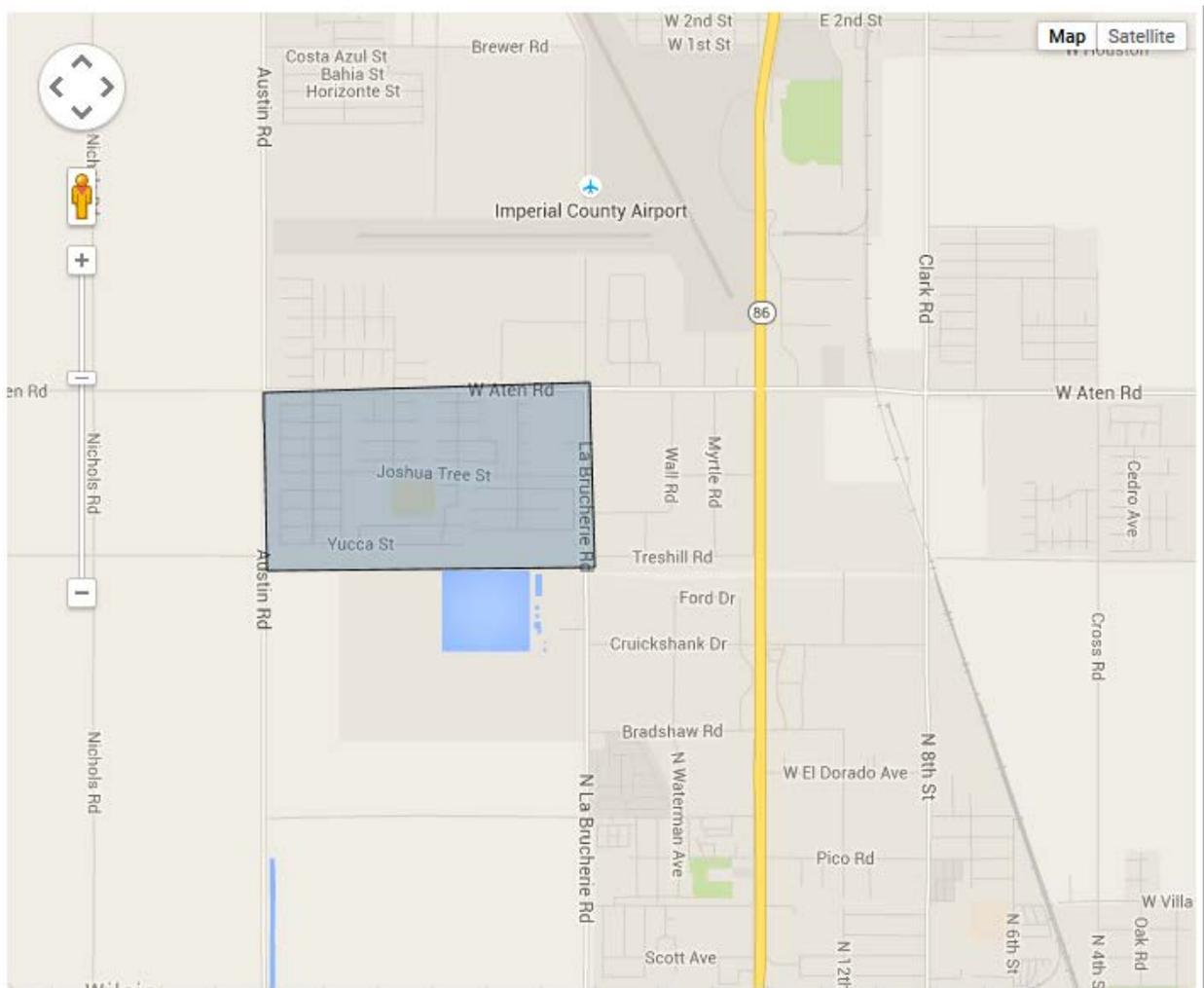
# Imperial

(North of Aten Road and East of Clark Road)



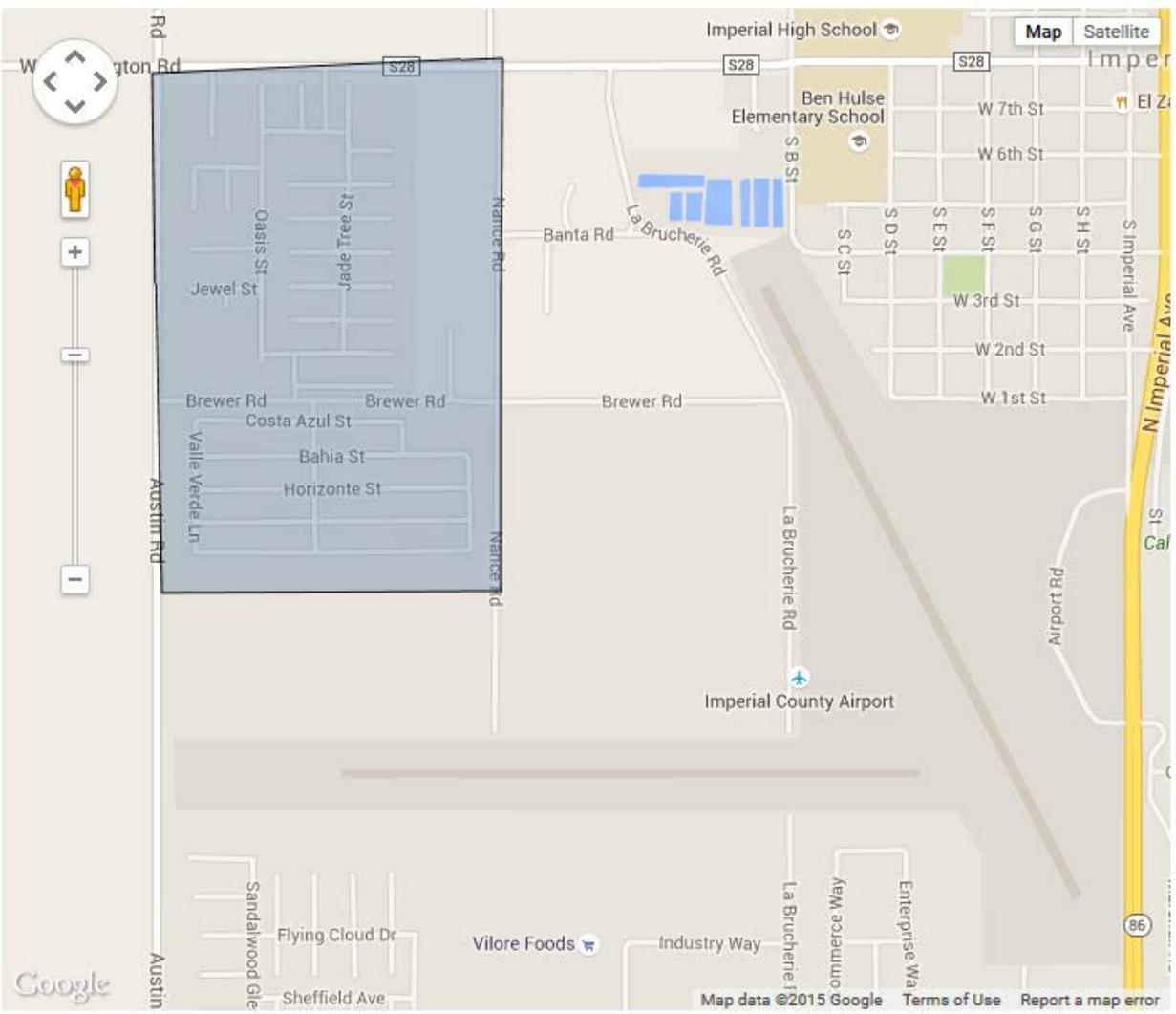
# Imperial

(South of Aten Rd, West of LaBrucherie Rd.)

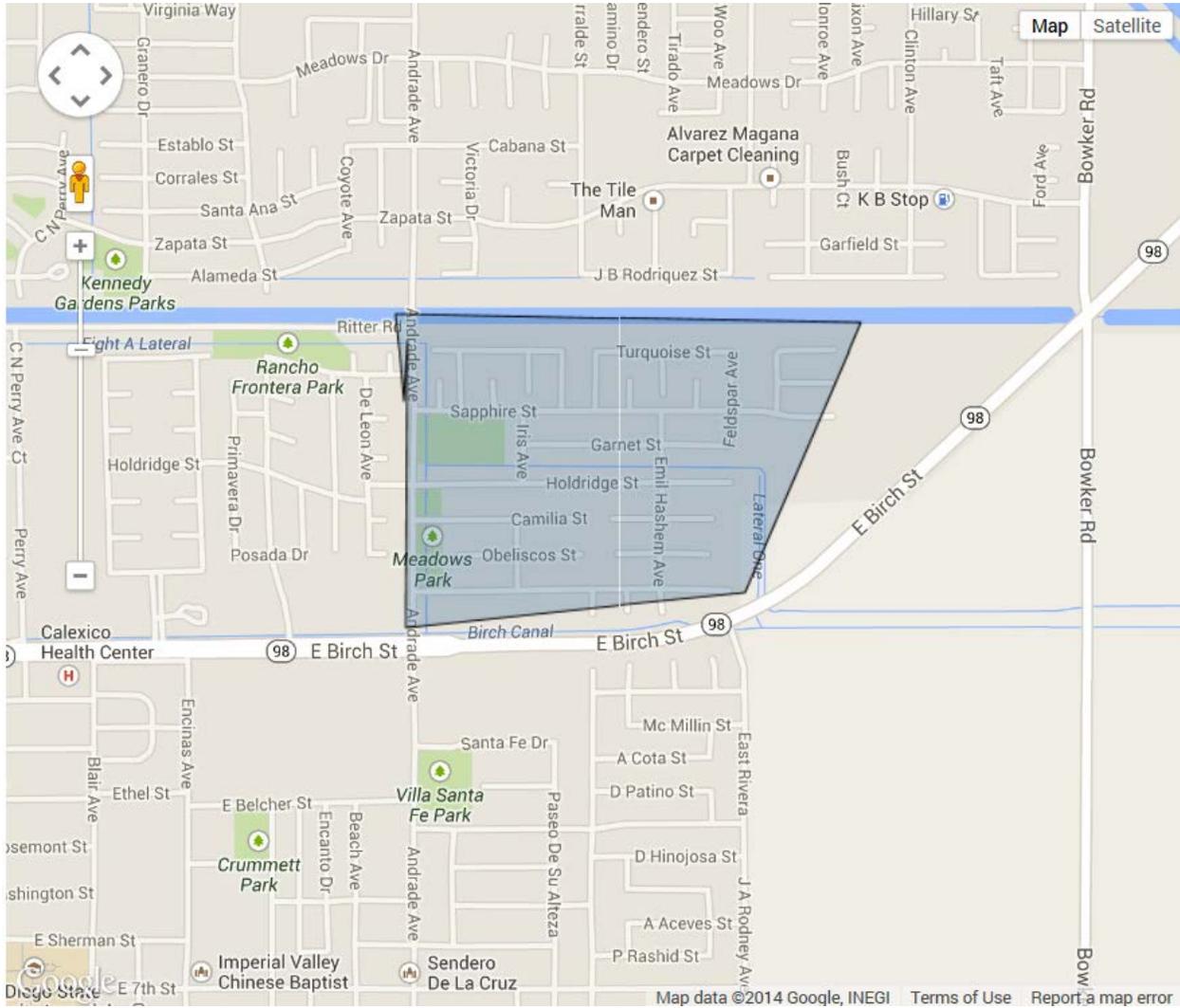


# Imperial

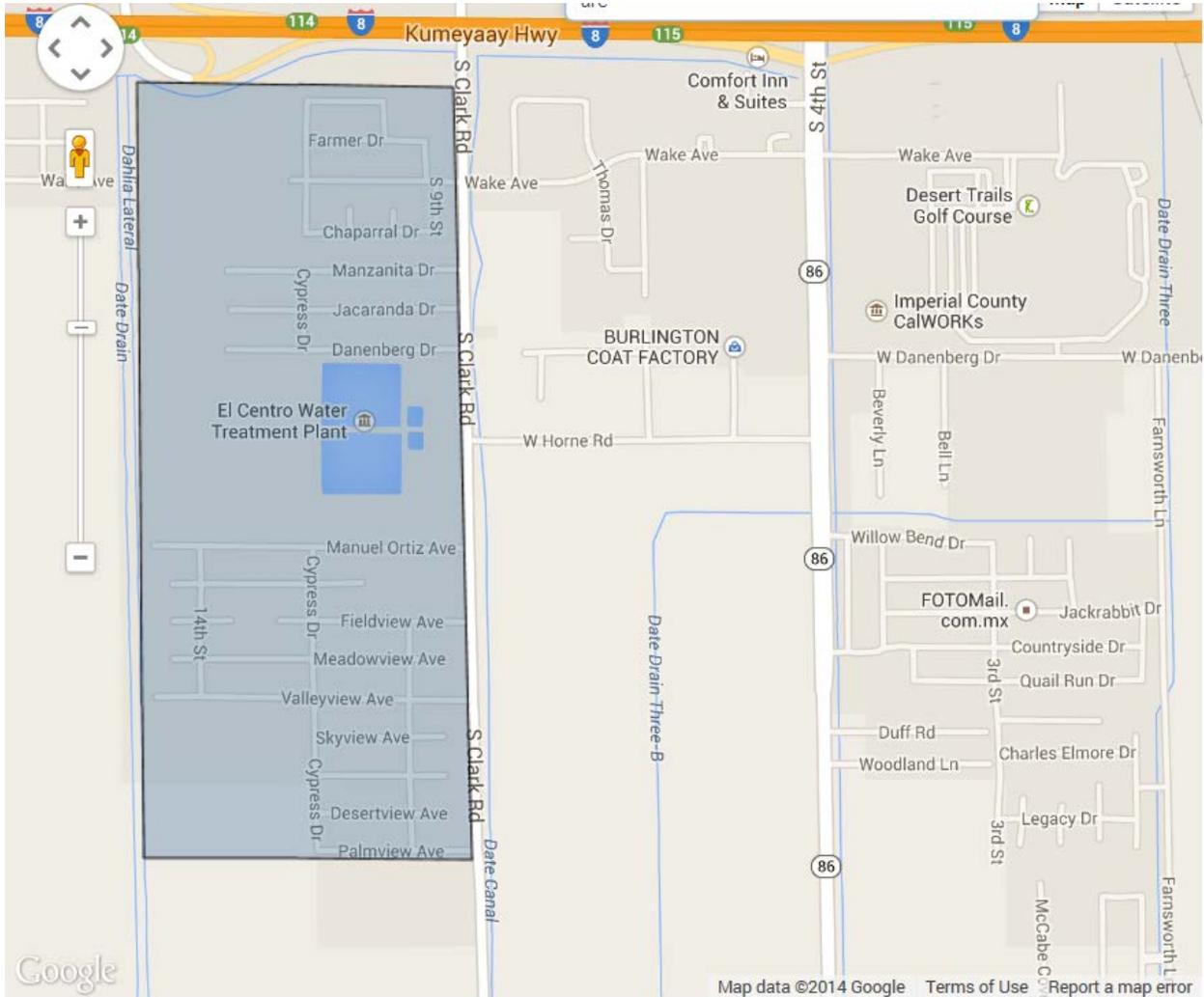
(South of Worthington Rd. & East of Austin Rd.)



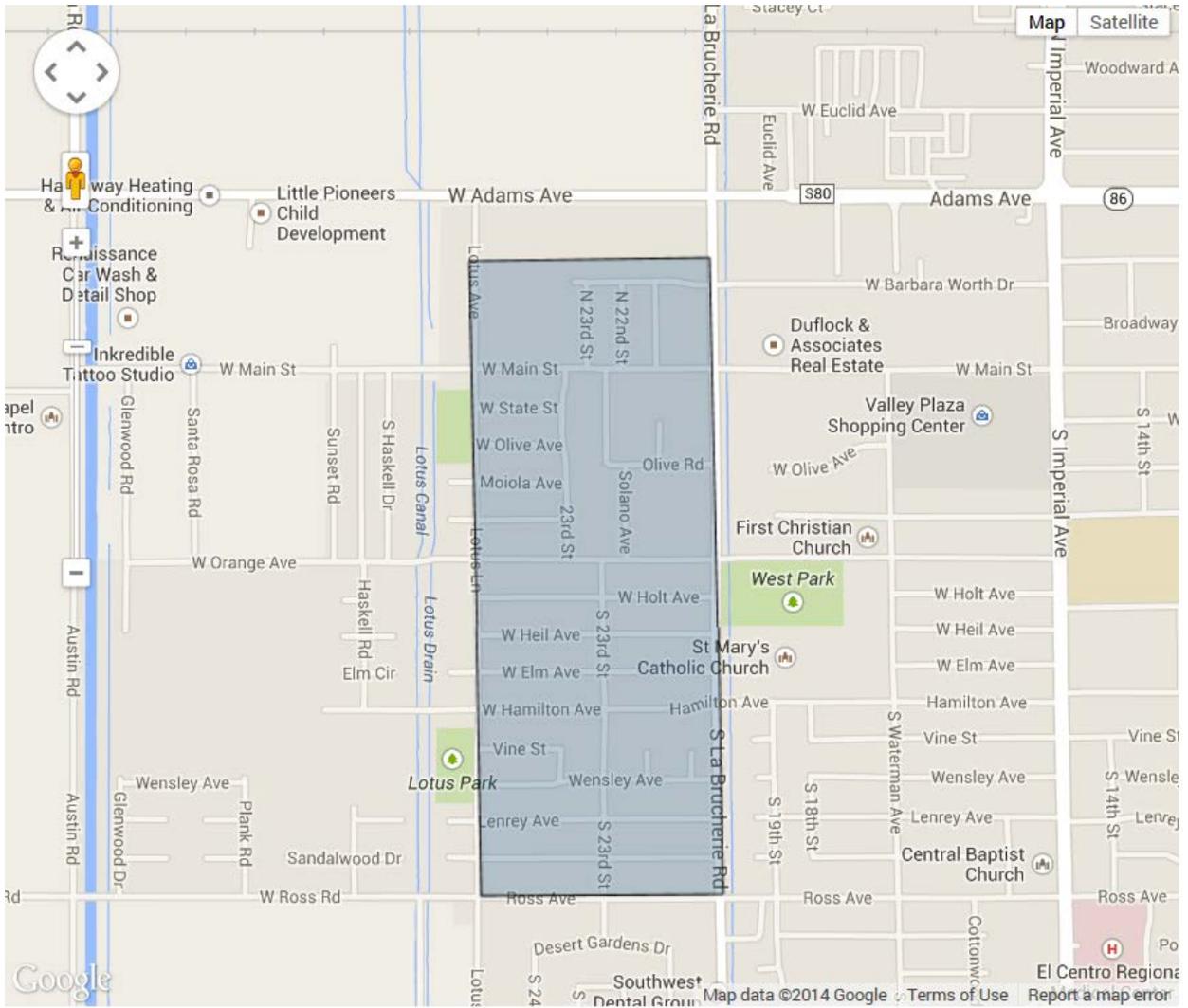
# Calexico



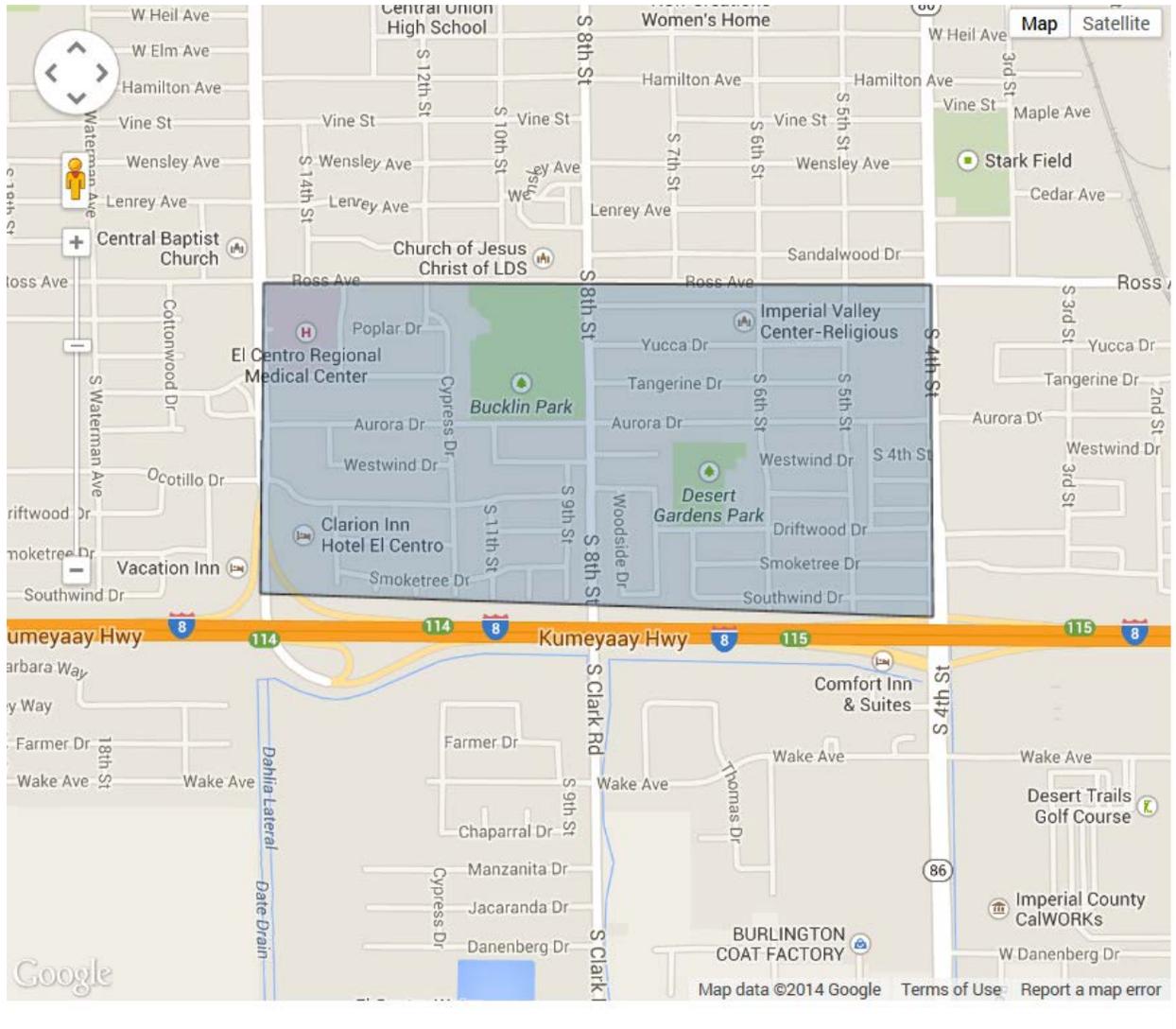
# El Centro- South



# El Centro- West

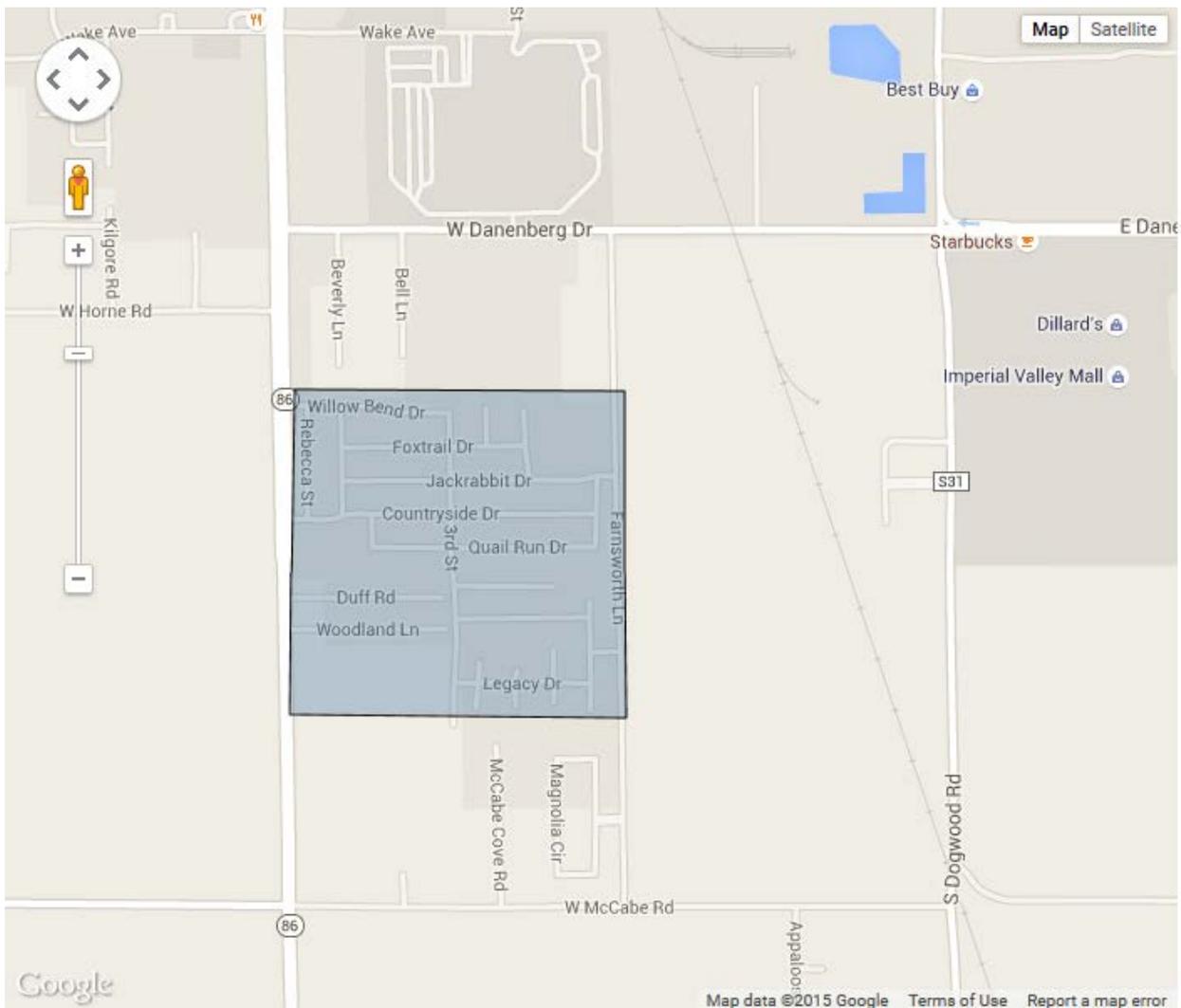


# El Centro-Desert Gardens



# El Centro

(South of Danenberg Dr. and East of 4<sup>th</sup> St.)



Neighborhood ID: 7181182

### **NSP3 Planning Data**

Grantee Address: 940 W Main Street, suite 203 El Centro CA 92243

Grantee Email: alejandracamadero@co.imperial.ca.us

Neighborhood Name: Calxico

Date:2013-12-03 00:00:00

#### NEW NSP Score

New target 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 new 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: 17

Total Housing Units in Neighborhood: 320

#### 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: 649

Residential Addresses Vacant 90 or more days (USPS, March 2010): 7

Residential Addresses NoStat (USPS, March 2010): 8

##### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 320

REO Transaction since third quarter 2011 (as of October 2012): 5

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 1

Vacant Properties previous REO or Foreclosure Action: 2

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 20

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 0.4

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 91

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 178000

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 67

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 285000

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 38

Number of Distressed Sales transactions 2006-2008 (REO SLD): 13

Median Sale Price 2006-2008 (non-distressed): 220000

Median Sale Price 2006-2008 (distressed): 174125

Number of Sales transactions 2008-2010: 45

Number of Distressed Sales transactions 2008-2010 (REO SLD): 33

Median Sale Price 2008-2010 (non-distressed): 150000

Median Sale Price 2008-2010 (distressed): 152000

Number of Sales transactions 2010-2012: 8

Number of Distressed Sales transactions 2010-2012 (REO SLD): 10

Median Sale Price 2010-2012 (non-distressed): 145000

Median Sale Price 2010-2012 (distressed): 166500

#### 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

-115.48271942243445 32.685819957174935 -115.48273658700054 32.67966498777886  
-115.47408485464984 32.680416320761225 -115.47111510968534 32.686224492466025  
-115.48299407906597 32.68639786669207 -115.48278808331815 32.68454854263099

Blocks Comprising Target Neighborhood

060250120003002, 060250120003018, 060250120003017, 060250120003016, 060250120003015,  
060250120003013, 060250120003028,

Neighborhood ID: 9985443

### **NSP3 Planning Data**

Grantee Address: 940 W Main Street, suite 203 El Centro CA 92243

Grantee Email: alejandracamadero@co.imperial.ca.us

Neighborhood Name: South El Centro 2

Date:2013-12-04 00:00:00

#### NEW NSP Score

New target 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 new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 141

#### 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: 1001

Residential Addresses Vacant 90 or more days (USPS, March 2010): 11

Residential Addresses NoStat (USPS, March 2010): 25

##### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 141

REO Transaction since third quarter 2011 (as of October 2012): 5

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 0

Vacant Properties previous REO or Foreclosure Action: 5

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 28

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 87

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 1

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 195

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 225500

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 405

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 326500

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 183

Number of Distressed Sales transactions 2006-2008 (REO SLD): 33

Median Sale Price 2006-2008 (non-distressed): 264000

Median Sale Price 2006-2008 (distressed): 209300

Number of Sales transactions 2008-2010: 110

Number of Distressed Sales transactions 2008-2010 (REO SLD): 66

Median Sale Price 2008-2010 (non-distressed): 200000

Median Sale Price 2008-2010 (distressed): 193252.5

Number of Sales transactions 2010-2012: 22

Number of Distressed Sales transactions 2010-2012 (REO SLD): 25

Median Sale Price 2010-2012 (non-distressed): 180000

Median Sale Price 2010-2012 (distressed): 181502.5

#### 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

-115.56081848223357 32.75632003684424 -115.56905822767248 32.75634891133595  
-115.56922988904944 32.77271968320229 -115.56126480155171 32.772633080031284

Blocks Comprising Target Neighborhood

060250118031027, 060250118031009, 060250118031008, 060250118031007, 060250118031005,  
060250118031025, 060250118031026,

Neighborhood ID: 1187866

### **NSP3 Planning Data**

Grantee Address: 940 W Main Street, suite 203 El Centro CA 92243

Grantee Email: alejandracamadero@co.imperial.ca.us

Neighborhood Name: West EC

Date:2014-01-16 00:00:00

#### NEW NSP Score

New target 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 new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 736

#### 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: 4159

Residential Addresses Vacant 90 or more days (USPS, March 2010): 46

Residential Addresses NoStat (USPS, March 2010): 567

##### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 736

REO Transaction since third quarter 2011 (as of October 2012): 12

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 1

Vacant Properties previous REO or Foreclosure Action: 7

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 58

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 65

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 1.4

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 720

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 204478.26

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 670

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 358639.65

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 312

Number of Distressed Sales transactions 2006-2008 (REO SLD): 70

Median Sale Price 2006-2008 (non-distressed): 245086.96

Median Sale Price 2006-2008 (distressed): 177227.17

Number of Sales transactions 2008-2010: 282

Number of Distressed Sales transactions 2008-2010 (REO SLD): 169

Median Sale Price 2008-2010 (non-distressed): 174978.26

Median Sale Price 2008-2010 (distressed): 163397.5

Number of Sales transactions 2010-2012: 73

Number of Distressed Sales transactions 2010-2012 (REO SLD): 76

Median Sale Price 2010-2012 (non-distressed): 142739.13

Median Sale Price 2010-2012 (distressed): 130578.26

#### 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

-115.58456611659494 32.78150216124054 -115.57838630702463 32.781531025362376

-115.57872962977853 32.795211774020416 -115.58487510759732 32.7951251932932

Blocks Comprising Target Neighborhood

060250112011058, 060250112011066, 060250112011067, 060250112011065, 060250118011000,  
060250118011001, 060250118011003, 060250118011020, 060250118011019, 060250118011017,  
060250118011016, 060250118011015, 060250118011014, 060250118011013, 060250118011010,  
060250118011009, 060250118011008, 060250118011007, 060250118011006, 060250118011005,  
060250118011004, 060250118012000, 060250118012001, 060250118012003, 060250118012006,  
060250118012005, 060250118012004, 060250118012002, 060250118012007,

Neighborhood ID: 4210479

### **NSP3 Planning Data**

Grantee Address: 940 W Main Street, suite 203 El Centro CA 92243

Grantee Email: alejandracamadero@co.imperial.ca.us

Neighborhood Name: Desert Gardens Ec

Date:2014-01-16 00:00:00

#### NEW NSP Score

New target 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 new 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: 17

Total Housing Units in Neighborhood: 1028

#### 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: 4955

Residential Addresses Vacant 90 or more days (USPS, March 2010): 59

Residential Addresses NoStat (USPS, March 2010): 20

##### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 1028

REO Transaction since third quarter 2011 (as of October 2012): 11

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 2

Vacant Properties previous REO or Foreclosure Action: 7

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 51

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 49

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 1.4

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 676

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 146000

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 500

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 245000

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 261

Number of Distressed Sales transactions 2006-2008 (REO SLD): 124

Median Sale Price 2006-2008 (non-distressed): 170000

Median Sale Price 2006-2008 (distressed): 147375

Number of Sales transactions 2008-2010: 314

Number of Distressed Sales transactions 2008-2010 (REO SLD): 268

Median Sale Price 2008-2010 (non-distressed): 106000

Median Sale Price 2008-2010 (distressed): 100000

Number of Sales transactions 2010-2012: 62

Number of Distressed Sales transactions 2010-2012 (REO SLD): 65

Median Sale Price 2010-2012 (non-distressed): 95500

Median Sale Price 2010-2012 (distressed): 118411.5

#### 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

-115.5695629119873 32.78142278375607 -115.55239677429199 32.781393919599104

-115.55236244254047 32.77420634294169 -115.56966590920638 32.77472594711326

Blocks Comprising Target Neighborhood

060250117001000, 060250117001001, 060250117001007, 060250117001006, 060250117001005,  
060250117001004, 060250117001003, 060250117001002, 060250117002000, 060250117002001,  
060250117002010, 060250117002009, 060250117002008, 060250117002007, 060250117002006,  
060250117002005, 060250117002004, 060250117002003, 060250117002002, 060250117002016,  
060250117002015, 060250117002014, 060250117002013, 060250117002011, 060250117003000,  
060250117003001, 060250117003003, 060250117003006, 060250117003005, 060250117003004,  
060250117003002, 060250117003007, 060250117003015, 060250117003014, 060250117003011,  
060250117003010, 060250117003009, 060250117003008, 060250117004006, 060250117004005,  
060250117004004, 060250117004015, 060250117004014,

Neighborhood ID: 2994018

## NSP3 Planning Data

Grantee Address:

Grantee Email: joshuamenvielle@co.imperial.ca.us

Neighborhood Name: Brawley Southwest corner

Date:2015-05-21 00:00:00

### NEW NSP Score

New target 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 new 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: 17

Total Housing Units in Neighborhood: 695

### 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: 3580

Residential Addresses Vacant 90 or more days (USPS, March 2010): 105

Residential Addresses NoStat (USPS, March 2010): 650

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 695

REO Transaction since third quarter 2011 (as of October 2012): 8

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 1

Vacant Properties previous REO or Foreclosure Action: 8

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 36

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 55

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 1.6

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 268

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 148750

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 220

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 290000

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 262

Number of Distressed Sales transactions 2006-2008 (REO SLD): 24

Median Sale Price 2006-2008 (non-distressed): 250500

Median Sale Price 2006-2008 (distressed): 162800

Number of Sales transactions 2008-2010: 152

Number of Distressed Sales transactions 2008-2010 (REO SLD): 39

Median Sale Price 2008-2010 (non-distressed): 148800

Median Sale Price 2008-2010 (distressed): 130512.5

Number of Sales transactions 2010-2012: 63

Number of Distressed Sales transactions 2010-2012 (REO SLD): 27

Median Sale Price 2010-2012 (non-distressed): 110000

Median Sale Price 2010-2012 (distressed): 121500

#### 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

-115.55512189865112 32.97824813805211 -115.55743932723999 32.963666648044835

-115.54872751235962 32.96352262132425 -115.5418610572815 32.97745611894534

Blocks Comprising Target Neighborhood

060250103002103, 060250106001004, 060250106001005, 060250106001006, 060250106003004,  
060250106003007, 060250106003009, 060250106003011, 060250106003013, 060250106003027,  
060250106003026, 060250106003025, 060250106003024, 060250106003023, 060250106003022,  
060250106003021, 060250106003020, 060250106003019, 060250106003018, 060250106003017,  
060250106003016, 060250106003015, 060250106003014, 060250106003012, 060250106003010,  
060250106003008, 060250106003006, 060250106003003, 060250106003001, 060250106004014,  
060250106004013, 060250106004012, 060250106004011, 060250106004010, 060250106004009,  
060250106004008, 060250106004003, 060250106004004, 060250106004005, 060250106004007,  
060250106004006,

Neighborhood ID: 9276550

## NSP3 Planning Data

Grantee Address:

Grantee Email: joshuamenvielle@co.imperial.ca.us

Neighborhood Name: El Centro south of Danenberg subdivision

Date:2015-05-21 00:00:00

### NEW NSP Score

New target 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 new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 20

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 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: 108

Residential Addresses Vacant 90 or more days (USPS, March 2010): 1

Residential Addresses NoStat (USPS, March 2010): 3

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 29

REO Transaction since third quarter 2011 (as of October 2012): 1

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 0

Vacant Properties previous REO or Foreclosure Action: 1

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 6

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 87

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 0.2

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 21

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 225500

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 44

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 326500

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 20

Number of Distressed Sales transactions 2006-2008 (REO SLD): 4

Median Sale Price 2006-2008 (non-distressed): 264000

Median Sale Price 2006-2008 (distressed): 209300

Number of Sales transactions 2008-2010: 12

Number of Distressed Sales transactions 2008-2010 (REO SLD): 7

Median Sale Price 2008-2010 (non-distressed): 200000

Median Sale Price 2008-2010 (distressed): 193252.5

Number of Sales transactions 2010-2012: 2

Number of Distressed Sales transactions 2010-2012 (REO SLD): 3

Median Sale Price 2010-2012 (non-distressed): 180000

Median Sale Price 2010-2012 (distressed): 181502.5

#### 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

-115.5517315864563 32.7634957055639 -115.54327726364136 32.76345961754725

-115.54323434829712 32.756422174768296 -115.55186033248901 32.756494356491636

Blocks Comprising Target Neighborhood

060250118031044, 060250118031043, 060250118031042, 060250118031032, 060250118031031,  
060250118031049, 060250118031041, 060250118031040,

Neighborhood ID: 8584686

## NSP3 Planning Data

Grantee Address:

Grantee Email: joshuamenvielle@co.imperial.ca.us

Neighborhood Name: Imperial north of border patrol

Date:2015-05-21 00:00:00

### NEW NSP Score

New target 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 new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 3

### 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: 1773

Residential Addresses Vacant 90 or more days (USPS, March 2010): 17

Residential Addresses NoStat (USPS, March 2010): 274

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 3

REO Transaction since third quarter 2011 (as of October 2012): 0

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 0

Vacant Properties previous REO or Foreclosure Action: 0

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 0

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 74

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 0

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 153

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 152500

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 299

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 270000

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 232

Number of Distressed Sales transactions 2006-2008 (REO SLD): 19

Median Sale Price 2006-2008 (non-distressed): 217500

Median Sale Price 2006-2008 (distressed): 182353

Number of Sales transactions 2008-2010: 176

Number of Distressed Sales transactions 2008-2010 (REO SLD): 74

Median Sale Price 2008-2010 (non-distressed): 150500

Median Sale Price 2008-2010 (distressed): 161365

Number of Sales transactions 2010-2012: 41

Number of Distressed Sales transactions 2010-2012 (REO SLD): 28

Median Sale Price 2010-2012 (non-distressed): 138000

Median Sale Price 2010-2012 (distressed): 132100

#### 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

-115.5613660812378 32.832721651127365 -115.5613660812378 32.82529299637453

-115.55115222930908 32.82558149941853 -115.55149555206299 32.83286589070039

Blocks Comprising Target Neighborhood

060250110006164, 060250110006162,

Neighborhood ID: 1199127

## NSP3 Planning Data

Grantee Address:

Grantee Email: joshuamenvielle@co.imperial.ca.us

Neighborhood Name: Imperial south of Aten subdivision

Date:2015-05-21 00:00:00

### NEW NSP Score

New target 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 new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 656

### 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: 4224

Residential Addresses Vacant 90 or more days (USPS, March 2010): 50

Residential Addresses NoStat (USPS, March 2010): 666

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 656

REO Transaction since third quarter 2011 (as of October 2012): 24

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 1

Vacant Properties previous REO or Foreclosure Action: 3

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 77

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 74

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 0.6

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 803

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 199000

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 653

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 268000

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 324

Number of Distressed Sales transactions 2006-2008 (REO SLD): 67

Median Sale Price 2006-2008 (non-distressed): 225000

Median Sale Price 2006-2008 (distressed): 148112.5

Number of Sales transactions 2008-2010: 348

Number of Distressed Sales transactions 2008-2010 (REO SLD): 198

Median Sale Price 2008-2010 (non-distressed): 143250

Median Sale Price 2008-2010 (distressed): 136591

Number of Sales transactions 2010-2012: 85

Number of Distressed Sales transactions 2010-2012 (REO SLD): 102

Median Sale Price 2010-2012 (non-distressed): 145250

Median Sale Price 2010-2012 (distressed): 147150

#### 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

-115.5950117111206 32.82543724801369 -115.59484004974365 32.817863720254564  
-115.57827472686768 32.81800798395841 -115.5785322189331 32.825870001525416

Blocks Comprising Target Neighborhood

060250112011007, 060250112011021, 060250112011023, 060250112011040, 060250112011030,  
060250112011022, 060250112011020, 060250112011008, 060250112011039, 060250112011029,  
060250112011028, 060250112011027, 060250112011026, 060250112011025, 060250112011024,  
060250112011019, 060250112011018, 060250112011017, 060250112011016, 060250112011015,  
060250112011014, 060250112011013, 060250112011012, 060250112011011, 060250112011010,  
060250112011009, 060250112011006, 060250112011031,

Neighborhood ID: 9739624

## NSP3 Planning Data

Grantee Address:

Grantee Email: joshuamenvielle@co.imperial.ca.us

Neighborhood Name: Imperial Austin

Date:2015-05-21 00:00:00

### NEW NSP Score

New target 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 new target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 13

### Neighborhood Attributes (Estimates)

#### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current 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: 4729

Residential Addresses Vacant 90 or more days (USPS, March 2010): 45

Residential Addresses NoStat (USPS, March 2010): 730

#### *Foreclosure Data (NEW)*

HUD has assembled recent data on foreclosure activity and vacant foreclosed properties from the firm RealtyTrac. Recognizing that the foreclosure patterns have shifted in many communities over the past several years, HUD is providing updated foreclosure measures to ensure that remaining NSP funds and program income are targeted to the neediest communities. Data points include:

Total Housing Units ACS 2005-2009: 13

REO Transaction since third quarter 2011 (as of October 2012): 0

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 0

Vacant Properties previous REO or Foreclosure Action: 0

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 1

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 74

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.

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 0

#### Supporting Data

To assist grantees in planning for their target neighborhood investment, HUD is providing sales data from the firm DataQuick at the census tract level. While this data covers a large number of neighborhoods in large metropolitan areas, some areas where transaction volumes are low may not contain data.

Number of Sales transactions 2002-2004: 407

Number of Distressed Sales transactions 2002-2004 (REO SLD): 0

Median Sale Price 2002-2004 (non-distressed): 152500

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 797

Number of Distressed Sales transactions 2004-2006 (REO SLD): 0

Median Sale Price 2004-2006 (non-distressed): 270000

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 619

Number of Distressed Sales transactions 2006-2008 (REO SLD): 51

Median Sale Price 2006-2008 (non-distressed): 217500

Median Sale Price 2006-2008 (distressed): 182353

Number of Sales transactions 2008-2010: 469

Number of Distressed Sales transactions 2008-2010 (REO SLD): 196

Median Sale Price 2008-2010 (non-distressed): 150500

Median Sale Price 2008-2010 (distressed): 161365

Number of Sales transactions 2010-2012: 108

Number of Distressed Sales transactions 2010-2012 (REO SLD): 74

Median Sale Price 2010-2012 (non-distressed): 138000

Median Sale Price 2010-2012 (distressed): 132100

#### 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

-115.5951189994812 32.84721655662325 -115.59486150741577 32.83600304344402

-115.5861496925354 32.836039102026604 -115.58610677719116 32.84754104234429

Blocks Comprising Target Neighborhood

060250110005024,