NEIGHBORHOOD STABILIZATION PROGRAM
NSP3
Substantial Amendment
Program Year 2010
Revised as of June 10, 2013

Suffolk County Community Development
H. Lee Dennison Bldg. 2nd Floor
P.O. BOX 6100
Hauppauge, NY 11788

Contact Person:
Jill Rosen-Nikoloff
Director of Real Estate
Phone (631) 853-6420 Fax (631) 853-5688
E-Mail: jill.rosen-nikoloff@suffolkcountyny.gov

As an entitlement grantee under the Community Development Block Grant, Suffolk County has been allocated $1,501,506.00 in Neighborhood Stabilization Program (NSP3) funds from the Housing and Economic Recovery Act of 2008 Section 2301(b) as amended and an additional allocation of funds provided under Section 1497 of the Wall Street Reform Act and Consumer Protection Act of 2010 approved July 21, 2010 (Dodd Frank Act). To receive NSP3 funds, Suffolk County must amend its 2010 Annual Action Plan.

The Federal Department of Housing and Urban Development (HUD) also requires that Suffolk County target NSP3 funds to those areas within the Suffolk County Community Development Consortium with the greatest need.

1. NSP3 Grantee Information Suffolk County, New York

NSP3 Program Administrator Contact Information	
Name (Last, First)	Rosen-Nikoloff, Jill (Community Development Director)
Email Address	Jill.rosen-nikoloff@suffolkcountyny.gov
Phone Number	631-853-6420
Mailing Address	Suffolk County Community Development H. Lee Dennison Bldg. 2nd Floor P.O. Box 6100 Hauppauge, NY 11788

2. Areas of Greatest Need

Map Submission

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

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.
Response: To identify and determine the areas of greatest need, Suffolk County utilized two data sources. First the county reviewed data provided by HUD spreadsheet data on housing units, income characteristics, vacancy rates, mortgages, foreclosures, price changes and unemployment was used to determine the formula allocation of NSP3 funds. The County also utilized data from HUD NSP3 Mapping Tool www.huduser.org/nsp/nsp3.html to ascertain foreclosure data and to analyze recent foreclosure trends.

Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.
Response: An analysis was conducted to compare low and moderate income areas with high foreclosure risk, high cost loan rates, expected foreclosures and foreclosure filings by community. Based on this analysis, we concluded that low and moderate income areas with foreclosure risk scores of 16 or above, high cost loan rates above 30%, predicted 12 month foreclosure rates in excess of 5.5% and foreclosed properties in excess of 50 over the past 2 years would be the areas of greatest need and considered a Tier I community for funding. This analysis identified 3 census tract blocks in the community of East Patchogue and 1 block group in the community of Huntington Station as Tier I communities having the greatest need. These Tier I communities will be the primary recipients of NSP3 funding. NSP3 funds will be used to create low and moderate homeownership and low income rental opportunities in these communities to help stabilize

the communities and property values.

In conducting its analysis of greatest need, we took into consideration the decrease in the Grant Funds amount, the 20% area impact and 25% set aside goals. We down sized our targeted areas from larger areas by zip codes to smaller areas that can be impacted by using census track and blocks. In using this new procedure we have found that our targeted areas used in NSP1 have now declined due to the effect of NSP1 funds and the predicted 12 month foreclosure rates in many of the areas dropping to below 5%. The results are fewer areas meeting our requirements and fewer and smaller areas to target.

By providing for the distribution of NSP3 funds to these communities Suffolk County will be reinforcing the investment of CDBG funds previously made, eliminate blighted properties, improve property values and begin to stabilize this community.

Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.
Affordable Rents	Affordable Rents – For the purpose of the NSP3 Program, affordable rents shall be defined by the following standards: 1) For households with total income below 50% of median income. The maximum rent allowed will be the Low HOME Rents, adjusted for bedroom size and utilities, as published by HUD. 2) For households with total income above 50% of median income, but not more than 120% of median income, the maximum rent allowed will be the High HOME Rents, adjusted for bedroom size and utilities, as published by HUD. 3) If a housing unit receives federal or state project based subsidies, and the tenant pays no more that 30% of income for rent, the maximum rent may be the rent allowable under the project-based subsidy program.

Descriptions

Term	Definition
Long-Term Affordability	Suffolk County will ensure continued affordability by implementing the following procedures for owner-occupied housing. 1) All applicants for assistance will be required to attend an 8 hour homebuyer counseling program that will educate the homebuyer on mortgages, credit, legal issues and other phases of the home buying process.

	2) All applicants who purchase a home will be required to have a fixed rate mortgage. The program will not permit adjustable rate mortgages, interest only mortgages or 80/20 mortgages. 3) All homes assisted will have long term affordability restrictions. The period of affordability will be 30 years. Suffolk County will, at a minimum during the period of affordability, require that upon re-sale of an assisted NSP3 home, that the new purchaser meets the income requirements of the NSP3 program, occupy the home as the family's primary residence, be re-sold at an affordable price and provide a fair return to the seller. To enforce these continued affordability requirements, a note and mortgage will be filed on the property. Suffolk County will ensure continued affordability by implementing the following procedures for tenant-occupied rental housing: 1) All homes assisted will have long term affordability restrictions. The period of affordability will be 30 years. 2) Suffolk County will, at a minimum during the period of affordability, require the rents remain affordable as defined under Affordable Rents above. The affordability restrictions will remain in force regardless of transfer of ownership. 3) To enforce these continued affordability requirements, a note and mortgage will be filed on the property.
Housing Rehabilitation Standards	Suffolk County will follow the New York State Building Code in the implementation of the property rehabilitation activities financed with NSP3 funds. Suffolk County will also follow Federal Lead Based Paint regulations as they pertain to the CDBG Program. Where feasible, Suffolk County will also include improvements to increase energy efficiency or conservation on homes rehabilitated with NSP3 Funds

Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.
Response: Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00% Total funds set aside for low-income individuals = $375,376.50

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.
Response: As required by federal regulations, Suffolk County has set aside $375,376.50 (25% of total grant) in NSP3 funds to allocate for homes to be acquired and occupied by households whose income is less than 50% of area median income adjusted for household size. Currently a family of four with an income that does not exceed $51,800.00 meets this requirement. To accomplish this goal, Suffolk County will work with a non-profit agency (Activity 1) to deeply subsidize the purchase of homes to be occupied by low and moderate income households. In addition to the required $375,376.50 (25% minimum Set aside for low income), Suffolk County will work with a non-profit agency (Activity 2) $675,677.70 allocated to subsidize the purchases of rental housing which will house 100% low income (Section 8) tenants. This will bring our low income housing set aside to a minimum of 50%.

Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	NO

If yes, fill in the table below.

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

Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
Response: On February 9, 2011 the public notice on the proposed amendment to Suffolk County's 2010 Amended

Annual Action Plan was posted on the Suffolk County's website with a fifteen day comment period until February 24, 2011.
Under this revision, On August 27, 2012 the public notice on the proposed amendment to Suffolk County's 2010 Amended Annual Action Plan was posted on the Suffolk County's website with a fifteen day comment period until September 10, 2012.

Summary of Public Comments Received.

The summary of public comments received is included as an attachment. (No public comments have been received during the fifteen day comment period)

NSP Information by Activity

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

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

Consult the NSP3 Program Design Guidebook for guidance on completing the "Performance Measures" component of the activity tables below.

Activity Number 1	
Activity Name	Home Ownership
Uses	Select all that apply: ☐ Eligible Use A: Financing Mechanisms X Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☐ Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.201 (a) acquisition, (b) disposition and (n) Direct Homeownership assistance, as well as 24 CFR 570.202 rehabilitation and HERA 2301 (c)(3)(A)(B)
National Objective	Low Moderate Income Housing HERA 2301 (f)(3)(A)(i)(ii)
Activity Description	The Suffolk County Neighborhood Stabilization Program 3 will use NSP3 funds to purchase and rehabilitate foreclosed and abandoned residential properties. The program may also establish financing mechanisms for the purchase and redevelopment of foreclosed and abandoned residential properties. All units assisted will be occupied by households meeting the qualifications of Low and Moderate Income. Twenty-five percent of NSP3 funds will be allocated to activities that assist households with incomes less than 50% of area median income. The remaining funds will be available for households with total income up to 120% of median income (currently $124,300 for a family of 4). This activity funded through NSP3 will be targeted to the area exhibiting the greatest need. The area targeted for assistance is primarily a lower income community experiencing a high number of foreclosed and abandoned properties and based on HUD data is ranked an area with a high foreclosure risk score and highest percentage of high cost loan rates associated with sub-prime lending. This approach will have several benefits. By targeting funds to this specific community, there will be a greater impact on the neighborhood and funds will be directed to a community where it is needed most. Another expected benefit is that housing that is safe and decent will be made available to low and moderate income households. All properties acquired will be at a discount from current appraised value. The minimum discount for properties acquired with NSP3 funds will be one percent. Prior to acquiring a property, Suffolk County will have an appraisal conducted to determine current market value. When Suffolk County utilizes financing mechanisms for proposed activities, the interest rates will range from zero to 3%, depending on the specific project.

	All applicants for assistance will be required to attend an 8 hour homebuyer counseling program that will educate the homebuyer on mortgages, credit, legal issues and other phases of the home buying process. All applicants will be required to obtain a mortgage from a lender who agrees to comply with the bank regulator's guidelines for non-traditional mortgages. All assisted will have long term affordability restrictions. The period of affordability will be 30 years. Suffolk County will, at a minimum during the period of affordability, require that upon re-sale of an assisted NSP3 home that the new purchaser meets the income requirements of the NSP3 program, occupy the home as the family's principal residence, be re-sold at an affordable price and provide a fair return to the seller. To enforce these continued affordability requirements, a note and mortgage will be filed on the property. All agreements between Suffolk County and NSP3 Contractors will give preference for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small business that are owned and operated by persons residing in the vicinity of the project.	
Location Description	Mastic Beach to include Block Groups 361031000046085159508U1 361031000046085159508U2 361031000046085159508U3 361031000046085159508U4	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$675,677.70
	(Other funding source)	$364,800.00
	(Other funding source)	$
Total Budget for Activity		**$1,040,477.70**
Performance Measures	4 housing units to be acquired and renovated for low and moderate income qualified families.	
Projected Start Date	July 1, 2011	
Projected End Date	June 30, 2014	
Responsible Organization	**Name**	Suffolk County Community Development
	Location	H. Lee Dennison Bldg. 2nd Floor P.O. Box 6100 Hauppauge, NY 11788
	Administrator Contact Info	Jill Rosen-Nikoloff Director of Real Estate (631) 853-6420 jill.rosen-nikoloff@suffolkcountyny.gov

Activity Number 2	
Activity Name	Rental Property
Use	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☐ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition X Eligible Use E: Redevelopment
CDBG Activity or Activities	24 CFR 570.202 Rehabilitation and Preservation Activities for Demolished or Vacant Properties and HERA 2301 (c)(3)(A)(B)
National Objective	Low Income Housing HERA 2301(f)(3)(A)(i)(ii)
Activity Description	The Suffolk County Neighborhood Stabilization Program 3 will use NSP3 funds to redevelop 4 vacant residential properties with the construction of 4 new homes for rent to low income households. The program may also establish financing mechanisms for the redevelopment of vacant residential properties. All units assisted will be occupied by households meeting the qualifications of Low income. 100% ($675,677.70) of this activity's funds will be allocated to activities that assist households with incomes less than 50% of area median income address the need for affordable rental housing. The activities funded through NSP3 will be targeted to areas exhibiting the greatest needs. The area targeted for assistance is primarily a lower income community experiencing a high number of foreclosed and abandoned properties and based on HUD data is ranked as an area with a high foreclosure risk score and highest percentage of high cost loan rates associated with sub-prime lending. This approach will have several benefits. By Targeting funds to a specific community, there will be a greater impact on the neighborhood and funds will be directed to a community where it is needed the most. Another expected benefit is that the housing that is safe and decent will be made available to low income households. The 4 vacant properties are Suffolk County 72H properties. To address the housing conditions, Suffolk County will work with a non-profit agency and local municipalities to redevelop the vacant properties and create affordable rental housing as defined, with project based subsidies to insure that the rental units are affordable to low income tenants. Rental units assisted with NSP3 funds shall remain affordable for 30 years based on the affordability as defined. The affordability restrictions will remain in force regardless of transfer of ownership. The affordability requirements will be enforced through the filing of a lien note and mortgage

	on the property. All agreements between Suffolk County and NSP3 Contractors will give preference for the hiring of employees who reside in the vicinity of NSP3 projects or contract with small business that are owned and operated by persons residing in the vicinity of the project.	
Location Description	East Patchogue to include Block Groups 361031000051528159103U2 361031000051528159103U3 361031000051528159103U4	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$675,677.70
	(Other funding source)	$236,400.00
	(Other funding source)	$
Total Budget for Activity		$912,077.70
Performance Measures	4 Housing units to be acquired and renovated to be rented and occupied by low income qualifying tenants.	
Projected Start Date	July 1, 2011	
Projected End Date	June 30, 2014	
Responsible Orgnization	**Name**	Suffolk County Community Development
	Location	H. Lee Dennison Bldg. 2nd Floor P.O. Box 6100 Hauppauge, NY 11788
	Administrator Contact Info	Jill Rosen –Nikoloff (631) 853-6420 jill.rosen-nikoloff@suffolkcountyny.gov

Activity Number 3

Suffolk County has allocated 10% ($150,150.60) of the total NSP3 Grant Funds to General Administration and Planning Activities as defined at 24 CFR 570.205 and 206.

These funds will be used to cover the following costs:

- **Staff costs to manage NSP3 Program**
- **Public information**
- **Preparation of Action Plan**
- **Submission of applications for Federal Programs**
- **Planning and policy studies**

Certifications

Certifications for State and Entitlement Communities

(1) **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 parts 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 be 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.

Jill Rosen-Nikoloff, Director of Real Estate

6/6/13
Date

Neighborhood ID: 2117309

NSP3 Planning Data

Grantee Address: 100 Veterans Memorial Hwy Floor 11
Grantee Email: laurie.schwinge@suffolkcountyny.gov

Neighborhood Name: NSP3 LIPHDFC Mastic Beach 3
Date:2013-06-06 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: 15
State Minimum Threshold NSP3 Score: 10
Total Housing Units in Neighborhood: 801

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: 3816
Residential Addresses Vacant 90 or more days (USPS, March 2010): 229
Residential Addresses NoStat (USPS, March 2010): 35

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: 801
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: 20
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: 27

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood.

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): 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: 497
Number of Distressed Sales transactions 2002-2004 (REO SLD): 0
Median Sale Price 2002-2004 (non-distressed): 175100
Median Sale Price 2002-2004 (distressed): 0
Number of Sales transactions 2004-2006: 550
Number of Distressed Sales transactions 2004-2006 (REO SLD): 0
Median Sale Price 2004-2006 (non-distressed): 245250
Median Sale Price 2004-2006 (distressed): 0
Number of Sales transactions 2006-2008: 312
Number of Distressed Sales transactions 2006-2008 (REO SLD): 4
Median Sale Price 2006-2008 (non-distressed): 227000
Median Sale Price 2006-2008 (distressed): 0
Number of Sales transactions 2008-2010: 215
Number of Distressed Sales transactions 2008-2010 (REO SLD): 28
Median Sale Price 2008-2010 (non-distressed): 149000
Median Sale Price 2008-2010 (distressed): 204804
Number of Sales transactions 2010-2012: 23
Number of Distressed Sales transactions 2010-2012 (REO SLD): 1
Median Sale Price 2010-2012 (non-distressed): 119000
Median Sale Price 2010-2012 (distressed): 150000

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-72.849870 40.770434 -72.837596 40.773489 -72.836008 40.772287 -72.830472 40.764909 -72.833691 40.764031 -72.834206 40.765331 -72.841802 40.763414 -72.843518 40.767249 -72.848196 40.765917

Blocks Comprising Target Neighborhood

361031595081041, 361031595081040, 361031595082005, 361031595082007, 361031595082033, 361031595082032, 361031595082031, 361031595082030, 361031595082029, 361031595082028, 361031595082027, 361031595082026, 361031595082016, 361031595082042, 361031595082041, 361031595082040, 361031595082039, 361031595082038, 361031595082037, 361031595082036, 361031595082035, 361031595082034, 361031595082051, 361031595082050, 361031595082049, 361031595082048, 361031595082047, 361031595082046, 361031595082045, 361031595082044, 361031595082043, 361031595082015, 361031595082014, 361031595082013, 361031595082012, 361031595082011, 361031595082010, 361031595082009, 361031595082008, 361031595082025, 361031595082024, 361031595082023, 361031595082022, 361031595082021, 361031595082020, 361031595082019, 361031595082018, 361031595082017, 361031595082006, 361031595083002, 361031595083003, 361031595083004, 361031595084000, 361031595084001, 361031595084002, 361031595084003, 361031595084033, 361031595084027, 361031595084026, 361031595084034, 361031595084054, 361031595084012, 361031595084011, 361031595084010, 361031595084009, 361031595084025, 361031595084022, 361031595084021, 361031595084020, 361031595084019, 361031595084018, 361031595084004,

NSP3

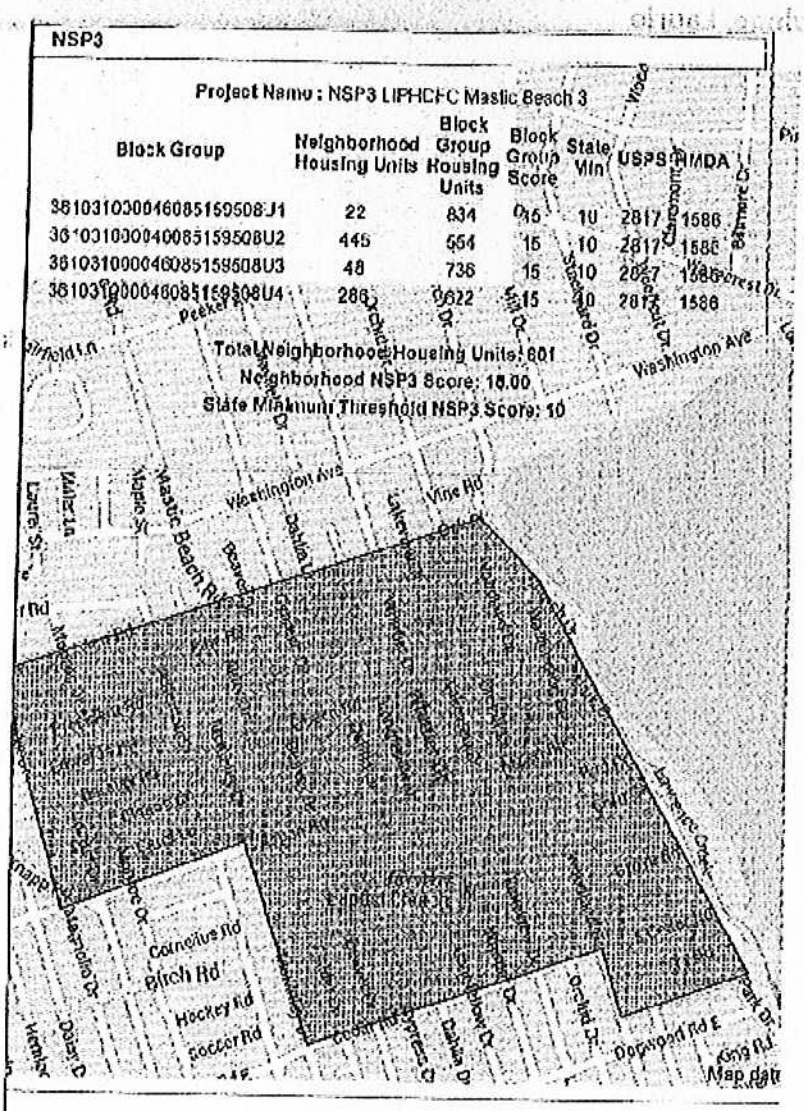
Project Name : NSP3 LIPHCFC Mastic Beach 3

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
361031000460851595083J1	22	834	0.15	10	2817	1586
361031000460851595083U2	445	554	15	10	2817	1586
361031000460851595083U3	48	736	15	10	2817	1586
361031000460851595083U4	286	1622	15	10	2817	1586

Total Neighborhood Housing Units: 801

Neighborhood NSP3 Score: 15.00

State Minimum Threshold NSP3 Score: 10



6/6/2013

Neighborhood ID: 6672515

NSP3 Planning Data

Grantee Address: 100 Veterans Memorial Hwy Floor 11
Grantee Email: laurie.schwinge@suffolkcountyny.gov

Neighborhood Name: NSP3 CDCLI E Patch 1
Date:2013-06-06 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: 17
State Minimum Threshold NSP3 Score: 10
Total Housing Units in Neighborhood: 364

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: 1512
Residential Addresses Vacant 90 or more days (USPS, March 2010): 76
Residential Addresses NoStat (USPS, March 2010): 116

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: 364
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: 13
Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 13
Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 38

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): 2.6

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: 271
Number of Distressed Sales transactions 2002-2004 (REO SLD): 0
Median Sale Price 2002-2004 (non-distressed): 129000
Median Sale Price 2002-2004 (distressed): 0
Number of Sales transactions 2004-2006: 265
Number of Distressed Sales transactions 2004-2006 (REO SLD): 0
Median Sale Price 2004-2006 (non-distressed): 225860
Median Sale Price 2004-2006 (distressed): 0
Number of Sales transactions 2006-2008: 129
Number of Distressed Sales transactions 2006-2008 (REO SLD): 0
Median Sale Price 2006-2008 (non-distressed): 221881
Median Sale Price 2006-2008 (distressed): 0
Number of Sales transactions 2008-2010: 84
Number of Distressed Sales transactions 2008-2010 (REO SLD): 7
Median Sale Price 2008-2010 (non-distressed): 130000
Median Sale Price 2008-2010 (distressed): 215532.5
Number of Sales transactions 2010-2012: 19
Number of Distressed Sales transactions 2010-2012 (REO SLD): 1
Median Sale Price 2010-2012 (non-distressed): 78750
Median Sale Price 2010-2012 (distressed): 217885

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.

2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.

3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.

4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.

5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-72.958446 40.783239 -72.955613 40.783499 -72.954798 40.776512 -72.947803 40.776967 -72.949133 40.786196 -72.947116 40.786326 -72.945271 40.774529 -72.948532 40.774594 -72.951751 40.774237 -72.954583 40.774107 -72.957458 40.774009

Blocks Comprising Target Neighborhood

361031591032005, 361031591032022, 361031591032021, 361031591032020, 361031591032019, 361031591032018, 361031591032017, 361031591032016, 361031591032015, 361031591032014, 361031591032013, 361031591032006, 361031591033021, 361031591033014, 361031591033013, 361031591033012, 361031591034007, 361031591034015, 361031591034014, 361031591034013, 361031591034009, 361031591034008, 361031591034026, 361031591034006,

THURSDAY, JUNE 06, 2013

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilizat address the problems assoc foreclosed upon and are cre communities

NSP3

Enter an Address, city or state Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

DRAW FINISH

VIEW DATA

VIEW PROJECTS

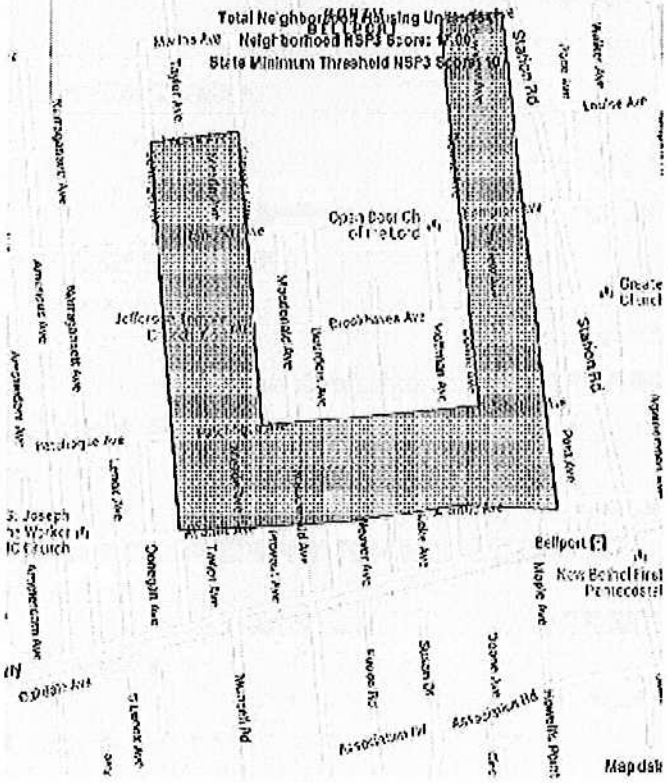
METHODOLOGY INSTRUCTIONS

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.

Project Name : NSP3 CDCLIE Fatcha State Select

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMOA
3G1031000051528159103U2	146	344	17	10	1737	980
3G1031000051528159103U3	76	529	17	10	1737	980
3G1031000051528159103U4	142	470	17	10	1737	980

Total Neighborhood Housing Units: 1,[illegible]

Neighborhood NSP3 Score: 17.00

State Minimum Threshold NSP3 Score: 10