

CITY OF AVONDALE
PUBLIC MEETING NSP3 PLAN AMENDMENT #1

Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 allocated \$1,224,903 to Avondale to assist in the redevelopment of foreclosed homes. The Avondale City Council approved the use of NSP3 funds and the amendment to the 2010/2011 Annual Action Plan on February 22, 2011. The City of Avondale is proposing an amendment to its NSP plan and is requesting public input regarding the amendment. The City proposes the following changes to its NSP Plan 1) Add additional areas to the Target Neighborhoods; and 2) decrease the period of affordability from due upon sale to forgivable at 20 years. The City of Avondale is hereby providing a 15 day comment period on the proposed NSP3 Amendment beginning on March 2, 2012 and extending through March 17, 2012.

NSP3 Proposed Additions to Targeted Areas	
Existing Areas by Census Tract/Block Group	Proposed Additions by Census Tracts/Block Groups
<i>Portions</i> of the following Census Tracts/Block Groups:	All Avondale portions of Census Tracts/block groups:
082014-1	082014 – 1,2,3,4
082014-3	082201 – 1,3
082014-4	082202 – 1,2
082201-1	061003 – 1,2
082201-3	061002 – 2
082202-1	082013 – 1,2,3,4,5
082202-2	
All Avondale portions of Census Tracts/Block Groups:	
061200 – 2,3,4	
061400 – 1,2,3,4	

A copy of the NSP3 Plan Amendment #1 may be reviewed at the Avondale Community Center, 1007 S. Third Street, Avondale, 85323 or at <http://www.avondale.org/index.aspx?NID=1112>. Written comments will be accepted until 5:00 p.m. on March 17, 2012 and should be directed to:

Sandy Lopez, CDBG Program Manager
1007 S. Third Street
Avondale, Arizona 85323
(623) 333-2726

The City Council will take action on the plan at 7:00 P.M. on March 19, 2012 at the Council Meeting to be held in the Council Chambers, 11465 W. Civic Center Drive, Avondale, 85323. This is a public meeting and you are encouraged to attend.

PERSONS REQUIRING HEARING, VISUAL, MOBILITY, LANGUAGE OR OTHER ACCOMMODATIONS MAY CONTACT THE CITY AT 623-333-2726 OR TDD 623-333-0010 TO MAKE SPECIAL ARRANGEMENTS. PARA ASISTENCIA EN ESPANOL LLAME 623-333-2726

Published March 2, 2012



Project Summary for NSP3

Project Name	Total Housing Units	NSP3Need Score
Southwest	2120	19.4
South East	1119	19
North	10169	17.37
Roosevelt - Waterford	473	18
Southcentral 2012	2528	18.11
South central	405	18

Total Housing Units for All Shapes: 16814

Total NSP3 Need Score: 17.88

Neighborhood ID: 4133300

NSP3 Planning Data

Grantee ID: 0400180E,0401300C

Grantee State: AZ

Grantee Name: AVONDALE CITY,MARICOPA COUNTY

Grantee Address: 1007 S 3rd Street Avondale AZ 85323

Grantee Email: slopez@avondale.org

Neighborhood Name: Southwest

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19.4

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2120

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 90.82

Percent Persons Less than 80% AMI: 69.8

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 2508

Residential Addresses Vacant 90 or more days (USPS, March 2010): 199

Residential Addresses NoStat (USPS, March 2010): 94

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 815

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.39

Percent of Housing Units 90 or more days delinquent or in foreclosure: 19.42

Number of Foreclosure Starts in past year: 97

Number of Housing Units Real Estate Owned July 2009 to June 2010: 63

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 19

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -38.1

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 3.7

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 8.2

^{*}Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-112.345419 33.445336 -112.349796 33.445265 -112.349882 33.441254 -112.353916 33.441039
-112.353916 33.435524 -112.352886 33.435453 -112.352629 33.430367 -112.349625 33.430510
-112.349625 33.429006 -112.351685 33.427931 -112.352457 33.424636 -112.352285 33.420768
-112.344561 33.420696 -112.344818 33.424565 -112.338467 33.424421 -112.335377 33.431799
-112.335634 33.435309 -112.340956 33.434665 -112.341127 33.439463 -112.344732 33.439678

Blocks Comprising Target Neighborhood

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040130612002007, 040130612002016, 040130612002015, 040130612002014, 040130612002013,
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040130614001005, 040130614001003, 040130614001002, 040130614002001, 040130614002007,
040130614002020, 040130614002019, 040130614002012, 040130614002011, 040130614002010,
040130614002009, 040130614002008, 040130614002006, 040130614002002, 040130614003000,
040130614003001, 040130614003003, 040130614003005, 040130614003007, 040130614003014,
040130614003013, 040130614003012, 040130614003011, 040130614003010, 040130614003009,
040130614003008, 040130614003006, 040130614003004, 040130614003002, 040130614004000,
040130614004006, 040130614004007, 040130614004005, 040130614001026, 040130614002018,

Neighborhood ID: 2003601

NSP3 Planning Data

Grantee ID: 0400180E,0401300C

Grantee State: AZ

Grantee Name: AVONDALE CITY,MARICOPA COUNTY

Grantee Address: 1007 S 3rd Street Avondale AZ 85323

Grantee Email: slopez@avondale.org

Neighborhood Name: South East

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1119

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 87.96

Percent Persons Less than 80% AMI: 70.84

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 1067

Residential Addresses Vacant 90 or more days (USPS, March 2010): 0

Residential Addresses NoStat (USPS, March 2010): 33

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 2337

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 29.3

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.3

Number of Foreclosure Starts in past year: 249

Number of Housing Units Real Estate Owned July 2009 to June 2010: 162

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 49

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 3.7

Place (if place over 20,000) or county unemployment rate June 2010*: 8.2

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-112.302418 33.435596 -112.302246 33.428003 -112.298040 33.428003 -112.297955 33.420911
-112.289715 33.421054 -112.289715 33.435739 -112.306452 33.436240 -112.306709 33.441755
-112.315035 33.441469 -112.314863 33.428003 -112.306280 33.428075 -112.306280 33.435381

Blocks Comprising Target Neighborhood

040130820144017, 040130822021001, 040130822021002, 040130822021004, 040130822021006,
040130822021008, 040130822021022, 040130822021019, 040130822021018, 040130822021017,
040130822021016, 040130822021015, 040130822021014, 040130822021011, 040130822021010,
040130822021009, 040130822021007, 040130822021005, 040130822021003, 040130822022000,
040130822022001, 040130822022003, 040130822022005, 040130822022007, 040130822022013,
040130822022011, 040130822022010, 040130822022009, 040130822022008, 040130822022006,
040130822022004, 040130820144018, 040130822011000, 040130822011078,

Neighborhood ID: 9712432

NSP3 Planning Data

Grantee ID: 0400180E,0401300C

Grantee State: AZ

Grantee Name: AVONDALE CITY,MARICOPA COUNTY

Grantee Address: 1007 S 3rd Street Avondale AZ 85323

Grantee Email: slopez@avondale.org

Neighborhood Name: North

Date:2012-02-27 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 17.37

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 10169

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 58.66

Percent Persons Less than 80% AMI: 31.63

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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USPS Residential Addresses in Neighborhood: 13983

Residential Addresses Vacant 90 or more days (USPS, March 2010): 427

Residential Addresses NoStat (USPS, March 2010): 727

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 9590

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.63

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.2

Number of Foreclosure Starts in past year: 887

Number of Housing Units Real Estate Owned July 2009 to June 2010: 578

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 178

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -38.1

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 3.7

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 8.2

^{*}Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
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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

-112.323875 33.504473 -112.328682 33.504187 -112.328167 33.493594 -112.344818 33.493164
-112.354774 33.487008 -112.362328 33.484002 -112.358379 33.478990 -112.341213 33.478847
-112.341213 33.459229 -112.306366 33.460805 -112.306709 33.464242 -112.279930 33.465530
-112.280960 33.471258 -112.281303 33.493737 -112.323790 33.493379

Blocks Comprising Target Neighborhood

040130610022001, 040130610022002, 040130610022033, 040130610022003, 040130610031010,
040130610031015, 040130610031013, 040130610032001, 040130610032002, 040130610032064,
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040130820142024, 040130820142023, 040130820142010, 040130820142006, 040130820142004,
040130820143005, 040130820143006, 040130820143007, 040130820143008, 040130610023032,
040130610022032, 040130610033042, 040130610022000, 040130610022004, 040130610022005,

040130610031006, 040130610031002, 040130610031014, 040130610031017, 040130610031018,
040130610031016, 040130610031009, 040130610032000, 040130610032016, 040130610032062,
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040130820121042, 040130820121041, 040130820121036, 040130820121035, 040130820121034,
040130820121033, 040130820131001, 040130820132000, 040130820133012, 040130820133013,
040130820143009, 040130820141001, 040130820141005, 040130820141008, 040130820141004,
040130820141009, 040130820141029, 040130820141027, 040130820142002, 040130820142003,
040130820142008, 040130820142007, 040130820143010,

Neighborhood ID: 1132659

NSP3 Planning Data

Grantee ID: 0400180E,0401300C

Grantee State: AZ

Grantee Name: AVONDALE CITY,MARICOPA COUNTY

Grantee Address: 1007 S 3rd Street Avondale AZ 85323

Grantee Email: slopez@avondale.org

Neighborhood Name: Roosevelt - Waterford

Date:2011-02-09 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 473

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 66.7

Percent Persons Less than 80% AMI: 66.7

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: 769

Residential Addresses Vacant 90 or more days (USPS, March 2010): 12

Residential Addresses NoStat (USPS, March 2010): 41

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 458

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 24.3

Percent of Housing Units 90 or more days delinquent or in foreclosure: 15.8

Number of Foreclosure Starts in past year: 44

Number of Housing Units Real Estate Owned July 2009 to June 2010: 29

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

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

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 3.8

Place (if place over 20,000) or county unemployment rate June 2010*: 8.5

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-112.302589 33.454933 -112.302589 33.449633 -112.298470 33.449526 -112.298384 33.442937

-112.289886 33.443116 -112.289972 33.449884 -112.298083 33.450099 -112.298427 33.454897

Blocks Comprising Target Neighborhood

040130820144013, 040130820144014,

Neighborhood ID: 3039886

NSP3 Planning Data

Grantee ID: 0400180E,0401300C

Grantee State: AZ

Grantee Name: AVONDALE CITY,MARICOPA COUNTY

Grantee Address: 1007 S 3rd Street Avondale AZ 85323

Grantee Email: slopez@avondale.org

Neighborhood Name: Southcentral 2012

Date:2012-02-28 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18.11

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 2528

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 88.16

Percent Persons Less than 80% AMI: 71.05

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: 3707

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

Residential Addresses NoStat (USPS, March 2010): 340

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 2798

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 26.41

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.22

Number of Foreclosure Starts in past year: 282

Number of Housing Units Real Estate Owned July 2009 to June 2010: 184

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 57

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -38.1

Place (if place over 20,000) or county unemployment rate June 2005*: 3.7

Place (if place over 20,000) or county unemployment rate June 2010*: 8.2

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-112.302246 33.428146 -112.302332 33.435811 -112.298298 33.435667 -112.298470 33.443474
-112.305937 33.443259 -112.306452 33.450063 -112.314520 33.449848 -112.314692 33.453859
-112.319584 33.453715 -112.319584 33.449562 -112.331429 33.449633 -112.329798 33.435238
-112.327051 33.435238 -112.327137 33.427860 -112.323532 33.427788 -112.323704 33.420338
-112.297697 33.420911 -112.297955 33.427860 -112.314863 33.427717 -112.314777 33.440538
-112.312031 33.440538 -112.311687 33.441899 -112.306881 33.441684 -112.306366 33.435524
-112.306280 33.428218

Blocks Comprising Target Neighborhood

040130820144034, 040130820144030, 040130820144022, 040130820144021, 040130822011001,
040130822011010, 040130822011004, 040130822022012, 040130822022002, 040130820144031,
040130820144024, 040130820144023, 040130820144020, 040130820144018, 040130822011002,
040130822011003, 040130822011011,

Neighborhood ID: 1112884

NSP3 Planning Data

Grantee ID: 0400180E,0401300C

Grantee State: AZ

Grantee Name: AVONDALE CITY,MARICOPA COUNTY

Grantee Address: 1007 S 3rd Street Avondale AZ 85323

Grantee Email: slopez@avondale.org

Neighborhood Name: South central

Date:2011-01-31 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 18

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 405

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 85.14

Percent Persons Less than 80% AMI: 67.19

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 548

Residential Addresses Vacant 90 or more days (USPS, March 2010): 0

Residential Addresses NoStat (USPS, March 2010): 105

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 412

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 29.3

Percent of Housing Units 90 or more days delinquent or in foreclosure: 16.8

Number of Foreclosure Starts in past year: 42

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

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

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 8

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -38.1

Place (if place over 20,000) or county unemployment rate June 2005^{*}: 3.7

Place (if place over 20,000) or county unemployment rate June 2010^{*}: 8.21

^{*}Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

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

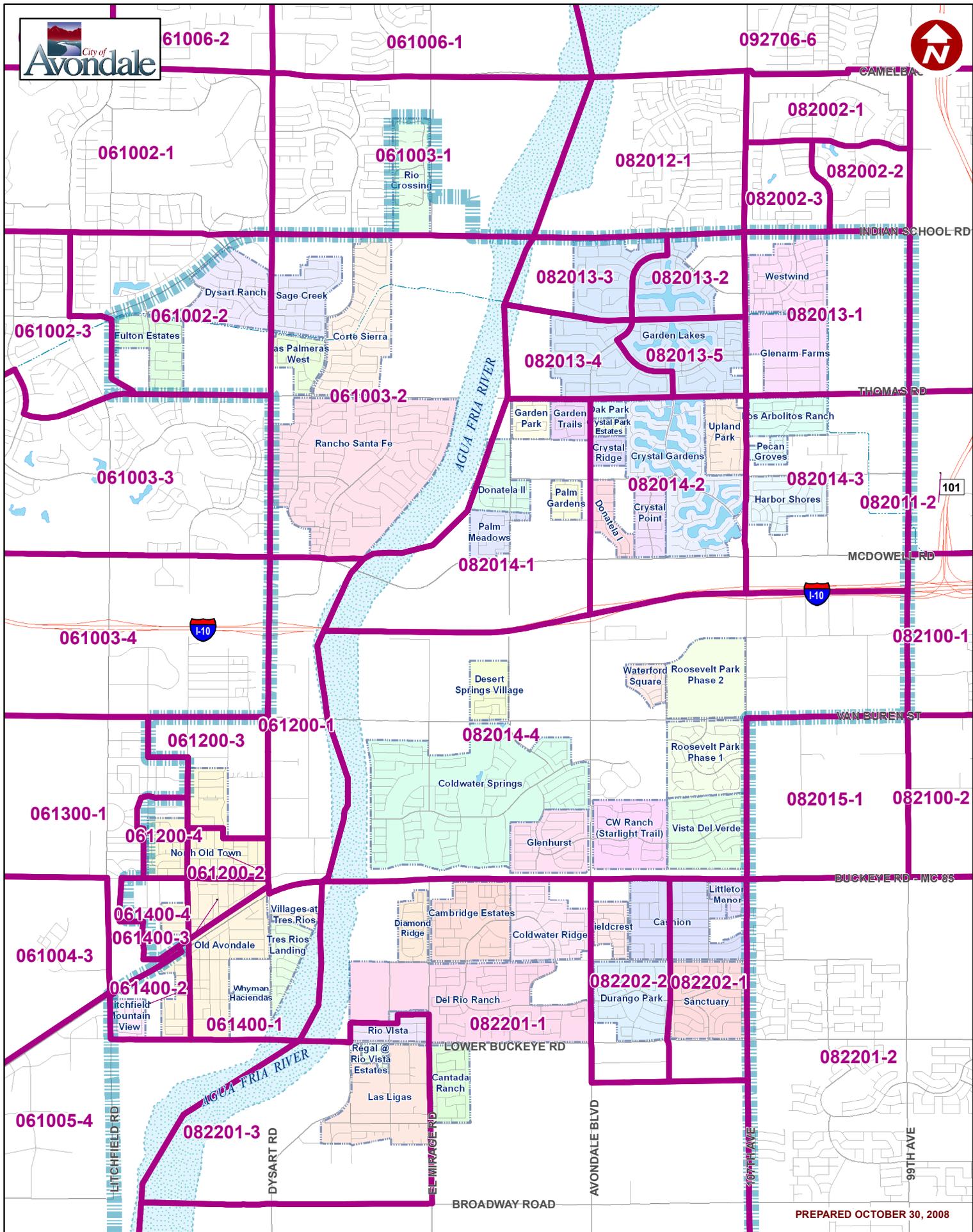
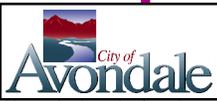
1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-112.319584 33.413102 -112.319584 33.420840 -112.323360 33.420696 -112.323875 33.423705
-112.328167 33.423992 -112.328167 33.422845 -112.332802 33.422845 -112.332630 33.415395
-112.337093 33.412529 -112.332287 33.412386 -112.329884 33.411239 -112.328854 33.412242

Blocks Comprising Target Neighborhood

040130822011010, 040130822011008, 040130822011025, 040130822011009, 040130822013001,
040130822013003, 040130822013006, 040130822013008, 040130822013027, 040130822013026,
040130822013025, 040130822013023, 040130822013022, 040130822013021, 040130822013020,
040130822013019, 040130822013018, 040130822013017, 040130822013016, 040130822013015,
040130822013013, 040130822013012, 040130822013011, 040130822013007, 040130822013005,
040130822013002, 040130822013000, 040130822013004, 040130822013009, 040130822013010,



PREPARED OCTOBER 30, 2008

scale



CENSUS BLOCK - GROUPS
AVONDALE NEIGHBORHOODS