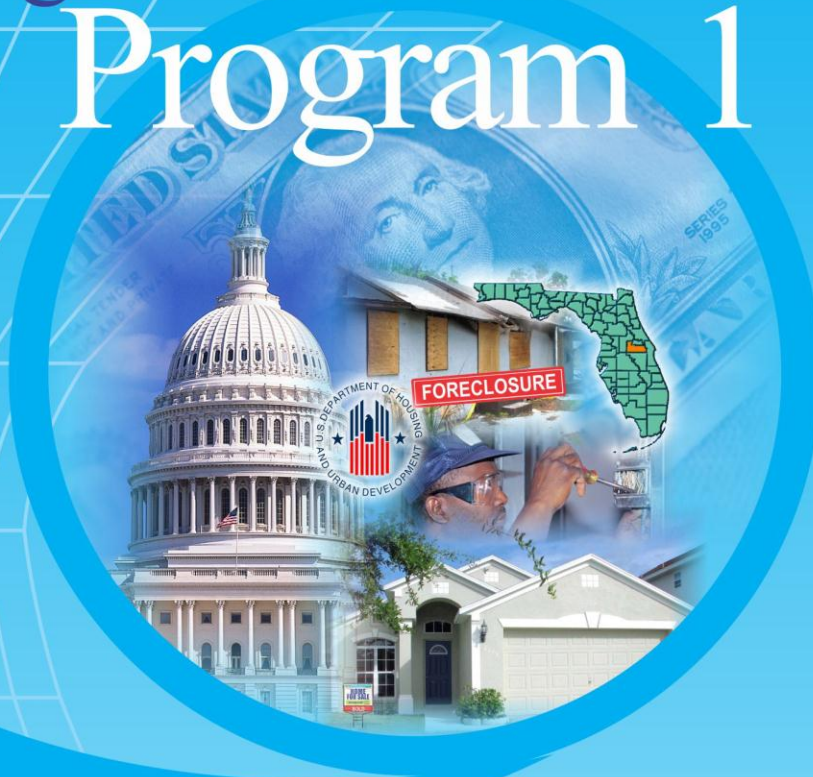


# Neighborhood Stabilization Program 1



## Action Plan Amendment



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## I. INTRODUCTION

The Orange County Housing and Community Development Division is submitting an amendment to the Action Plan for the Neighborhood Stabilization Program (NSP). The Amendment will expand program activities in two additional target areas, and expedite the use of grant funds allocated. The Pine Hills and Union Park Communities have been identified as target areas with a high number of foreclosures, and likely will face a significant rise in home foreclosures in the future. With the real estate market beginning to recover, the number of available foreclosure properties has been reduced substantially, which has slowed our ability to acquire properties. The expansion of our NSP target areas will provide an opportunity for us to meet the expenditure deadlines required by the program. A summary of the data identifying the geographic areas of greatest need is provided in Exhibit A1 and A2 of this NSP Amendment. Orange County will utilize NSP funding to help stabilize the following communities:

- Pine Hills
- Union Park
- Holden Heights
- Azalea Park
- Meadow Woods

The amended NSP Action Plan will be available for public comment at the Orange County Library, Orange County Housing and Community Development Division and web site: <http://netapps.ocfl.net/nsp/Links.aspx> from March 3 through March 19, 2013. Public comments received and responses will be incorporated into this Plan. It is our belief that this amendment will stabilize communities and ensure compliance with the goals and objectives of the NSP program.

## II. AREAS OF GREATEST NEED

Orange County is amending its Neighborhood Stabilization Program (NSP) Action Plan to include the Pine Hills, Union Park and Holden Heights Communities. We reviewed data from HUD's mapping tool as well as locally obtained foreclosure data to identify these areas of greatest need. We limited our review to areas that had a need score of 17 or greater from the planning data provided by HUD.

The areas selected for our NSP program, are areas in which our investment will have an impact and stabilize the neighborhoods. The targeted communities exemplify many of the characteristics worthy of being an NSP target area. The areas have a high foreclosure need score, high number of delinquent and foreclosed homes, large number of vacant homes and large percent of high cost mortgages which indicate predatory lending practices. Our NSP investment and additional investments from Orange County and the private sector will be an impetus for these communities becoming a stable, sustainable, and integral component of our overall community.

## **A. Neighborhood Description**

The amended target areas for the NSP will include the areas referred to, locally, as Pine Hills and Union Park. The planning and map data for these areas were generated at the HUD NSP mapping tool website and are attached as Exhibit A1 and A2. The Pine Hills Community has a diverse housing stock of older and newer homes and is close to downtown. It has been impacted through the years by blight and instances of crime. The Union Park Community has a newer housing stock and has been impacted adversely by questionable lending practices over the years. Maps of the target are attached as Exhibit B1 and B2.

### **Pine Hills**

The Pine Hills Community consists of 50,747 households, of which 48.25 percent earn less than 80 percent of the Area Median Income. There were 3,428 vacant properties in March 2010. Additionally 21.82 percent of the properties were more than 90 days delinquent and there were 3,270 foreclosure starts in the past year.

### **Union Park**

The Union Park Community consists of 30,739 households of which 40.87 percent earn less than 80 percent of the Area Median Income. There were 1221 vacant properties in March 2010. Additionally 17.19 percent of the properties were more than 90 days delinquent and there were 1,410 foreclosure starts in the past year.

## **III. NSP ACTIVITIES**

In an effort to utilize financial resources efficiently, we are revising the assistance provided to homebuyers under the NSP program. Currently closing cost assistance is provided as a separate line item in addition to down payment assistance. However, closing cost will no longer be available as a separate line item and assistance toward closing costs will be included in the current levels of down payment assistance.

## IV. EXHIBITS A1

### A. Planning Data

Neighborhood ID: 4029205

#### **NSP Planning Data**

Grantee ID: 1209500C, 1222920E

Grantee State: FL

Grantee Name: ORANGE COUNTY, ORLANDO

Grantee Address: 525 E. South St Orlando FL 32801

Neighborhood Name: Pine Hills

Date: 2013-01-22 00:00:00

#### NSP Score

The neighborhoods identified by the NSP 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 NSP Score: 19.81

State Minimum Threshold NSP Score: 17

Total Housing Units in Neighborhood: 50747

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 70.94

Percent Persons Less than 80% AMI: 48.25

#### 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: 53539  
Residential Addresses Vacant 90 or more days (USPS, March 2010): 3428  
Residential Addresses NoStat (USPS, March 2010): 1398

#### *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: 24067  
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.79  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 21.82  
Number of Foreclosure Starts in past year: 3270  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 977

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): 650

#### 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): -36.7  
Place (if place over 20,000) or county unemployment rate June 2005\*: 3.37  
Place (if place over 20,000) or county unemployment rate June 2010\*: 11.07

\*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

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### Blocks Comprising Target Neighborhood

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## A2

Neighborhood ID: 8298217

### **NSP Planning Data**

Grantee ID: 1209500C

Grantee State: FL

Grantee Name: ORANGE COUNTY

Grantee Address: 525 E. South St Orlando FL 32801

Neighborhood Name: Target Area - Union Park

Date: 2013-01-16 00:00:00

### NSP Score

The neighborhoods identified by the NSP 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 NSP Score: 18.94

State Minimum Threshold NSP Score: 17

Total Housing Units in Neighborhood: 30739

### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 64.82

Percent Persons Less than 80% AMI: 40.87

### 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: 31453  
Residential Addresses Vacant 90 or more days (USPS, March 2010): 1221  
Residential Addresses NoStat (USPS, March 2010): 1633

#### *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: 13138  
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 27.24  
Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.19  
Number of Foreclosure Starts in past year: 1410  
Number of Housing Units Real Estate Owned July 2009 to June 2010: 421

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): 280

#### 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): -36.7

Place (if place over 20,000) or county unemployment rate June 2005\*: 3.4  
Place (if place over 20,000) or county unemployment rate June 2010\*: 11.1  
\*Bureau of Labor Statistics Local Area Unemployment Statistics

#### Market Analysis:

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

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

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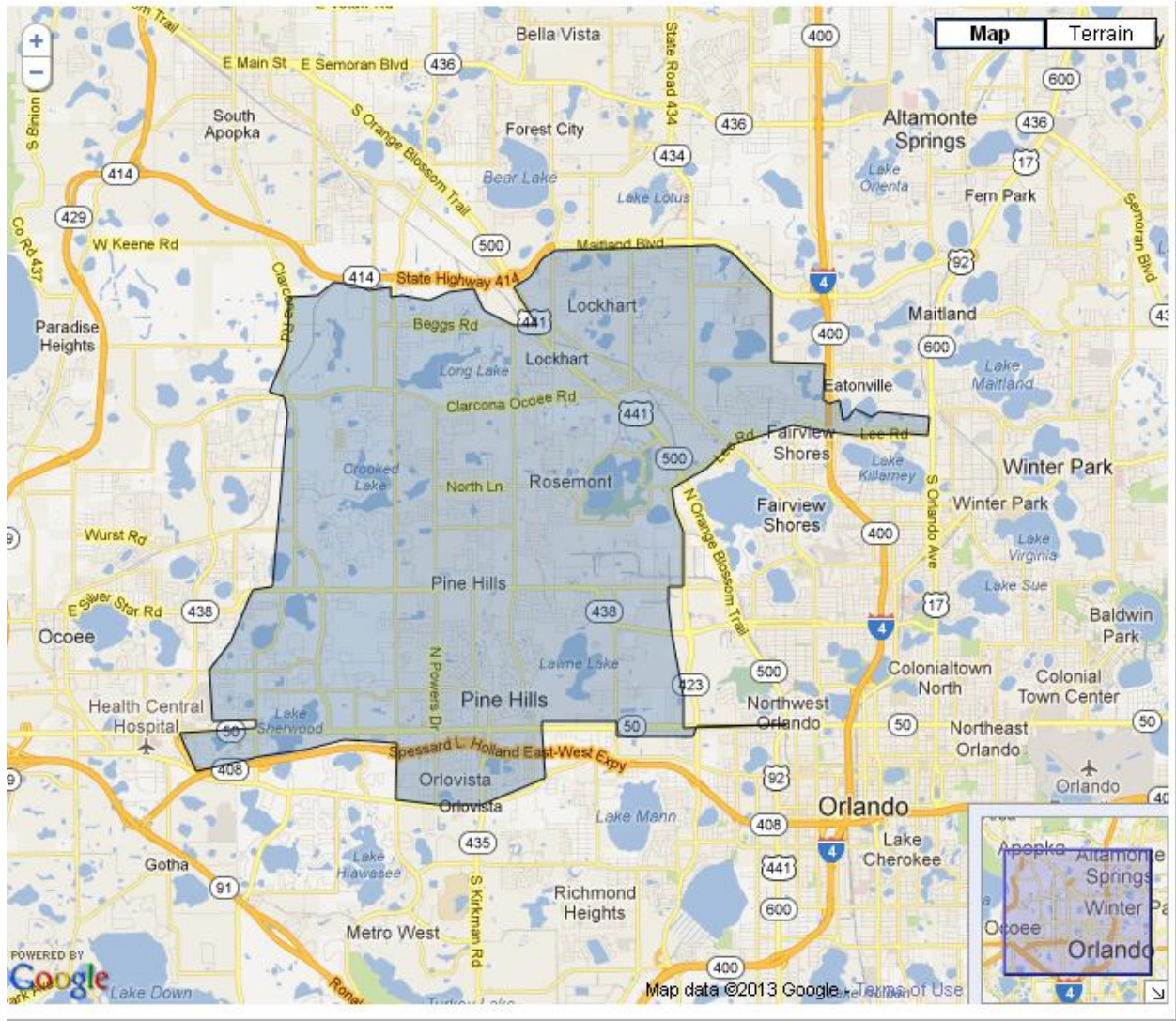
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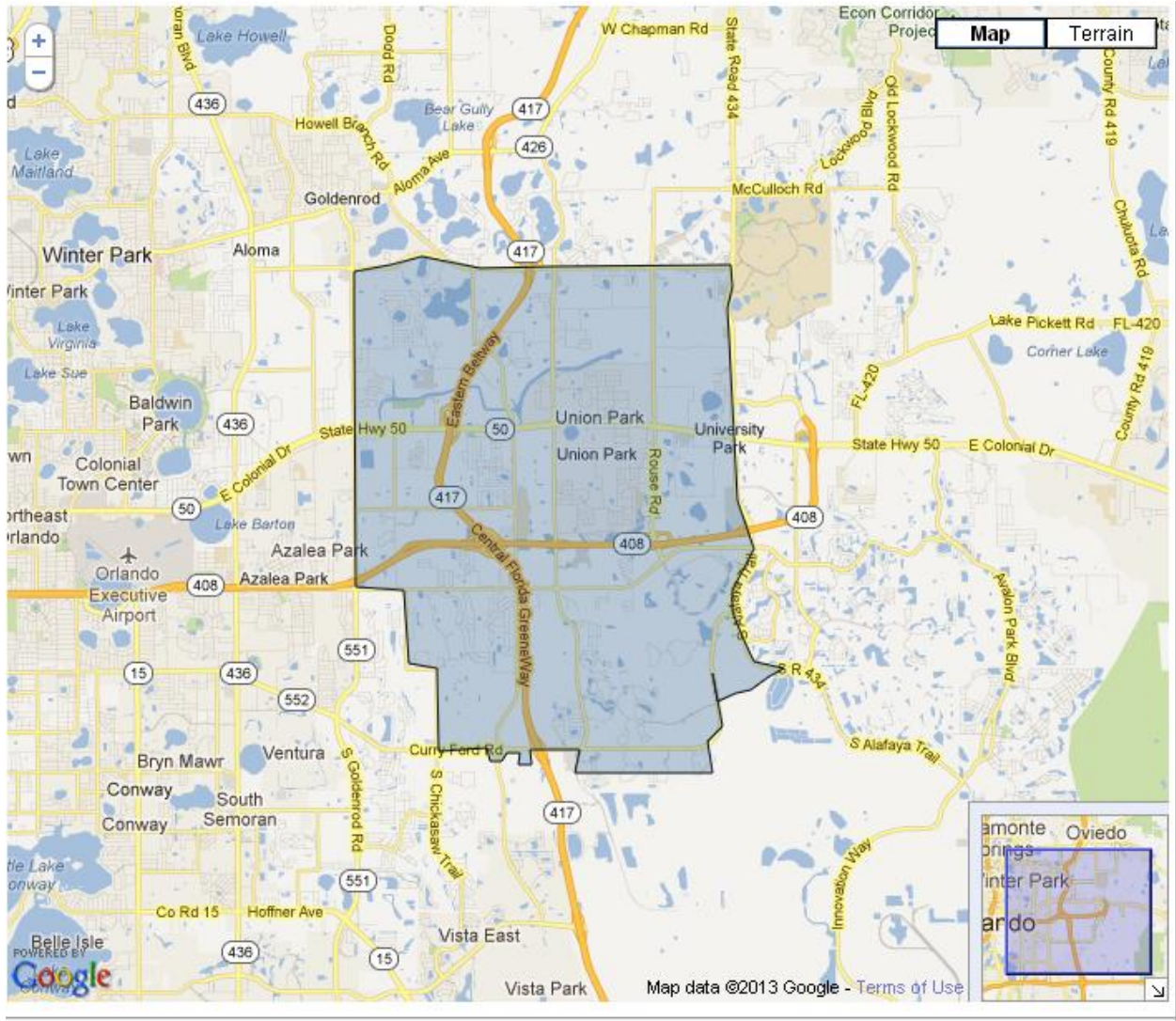
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## B. Target Area Maps

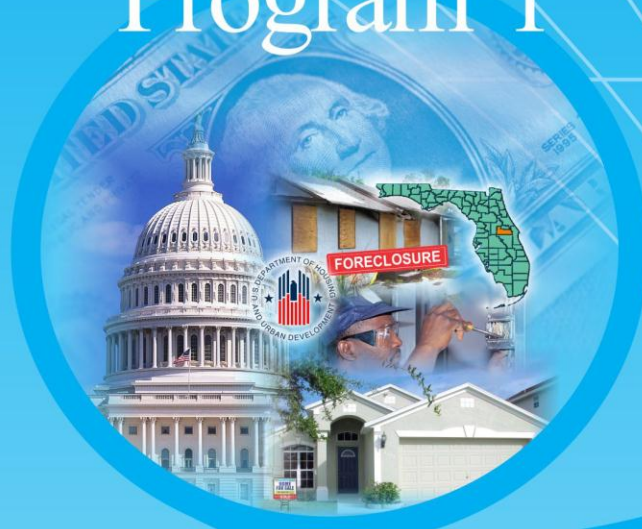
B1



B2



# Neighborhood Stabilization Program 1



## Action Plan Amendment



**HOUSING & COMMUNITY DEVELOPMENT DIVISION**  
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