PUBLIC NOTICE

NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP3)

SUBSTANTIAL AMENDMENT

Attached is the State of New Jersey's draft plan for distributing $5,000,000.00 in anticipated NSP3 funding from the United States Department of Housing and Urban Development. The State is proposing a revision of the previously approved Substantial Amendment for the purpose of expanding the previously approved City of Elizabeth – Elizabethport Neighborhood NSP 3 target area. The proposed expansion of the City of Elizabeth – Elizabethport Neighborhood NSP 3 target area will continue to attain compliance with United States Department of Housing and Urban Development NSP 3 requirements.

Any comments regarding the draft of the Substantial Amendment can be forwarded to Terence Schrider, tschrider@dca.state.nj, at the NJ Department of Community Affairs, Division of Housing and Community Resources, PO Box 811, Trenton, New Jersey 08625-0811, and must be received no later than 5:00 pm on February 15, 2013.

1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Schrider, Terence
Email Address	tschrider@dca.state.nj.us
Phone Number	609.633.6283
Mailing Address	NJDCA, 101 S. Broad Street, P.O. Box 811 Trenton, NJ 08625-0811

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:

HUD provided NSP3 Planning Data. Based on this data, Paterson (4th Ward Neighborhood) , Elizabeth (Elizabethport Neighborhood) and Pleasantville (Mid-Town Neighborhood) are the primary NSP3 target neighborhoods were selected .

NSP3 Planning Data are attached for each target neighborhood. The data obtained from the HUD Target Area mapping website (http://www.huduser.org/nsp/nsp3.html) correspond to the boundaries illustrated on the attached Target Neighborhood maps.

Determination of Areas of Greatest Need and Applicable Tiers

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

Response:

The primary areas of greatest need were established on the basis of their conformity to the following criteria:

1.) An NSP3 threshold (i.e., "need") score of at least 18 ;
2.) A percentage of persons less than 120% AMI of at least 88%;
3.) A percentage of persons less than 80% AMI of at least 70%.
4.)Must be a current New Jersey Department of Community Affairs NSP 1 sub-grantee in order to allow rapid deployment of funds by experienced and knowledgeable high-capacity sub-grantee who have exhibited the ability to successfully comply with NSP 1 regulations and guidance.

5.) Have demonstrated satisfactory performance in NSP 1 obligation of their funds per quarter as specified in their contracts. NSP 3 requires 50% of grant funds be expended within 24 months of the contract between HUD and the State; proven capacity and ability to structure their activities to meet this deadline are essential.

6) Must not be a recipient of NSP 2 Funds .

7.) The total (overall) number of properties needed to make an impact in identified (primary) target areas can be no less than 5 , however the State is requiring that 6 properties be rehabilitated or redeveloped. This number is based,in part, on what the New Jersey Department of Community Affairs considers feasible in terms of acquiring,rehabilitating, and selling homes to qualified homebuyers, which is based on the NJDCA's past experience with NSP1.

8.) The sub-grantee must be able to demonstrate " shovel-ready " projects and have mechanisms in place to obtain foreclosed and/or abandonded properties in a short period of time.The sub-grantee must be able to obligate their entire award (up to $1,500,000)within the first twelve months of the award.The sub-grantee also must be able to deliver HUD/NSP compliance items within the first six months of the award , and all environmental review work must be completed prior to obtaining properties.

New Jersey will be incorporating the CDBG Entitlement jurisdiction's consolidated plan needs by reference and hyperlink on the internet :

1.) http:/www.patersonnj.gov
2.)http://www.elizabethnj.org
3.)http://www.aclink.com

Concerning NSP3 need scores, the three primary areas have NSP3 need scores as follows: Paterson--20 , Elizabeth--18.59 , and Pleasantville--18 (By contrast, the State of New Jersey minimum need score is 16.)

With respect to the percentages of low and moderate income persons, the data for the three primary target areas as follows:

Target Area	Percent Persons <120% AMI	Percent Persons <80% AMI
Paterson (4th ward)	96.47	83.61
Elizabeth (Elizabethport)	90.98	77
Pleasantville (Mid-Town)	88.53	70.49

The number of properties needed to make an impact in identified, primary target areas is tied to the feasibility of achieving the acquisition, rehabilitation, and sale to qualified homebuyers of 20% of the REOs recorded during the past year, a HUD performance measure. The total number of foreclosure starts during the past year in the State's primary neighborhoods is 87 properties. The total estimated number of properties needed to make an impact in all of the State's primary target areas is 17 (20% of foreclosure starts [i.e., REOs]). The State of New Jersey is requiring that 18 properties be rehabilitated or redeveloped within the primary target areas.

Work within the primary neighborhoods will occur simultaneously. Paterson will be given the highest priority based on having the greatest neighborhood needs score. A Secondary neighborhood will be brought into play only if significant delays or shortages occur in any of the primary neighborhoods.

The State will allocate 90% of the total NSP3 grant, or $ 4,500,000.00 to the acquisition,new construction,rehabilitation,sale activity required to achieve the goal of 18 properties needed to make an impact in primary target areas. While it is believed that this amount is adequate to accomplish this goal, the State reserves the right to amend this Action Plan to make certain that this highest-priority goal is achieved.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	"Blighted structure" refers to the condition of a structure , including a housing unit that exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. Under New Jersey law , a municipality may exercise its police power to take appropriate action to remediate a property if the property is " unfit for human habitation or occupancy , or use , due to dilapidation , defects increasing the hazards of fire, accidents or other calamities,lack of ventilation, light or sanitation facilities , or due to other conditions rendering such building or buildings ,or part thereof ,unsafe, unsanitary , dangerous ,or detrimental to the health and saftey or otherwise inimical to the welfare of the residents of said municipality..." (N.J.S.A. 40-48-2.3)
Affordable Rents	"Affordable rents" are low HOME rents applicable to households at 50% AMI, or less ; in which the tenant may not pay more than 30 percent of their income towards rent and utilities.
Long-Term Affordability	"Long-term affordability" requires that rental and homeownership housing must remain affordable for 5 to 15 years, depending on the amount of NSP funds invested in the housing unit. Long-term affordability will be enforced through rental and deed restrictions, including resale/recapture provisions.
Housing Rehabilitation Standards	"Housing rehabilitation standards" refer, at a minimum to conditions that are safe, sanitary, decent and energy efficient. NSP3 improvements must conform to the Uniform Constuction Rehabilitation Subcode for the rehabilitation of existing housing units , including green and energy conservation provisions.

4. Low-Income Targeting

Low-Income Set-Aside Amount

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

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.
Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25% Total funds set aside for low-income individuals = $1,250,000

Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.
Response: The grantee will administer the NSP3 program (up to 10% of the NSP3 grant). The grantee will select experienced and successful, non-profit affordable housing developers to acquire, rehabilitate and sell foreclosed single-family houses to qualified low-to moderate income, first-time homebuyers (60% of the grant). The 25% of the NSP3 grant set aside for households earning 50% AMI (or less) will be applied prefereably to congregate site multi-family housing. However, as a fallback, the State will target scattered single-family and rental housing to meet low-income targeting goals.

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	N/A

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.	N/A
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).	N/A
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	N/A

6. Public Comment

Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.
NJDCA posted the draft Application on the website of the Division of Housing and Community Resources for a fifteen day period of public review and comment beginning on February 9, 2011; comments are required to be submitted by February 24, 2011.

Summary of Public Comments Received.

The summary of public comments received will be included as an attachment.

7. NSP Information by Activity

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

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

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

Activity Number 1		
Activity Name	Habitat for Humanity – Paterson City (4th Ward Neighborhood)	
Uses	Select all that apply: ☐ Eligible Use A: Financing Mechanisms ☒ Eligible Use B: Acquisition and Rehabilitation ☐ Eligible Use C: Land Banking ☐ Eligible Use D: Demolition ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	Continued stabilization efforts in Paterson's 4th Ward via acquisition, demolition, construction and rehabilitation of foreclosed and abandoned housing units for rental and homeownership.	
National Objective	Benefitting low and moderate-income persons up to 120% of A.M.I.	
Activity Description	Paterson Habitat for Humanity is proposing to allocate 1.5 Million in NSP3 funds by constructing a minimum of 6 units including through additional acquisitions in the target area as follows: Construct 2 additional units within PHH's Summer Street Homes properties, or proposed addresses of 145-147 Summer Street: PHH purchased 133-135 Governor St. and 137-143 Summer St. with NSP1 funds .Acquire and construct 2 single family homes on 15-17 Godwin: PHH purchased a lien on this property and it is pending foreclosure; appraisals and environmental check lists will be prepared prior to final judgment. Acquire and construct at least 2 single family homes at 7-11 Godwin along with 13 Godwin, these properties are currently abandoned and appear to be in some stage of foreclosure: PHH's goal is to leverage NSP3 and other funding sources to acquire as many of these contiguous units on Godwin, within the target area; we noted almost 40 abandoned properties in the overall target area.	
Location Description	Eligible foreclosed and abandoned properties will be purchased within the boundaries of the Targeted Neighborhoods as shown on the attached map.(4th Ward Neighborhood borders - North: E.16th St. , South: Straight St. , East : Godwin Ave. , West : Harrison St.) The HUD mapping tool estimated that 27 properties, in this specific area, have been foreclosed on in the past year .The number of properties that would need to be rehabilitated or redeveloped to make a desired impact in the identified target area (20% of REO in the past year) would be no less than 5 properties, according to HUD mapping data, but The State is requiring 6.	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$1,500,000.00
	(Other funding source)	$ 515,000.00
	(Other funding source)	$
Total Budget for Activity		**$2,015,000.00**
Performance Measures	6 properties	
Projected Start Date	April 15, 2011	
Projected End Date	April 14, 2014	
Responsible Organization	**Name**	Paterson Habitat for Humanity
	Location	146 North 1st St. P O Box 2585 Paterson N J 07509
	Administrator Contact Info	Barbara C. Dunn, Executive Director 973.595.6868 director@patersonhabitat.org

Activity Number 2		
Activity Name	City of Elizabeth – Elizabeth (Elizabethport Neighborhood)	
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 ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	Continued stabilization efforts in Elizabeth's - Elizabethport Neighborhood via acquisition, rehabilitation, and new construction of foreclosed, vacant and abandoned properties for creation of rental units for occupancy by low-income and moderate-income households.	
National Objective	Benefitting low and moderate-income persons up to 120% of area median income	
Activity Description	Foreclosed, vacant and abandoned properties attract vandalism, arson, crime, and decrease property values. The acquisition, rehabilitation, and new construction of these units in the targeted, threatened, but viable neighborhoods will help stabilize the areas. All units in this activity shall be rental units, 50% of the rental units will assist households earning 50% or less of the area median income, and the other 50% shall assist households earning between 50% and 120% area median income not exceeding 120% A.M.I. All units receiving a NSP 3 subsidy will be subject to the affordability controls previously defined.	
Location Description	Eligible foreclosed, vacant and abandoned properties will be purchased within the boundaries of the Targeted Neighborhood as shown on the attached map.(Elizabethport Neighborhood borders – North: Pine St. , South: First Ave , East: First St. ,West : NJ Turnpike. The HUD mapping tool estimated that 30 properties, in this specific area, have been foreclosed on in the past year. The number of properties that would need to be rehabilitated or redeveloped to make a desired impact in the identified target area (20% of REO in past year) would be no less than 6 properties.	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$1,500,000.00
	(Other funding source)	$1,100,500.00
	HOME	$ 600,000.00
Total Budget for Activity		$3,200,500.00
Performance Measures	6 properties containing 17 units	
Projected Start Date	April 15, 2011	
Projected End Date	April 14, 2014	
Responsible Organization	**Name**	City of Elizabeth
	Location	50 Winfield Scott Plaza Elizabeth N J 07201
	Administrator Contact Info	J. Christian Bollwage, Mayor 908-820-4170

Activity Number 3		
Activity Name	Pleasantville Housing Authority – Pleasantville (Mid-Town Neighborhood)	
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 ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	Continued stabilization efforts in Pleasantville's Mid-Town Neighborhood via acquisition, demolition, construction and rehabilitation of foreclosed and abandoned housing units for rental and homeownership.	
National Objective	Benefitting low and moderate-income persons up to 120% of area median income	
Activity Description	The project funds will be used by the Pleasantville Housing Authority to acquire and rehabilitate foreclosed, single-family homes in the Mid-Town neighborhood of the City of Pleasantville. It is anticipated that a minimum of 6 units will be completed and tenure will be a mix of rental and homeownership. A 25% match of the grant will be made using a combination of Housing Authority financing and Atlantic County Improvement Authority HOME funds. The Mid-Town area has been a focus of City's Neighborhood Preservation Program as well as the site of the Authority's Hope VI redevelopment of Woodland Terrace., which transformed a blighted public housing development into a vibrant mixed-income community. The addition of NSP 3 funds would support and enhance those previous efforts.	
Location Description	Eligible foreclosed and abandoned properties will be purchased within the boundaries of the Targeted Neighborhoods as shown on the attached map. (Mid-Town Neighborhood boundaries – North: N.Main St., South: N.New Road, East: Rt.322 /Rt. 40. , West – W.Merion Ave./Woodland Ave.) The HUD mapping tool estimated that 30 properties, in this specific area, have been foreclosed on in the past year. The number of properties that would need to be rehabilitated or redeveloped to make a desired impact in the identified target area (20% of REO in past year) would be no less than 6, properties according to HUD mapping data.	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$1,500,000.
	(Other funding source)	$375,000.00
	(Other funding source)	$
Total Budget for Activity		$1,875,000.00
Performance Measures	6 properties	
Projected Start Date	April 15, 2011	
Projected End Date	April 14, 2014	
Responsible Organization	**Name**	Pleasantville Housing Authority
	Location	156 North Main Street Pleasantville N J 08232
	Administrator Contact Info	Vernon Lawrence, Executive Director 609-646-3023

Activity Number 4		
Activity Name	Administration	
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 ☒ Eligible Use E: Redevelopment	
CDBG Activity or Activities	Administration-General Management and Oversight as followed under 24 CFR 570.206	
National Objective	N/A	
Activity Description	NJDCA anticipates distributing the administrative funds as follows: 1.)A maximum of 10% will be reserved for Department administration (Including pre-award activities as allowed under 24 CFR 570.00(h), training, technical assistance, and environmental reviews.) 2.) Local Grantees will receive up to 2% administrative finds due to how overall NSP3 administrative dollars are calculated. The State will allow grantee to retain and reuse NSP3 program income and to allocate up to 10% of these amounts for administrative purposes.	
Location Description	New Jersey Department of Community Affairs	
Budget	**Source of Funding**	**Dollar Amount**
	NSP3	$ 500,000.00
	(Other funding source)	$
	(Other funding source)	$
Total Budget for Activity		$ 500,000.00
Performance Measures	Minimum of 18 affordable housing units	
Projected Start Date	April 15,2011	
Projected End Date	April 14,2014	
Responsible Organization	**Name**	New Jersey Department of Community Affairs
	Location	101 S. Broad Street, P.O. Box 811 Trenton, NJ 08625-0811
	Administrator Contact Info	Terence Schrider, Administrator tschrider@dca.state.nj.us 609.633.6283

8. Certifications

Certifications for State and Entitlement Communities

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

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

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

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

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

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

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

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

(11) **The jurisdiction certifies:**

a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and

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

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

a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and

b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

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

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

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

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

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will 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.

_____ _____

Signature/Authorized Official Date

_____

Title

Appendix: NSP3 Action Plan Contents Checklist

The checklist below is an optional tool for NSP3 grantees to help to ensure that all required elements of the NSP3 Substantial Amendment or the Abbreviated Plan are submitted to HUD. This checklist only includes the minimum required elements that must be included in the NSP3 Action Plan and grantees may want to add additional details. This document must be protected, as described above, in order to use the checkboxes in this checklist.

1. NSP3 Grantee Information

	Yes
Did you include the Program Administrator's name, address, phone, and email address?	☒

2. Areas of Greatest Need

	Yes
Does the narrative description describe how funds will give priority emphasis to areas of greatest need?	☒
Does the narrative description specifically address how the funds will give priority emphasis to those areas:	
• **With the highest percentage of home foreclosures?**	☒
• **With the highest percentage of homes financed by subprime mortgage related loan?; and**	☒
• **Identified by the grantee as likely to face a significant rise in the rate of home foreclosures?**	☒
Did you create the area of greatest needs map at http://www.huduser.org/NSP/NSP3.html?	☒
Did you include the map as an attachment to your Action Plan?	☒
ONLY Applicable for States: **Did you include the needs of all entitlement communities in the State?**	☐

3. Definitions and Descriptions

	Yes
Are the following definitions and topics included in your substantial amendment?:	
• Blighted structure in context of state or local law,	☒
• Affordable rents,	☒
• Ensuring long term affordability for all NSP funded housing projects,	☒
• Applicable housing rehabilitation standards for NSP funded projects	☒

4. Low-Income Targeting

	Yes
Did you identify the estimated amount of funds appropriated to provide housing that meets the low-income set aside target?	☒
Did you provide a summary describing how your jurisdiction will meet its low-income set aside goals?	☒

5. Acquisition & Relocation

	Yes
For all acquisitions that will result in displacement did you specify:	
• The planned activity,	☒
• The number of units that will result in displacement,	☒
• The manner in which the grantee will comply with URA for those residents?	☒

6. Public Comment

	Yes
Did you provide your draft of the NSP3 substantial amendment for a minimum of 15 days for public comment?	☒
Did you include the public comments you received on the NSP3 substantial amendment in your plan?	☒

7. NSP Information by Activity

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

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	☒

9. Additional Documentation

	Yes
Did you include a signed SF-424?	☒

City of Elizabeth – (Elizabethport Neighborhood)

Neighborhood ID: 6201202

NSP3 Planning Data

Grantee ID: 3403900C
Grantee State: NJ
Grantee Name: UNION COUNTY
Grantee Address: 101 south broad st. trenton nj 08625
Grantee Email: amcdougle@dca.state.nj.us

Neighborhood Name: ElizabethPort
Date:2013-01-22 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: 18.8
State Minimum Threshold NSP3 Score: 16
Total Housing Units in Neighborhood: 851

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 91.2
Percent Persons Less than 80% AMI: 78.65

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 670
Residential Addresses Vacant 90 or more days (USPS, March 2010): 24
Residential Addresses NoStat (USPS, March 2010): 47

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: 224
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 42.29
Percent of Housing Units 90 or more days delinquent or in foreclosure: 19.59
Number of Foreclosure Starts in past year: 24
Number of Housing Units Real Estate Owned July 2009 to June 2010: 5

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

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

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -13.3
Place (if place over 20,000) or county unemployment rate June 2005*: 6.4
Place (if place over 20,000) or county unemployment rate June 2010*: 13.2
*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.

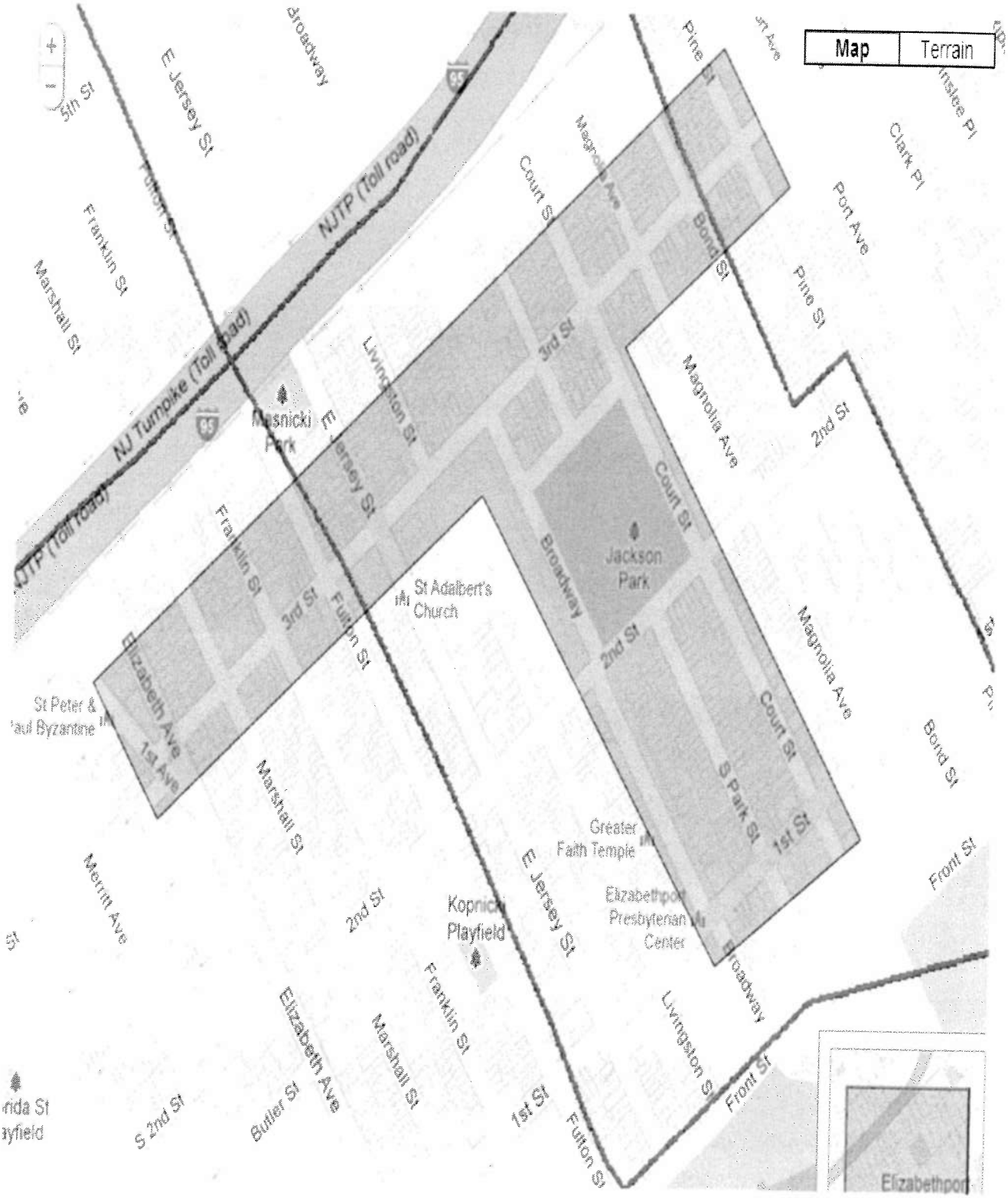
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-74.195716 40.650674 -74.186232 40.655639 -74.185202 40.654581 -74.187670 40.653327 -74.183958 40.649567 -74.186146 40.648573 -74.189816 40.652171 -74.194686 40.649632

Blocks Comprising Target Neighborhood

340390304003008, 340390304003009, 340390304004002, 340390304004003, 340390304004004, 340390304004005, 340390304005002, 340390304005003, 340390304005004, 340390304006001, 340390304006002, 340390304006003, 340390305001000, 340390305001004, 340390305001005, 340390305001006, 340390305001007,


Map
Terrain
NJTP (Toll road)
NJ Turnpike (Toll road)
E Jersey St
Broadway
Pine St
Clark Pl
Pom Ave
Bond St
Court St
Magnolia Ave
2nd St
3rd St
Livingston St
Franklin St
Fulton St
Marshall St
Kasnicki Park
Jackson Park
St Adalbert's Church
St Peter & Paul Byzantine
Elizabeth Ave
1st Ave
S Park St
1st St
Greater Faith Temple
Elizabethport Presbyterian Center
Kopnicki Playfield
Merritt Ave
Front St
Elizabethport

Habitat for Humanity- Paterson City (4th Ward Neighborhood)

Neighborhood ID: 3982788

NSP3 Planning Data

Grantee ID: 3424660E
Grantee State: NJ
Grantee Name: PATERSON
Grantee Address: 101 south broad st. trenton nj 08625
Grantee Email: amcdougle@dca.state.nj.us

Neighborhood Name: Pat. 4th ward 2
Date:2011-01-28 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: 20
State Minimum Threshold NSP3 Score: 16
Total Housing Units in Neighborhood: 875

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 96.47
Percent Persons Less than 80% AMI: 83.61

Neighborhood Attributes (Estimates)

Vacancy Estimate

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

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

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

USPS Residential Addresses in Neighborhood: 858
Residential Addresses Vacant 90 or more days (USPS, March 2010): 40
Residential Addresses NoStat (USPS, March 2010): 108

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: 188
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 57.85
Percent of Housing Units 90 or more days delinquent or in foreclosure: 26.78
Number of Foreclosure Starts in past year: 27
Number of Housing Units Real Estate Owned July 2009 to June 2010: 5

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

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

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -12.7
Place (if place over 20,000) or county unemployment rate June 2005*: 8.2
Place (if place over 20,000) or county unemployment rate June 2010*: 16.7
*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.

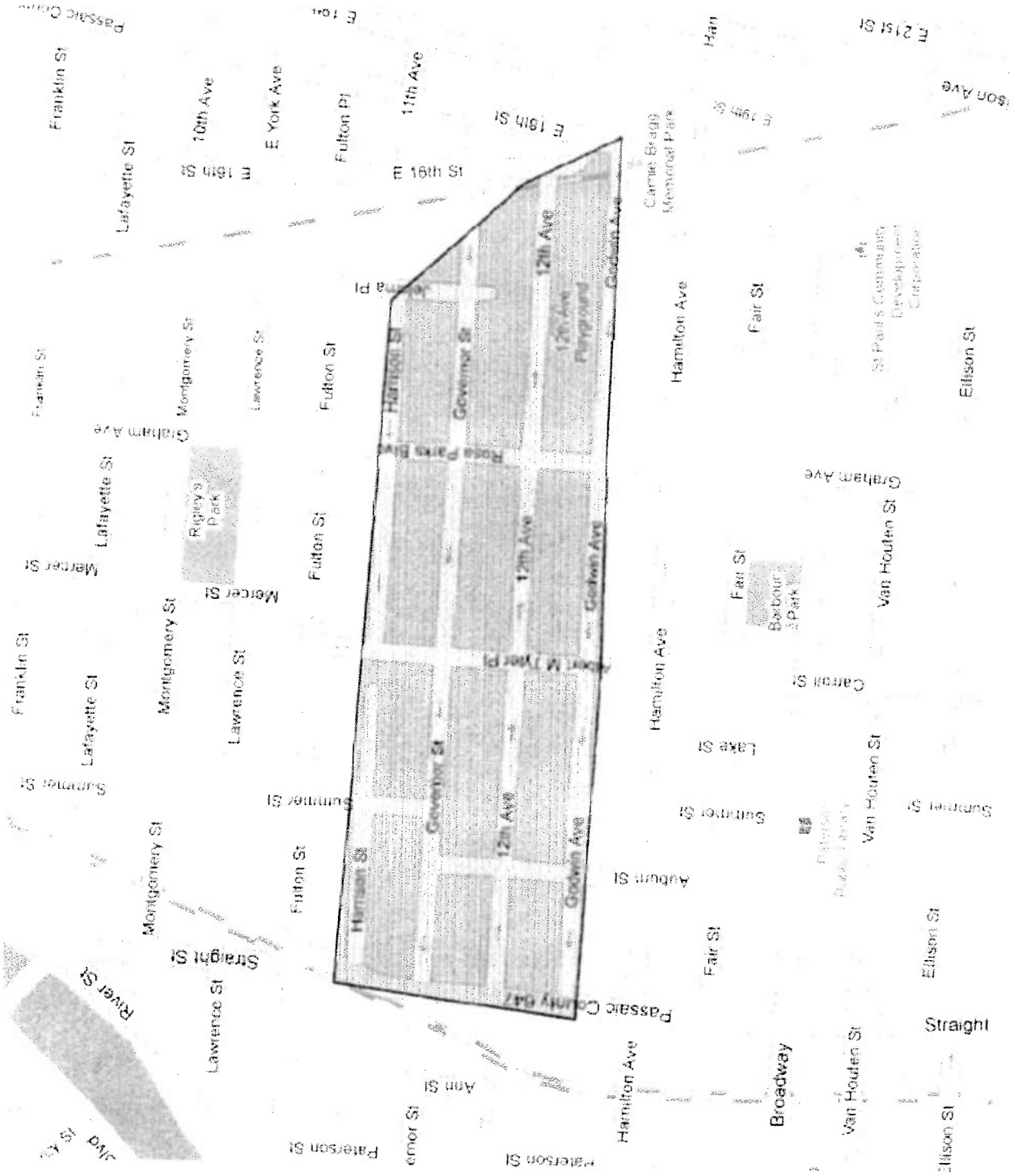
Latitude and Longitude of corner points

-74.166341 40.920809 -74.165912 40.923176 -74.156985 40.922722 -74.155440 40.921425 -74.154840 40.920485 -74.159002 40.920582 -74.161835 40.920615

Blocks Comprising Target Neighborhood

340311814002000, 340311814002001, 340311814002002, 340311814002003, 340311814002004, 340311814002005, 340311815002005, 340311815002006, 340311815003000, 340311815003001, 340311815003002, 340311815003003,

Paterson City (4th Ward Neighborhood)- Habitat for Humanity



Pleasantville Housing Authority- Pleasantville (Mid-Town Neighborhood)

Neighborhood ID: 9191131

NSP3 Planning Data

Grantee ID: 3499990N
Grantee State: NJ
Grantee Name: NJ NONENTITLEMENT
Grantee Address: 101 south broad st. trenton nj 08625
Grantee Email: amcdougle@dca.state.nj.us

Neighborhood Name: Pl.ville #1
Date:2011-02-08 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: 16
Total Housing Units in Neighborhood: 641

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 88.53
Percent Persons Less than 80% AMI: 70.49

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: 628
Residential Addresses Vacant 90 or more days (USPS, March 2010): 18
Residential Addresses NoStat (USPS, March 2010): 3

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: 304
Percent of Housing Units with a high cost mortgage between 2004 and 2007: 40.6
Percent of Housing Units 90 or more days delinquent or in foreclosure: 18.42
Number of Foreclosure Starts in past year: 30
Number of Housing Units Real Estate Owned July 2009 to June 2010: 6

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

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

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -18
Place (if place over 20,000) or county unemployment rate June 2005': 4.7
Place (if place over 20,000) or county unemployment rate June 2010': 12.4
'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

-74.530349 39.391765 -74.528546 39.391566 -74.524083 39.389808 -74.517174 39.397403 -74.521337 39.399558 -74.523869 39.397767 -74.526572 39.398199 -74.530349 39.392561

Blocks Comprising Target Neighborhood

340010119003005, 340010119003007, 340010119003024, 340010119003023, 340010119003022, 340010119003021, 340010119003020, 340010119003019, 340010119003018, 340010119003017, 340010119003016, 340010119003029, 340010119003028, 340010119003027, 340010119003026, 340010119003025, 340010119003015, 340010119003014, 340010119003013, 340010119003012, 340010119003011, 340010119003010, 340010119003009, 340010119003008, 340010119003006, 340010122001000, 340010122001002, 340010122001001, 340010122001003, 340010122001011, 340010122001010,

Pleasantville(Mid-Town Neighborhood)–Pleasantville Housing Authority