

WEDNESDAY, OCTOBER 30, 2013



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DATA SETS

QUICK LINKS

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### Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state  Go

California  Sutter  Go

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%):  Tract Outline

LOG OUT

[Click here for an Overview](#)

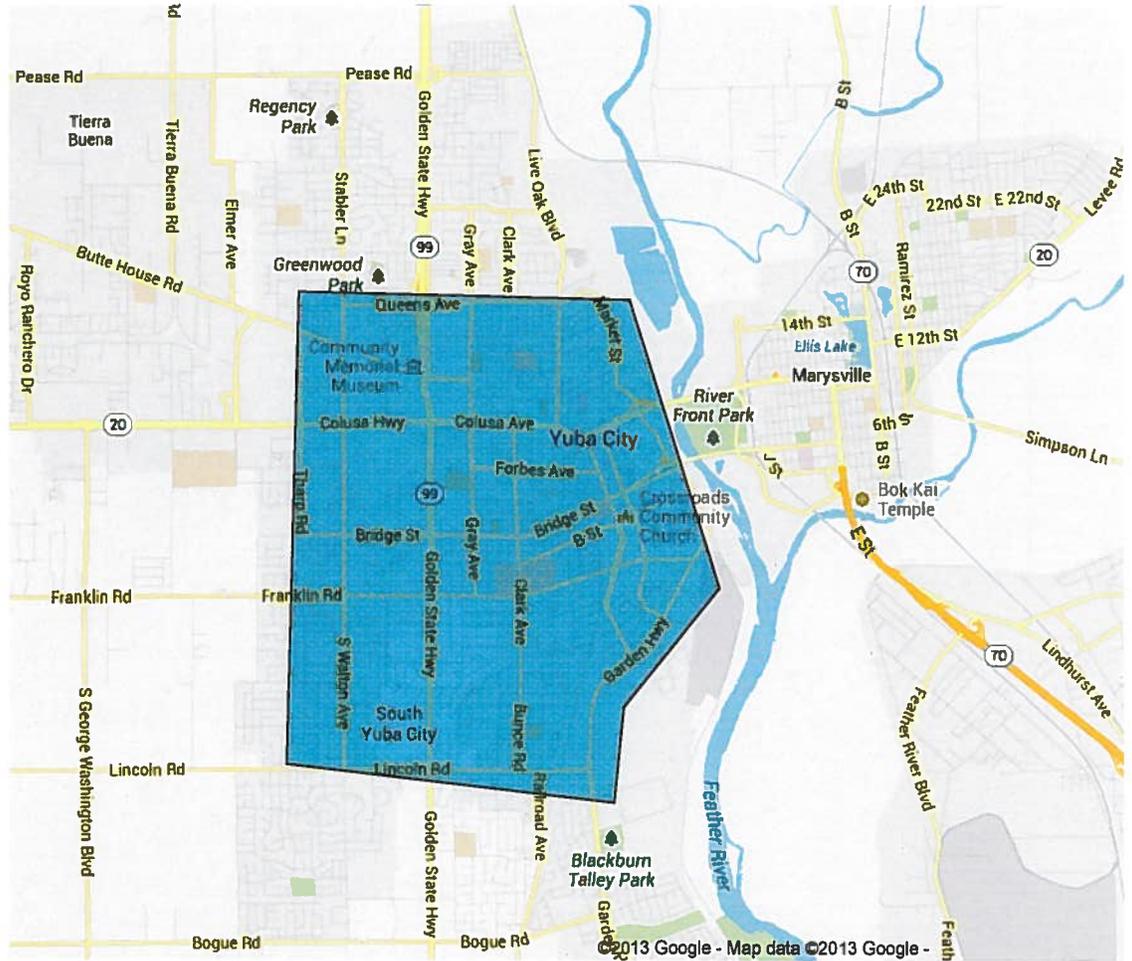
**NSP3 Options**

13 Current Zoom Level

Show Tracts Outline (Zoom 11+)

[METHODOLOGY](#) [INSTRUCTIONS](#)

The NSP Needs mapping tool now provides an average score for all newly added NSP project areas drawn. Click on "View Projects" to see all projects (target areas) for which data has been calculated. This screen will show the NSP needs score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of housing units in all target areas and the average NSP needs score for all target areas drawn. The change in methodology has resulted in a change in the state minimum. Grantees are advised to look up their new state minimum. If the average score is less than 17 or the state minimum, then the grantee should delete, add, or revise target areas. Note that the tool only recalculates deletions or additions after closing the "View Projects" box and then reopening it. HUD also advises grantees to think carefully about the size of target areas. If target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas. HUD requires all NSP2 and NSP3 grantees to use the mapping tool for new areas; NSP1 grantees are encouraged to use the tool to identify new target areas.





Neighborhood ID: 5360748

### **NSP3 Planning Data**

Grantee Address: 1800 3rd Street Sacramento CA 95811

Grantee Email: kpatterson@hcd.ca.gov

Neighborhood Name: 2013 Yuba City

Date:2013-10-30 00:00:00

#### NEW NSP Score

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

Neighborhood NSP3 Score: 17.01

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 11237

#### 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: 56657

Residential Addresses Vacant 90 or more days (USPS, March 2010): 1309

Residential Addresses NoStat (USPS, March 2010): 810

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

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

Total Housing Units ACS 2005-2009: 11237

REO Transaction since third quarter 2011 (as of October 2012): 99

Currently Vacant Properties (as of October 2013) with a previous REO Sale the past 7 years: 16

Vacant Properties previous REO or Foreclosure Action: 94

Total of Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Transaction since 2005: 503

Combined Pre-Foreclosures & REO since 3rd quarter 2011, and Vacant with a Previous Pre-Foreclosure or REO Per 1000 Housing Units: 41

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

Estimated number of properties needed to make an impact in identified target area (20% of currently vacant properties with a previous REO or Foreclosure action): 18.8

#### Supporting Data

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

Number of Sales transactions 2002-2004: 7206

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

Median Sale Price 2002-2004 (non-distressed): 170767.6

Median Sale Price 2002-2004 (distressed): 0

Number of Sales transactions 2004-2006: 4846

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

Median Sale Price 2004-2006 (non-distressed): 264071.95

Median Sale Price 2004-2006 (distressed): 0

Number of Sales transactions 2006-2008: 3815

Number of Distressed Sales transactions 2006-2008 (REO SLD): 1165

Median Sale Price 2006-2008 (non-distressed): 195949.66

Median Sale Price 2006-2008 (distressed): 153942.93

Number of Sales transactions 2008-2010: 3034

Number of Distressed Sales transactions 2008-2010 (REO SLD): 1549

Median Sale Price 2008-2010 (non-distressed): 123522.7

Median Sale Price 2008-2010 (distressed): 141159.2

Number of Sales transactions 2010-2012: 481

Number of Distressed Sales transactions 2010-2012 (REO SLD): 600

Median Sale Price 2010-2012 (non-distressed): 108208.14

Median Sale Price 2010-2012 (distressed): 115013.18

#### 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

-121.648693 39.152694 -121.612988 39.152028 -121.603374 39.127996 -121.613760 39.117942  
-121.614704 39.109950 -121.650066 39.113147

Blocks Comprising Target Neighborhood



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