

Action Plan

Grantee: Delaware

Grant: B-09-DN-DE-0012

LOCCS Authorized Amount:	\$ 10,007,109.00
Grant Award Amount:	\$ 10,007,109.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 4,951,211.11
Total Budget:	\$ 14,958,320.11

Funding Sources

No Funding Sources Found

Narratives

Executive Summary:

Delaware State Housing Authority (DSHA), an agency of the State of Delaware, applied for funding under the Neighborhood Stabilization Program 2 (NSP 2) for the amount of \$13,425,000 to assist 139 households and individuals in 27 high-need census tracts throughout the state of Delaware.

On 2/11/2010, DSHA was awarded \$10,007,109 to assist 101 households and individuals. DSHA was the lead applicant in the application for funding using Neighborhood Stabilization Program 2. DSHA is the state's sole Housing Finance Agency, the Public Housing Authority for Kent and Sussex Counties, and is a Planning and Community Development Agency. DSHA will ensure that NSP 2 funds are used for eligible activities which will be carried out by DSHA directly and through binding contractual relationships with units of local governments currently involved in carrying out activities under the Community Development Block Grant (CDBG) and the Neighborhood Stabilization Program 1 (NSP 1).

DSHA proposes to use the following eligible activities to stabilize neighborhoods in Delaware most negatively impacted by increased foreclosures:

- NSP Eligible Use A - Establish financing mechanisms for the purchase and redevelopment of foreclosed-upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves and shared-equity loans for low- and moderate-income homebuyers.
- NSP Eligible Use B - Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed-upon, in order to sell, rent or redevelop such homes and properties. All of the funds made available to Delaware under NSP 2 shall be used to serve individuals and families whose income does not exceed 120 percent of Area Median Income (AMI)

At least 25 percent of the funds appropriated or otherwise made available shall be used for the purchase and redevelopment of abandoned or foreclosed homes or residential properties that will be used to house individuals or families whose incomes do not exceed 50 percent of AMI.

On July 2, 2009, DSHA published advertisements in the Delaware State News and the Wilmington News Journal announcing that DSHA was applying to HUD for funding under the NSP 2. The announcement indicated the purpose of the grant, the target geographies and the activities to be carried out by the grant as well as the DSHA website address for the NSP 2, and



information about the public comment period.

The website address is www.destatehousing.com/services/dv_nsp.shtml.

As of July 2, 2009, it provided information about the NSP 2 grant application, including a detailed spreadsheet identifying targeted census tracts in each county along with the number of houses and associated budget for those activities.

As sections of the application were approved for submission, they were posted to the website between July 2, 2009 and July 10, 2009. In addition, on July 1, 2009, DSHA sent out a mass e-mail to our mailing list of approximately 3,000 people announcing the comment period and providing a summary of our expected application and the website address.

Target Geography:

In Delaware, there are three key foreclosure trends: 1) foreclosures in urban areas, often in already-struggling neighborhoods, largely within the City of Wilmington, 2) foreclosures in older inner-ring suburbs also already experiencing decline and an aging housing stock, 3) foreclosures, sharp price declines and vacancies in new suburban communities that developed rapidly in the past decade. In these areas, households stretched their budgets beyond their limits to afford larger, traditional, single-family homes, often also increasing their commuting costs as well. This inflated demand also led to overbuilding and now a subsequent oversupply of moderate- to high-priced homes in areas where the local economy offers few jobs capable of truly supporting these housing costs. Southern New Castle County, northern and central Kent County, and coastal Sussex County all have large inventories of recently-built, high-cost homes. As across the country, many homeowners in Delaware used the equity in their homes to support other household spending or reduce other debt. As Delaware home values increased – almost 65 percent from 2002 - 2007 - those years felt like a gold rush for homeowners. However, as prices have fallen and job losses mounted, many homeowners have been left with no other resources and often with negative or near-negative equity. Owners who were cost-burdened several years ago are even more cost-burdened now.

FORECLOSURES IN DELAWARE In 2000, there were 1,434 foreclosure filings in the state of Delaware. By 2005, this had increased to 2,121 and by 2008, to 4,488 - an increase of over 200 percent over nine years. The number of foreclosures begun in the first quarter of 2009 is close to the total number of filings in the year 2000. According to the Mortgage Bankers Association National Delinquency Survey, as of the first quarter of 2009, in Delaware: 7.24 percent of all loans were 30 days or more past due (12,132 loans); 1,374 foreclosures were started during the quarter; 5.01 percent of loans were seriously delinquent – either in foreclosure or 90 or more days past due (8,395 loans); and, 22.5 percent of subprime loans were 30 or more days past due (3,717 loans) and 19.90 percent were seriously delinquent (3,288 loans). From the first quarter of 2008 to the first Quarter of 2009, the number of loans seriously delinquent increased 54 percent - from 5,450 to 8,395. Disconcertingly, the number of prime loans that were seriously delinquent increased 45 percent - from 2,611 to 3,791. First American Core Logic's December 2008 Negative Equity Report, estimated to cover 85 percent of the mortgages in the United States, reported that 40,317 mortgages in Delaware had negative equity or near-negative (less than 5 percent) equity. These 40,000 mortgages account for 27 percent of all mortgages in the state, and, compared to 2007 American Community Survey estimates, 17 percent of all homeowners in the state.

Subprime Loans, Foreclosure Filings and Foreclosure Inventories Area ZIP Subprime Loans as of 3/2008 Owner Occupied Units (2000)* Subprime Loans as % of Owner-Occupied Units Foreclosure Filings (2008) Fclosures Filings(1/09 - 5/09)

Bear/Newark Area	19701	771	9,395	8.21%	184	106	19702	951																	
	11,143	8.53%	244	158	New Castle Area	19720	1,571	14,433	10.88%	486	244	Wilmington	19801	347	1,891	18.35%	130	51	19802	754					
	5,402	13.96%	255	131	19805	874	9,171	9.53%	260	140	Edgemoor	19809	206	4,401	4.68%	50	34	Northern Kent	19901	390	6,909	5.64%	66		
	n/a	19904	557	6,336	8.79%	100	n/a	19977	156	5,349	2.92%	64	n/a	Magnolia Area	19962	151	1,589	9.50%	16	n/a	19946	65	1,080	6.02%	11
	n/a	19979	n/a	208	n/a	2	n/a	Coastal Sussex	19930	44	1,219	3.61%	16	11	19944	9	166	5.							

Program Approach:

As in Delaware's NSP 1, for NSP 2 DSHA proposes to work with local government sub-recipients, who will carry out direct program implementation with nonprofit partners. This structure takes advantage of existing capacity: planning, administration and monitoring at the state level; detailed neighborhood knowledge, development capacity, and existing nonprofit partnerships at the local level. Some of the target census tracts are in ZIP codes targeted in Delaware's NSP 1, including 19904, 19977, 19801, 19802, 19805, 19701, 19702, and 19720, covering areas in northern Kent County, Wilmington, and the Bear/Newark and New Castle areas in New Castle County. In these areas, NSP 2 activities will build upon and contribute to the success of NSP 1, allowing for increased volume in some particularly troubled areas and new activities in others. In many of the states most challenged areas, the condition of housing is of great concern and a barrier to neighborhood stabilization. In these areas where NSP 1 is actively acquiring and rehabilitating properties, NSP 2 will further support neighborhood stabilization with rehabilitation, helping build a critical mass of rehabilitated, owner-occupied properties which would otherwise be contributing to continued neighborhood decline by their poor condition or vacancy. Delaware's proposed NSP 2 activities will result in stabilization of the housing markets in the proposed areas by: Reducing the supply of foreclosed and abandoned homes - taking them off the market and reducing the inventory that pushes down prices and creates vacancies, contributing to neighborhood decline. Increasing demand for homes through the availability of financing mechanisms to assist low- and moderate-income buyers to afford homes. Helping struggling neighborhoods to maintain or improve their homeownership rates, improve the condition and quality of housing, and reduce vacancies. Providing a stock of permanently affordable homes through use of the Diamond State Community Land Trust. Some of these benefits will take effect as soon as activities can begin. The reduction in supply will occur as soon as local government subgrantees and their partners can begin to identify and acquire homes in the target areas. As the programs financing mechanisms are marketed to and used by potential buyers, the increase in demand will be reflected in key real estate statistics like average days on market, sales volume, and home prices. By working with homeownership counseling agencies, we hope to identify buyers for financing mechanisms quickly from the pool of households already actively engaged in homeownership counseling, allowing this aspect of the program to kick off quickly as well and contribute to market stabilization. Long-term economic benefits include: increasing homeownership rates in struggling neighborhoods, creating wealth-building opportunities for low- and moderate-income households through homeownership, and much-needed investment in Delaware's older communities and housing stock, ideally acting as a catalyst for further private investment in target neighborhoods. DSHA expects to use most of thSP 2 funds to assist credit-worthy households with incomes at or



below 120 percent of AMI to become homeowners. Wet od mortgage and forgivable as described in section (d) below which describes long-term affordability strategies. Most of the people assisted in the 50 percent of AMI and below income range will be people who are receiving assistance from a nonprofit organization that has identified affordable housing as a barrier for their target population. These homes will be managed by nonprofit organizations as rentals for low-income people. DSHA intends to make extensive use of the community land trust model using the Diamond State Community Land Trust, a statewide nonprofit that develops and manages community land trust homes.&

Consortium Members:

Delaware's NSP 2 does not have a consortium.

How to Get Additional Information:

For more information, visit www.nspdelaware.com or www.destatehousing.com.

Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1	Financing Mechanisms	NSP2 #01-01	Kent Financing Mech
		NSP2 #03-01	Sussex Finance Mech
		NSP2 #03-02	Sussex Financing LH25
2	Purchase & Rehab	NSP2 #01-02	Kent Purchase & Rehab
		NSP2 #01-03	Kent Purchase and Rehab LH25
		NSP2 #02-02	NCC Purchase & Rehab
		NSP2 #02-03	NCC Purchase and Rehab LH25
		NSP2 #04-02	Wilmington Purchase & Rehab
3	Administration	NSP2 #04-03	Wilmington Purchase and Rehab LH25
		NSP2 #01-04	Kent Admin
		NSP2 #02-04	NCC Admin
		NSP2 #03-03	Sussex Admin
		NSP2 #04-04	Wilmington Admin
4	Demolition	NSP2 #05-01	DSHA Admin
		NSP2 #04-01	Wilmington Demolition
5	Redevelopment of Vacant and	NSP2 #02-01	NCC Redevelopment
		NSP2 #02-05	NCC Redevelopment LH25
		NSP2 #04-05	Wilmington Redevelopment
		NSP2 #04-06	Wilmington Redevelopment LH25
9999	Restricted Balance	<i>No activities in this project</i>	
NSP2 PI Waiver	NSP 2 Program Income Waiver	NSP2 PI Waiver	NSP 2 Program Income Waiver



Activities

Project # / 1 / Financing Mechanisms

Grantee Activity Number: NSP2 #01-01
Activity Title: Kent Financing Mech

Activity Type:
 Homeownership Assistance to low- and moderate-income
Project Number:
 1
Projected Start Date:
 08/31/2010
Project Draw Block by HUD:
 Not Blocked
Activity Draw Block by HUD:
 Not Blocked
Block Drawdown By Grantee:
 Not Blocked
National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:
 Under Way
Project Title:
 Financing Mechanisms
Projected End Date:
 12/31/2020
Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 0.00

Benefit Report Type:
 Direct (Households)

Program Income Account:
 PI NSP 2 Kent

Proposed Beneficiaries

Owner Households
 # of Households

Total	Low	Mod	Low/Mod%
7		7	100.00
7		7	100.00

Proposed Accomplishments

of Housing Units

Total
 7

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 Kent County Levy Court2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
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Location Description:

This activity will focus on financing mechanisms for the purchase and rehabilitation of foreclosed upon homes of Kent County's NSP2 in census tracts 402.2, 405, 418.01, and 422.02.

Activity Description:

This activity will be used to provide financing mechanisms for the purchase and rehabilitation of foreclosed upon homes in Kent County's NSP2 to be sold to moderate- and middle-income households.

Environmental Assessment: UNDERWAY

Environmental None

Grantee Activity Number: NSP2 #03-01
Activity Title: Sussex Finance Mech

Activity Type:
 Homeownership Assistance to low- and moderate-income

Project Number:
 1

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:
 Under Way

Project Title:
 Financing Mechanisms

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 512,869.67

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 512,869.67

Benefit Report Type:
 Direct (Households)

Program Income Account:
 PI NSP 2 Sussex

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	2		2	100.00
# of Households	2		2	100.00

Proposed Accomplishments

	Total
# of Housing Units	2

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 Sussex County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Sussex County2	Local Government	\$ 512,869.67

Location Description:

The Sussex County NSP2 will focus on census tracts 509, 510.01, and 511.

Activity Description:

The Sussex County NSP2 will establish finance mechanism for low-, moderate-, and middle-income households to purchase foreclosed upon homes.

Environmental Assessment: UNDERWAY

Environmental None



Grantee Activity Number: NSP2 #03-02
Activity Title: Sussex Financing LH25

Activity Type:
 Homeownership Assistance to low- and moderate-income

Project Number:
 1

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Financing Mechanisms

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 586,918.49

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 586,918.49

Program Income Account:
 PI NSP 2 Sussex

Proposed Beneficiaries

Owner Households

of Households

Total	Low	Mod	Low/Mod%
7	7		100.00
7	7		100.00

Proposed Accomplishments

of Housing Units

Total
7

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 Sussex County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization
 Sussex County2

Organization Type	Proposed Budget
Local Government	\$ 586,918.49

Location Description:



The Sussex County NSP2 will focus on census tracts 509, 510.01, and 511.

Activity Description:

The Sussex County NSP2 will establish financing mechanisms for households under 50% area median income to purchase foreclosed upon homes.

Environmental Assessment: UNDERWAY

Environmental None

Project # / 2 / Purchase & Rehab

Grantee Activity Number: NSP2 #01-02
Activity Title: Kent Purchase & Rehab

Activity Type:
 Rehabilitation/reconstruction of residential structures
Project Number:
 2
Projected Start Date:
 08/30/2010
Project Draw Block by HUD:
 Not Blocked
Activity Draw Block by HUD:
 Not Blocked
Block Drawdown By Grantee:
 Not Blocked
National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only
Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way
Project Title:
 Purchase & Rehab
Projected End Date:
 12/31/2020
Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 489,001.93
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 489,001.93

Program Income Account:
 PI NSP 2 Kent

Proposed Beneficiaries **Total** **Low** **Mod** **Low/Mod%**

# of Households	3	3	100.00
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Proposed Accomplishments

Total

# of Housing Units	3
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Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Kent County Levy Court2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Kent County Levy Court2

Organization Type

Local Government

Proposed Budget

\$ 489,001.93

Location Description:

Kent County's Use B, excluding the low-income set-aside will focus on census tracts 402.02, 405, 418.01, and 422.02. Effective with the Substantial Amendment approved on February 26, 2016, the following Census Tracts were added: 410, 415, 430 and 433 --combined former 2000 Census tracts 406 and 408. Three of the four Census tracts in the expanded area are contiguous to the initial target area and are contiguous or are located within the NSP 1 zip code areas of Kent County. One Census tract lies outside the initial target area. Housing conditions in all Census tracts continue to present a need for further attention from the program. The purpose of the program will not change nor will the scope of its activities and its beneficiaries.

Activity Description:

Kent County will purchase and rehabilitate foreclosed and/or abandoned homes for resale. These homes will be for homeowners up to 120% AMI.

Environmental Assessment: UNDERWAY

Environmental None



Grantee Activity Number: NSP2 #01-03
Activity Title: Kent Purchase and Rehab LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 2

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Purchase & Rehab

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 134,691.26

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 134,691.26

Program Income Account:
 PI NSP 2 Kent

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
1	1		100.00

Proposed Accomplishments

of Housing Units

ELI Households (0-30% AMI)

Total

1

Activity is being carried out by:
 No

Activity is being carried out through:

Organization carrying out Activity:
 Kent County Levy Court2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Kent County Levy Court2

Organization Type

Local Government

Proposed Budget

\$ 134,691.26

Location Description:



The Kent County NSP2 low-income set-aside activity will focus on census tracts 402.02, 405, 418.01, and 422.02. Effective with the Substantial Amendment approved on February 26, 2016, the following Census Tracts were added: 410, 415, 430 and 433 -- combined former 2000 Census tracts 406 and 408. Three of the four Census tracts in the expanded area are contiguous to the initial target area and are contiguous or are located within the NSP 1 zip code areas of Kent County. One Census tract lies outside the initial target area. Housing conditions in all Census tracts continue to present a need for further attention from the program. The purpose of the program will not change nor will the scope of its activities and its beneficiaries.

Activity Description:

The Kent County NSP2 low-income set-aside will be used for the purchase and rehabilitation of foreclosed homes for the resale and rent by households under 50% AMI.

Environmental Assessment: UNDERWAY

Environmental None



Grantee Activity Number: NSP2 #02-02
Activity Title: NCC Purchase & Rehab

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 2

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:
 Under Way

Project Title:
 Purchase & Rehab

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 4,274,909.78

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 4,274,909.78

Benefit Report Type:
 Direct (Households)

Program Income Account:
 PI NSP 2 NCC

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households	16		16	100.00

Proposed Accomplishments	Total
# of Housing Units	16

Activity is being carried out by:
 No

Activity is being carried out through:

Organization carrying out Activity:
 New Castle County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
New Castle County2	Local Government	\$ 4,274,909.78

Location Description:
 New Castle County's NSP2 Use B activity will focus on census tracts 148.06, 147.05, 148.08, 149.02, 149.03, 139.02, 163.03, 149.05, 107, 103, and 152.

Activity Description:

This activity will fund the purchase and rehabilitate foreclosed homes for resale and rent by low-, moderate-, and middle-income households for New Castle County's NSP2.

Environmental Assessment: UNDERWAY

Environmental None



Grantee Activity Number: NSP2 #02-03
Activity Title: NCC Purchase and Rehab LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 2

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Purchase & Rehab

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 299,071.23

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 299,071.23

Program Income Account:
 PI NSP 2 NCC

Proposed Beneficiaries

of Households

Total	Low	Mod	Low/Mod%
2	2		100.00

Proposed Accomplishments

of Housing Units

ELI Households (0-30% AMI)

Total

2

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 New Castle County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

New Castle County2

Organization Type

Local Government

Proposed Budget

\$ 145,820.20

Location Description:



New Castle County's NSP2 low-income set-aside activity will focus on census tracts 148.06, 147.05, 148.08, 149.02, 149.03, 139.02, 163.03, 149.05, 107, 103, and 152.

Activity Description:

This activity will be used for the purchase and rehabilitation of foreclosed homes for resale and rent to households under 50% AMI.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP2 #04-02
Activity Title: Wilmington Purchase & Rehab

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 2

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:
 Under Way

Project Title:
 Purchase & Rehab

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 221,748.60

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 221,748.60

Benefit Report Type:
 Direct (Households)

Program Income Account:
 PI NSP 2 COW

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# of Households	6		6	100.00

Proposed Accomplishments	Total
# of Housing Units	6

Activity is being carried out by:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Wilmington2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Wilmington2	Local Government	\$ 221,748.60

Location Description:
 The City of Wilmington's NSP2 purchase and rehab activity will focus on census tracts 16, 9, 6.02, 8, 5, 3, 7, 21, 22, and 23.

Activity Description:

This activity will be for the City of Wilmington's NSP2 to purchase and rehabilitate foreclosed homes for resale and rent by low-, moderate-, and middle-income households.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP2 #04-03
Activity Title: Wilmington Purchase and Rehab LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 2

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Purchase & Rehab

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 743,760.94

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 743,760.94

Program Income Account:
 PI NSP 2 COW

Proposed Beneficiaries

Owner Households

of Households

Total	Low	Mod	Low/Mod%
2	2		100.00
2	2		100.00

Proposed Accomplishments

of Housing Units

ELI Households (0-30% AMI)

Total

2

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Wilmington2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Wilmington2

Organization Type

Local Government

Proposed Budget

\$ 743,439.10



Location Description:

The City of Wilmington's NSP2 activity will focus on census tracts 16, 9, 6.02, 8, 5, 3, 7, 21, 22, and 23.

Activity Description:

This activity will be for the City of Wilmington's NSP2 to purchase and rehabilitate foreclosed homes for resale and rent by households under 50% AMI.

Environmental Assessment: COMPLETED

Environmental None

Project # / 3 / Administration

Grantee Activity Number: NSP2 #01-04
Activity Title: Kent Admin

Activity Type:

Administration

Project Number:

3

Projected Start Date:

08/31/2010

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 47,165.35

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 47,165.35

Program Income Account:

PI NSP 2 Kent



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Kent County Levy Court2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
Kent County Levy Court2	Local Government	\$ 47,165.35

Location Description:

Kent County's NSP2 administrative activity will focus on census tracts 402.02, 405, 418.01, and 422.02. Effective with the Substantial Amendment approved on February 26, 2016, the following Census Tracts were added: 410, 415, 430 and 433 -- combined former 2000 Census tracts 406 and 408. Three of the four Census tracts in the expanded area are contiguous to the initial target area and are contiguous or are located within the NSP 1 zip code areas of Kent County. One Census tract lies outside the initial target area. Housing conditions in all Census tracts continue to present a need for further attention from the program. The purpose of the program will not change nor will the scope of its activities and its beneficiaries.

Activity Description:

This activity will be to administer Kent County's NSP2, which will provide finance mechanisms for the purchase of foreclosed homes, and will purchase and rehabilitate foreclosed homes for resale and rent by low-, moderate-, and middle-income households.

Environmental Assessment: EXEMPT

Environmental None



Grantee Activity Number: NSP2 #02-04
Activity Title: NCC Admin

Activity Type:

Administration

Project Number:

3

Projected Start Date:

08/31/2010

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 568,840.38

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 568,840.38

Program Income Account:

PI NSP 2 NCC

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

New Castle County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

New Castle County2

Organization Type

Local Government

Proposed Budget

\$ 568,840.38

Location Description:

New Castle County's NSP2 administrative activity will focus on census tracts 148.06, 147.05, 148.08, 149.02, 149.03, 139.02, 163.03, 149.05, 107, 103, and 152.

Activity Description:

This activity will be to administer New Castle Count's NSP2, which will provide finance mechanism for the purchase of foreclosed homes, and will purchase and rehabilitate foreclosed homes for resale and rent by low-



moderate-, and middle-income households.

Environmental Assessment: EXEMPT

Environmental None



Grantee Activity Number: NSP2 #03-03
Activity Title: Sussex Admin

Activity Type:

Administration

Project Number:

3

Projected Start Date:

08/31/2010

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 71,241.71

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 71,241.71

Program Income Account:

PI NSP 2 Sussex

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Sussex County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Sussex County2

Organization Type

Local Government

Proposed Budget

\$ 71,241.71

Location Description:

The Sussex County NSP2 Administration activity will focus on census tracks 509, 510.01, and 511.

Activity Description:

This activity will be to administer Sussex County's NSP2, which will provide financing mechanisms for the purchase of foreclosed homes for resale and rent to by low-, moderate-, and middle-income households and



help stabilize neighborhoods.

Environmental Assessment: EXEMPT

Environmental None



Grantee Activity Number: NSP2 #04-04
Activity Title: Wilmington Admin

Activity Type:

Administration

Project Number:

3

Projected Start Date:

08/31/2010

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 221,920.63

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 221,920.63

Program Income Account:

PI NSP 2 COW

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Wilmington2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Wilmington2	Local Government	\$ 221,920.63

Location Description:

The City of Wilmington's NSP2 administrative activity will focus on census tracts 16, 9, 6.02, 8, 5, 3, 7, 21, 22, and 23.

Activity Description:

This activity will be to administer the City of Wilmington's NSP2, which will provide finance mechanism for the purchase of foreclosed homes, and will purchase and rehabilitate foreclosed homes for resale and rent by low-



moderate-, and middle-income households.

Environmental Assessment: EXEMPT

Environmental None



Grantee Activity Number: NSP2 #05-01
Activity Title: DSHA Admin

Activity Type:

Administration

Project Number:

3

Projected Start Date:

07/30/2010

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

Administration

Projected End Date:

12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 452,708.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 452,708.00

Program Income Account:

NSP 2 PI - DSHA Admin

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Delaware State Housing Authority2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Delaware State Housing Authority2

Organization Type

State

Proposed Budget

\$ 452,708.00

Location Description:

The DSHA NSP2 Administration activity will focus on all eligible NSP2 census tracts in Delaware.

Activity Description:

This activity will be used to administer Delaware's NSP2 program.



Environmental Assessment: EXEMPT

Environmental None

Project # / 4 / Demolition

Grantee Activity Number: NSP2 #04-01
Activity Title: Wilmington Demolition

Activity Type:
Clearance and Demolition

Project Number:
4

Projected Start Date:
08/31/2011

Project Draw Block by HUD:
Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:
Not Blocked

Block Drawdown By Grantee:
Not Blocked

National Objective:
LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Benefit Report Type:
NA

Activity Status:
Under Way

Project Title:
Demolition

Projected End Date:
12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 301,000.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 301,000.00

Program Income Account:
PI NSP 2 COW

Proposed Accomplishments

of Housing Units

of Properties

Total

7

7



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Wilmington2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Wilmington2

Organization Type

Local Government

Proposed Budget

\$ 301,000.00

Location Description:

This activity will be for the City of Wilmington's NSP2 for demolition.

Activity Description:

The City of Wilmington's NSP2 purchase and rehab activity will focus on census tracts 16, 9, 6.02, 8, 5, 3, 7, 21, 22, and 23.

Environmental Assessment: COMPLETED

Environmental None

Project # / 5 / Redevelopment of Vacant and Abandoned Properties

Grantee Activity Number: NSP2 #02-01

Activity Title: NCC Redevelopment

Activity Type:

Rehabilitation/reconstruction of residential structures

Activity Status:

Under Way

Project Number:

5

Project Title:

Redevelopment of Vacant and Abandoned

Projected Start Date:

08/31/2010

Projected End Date:

12/31/2020

Project Draw Block by HUD:

Not Blocked

Project Draw Block Date by HUD:

Activity Draw Block by HUD:

Not Blocked

Activity Draw Block Date by HUD:

Block Drawdown By Grantee:

Not Blocked

Total Budget:

\$ 1,107,138.11



National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Most Impacted and Distressed Budget:

\$ 0.00

Other Funds:

\$ 0.00

Total Funds:

\$ 1,107,138.11

Benefit Report Type:

Direct (Households)

Program Income Account:

PI NSP 2 NCC

Proposed Beneficiaries

Owner Households

	Total	Low	Mod	Low/Mod%
# Owner Households	123		123	100.00
# of Households	123		123	100.00

of Households

Proposed Accomplishments

of Housing Units

Total

123

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

New Castle County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

New Castle County2

Organization Type

Local Government

Proposed Budget

\$ 1,107,138.11

Location Description:

New Castle County's NSP2 Use B activity will focus on census tracts 148.06, 147.05, 148.08, 149.02, 149.03, 139.02, 163.03, 149.05, 107, 103, and 152.

Activity Description:

This activity will fund the redevelop abandoned and vacant homes for resale and rent by low-, moderate-, and middle-income households for New Castle County's NSP2.

Environmental Assessment:

COMPLETED

Environmental

None



Grantee Activity Number: NSP2 #02-05
Activity Title: NCC Redevelopment LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 5

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Redevelopment of Vacant and Abandoned

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,798,996.88
Most Impacted and Distressed Budget: \$ 0.00
Other Funds: \$ 0.00
Total Funds: \$ 1,798,996.88

Program Income Account:
 PI NSP 2 NCC

Proposed Beneficiaries

Owner Households
of Households

Total	Low	Mod	Low/Mod%
5	5		100.00
5	5		100.00

Proposed Accomplishments

of Housing Units
ELI Households (0-30% AMI)

Total
 5

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 New Castle County2

Proposed budgets for organizations carrying out Activity:

Responsible Organization
 New Castle County2

Organization Type Local Government
Proposed Budget \$ 1,798,996.88

Location Description:

New Castle County's NSP2 Use B activity will focus on census tracts 148.06, 147.05, 148.08, 149.02, 149.03, 139.02, 163.03, 149.05, 107, 103, and 152.

Activity Description:

This activity will fund the redevelop abandoned and vacant homes for resale and rent by low-, moderate-, and middle-income households for New Castle County's NSP2.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP2 #04-05
Activity Title: Wilmington Redevelopment

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 5

Projected Start Date:
 08/31/2011

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:
 Under Way

Project Title:
 Redevelopment of Vacant and Abandoned

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 1,949,925.95

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 1,949,925.95

Benefit Report Type:
 Direct (Households)

Program Income Account:
 PI NSP 2 COW

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	23		23	100.00
# of Households	23		23	100.00

Proposed Accomplishments	Total
# of Housing Units	23

Activity is being carried out by:
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Wilmington2

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Wilmington2	Local Government	\$ 1,949,925.95

Location Description:

The City of Wilmington's NSP2 redevelopment activity will focus on census tracts 16, 9, 6.02, 8, 5, 3, 7, 21, 22, and 23.

Activity Description:

This activity will be for the City of Wilmington's NSP2 to redvelop abandoned and vacant homes for resale and rent by low-, moderate-, and middle-income households.

Environmental Assessment: COMPLETED

Environmental None



Grantee Activity Number: NSP2 #04-06
Activity Title: Wilmington Redevelopment LH25

Activity Type:
 Rehabilitation/reconstruction of residential structures

Project Number:
 5

Projected Start Date:
 08/31/2010

Project Draw Block by HUD:
 Not Blocked

Activity Draw Block by HUD:
 Not Blocked

Block Drawdown By Grantee:
 Not Blocked

National Objective:
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Benefit Report Type:
 Direct (Households)

Activity Status:
 Under Way

Project Title:
 Redevelopment of Vacant and Abandoned

Projected End Date:
 12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 848,981.04

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 848,981.04

Program Income Account:
 PI NSP 2 COW

Proposed Beneficiaries

Owner Households

of Households

Total	Low	Mod	Low/Mod%
5	5		100.00
5	5		100.00

Proposed Accomplishments

of Housing Units

ELI Households (0-30% AMI)

Total

5

Activity is being carried out by
 No

Activity is being carried out through:

Organization carrying out Activity:
 City of Wilmington2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Wilmington2

Organization Type

Local Government

Proposed Budget

\$ 848,981.04



Location Description:

The City of Wilmington's NSP2 redevelopment activity will focus on census tracts 16, 9, 6.02, 8, 5, 3, 7, 21, 22, and 23.

Activity Description:

This activity will be for the City of Wilmington's NSP2 to redvelop abandoned and vacant homes for resale and rent by low-income households.

Environmental Assessment: COMPLETED

Environmental None

Project # / NSP2 PI Waiver / NSP 2 Program Income Waiver

Grantee Activity Number: NSP2 PI Waiver
Activity Title: NSP 2 Program Income Waiver

Activity Type:

Administration

Project Number:

NSP2 PI Waiver

Projected Start Date:

03/03/2015

Project Draw Block by HUD:

Blocked by HQ ADMINISTRATOR

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Benefit Report Type:

NA

Activity Status:

Under Way

Project Title:

NSP 2 Program Income Waiver

Projected End Date:

12/31/2020

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 0.00

Program Income Account:

NSP2 PI Waiver Account



Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

Delaware State Housing Authority2

Proposed budgets for organizations carrying out Activity:

Responsible Organization

Delaware State Housing Authority2

Organization Type

State

Proposed Budget

\$ 0.00

Location Description:

Activity Description:

"Temporary project/activity to comply with program income waiver for NSP2 grantees, dated January 28, 2015"

Environmental Assessment:

Environmental

None

Action Plan Comments:



Reviewer - Action Plan updates approved AE 12/28/17.

Reviewer - Action Plan approved.

Action Plan History

Version	Date
B-09-DN-DE-0012 AP#1	10/26/2011
B-09-DN-DE-0012 AP#2	12/20/2011
B-09-DN-DE-0012 AP#3	01/18/2012
B-09-DN-DE-0012 AP#4	02/03/2012
B-09-DN-DE-0012 AP#5	02/27/2012
B-09-DN-DE-0012 AP#6	03/01/2012
B-09-DN-DE-0012 AP#7	06/06/2012
B-09-DN-DE-0012 AP#8	08/06/2012
B-09-DN-DE-0012 AP#9	08/13/2012
B-09-DN-DE-0012 AP#10	10/26/2012
B-09-DN-DE-0012 AP#11	12/17/2012
B-09-DN-DE-0012 AP#12	03/08/2013
B-09-DN-DE-0012 AP#13	06/20/2013
B-09-DN-DE-0012 AP#14	09/13/2013
B-09-DN-DE-0012 AP#15	09/26/2013
B-09-DN-DE-0012 AP#16	06/19/2014
B-09-DN-DE-0012 AP#17	08/13/2014
B-09-DN-DE-0012 AP#18	03/05/2015
B-09-DN-DE-0012 AP#19	04/03/2015



B-09-DN-DE-0012 AP#20	05/11/2015
B-09-DN-DE-0012 AP#21	09/03/2015
B-09-DN-DE-0012 AP#22	09/15/2015
B-09-DN-DE-0012 AP#23	03/16/2016
B-09-DN-DE-0012 AP#24	04/04/2017
B-09-DN-DE-0012 AP#25	06/26/2017
B-09-DN-DE-0012 AP#26	09/28/2017
B-09-DN-DE-0012 AP#27	12/28/2017
B-09-DN-DE-0012 AP#28	04/10/2018
B-09-DN-DE-0012 AP#29	06/22/2018
B-09-DN-DE-0012 AP#30	10/12/2018
B-09-DN-DE-0012 AP#31	02/26/2019
B-09-DN-DE-0012 AP#32	04/02/2019
B-09-DN-DE-0012 AP#33	06/25/2019
B-09-DN-DE-0012 AP#34	01/23/2020

