Grantee: State of Delaware

Grant: B-08-DN-10-0001

October 1, 2009 thru December 31, 2009 Performance Report

Grant Number:
B-08-DN-10-0001

Obligation Date:

Grantee Name:
State of Delaware

Award Date:

Grant Amount:
$19,600,000.00

Contract End Date:

Grant Status:
Active

Review by HUD:
Reviewed and Approved

QPR Contact:
No QPR Contact Found

Disasters:

Declaration Number

NSP

Plan Description:

This document is a substantial amendment to the FY2008 Action Plan submitted by the State of Delaware to HUD for the NSP. The Action Plan is the annual update to the Consolidated Plan for FY2008 2012. This amendment outlines the expected distribution and use of $19,600,000 allocated to the State of Delaware through the NSP authorized by HERA. The State of Delaware is the only designated recipient of the NSP funds within Delaware. The purpose of the NSP is to assist communities that have been, or are likely to be, affected by foreclosed and abandoned properties, while providing affordable rental and homeownership opportunities to households at or below 120 percent of Area Median Income (AMI) in areas of greatest need. Further, 25 percent of the total NSP funds must be targeted to provide homeownership or rental housing to households whose incomes do not exceed 50 percent of AMI. The Delaware State Housing Authority (DSHA) will implement the NSP funds and ensure they are delivered expeditiously to the areas of greatest need across the entire State. DSHA will use the NSP funds for the purposes intended to promote neighborhood stabilization where subprime lending, foreclosure and housing vacancies have negatively affected the housing market. Eligible uses of the NSP funds must meet a Community Development Block Grant (CDBG) national objective as stated in Title 1 of the Housing and Community Development Act of 1974, which states the eligible activities must benefit low- and moderate-income persons. For the purposes of these funds, HUD also created a middle-income category for households between 80% and 120% of AMI. In Delaware, foreclosures have had an impact on many neighborhoods throughout the State. In some older neighborhoods, in more urban areas, foreclosures have been a result of long-term decline in the neighborhood, while other newer suburban communities foreclosures have increased due to overbuilding of homes not affordable to many residents of that community and recent loose lending practices. In addition, there is some indication that many foreclosures on moderate-cost housing in low-income neighborhoods may be related to people using the equity in their home during a time of increasing home values. This practice led to no resources for homeowners to fall back upon once the home values stopped increasing and they had little or no equity in their homes.

Recovery Needs:

A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantees jurisdiction.

Note: An NSP substantial amendment must include the needs of the entire jurisdiction(s) covered by the program; states must include the needs of communities receiving their own NSP allocation. To include the needs of an entitlement community, the State may either incorporate an entitlement jurisdictions consolidated plan and NSP needs by reference and hyperlink on the Internet, or state the needs for that jurisdiction in the States own plan. The lead entity for a joint program may likewise incorporate the consolidated plan and needs of other participating entitlement jurisdictions consolidated plans by reference and hyperlink or state the needs for each jurisdiction in the lead entitys own plan.

HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest

need within their jurisdictions. Grantees may wish to consult this data, in developing this section of the Substantial Amendment.

Response:

DSHA prioritized the geographic areas of greatest need by zip code using the criteria in the HUD HERA regulations:

A. The number and percentage of home foreclosures in each unit of general local government;
B. The number and percentage of homes financed by a subprime mortgage-related loan in each State or unit of general local government; and
C. Data indicating areas likely to face a significant rise in the rate of home foreclosures.

Since October 2007, Delaware has had a Foreclosure Task Force, chaired by Lieutenant Governor John Carney. To assist this Task Force, DSHA identified data sources and created maps of the foreclosure filings and subprime loans in May of 2008. DSHA used this data to develop foreclosure information that accompanied the Request for Proposal (RFP) that was issued in draft on 10/14/08. This data came from the following sources:

1. LexisNexis.com provided the number of Delaware court filings from January 2008 to August 2008;
2. First American Loan Performance Software provided subprime loans data as of the end of March 2008; and
3. Census 2000 provided the number of owner-occupied units.

DSHA updated this information to include information through August 2008 and did some analysis to create a ranking of zip codes of greatest need. In the initial analysis, areas with a high foreclosure history and a high percentage of sub-prime loans were considered areas likely to have a high rate of future foreclosures. This data was ranked by zip code and posted on the DSHA NSP web page with the RFP. This chart is attached as appendix 1-a. A map identifying zip codes addressed in our plan is attached as appendix 1-b. Maps showing foreclosure filings, subprime loan activity and seriously delinquent subprime loans are attached as appendix 2.

DSHA also reviewed HUD data and found it to be consistent with the data developed for the Foreclosure Taskforce. On 10/23/08, we were notified that the HUD data, along with other data, was available and mapped on www.Policymaps.com. We reviewed this source as well, which also mapped information about second mortgages and piggy-back loans. High concentrations of these loans may also be an indicator of future foreclosures. Further, DSHA reviewed data on www.housingpolicy.org and found the data consistent with other sources reviewed.

All of the data ure problems and likely future problems can be found throughout the State; however, two trends seem evident. The first trend is that foreclosures are most concentrated in older neighborhoods in urban areas. These neighborhoods have high density with many small-attached units and the housing in these areas is also older. This housing also tends to be some of the most affordable housing in Delaware; for example the 2009 City of Wilmington Action Plan to HUD cited an average housing price of under $150,000. Often the households who have purchased these homes are one-income households, and/or low-income households. With disruptions in income due to sickness, unemployment or other unanticipated events, these households may face foreclosure. In Kent and Sussex Counties, a similar trend is seen with foreclosure problems being concentrated in some of the older towns with smaller, older and more affordable housing.

The other trend is increasing foreclosures in newer high-end neighborhoods in southern New Castle County, and northern and central Kent County. These areas have grown explosively in recent years with large, high cost houses. Many of these homes have lost value in recent month leaving people with little or no equity in their homes. Many of the piggy back loans also known as 80/20 loans are concentrated in these areas. In addition, the labor markets in these areas generally do not pay wages that would enable families to afford these homes. Therefore, many of those buying these homes were commuting to more urban areas in northern New Castle County, and the Philadelphia metro areas. As fuel cost increased, and the housing market declined, some of these households were unable to sell their homes closer to their workplaces and decided to sell the newer home farther from employment centers. With fewer potential buyers for these homes, a number of these homes have gone to foreclosure. In other cases, people were provided loans they could not maintain on their incomes, once they realized that they could not afford the home they put it up for sale only to find that there were few buyers and the house was not appreciating as fast as they anticipated. Unable to refinance or sell, these families face foreclosure.

Throughout the State, jurisdictions indicated that major employers were being lost or reducing their workforce and that with increased unemployment, foreclosure rates may increase beyond their current historically high levels.

For more detailed information about housing needs and plans in Delaware please see the following:

Delaware State Housing Authority Statewide Housing Needs Assessment
http://www.destatehousing.com/information/pubs.shtml
Select Delaware State-wide Housing Needs Assessment 2008-2012 Executive Summary

Delaware's Five-Year Consolidated Plan 2008-2012
www.destatehousing.com/information/informationmedia/consol_action_plan2008.pdf
City of Wilmington FY2009 Action Plan www.ci.wilmington.de.us/redocuments/fy2009-consolidated-action-plan-final.pdf
New Castle County Consolidated Five-Year Plan www.co.new-castle.de.us/housing/home/webpage1.asp
Select link to Consolidated Five-Year Plan 2005-2010 (on left side of web page under helpful links)

City of Dover Consolidated Five-Year Plan
http://www.cityofdover.com/information/documents/
Select Community Development Ofc rf 08Ato lnudrAna eot eto

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rvd arrative describing how the distribution and uses of the grantees NSP funds will meet the requirements of Section 2301(c)(2) of HERA that funds be distributed to the areas of greatest need, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified by the grantee as likely to face a significant rise in the rate of home foreclosures. Note: The grantees narrative must address these three stipulated need categories in the NSP statute, but the grantee may also consider other need categories.

Process

DSHA utilized a competitive RFP process to allocate the States funds. This process began with the development of a Draft Delaware NSP RFP. This Draft RFP was distributed at a NSP Open Forum held on October 14, 2008; advertised through a Legal Notice in a newspaper of general circulation throughout the State of Delaware; a DSHA Highlights e-mail direct mailing to over 3,000 parties and individuals interested in housing in Delaware; and on the DSHA website. DSHAs NSP Open Forum was open to all interested parties and explained the NSP and DSHAs NSP RFP process. All parties that attended the NSP Open Forum were invited to participate in a NSP Question and Answer Conference Call on October 16, 2008, hosted by a panel from DSHA. The final Delaware Neighborhood Stabilization Program Request for Proposals and Application package was posted on DSHAs website on October 17, 2008. Applications were due to DSHA at 4:00 on Friday, October 31, 2008 at the DSHA offices in either Dover or Wilmington. Eligible applicants included units of local government and nonprofits.

DSHA strongly suggested that applicants join together and submit a single application using a strong lead applicant and partners with experience in the areas of expertise that would lead to a strong comprehensive NSP. DSHA received nine applications totaling $60,485,250.00, of which one application did not meet the minimum threshold requirements.

The eight eligible applications were reviewed and ranked by DSHA staff and interested parties by the following criteria:

25 points Areas of greatest need;
15 points Impact on communities;
15 points Management capacity and partnerships;
10 points Low-income targeting;
15 points Promoting long-term affordability;
10 points Program description;
5 points Budget and leveraging; and
5 points Performance measurements.
100 points Total Points

Areas of greatest need was given the most weight to ensure that need was the primary factor in recommending

funding and the following three areas were considered: (A) the number and percentage of home foreclosures in each unit of general local government; (B) the number and percentage of homes financed by a subprime mortgage related loan in each State or unit of general local government; and (C) data indicating areas likely to face a significant rise in the rate of home foreclosures. For (C) data indicating areas likely to face a significant rise in the rate of home foreclosures, DSHA considered that areas of high sub-prime lending and a history of high foreclosures would be areas already destabilized by foreclosure problems and likely to have declining property values and increasing foreclosures without assistance from the NSP.

Whlefoecosreraeshae nceaedthouhot heStte al at idiatd heaesmot mpctd ndliel t fceneghoroo dstblztonwee eihbrhoods in Wilmington, neighborhoods in and around New Castle and the Route 9 Corridor in New Castle County, much of Southern New Castle County and Northern Kent County where explosive growth has occurred in recent years, and in and around the older towns in Kent and Sussex Counties, such as Dover and Seaford. Recommendations for funding were limited to these highly-impacted areas.

The following chart indicates the funding recommendations and recommended distribution of funds:

Applicant	Funding Recommended
City of Dover	$1,500,000
City of Wilmington	$5,600,000
New Castle County	$7,000,000
Kent County	$2,500,000
Sussex County	$2,000,000

DSHAs NSP RFP allows the above subgrantees to each use five percent of their NSP funds for general administration of their NSP. DSHA has reserved $1,000,000 of Delawares $19,600,000 in NSP funds for State General Administration of the Program.

On October 11, 2008, DSHA published a Notice of Availability of Draft Delaware Neighborhood Stabilization Program Action Plan Substantial Amendment to the Delaware FY2008 Annual Action Plan in the two main Delaware newspapers of general circulation. The Draft Action Plan Amendment was available on the DSHA website www.destatehousing.com, and at the locations listed under section F. Public Comment, below, on November 12, 2008.

C. DEFINITIONS AND DESCRIPTIONS
(1) Definition of blighted structure in context of state or local law.

Response:

According to HUD, a structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. Further, DSHA considers a structure to be blighted if it does not meet the Delaware State Housing Code or the local building code for each subgrantee.

(2) Definition of affordable rents. Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program specific requirements such as continued affordability.

Response:

For any NSP-funded rental activity, affordable rents are defined as 30 percent of the households monthly gross income, less utility allowances. Total monthly costs (rent plus tenant-paid utilities) cannot exceed 30 percent of the HUD AMI for the appropriate County, household size, bedroom size, and target income group.

DSHA annually prepares and updates Utility Allowance Charts for Kent and Sussex Counties that show the applicable utility allowance for each tenant-provided utility. New Castle County prepares a similar chart for New Castle County utility allowances.

(3) Describe how the grantee will ensure continued affordability for NSP assisted housing.

Response:

HUD requires that States ensure, to the maximum extent practicable and for the longest feasible term, that the sale, rental or redevelopment of abandoned and foreclosed upon homes and residential properties remain affordable to

individuals or families whose incomes do not exceed 120 percent of AMI. Additionally, for units originally assisted with funds to meet the requirement, that 25 percent of the funds be used to assist households with incomes at or below 50 percent of AMI, and that these units remain affordable to households withincmesat r blw pecen ofAMI

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NSP Subsidy Amount Minimum Affordability Control Period Minimum Restriction
Less than $10,000 5 Years Subsidy recapture, reduced by 20% each year
$10,001 - $20,000 10 Years Subsidy recapture, reduced by 15% each year
$20,001 - $40,000 15 Years Subsidy recapture, reduced by 10% each year
$40,001 - $60,000 20 Years Subsidy recapture, reduced by 5% each year
$60,001 and above 30 Years Subsidy retention during control period

DSHA has established the affordability control guidelines above as minimums, but expects that where market conditions allow, many of the properties assisted with significant subsidy will become a part of Delawares permanently-affordable housing stock through management by the Diamond State Community Land Trust.

Properties may be made affordable using multiple subsidy resources. The above minimum standards will only apply to the amount of subsidy provided by the NSP.

(4) Describe housing rehabilitation standards that will apply to NSP assisted activities.

Response:

NSP-funded housing rehabilitation must bring substandard housing units into compliance with the Delaware State Housing Code and/or the local building code.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income:

Response:

At least $4,900,000 of the NSP funds will be utilized for housing individuals and families whose incomes do not exceed 50 percent of area median income. The following is a projected breakdown by subgrantees:

Subgrantee Total Units = or < 50 percent of AMI
Dover 22 6
Wilmington 65 13
New Castle County 55 11
Kent County 25 7
Sussex County 25 7

Our current estimate of funds to be used for assisting households with incomes at 50% of the AMI and under would be $5,407,925 (about 28% of NSP funds). However, this is an estimate and actual use of funds may be higher or lower, but will be no less than $4,900,000 or 25% of the funds provided to Delaware under the NSP. While DSHA commits to using 25% of the funds for housing for people at or below 50% AMI, we may not be able to deliver 25% of the total units to people in those income ranges due to the higher subsidy needed to serve people with lower incomes.

E. ACQUISITIONS & RELOCATION

Indicate whether grantee intends to demolish or convert any low- and moderate-income dwelling units (i.e., = or < 80% of area median income).

If so, include:
· The number of low- and moderate-income dwelling unitsi.e., = or < 80% of area median incomereasonably expected to be demolished or converted as a direct result of NSP-assisted activities.

DSHA expects that nine units of housing in New Castle County (including the City of Wilmington) will be demolished and redeveloped as a direct result of NSP-assisted activities. These units are likely to be in older more urban areas. DSHA will work with the subgrantees to ensure that the demolition activity is limited to those areas identified as redevelopment areas. Units tobe dmolihed ill e sustanard,vacat unts ad wuld t reire eloction

ubgrnteeTota Unis	0%AM andUnde	5%AMI-12% AI
ew CstleCouny 55	1	4
Wlminton	65	3	2
entCouty	25	7	18
Dover	22	6	16
Sussex	25	7	18
TOTAL	192	44	148

· The number of NSP affordable housing units made available to low- , moderate-, and middle-income householdsi.e., ≤ 120% of area median incomereasonably 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.

The proposed time schedule for commencement and completion are defined in the activity section for each local jurisdiction awarded funds.

F. PUBLIC COMMENT

This section provides a summary of public comments received to the proposed NSP Substantial Amendment.

DSHA provided an opportunity to comment on the draft plan from November 12, 2008 through November 26, 2008. DSHA posted the NSP Substantial Amendment on the Agency web-site and provided it at several public locations. DSHA published the notice of the NSP amendments comment period in the States two main Newspapers. Those notices provided the following information:

Persons who would like to comment on this substantial amendment may send those comments to Andy Lorenz, Delaware State Housing Authority, 18 The Green, Dover, DE 19901 or andy@destatehousing.com. Comments must be received by 4:00 p.m. on November 26, 2008.

The Substantial Amendment to the Delaware FY 2008 Annual Action Plan is available on DSHAs website at www.destatehousing.com and at the following locations:

Kent County

Delaware State Housing Authority
18 The Green
Dover, DE 19901

Kent County Community Development Section
Kent County Complex
555 Bay Road
Dover, DE 19901

City of Dover Public Library
45 South State Street
Dover, DE 19901

Sussex County

Sussex County
Sussex County Administrative Building West Complex
P.O. Box 589
Georgetown, DE 19947

Seaford Public Library
402 North Porter Street
Seaford, DE 19973

New Castle County

Delaware State Housing Authority
Carvel State Office Building
820 North French Street
Tenth Floor
Wilmington, DE 19801

New Castle County Department of Community Services
Community Development and Housing Division
New Castle County Government Center
87 Reads Way
New Castle, DE 19720-1603

Wilmington Public Library
Central Library
10th & Market Streets
Wilmington, DE 19801

DSHA received comment on 11/25/08 from Van Temple at the Diamond State Community Land Trust, Representative Daniel B. Short, 39th District, State Representative and Ralph W. Peters Jr., President of Sussex County Habitat for Humanity Board of Directors. Copies of the letters are attached as appendix 3. The comments are in italics below, with DSHAs responses:

Comments from Van Temple, Diamond State Community Land Trust

Comment:
Thanks for the opportunity to comment on the Substantial Amendment developed to include the Neighborhood Stabilization Program funding that is to be made available to Delaware. From our telephone conversations since the Substantial Amendment was posted I understand that DSHA intends to ubmitan NS planto HU thatwill llow artnes lik Diamnd Sate CT to ontine in he inerim eriodto pusue fnancil innvatios tha may xpandthe sze ad scpe o not nly prmanetly afordale ower-ocupie ousng but ll th othe initative as wll. A timegoesby, e ar seeng moe grops acoss te coutry work on financing mechanisms that go well beyond the typical leveraging of FHLB funds, for instance.
We strongly encourage DSHA to look at ways to expand this one-time NSP funding stimulus into something much

bigger for statewide implementation. The best point along the funding stream to implement serious leveraging is at the state level with the entire $19.6 million before it has been distributed to the County/City sub-recipients. Leveraging at the sub-recipient level in smaller dollar amounts is not likely to yield the overall expansion of the funds that are possible at the state level.

DSCLT is continuing to develop its New Markets Tax Credits Leveraging plans. We are very close to having NMTC commitment letters and we already have the key players for our approach in place. Over the next few weeks we intend to present this plan to the County/City sub-recipients and other implementation partners to seek their support. Our intent in pursuing this initiative is to help make the pie bigger for the whole of Delaware and take full advantage of this much needed foreclosure recovery stimulus.

Response:
DSHA encourages all jurisdictions recommended for funding to continue to discuss creative ways to use NSP funds to leverage additional funds to address the needs of neighborhoods impacted by foreclosures. To the extent that jurisdictions would like to work together to use New Market Tax Credits to make a greater impact, DSHA will be supportive and as flexible as possible.

Comment:
From our telephone conversations I understand that DSHA expects a substantial portion of the homes for sale to become a part of the states permanently affordable housing stock. When I read the Amendment I see that reflected in the language. However, Im not sure that the groups are understanding that same intent. Since the Amendment was issued I have had conversations with two of the five successful sub-recipients and neither one has that understanding.
Diamond State CLT.

Response:
DSHA has revised the sections in each of the activities and in the narrative to try and make it more clear that we expect a portion of the homes for sale to become part of the States permanently-affordable housing stock.

Comment:
Permanent Affordability Intent. Part of what makes the Amendment not as clear as it could be is the wording inconsistency between the Threshold Criteria table and the NSP Information by Activity for each County/City group. The Threshold Criteria indicates that for subsidy amounts of $60,001 and above the subsidy retention period is 30 years. At the same time in each County/City Section G. 11, For housing related activities states - A subsidy of $60,000 or more would require that the home become a part of Delaware's permanently affordable housing stock." This appears to be an internal inconsistency that should be resolve.

Response:
There was an internal inconsistency within the document as identified above, DSHA has resolved this inconsistency by adding language to section C-3 and revising the language in County/City Section G.11, Duration of term of assistance.

Comment:
A second question witin theSectio G. 11wordin - "A ubsidyof $60000 ormore.." I asume hat ths is rferrin to th net aount o NSP fnding hat gos intoa partcular ouse ater th salesprocees areaccouted fr and ot theotal oall susidy ourcesgoing nto th house Is ths the roper nderstnding?I am sre thee willbe oter no-NSP ubsides goig intomany o thesehomes so it will be important to make this requirement precise.

Response:
This is correct; the affordability restrictions would only apply to the net NSP funding provided to support the home being moved from foreclosure to productive use. The wording has been revised to make it clear that these restrictions only apply to the NSP portion of the subsidy.
Comment:
Zip Code Duplication. Some zip codes that are duplicated in the different jurisdictions. These include 19904, 19802 and 19963. If the allocations for these zip codes could be split based on the percentage of population served by one jurisdiction or another, or be allocated, in full to a single jurisdiction - this would enable the state to expand the program into other areas that are in need, but not currently represented in the plan.
Response:
Several zip codes cross jurisdictions, in the case of 19802, Wilmington and New Castle each indicated that they would be working in the part of the zip code within their jurisdiction. In the case of other zip codes, this was not

detailed in the applications, but DSHA will ensure that Governments awarded the NSP funding will work only in those areas that fall within their jurisdiction, unless agreements dictating otherwise are developed between jurisdictions.
Comment:
Opportunity to Review. We request that the RFP applicants are given an opportunity to review their scoring, as well as the proposals and scoring of the other jurisdictions. While the plan submitted to HUD is flexible in nature, it does not detail how each jurisdiction specifically plans to do the work. I would assume that the jurisdictions would like the opportunity to share best practices and ideas as this will be a state-wide effort.
Response:
DSHA would be willing to provide individual feedback on scoring to applicants requesting a debriefing. Applicants are aware of other jurisdictions that have been recommended for funding and are welcome to share information about planned implementation efforts. DSHA does plan to offer opportunities for jurisdictions planning to participate in the NSP to discuss how they plan to implement their activities through future conference calls and meetings.
Comment:
Miscellaneous. Sussex County Consolidated Plan is not listed as an appendix like the other jurisdictions. It would also be helpful if Appendix 1 were made available to the public and the jurisdictions to further understand DSHAs allocation process.
Response:
Sussex County does not prepare a Consolidated Plan for HUD, but is included in the Consolidated Plan submitted by DSHA for Kent and Sussex Counties. It is located at:
www.destatehousing.com/information/informationmedia/consol_action_plan2008.pdf

Appendix 1 is the zip code information that was provided to all applicants at the public forum held on 10/14/08 and provided on the DSHA web-site as a data source for applicants to use. This is the first data that DSHA had, but is not the only data used in making funding recommendations. On 10/23/08, we were notified that the HUD data, along with other data, was available and apped o www.Poicymapscom. W reviewd this ata as ell as ata on ww.housngpoliy.org ad foundthe dat fairlyconsistnt.

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oment:
sing te data rovidedby DSHAfor forclosurefilingsin Delaare, th SussexCounty ip code in theStatesaction lan repesent 1.45 of he forclosur filins reprsented n the pan, yetthe couty was nly allocated 10.75% of the funding. While the subprime lending numbers were less, just 9.82%, a median allocation would be 11.64% or $2,165,040.

Comparatively, the City of Wilmingtons median foreclosure filing and subprime scoring percentage is 17.34% yet they were allocated 30.11% of the resources allocated.

Response:
Throughout the NSP process, Congress, HUD and DSHA have been clear that NSP funding must be targeted to areas of greatest need. As DSHA staff prepared for developing our Substantial Amendment for NSP funding, staff attended a number of meetings and conference calls to get direction on how to allocate funding and consistently received direction that assistance was to be targeted to stabilizing neighborhoods as the name of the program implied. While data was not available at a neighborhood level in all cases, Delaware had good data by zip code. DSHA repeatedly encouraged Sussex County and other applicants to target areas of greatest need where impact could be demonstrated on how NSP assistance improved the current and likely future stability of neighborhoods. We asked that they not try to do one house in every zip code or neighborhood, but concentrate activity in areas of greatest need. Sussex County began their application: Sussex County, although largely rural, has not escaped the foreclosure crisis that is peltering the nation. In fact, as the maps reveal, there does not appear to be an area of the County that has not been impacted by foreclosures. Normally, the west and east sides of the County have drastically different real estate markets due to the primarily agricultural nature of the west side and the resort attractiveness of the east. However, the foreclosure crisis is unbiased when it comes to subprime lending, adjustable rate mortgages, and the ripples of an economy going sour. Sussex continued to make an argument that the whole County was an area of greatest need, while other applicants targeted zip codes and neighborhoods and laid out plans as to how NSP funding would stabilize those areas and thereby strengthen the greater community.

Comment:
It is my understanding that Sussex County was restricted to focusing on just five zip codes, while other jurisdictions were allowed to focus on as many as seven. Given that 20% of foreclosure filings in the State are in Sussex County, an expanded geographic focus may have constituted a greater need during the DSHA scoring process.

Response:

DSHA did not restrict Sussex County to five zip codes, but encouraged them to target zip codes of greatest need and tried to provide assistance by identifying the zip codes that appeared to be areas of greatest need. Recognizing that Sussex County has areas of significant need, DSHA staff did strongly suggest that Sussex County target zip codes so that their application would meet threshold criteria, which included that the applicant targeted areas of greatest need. Other areas have zip codes that had been much more impacted by the foreclosure crisis and therefore were able o identiy more zp codes s areas f highes need.

Commen:
Thereare a nuber of zp codesthat we uplicate in fullin the dfferent urisdictons. Thse inclue 19904,19802 an 19963. t is my hought tat he aloctions or thesezip coes coul be splt based n the pecentage f populaion servd by onejurisdicion or aother.
esponse:
Severa zip cods cross urisdictons, in he case f 19802,Wilmingon and ew Caste each ndicatedthat the would b workingin the prt of the zip code within their jurisdiction. In the case of other zip codes this, was not detailed in the applications, but DSHA will ensure that Governments awarded the NSP funding will work only in those areas that fall within their jurisdiction, unless agreements dictating otherwise are developed between jurisdictions.
Comment:
According to the Delaware Housing Coalitions Who Can Afford to Live in Delaware, the average home price in Kent County is $205,000, compared to $279,000 in Sussex County, yet the States NSP plan assumes that both counties will complete 32 total unit. This is particularly concerning considering that Kent County received an allocation that is $500,000 more than Sussex County.

Response:
The chart in Section E assumes that both Kent and Sussex Counties will address a total of 25 units with 7 of them being for people earning 50% of AMI or less and 18 being for people earning between 50% and 120% of AMI. DSHA used information in the Sussex and Kent County Plans to develop targets based on costs and activities in their applications. Sussex County provided information indicating an average subsidy of $57,500 per unit. With a total actual allocation of $2,000,000, and with $100,000 set aside for administration, the estimated units would now be 33 units. Kents cost estimates included several units of special needs housing that were to have significant NSP investments and reduced the overall number of homes that would be assisted.

Comment:
I would also like to request that the RFP applicants are given an opportunity to review their scoring, as well as the proposals and scoring of the other jurisdictions. While the plan submitted to HUD is flexible in nature, it does not detail how each jurisdiction specifically plans to do the work. I would assume that the jurisdictions would like the opportunity to share best practices and ideas as this will be a state-wide effort.

Response:
DSHA would be willing to provide individual feedback on scoring to applicants requesting a debriefing. Applicants are aware of other jurisdictions that have been recommended for funding and are welcome to share information about planned implementation efforts. DSHA does plan to offer opportunities for jurisdictions planning to participate in NSP to discuss how they plan to implement their activities through future conference calls and meetings.

Comment:
Please note that Delawares Plan exceeds the maximum 10% allowance for administration and that Sussex County Consolidated Plan is not listed as an appendix like the other jurisdictions. I also think that it would be helpful if Appendix 1 were made available to the public and the jurisdictions to further understand DSHAs allocation process.

Response:

	Award Amount	Admin 5%
New Castle County	7,000,000.00	350,000.00
Wilmington	5,600,000.00	280,000.00
Kent County	2,500,000.00	125,000.00
Dover	1,500,000.00	75,000.00
Sussex	2,000,000.00	100,000.00
TOTAL	18,600,000.00	930,000.00
DSHA State admin.		1,000,000.00
	19,600,00.00	1,930,000.00
10% Admn	1,960,00000	

The allowable administation for Delaware program would be $1,960,00;DSHA inteds to use$1,930,00 for

admiistrationas indicaed in thechart abve. Thiswould be pproximatly 9.8% o the NSP llocation

Appedix 1 isthe zip ode infomation tht was proided to al applicats at thepublic forum held on 10/14/08 and provided on the DSHA web-site as a data source for applicants to use. This is the first data that DSHA had, but is not the only data used in making funding recommendations. On 10/23/08, we were notified that the HUD data, along with other data, was available and mapped on www.Policymaps.com. We reviewed this data as well as data on www.housingpolicy.org and found the data fairly consistent.

Comments from Mr. Ralph W. Peters Jr., President of Sussex County Habitat for Humanity Board of Directors.

** Please see Mr. Peters letter attached
Response:
Mr. Peters comments center around the great affordable housing needs in Sussex County including foreclosures, cost burdened homeowners and substandard housing and how those needs appear to be a greater issue in Sussex than in Kent County, but Kent County received more NSP funding than Sussex County. While DSHA would agree that Sussex County has affordable housing needs, the NSP is directed towards making an impact in neighborhoods by moving foreclosed properties back into the occupied inventory in a way that stabilizes neighborhoods. Sussex County, either by the facts of foreclosure patterns or in an effort to spread the NSP funds around, did not provide an application that demonstrated a plan to use NSP funds to stabilize communities in a strategic way. Sussex County asked for a large percentage of the NSP State allocation to purchase and resale properties throughout the County. DSHA provided adequate funding to allow Sussex County to make a major impact in a few areas of greatest need.
Comments from Brandy A. Bennett, Sussex County Housing Coordinator

** Please see Ms. Bennetts letter attached

Response:

Many of the issues identified in Ms. Bennetts letter have been addressed elsewhere in the comments. Our clear understanding is that NSP funding needs to be targeted to areas of greatest need and directed to pockets of critical need. While we understand Sussex Countys desire for flexibility in targeting the funding based on actual foreclosure activity at the time the funding is available, we need to target the funds in our Plan to HUD due December 1, 2008 to a much more local level than Countywide.

Our Request for Proposals specifically indicated that targeting areas of greatest need was a priority and was the factor receiving the most points in our scoring process. DSHA staff encouraged Sussex County to target the zip codes with high foreclosures and subprime loans and even provided direction as to which zip codes in Sussex appeared to have significant need. Using Housingpolicy.org information on foreclosures which has a rating of relative need Statewide, Sussex County has no zip codes in the top 10 areas of need for Delaware and only one zip code in the top 15 areas of need. However, DSHA considered other data including foreclosure data provided by Sussex County and elected to fund additional zip codes beyond the two that appear t have greaer relativ need usin HUDs metodology fr establising relatie need.

Comments from Kevin Gilmoe, Excutie Diretor, Susse County Haitat for Hmanity

* Please se Mr. Gilores lettr attached

Respone:

All f the issus identifid in Mr. Glmores etter hav been addssed elsehre in th cments.

G. NSP INFORMATION BY ACTIVIY (COMPLEE FOR EACHACTIVITY)

CITY OFDOVER

1 Activity ame: Purcase and Rhabilitaton of Resdential Poperties fr Resale, ent, or Reevelopmentand Establsh Financing Mechanisms.

2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment

of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and
shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(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.

CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity.)

3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income).

4. Projected Start Date: March, 2009

5. Projected End Date: March, 2013

6. Total Budget: $1,500,000.00

7. Responsible Organization: City of Dover
15 E. Loockerman Street
Dover, DE 19901
Tracey Harvey, Community Development Manager

8. Location Description: 19901, 19904 (Part)

9. Activity Description: The City of Dover will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish
financing mechanisms.

10. Performance Measures: See chart in Section E

11. Specific Activity Requirements:
For acquisition activities, include:
· Discount Rate: Each foreclosed-upon home or residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by the City of Dover with NSP funds shall be at least 15 percent.

For financing activities, include:
· Range of interest rates: To be determined.
Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates.

For housing-related activities, include:
· Duration or term of assistance:
DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of $60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the omes requirng significnt subsidy ill become part of Dlawares pemanently-afordable housing stockthrough manaement by the DSCLT.
· Tenure of benficiaries--rental or homeownership:
Rental unts will only be allowed for special needs populations including persons with disablities and people who are homeless or at risk of homelessess. All other units wil be homeownrship.
·A description of how th design ofthe activiy will ensue continud affordablity:
The ity of Dove will utilze a variet of methodsto insure cntinued afordability These inlude, but re not limied to, Commnity Land Tusts (CLT),soft secondmortgages, downpayment assistance, shared equity and liens on the properties.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

CITY OF WILMINGTON

1. Activity Name: Purchase and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms. Demolition.

2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosedupon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(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. 2301(c)(3)(D) Demolish blighted structures.

CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity). 24 CFR 570.201(d) Clearance for blighted structures only.

3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income).

4. Projected Start Date: March, 2009

5. Projected End Date: March, 2013

6. Total Budget: $5,600,000.00

7. Responsible Organization: City of Wilmington
Department of Real Estate & Housing
Louis L. Redding City/County Building
800 North French Street, 7th Floor
Wilmington, DE 19801
Timothy G. Crawl-Bey, Director

8. Location Description: 19801, 19802 (Part), 19805 (Part)

9. Activity Description: The City of Wilmington will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish financing mechanisms. A small portion of the funds will be used for demolition.

10. Performance Measures See chart in Section E.

11. Specific Activity Requirements:
For acquisition activities, include:
· Discount Rate: Each foreclosed-upon home or residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by the City of Wilmigton with NS funds shallbe at least 5 percent.

For finaning activitis, include:
· Range of nterestrats: To b detrmined.
Thrugh homeowneship counselng, individuls and familes will be drected to intitutions tat provide te most compeitive 30-yer mortgage iterest rates

For housng-related aivities, ilude:
· Duation or tem of assistace:
DSHA etablished a rcapture schedle based on the amount of subsidy provided to he homebuyer as outlined in

SectionC. A subsiy of $60,00 or more woud require t minimum tat the full mount of thesubsidy be eturned if te property i sold within30 years, hwever DSCLTwas identifed as a parner and we epect that a ew of the hoes requiringsignificant ubsidy will become a part of Delawares permanently-affordable housing stock through management by the DSCLT.
· Tenure of beneficiaries--rental or homeownership:
Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership.
· A description of how the design of the activity will ensure continued affordability:
The City of Wilmington will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

NEW CASTLE COUNTY

1. Activity Name: Purchase and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms. Demolition.

2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosedupon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(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. 2301(c)(3)(D) Demolish blighted structures.

CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity). 24 CFR 570.201(d) Clearance for blighted structures only.

3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income).

4. Projected Start Date: September 9, 2009

5. Projected End Date: June 30, 2014

6. Total Budget: $7,000,000.00

7. Responsible Organization: NCC Department of Community Services
77 Reads Way
New Castle, DE 19720
Anne Farley, General Manager

8. Location Description: 19720 (New Castle), 19702, 19709, 19802 (Part), 19805 (Part), 19701 (Bear)

9. Activity Dscription: New Castle Conty will utilze the NSP funds to purchase andrehabilitate residential properties for resale, rent or redevelopment, as well as establish fiancing mechansms. A small porton of the fuds will be usd for demoliton.

10. Performance Mesures: See chart in Secton E.

11. Specific Activty Requiremets:
For acqisition activties, include
· Discount Rate: Each forelosed-upon home or residential property shall b purchased at a discount of at least5 percent from the current market-appraised value of the home or property. The verage purchse discount fr all propeties purchasd by New Caste County withNSP funds shll be at leas 15 percent.

For financng activitie, include:
Range of inerest rates: To be determned.

Throughhomeownershipcounseling, idividuals andfamilies will be directed to institutions that provide the most competitive 30-year mortgage interest rates.

For housing-related activities, include:
· Duration or term of assistance:
DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of $60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the homes requiring significant subsidy will become a part of Delawares permanently-affordable housing stock through management by the DSCLT.
· Tenure of beneficiaries--rental or homeownership:
Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership.
· A description of how the design of the activity will ensure continued affordability:
New Castle County will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

KENT COUNTY

1. Activity Name: Purchase and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms.

2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosedupon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(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.

CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity).

3. National Objective: Meets national objective benefiting low-, moderate- and middle-income persons, as defined in the NSP Notice (< or = to 120 percent of area median income).

4. Projected Start Date: March 1, 2009

5. Projected End Date: July 30, 2013

6. Total Budget: $2,500,000.00

7. Responsible Organization: Kent County Levy Court
555 Bay Road
Dover, DE 19901
Michael Petit de Mange, Administrator

8. Location Description: 19934 (Camden/Wyoming), 19977 (Smyrna),
19904 (part), 19938 (Clayton), 19952 (Harrington), 19962 (Magnolia)
19963 (Part)

9. Activity Description: Kent County will utilize the NSP funds
to purchase and rehabilitate residential properties fr resale, ren or redevelopmnt, as well asestablish finncing mechaniss.

10. Prformance Meaures: See cart in Sectio E.

11. Secific Activiy Requirements
For acquisiton activities,include:
· Dicount Rate: Ech foreclosed-upon home or residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by Kent County with NSP funds shall be at least 15 percent.

For financing activities, include:
· Range of interest rates: To be determined.
Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates.

For housing-related activities, include:
· Duration or term of assistance:
DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of $60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the homes requiring significant subsidy will become a part of Delawares permanently-affordable housing stock through management by the DSCLT.
· Tenure of beneficiaries--rental or homeownership:
Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership.
· A description of how the design of the activity will ensure continued affordability:
Kent County will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties.

G. NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)

SUSSEX COUNTY

1. Activity Name: Purchase and Rehabilitation of Residential Properties for Resale, Rent, or Redevelopment and Establish Financing Mechanisms.

2. Activity Type: NSP eligible use: 2301(c)(3)(A) Establish financing mechanisms for purchase and redevelopment of foreclosedupon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared-equity loans for low- and moderate-income homebuyers. 2301(c)(3)(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.

CDBG eligible activity: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out. 24 CFR 570.201 (a) Acquisition, (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity).

3. National Objective: Meets national objective benefiting
low-, moderate- and middle-income persons, as defined in the NSP Notice (≤ 120 percent of area median income).

4. Projected Start Date: March 1, 2009

5. Projected End Date: July 30, 2013

6. Total Budget: $2,000,000.00

7. Responsible Organization: Sussex County
22215 DuPont Boulevard
P.O. Box 589
Georgetown, DE 19947
Brandy Bennett, Housing Coordinator

8. Location Description: Zip Codes: 19973 (Seaford), 19956 (Laurel), 19963 (Part), 19947 (Georgetown), 19950 (Greenwood)

9. Activity Description: Sussex County will utilize the NSP funds to purchase and rehabilitate residential properties for resale, rent or redevelopment, as well as establish financing mechanisms.

10. Performance Measures: See chart in Section E.

11. Specific Activity Requirements:
For acquisition activities, include:
· Discount Rate: Each foreclosed-upon home or residential property shall be purchased at a discount of at least 5 percent from the current market-appraised value of the home or property. The average purchase discount for all properties purchased by Sussex County with NSP funds shall be at least 15 percent.

For financing activities, include:
· Range of interest rates: To be determined.
Through homeownership counseling, individuals and families will be directed to institutions that provide the most competitive 30-year mortgage interest rates.

For housing-related activities, include:
· Duration or term of assistance:
DSHA established a recapture schedule based on the amount of subsidy provided to the homebuyer as outlined in Section C. A subsidy of $60,000 or more would require at minimum that the full amount of the subsidy be returned if the property is sold within 30 years, however DSCLT was identified as a partner and we expect that many of the homes requiring significant subsidy will become a part of Delawares permanently-affordable housing stock through management by the DSCLT.
· Tenure of beneficiaries--rental or homeownership:
Rental units will only be allowed for special needs population including persons with disabilities and people who are homeless or at risk of homelessness. All other units will be homeownership.
· A description of how the design of the activity will ensure continued affordability:
Sussex County will utilize a variety of methods to insure continued affordability. These include, but are not limited to, Community Land Trusts (CLT), soft second mortgages, downpayment assistance, shared equity and liens on the properties.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	$19,570,000.00
Total CDBG Program Funds Budgeted	N/A	$19,570,000.00
Program Funds Drawdown	$3,179,830.87	$5,930,794.56
Obligated CDBG DR Funds	$5,235,879.18	$8,716,497.35
Expended CDBG DR Funds	$0.00	$3,299,820.14
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Minimum Overall Benefit Percentage	99.99%	5.696%
Minimum Non-Federal Match	$0.00	$0.00
Limit on Public Services	$2,940,000.00	$0.00
Limit on Admin/Planning	$1,960,000.00	$259,047.79
Limit on State Admin	$0.00	$0.00

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

Overall Progress Narrative:

Overall Progress (Statewide)

· The DE NSP has begun the implementation process of obligating funds to specific projects. As of December 31, 2009, a total of 54 homes have been acquired using NSP funds.

· Further, while acquisitions of foreclosed homes and rehabilitation is in progress, individuals and families have been working with our HUD-approved housing counseling agencies for credit, budget, and homeownership one-on-one counseling and workshops to ensure comprehensive knowledge of being a homeowne and mortgage ready.

· DSHA, the jurisdictions, and housing counseling agencies have developed a referral flowchart for interested individuals who want to purchase an NSP home. This infrastructure allows efficient communication between the state, jurisdictions, and nonprofits ensuring consistency and transparency when purchasing an NSP home.

· DSHA has ensured that all parties involved with the administration of NSP have received adequate training on the NSP regulations and fair housing laws.

· A statewide NSP mass media marketing campaign was launched in May 2008 that has resulted in many quiries and awareness of the program. Another mass media campaign, using same infrastructure and branding, be launched in Spring 2010 for NSP I homes available for purchase, and additional NSP propeties coming soon, aka NSP 2, however DE wants the public not to be confused of the mission of NSP and therefor will keep our marketing campaing and branding of DE NSP 1 the same as DE NSP 2.

Jurisdictional Progress

· New Castle County: To date, NCC has acquired 23 homes, with approximately 2 more pending for closing. NCC acquires the property first and through a lottery system gives the title to a non-profit (who is a designated developer or sub-recipient) to rehab and sell the home to an eligible buyer. New Castle County has begun the lottery system and is in the process of designating properties to the non-profits.

· Wilmington: To date, Wilmington has acquired 17 properties. The city is working with various non-profit developers to rehabilitate the properties. Wilmington also plans to build 17 mixed income units for homeownership on an abandoned site that was purchased with NSP funds.

· Kent County: To date, Kent County has acquired a total of 2 properties. The Diamond State Community Land Trust has title of these properties and is currently planning the specifications for rehab. Additionally, Kent County is working with United Cerebral Palsy to find 2 units to serve special needs population.

· Dover: To date, Dover has acquired 5 NSP properties. One property is currently being renovated. Dover is working with Connections to provide rental units to serve special needs population.

Sussex County: To date, Sussex has acquired and sold 7 NSP properties, and has 4 properties pending for closing. Sussex is using a different NSP model then other Jurisdictions in that the homebuyers take title and rehab the home themselves using NSP monies. This is known as the consumer-driven model and the rehab monies are

given to the homebuyer as a soft second loan and after a certain number of years the loan is forgiven.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	$0.00	$0.00	$0.00
NSP #01-08-01, Finance Mechanisms	$0.00	$440,000.00	$0.00
NSP #01-08-02, Purchase, Rehab, Resale	$132,411.01	$1,276,398.00	$132,411.01
NSP #01-08-03, Administration	$4,045.87	$125,000.00	$4,045.87
NSP #01-08-04, Low Income Rentals	$9,144.00	$658,602.00	$9,144.00
NSP #02-08-01, Finance Mechanisms	$0.00	$50,000.00	$0.00
NSP #02-08-02, Purchase, Rehab, Resale	$391,751.00	$981,579.00	$709,331.00
NSP #02-08-03, Administration	$1,462.95	$73,260.00	$5,719.86
NSP #02-08-04, Low Income Rentals	$112,924.00	$395,161.00	$112,924.00
NSP #03-08-01, Finance Mechanisms	$175,358.00	$1,373,119.00	$279,626.00
NSP #03-08-02, Administration	$30,000.00	$100,000.00	$60,000.00
NSP #03-08-03, Finance Mechanisms	$81,550.00	$526,881.00	$81,550.00
NSP #04-08-01, Finance Mechanisms	$0.00	$465,000.00	$0.00
NSP #04-08-02, Purchase, Rehab, Resale	$744,968.62	$1,875,000.00	$744,968.62
NSP #04-08-03, Demolition	$0.00	$198,750.00	$0.00
NSP #04-08-04, Administration	$34,913.00	$280,000.00	$34,913.00
NSP #04-08-05, Low Income Rentals	$0.00	$625,000.00	$0.00
NSP #04-08-06, Redevelopment of Vacant and Abandon	$0.00	$2,156,250.00	$0.00
NSP #05-08-01, Purchase, Rehab, Resale	$1,415,689.07	$4,805,913.00	$3,538,051.85
NSP #05-08-02, Administration	$19,997.00	$350,000.00	$32,238.35
NSP #05-08-03, Low Income Rentals	$0.00	$1,844,087.00	$0.00
NSP #06-08-01, Administration	$25,616.35	$1,000,000.00	$185,871.00

Activities

Grantee Activity Number:	NSP #01-08-01
Activity Title:	Kent County Homeownership Assistance

Activitiy Category:
Homeownership Assistance to low- and moderate-income

Activity Status:
Under Way

Project Number:
NSP #01-08-01

Project Title:
Finance Mechanisms

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
Kent County Levy Court

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$440,000.00
Total CDBG Program Funds Budgeted	N/A	$440,000.00
Program Funds Drawdown	$0.00	$0.00
Obligated CDBG DR Funds	$0.00	$0.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The Kent County Homeownership Assistance activity will establish finance mechanisms for low-, moderate-, and middle-income households to purchase homes.

Location Description:

The Kent County Neighborhood Stabilization Program will focus on zip codes 19934, 19977, 19904(part), 19938, 19952, 19962, and 19963 (part).

Activity Progress Narrative:

Kent County is in stage of identifying properties, acquisition of properties, and with their non profit developer partner, Diamond State Community Land Trust, is rehabbing the home with intent to sell home to household at or below 50% AMI and remain permenantly affordable.
Downpayment assistance funds are being identified for obligation has acquisition/rehab has begun. Identify families for Kent County NSP homes are working with their local hud-certifying housing counselor agency.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/11
# of Households benefitting	0	0	0	0/3	0/8	0/11

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #01-08-02
Activity Title:	Kent County Purchase, Rehab and Resale

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #01-08-02

Project Title:
Purchase, Rehab, Resale

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
Kent County Levy Court

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$1,259,398.00
Total CDBG Program Funds Budgeted	N/A	$1,259,398.00
Program Funds Drawdown	$132,411.01	$132,411.01
Obligated CDBG DR Funds	$132,411.01	$132,411.01
Expended CDBG DR Funds	$0.00	$141,555.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

This activity will purchase and rehabilitate foreclosed properties for resale, rent, or redevelopment.

Location Description:

The Kent County NSP purchase, rehab and resale activity will focus on zip codes 19934, 19977, 19904 (part), 19938, 19952, 19962, and 19963 (part).

Activity Progress Narrative:

Diamond State Community Land Trust, non-profit developer of Kent County, acquired this home for rehab and plan to sale a household at or below 50% AMI, and the home would be permenantly affordable under the Community Land Trust model.
To date (1/30/10), Kent County:
>- Their target for the number of homes to purchase was 11 with 2 of them being targeted to 50% or below AMI. Since Kent is currently coming in under budget, they have raised their minimum target to 13 houses with 3-4 of them being targeted to 50% or below AMI.
>
>- Kent has purchased 3 homes and the closing for the 4th home is scheduled for February 3rd
>
>- Kent has rehabs going on in two of these properties and are working on draft specifications for the third
- Kent has submitted contracts to purchase four (4) homes in January 2010. All four (4) homes will be targeted to qualified families at 50% or below AMI. One of these homes is targeted for Cerebral Palsy of Delaware.

>- Kent is currently marketing the homes that they have purchased and are working with a realtor on additional marketing strategies
>
>- If all five closings go through, Kent County will have acquired 9 out of the 11 homes by February/March 2010 that was presented in the work plan as their performance measures. However, they have raised their performance number to 13 units with program funds, not including program income.
>
>

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	1	0/0	0/0	1/8
# of housing units	0	0	1	0/0	0/0	1/8
# of Households benefitting	0	0	0	0/2	0/6	0/8

Activity Locations

Address	City	State	Zip
27 Downey Oak Circle	Wymoning	NA	19934

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #01-08-03
Activity Title:	Kent County NSP General Administration

Activitiy Category:
Administration

Activity Status:
Under Way

Project Number:
NSP #01-08-03

Project Title:
Administration

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
Kent County Levy Court

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$125,000.00
Total CDBG Program Funds Budgeted	N/A	$125,000.00
Program Funds Drawdown	$4,045.87	$4,045.87
Obligated CDBG DR Funds	$4,045.87	$4,045.87
Expended CDBG DR Funds	$0.00	$4,045.87
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

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

Location Description:

The Kent County NSP Administration activity will focus on zip codes 19934, 19977, 19904 (part), 19938, 19952, 19962, and 19963 (part).

Activity Progress Narrative:

Kent County is on a reimbursement schedule and draw down administration funds for their operation and administration of NSP.

Performance Measures

No Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: NSP #01-08-04
Activity Title: Low Income Rentals

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #01-08-04

Project Title:
Low Income Rentals

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
Kent County Levy Court

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$675,000.00
Total CDBG Program Funds Budgeted	N/A	$675,000.00
Program Funds Drawdown	$9,144.00	$9,144.00
Obligated CDBG DR Funds	$9,144.00	$9,144.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

This activity will purchase and rehabilitate foreclosed properties for resale, rent, or redevelopment.

Location Description:

The Kent County Neighborhood Stabilization Program will focus on zip codes 19934, 19977, 19904 (part), 19938, 19952, 19962, and 19963 (part)

Activity Progress Narrative:

Kent County has acquired, through their partner, the Diamond State Community Land Trust, one home to be rehabbed and sold to family at or below 50% Area Median Income (AMI). The funds were drawn down from the 51%-120% allocated amount, for acquisition of property. Rehabilitation and additional costs, such as housing counseling, and cost associated with cost of sale will be drawn from this activity budget line item.
Kent, to date, has acquired 3 more homes with the Diamond State Community Land Trust, to be rehabbed and sold to family at or below 50% AMI. Families have been identiefied as possible participant in the NSP.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/3
# of housing units	0	0	0	0/0	0/0	0/3

# of Households benefitting	0	0	0	0/3	0/0	0/3

Activity Locations

Address	City	State	Zip
27 Downey Oak Circle	Wymoning	NA	19934

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #02-08-01
Activity Title:	Dover Settlement Assistance for Homeownership

Activitiy Category:
Homeownership Assistance to low- and moderate-income

Activity Status:
Under Way

Project Number:
NSP #02-08-01

Project Title:
Finance Mechanisms

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Dover

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$50,000.00
Total CDBG Program Funds Budgeted	N/A	$50,000.00
Program Funds Drawdown	$0.00	$0.00
Obligated CDBG DR Funds	$0.00	$0.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Dover will provide settlement assistance at $10,000.00 each for five households to buy foreclosed upon homes and to help stabilize neighborhoods.

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on zip codes 19901 and 19904 (part).

Activity Progress Narrative:

The City of Dover is in process of acquisition and rehab with NSP homes acquired by their non-profit developers. However, families have been identified, through housing counseling agencies, to become mortgage ready when these homes are for sale. The City of Dover provides list of acquired homes to housing counseling agencies. Additionally, City of Dover has outreached to the housing counselig agencies to educate the counselers on how the City's homeownership assistance for NSP homes will work for eligible paricipants.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/5
# of Households benefitting	0	0	0	0/2	0/3	0/5

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: NSP #02-08-02
Activity Title: City of Dover Purchase, Rehab, and Resale

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #02-08-02

Project Title:
Purchase, Rehab, Resale

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Dover

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$951,740.00
Total CDBG Program Funds Budgeted	N/A	$951,740.00
Program Funds Drawdown	$391,751.00	$709,331.00
Obligated CDBG DR Funds	($272,248.00)	$709,331.00
Expended CDBG DR Funds	$0.00	$317,580.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Dover Neighborhood Stabilization Program will purchase and rehabilitate foreclosed upon residential properties for resale and rent to low-, moderate-, and middle-income households.

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on stabilizing neighborhoods in zip codes 19901 and 19904 (part).

Activity Progress Narrative:

City of Dover has been working with their non-profit developers on acquisition and rehab for NSP homes. The City provides list of properties to housing counseling agnecies. Rehabilitation on the homes has begun, however in preliminary stages.
To date Dover has acquired a total of 6 homes with their partners, Dover and their partners are identifying homes for 50% AMI and lower.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	4	0/0	0/0	6/6
# of housing units	0	0	4	0/0	0/0	6/6
# of Households benefitting	0	0	0	0/2	0/4	0/6

Activity Locations

Address	City	State	Zip
302 Stonebrook Pl	Dover	NA	19904
1430 S. Hancock Ave	Dover	NA	19901
337 N. Governors Ave	Dover	NA	19904
218 Ann Ave	Dover	NA	19904

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	**NSP #02-08-03**
Activity Title:	**City of Dover General NSP Administration**

Activitiy Category:
Administration

Activity Status:
Under Way

Project Number:
NSP #02-08-03

Project Title:
Administration

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
N/A

Responsible Organization:
City of Dover

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$73,260.00
Total CDBG Program Funds Budgeted	N/A	$73,260.00
Program Funds Drawdown	$1,462.95	$5,719.86
Obligated CDBG DR Funds	$2,394.46	$72,306.85
Expended CDBG DR Funds	$0.00	$4,256.91
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The general administration activity of the City of Dover's Neighborhood Stabilization Program will oversee the stabilization of neighborhoods in Dover, Delaware.

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on stabilizing neighborhoods in zip codes 19901 and 19904 (part).

Activity Progress Narrative:

City of Dover has drawn down administration funds for staff time logged for NSP work and trainings for NSP. Supporting documentation is provided for the draw.

Performance Measures

No Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: NSP #02-08-04
Activity Title: Low Income Rental

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Planned

Project Number:
NSP #02-08-04

Project Title:
Low Income Rentals

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
City of Dover

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$425,000.00
Total CDBG Program Funds Budgeted	N/A	$425,000.00
Program Funds Drawdown	$112,924.00	$112,924.00
Obligated CDBG DR Funds	$112,924.00	$112,924.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Dover Neighborhood Stabilization Program will purchase and rehabilitate foreclosed upon residential properties for resale and rent to low income households that at or below 50% Area Median Income

Location Description:

The City of Dover Neighborhood Stabilization Program will focus on stabiliznig neighborhoods in zip codes 19901 and 19904 (part)

Activity Progress Narrative:

City of Dover is working with Diamond State Community Land Trust (DSCLT) and Connectiions, CSP to acquire, rehab, and provide homeownership under the Community Land Trust model to households at and below 50% AMI and provide rental housing to special needs population with Connections, non-profit agency provides housing, job, medical servies, counseling, emergency shelter programs, and additioanl services to those with mental health and/or substance abuse conditions who are chronically homeless or at risck for chronic homelessness.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/4
# of housing units	0	0	0	0/0	0/0	0/4

# of Households benefitting	0	0	0	0/4	0/0	0/4

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #03-08-01
Activity Title:	Finance Mechanisms for Homeownership

Activitiy Category:
Homeownership Assistance to low- and moderate-income

Activity Status:
Under Way

Project Number:
NSP #03-08-01

Project Title:
Finance Mechanisms

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
Sussex County

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$1,350,000.00
Total CDBG Program Funds Budgeted	N/A	$1,350,000.00
Program Funds Drawdown	$175,358.00	$279,626.00
Obligated CDBG DR Funds	$1,268,851.00	$1,373,119.00
Expended CDBG DR Funds	$0.00	$109,619.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The Sussex County Neighborhood Stabilization Program will establish finance mechanisms for low-, moderate-, and middle-income households to purchase foreclosed upon homes.

Location Description:

The Sussex County Neighborhood Stabilization Program will focus on zip codes 19973, 19956, 19963 (part), 19947, and 19950.

Activity Progress Narrative:

Sussex County has provided NSP fiancing monies for NSP participants under Eligible Use A. The homebuyer takes title and receives a convential mortgage, and Sussex Count provides a soft-second loan for rehabilitation of home and closing costs, this loan is forgivable after a certain amount of time (defaults to HOME affordability periods).
Two families fall between the incomes of 51%-80% and four familes fall between the incomes of 81%-201%.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	6	0/0	0/0	9/20
# of Households benefitting	0	6	6	0/10	9/10	9/20

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	**NSP #03-08-02**
Activity Title:	**Sussex County NSP Administration**

Activitiy Category:
Administration

Activity Status:
Under Way

Project Number:
NSP #03-08-02

Project Title:
Administration

Projected Start Date:
03/23/2009

Projected End Date:
09/20/2010

National Objective:
N/A

Responsible Organization:
Sussex County

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$100,000.00
Total CDBG Program Funds Budgeted	N/A	$100,000.00
Program Funds Drawdown	$30,000.00	$60,000.00
Obligated CDBG DR Funds	$70,000.00	$100,000.00
Expended CDBG DR Funds	$0.00	$48,379.04
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

General administration of Sussex County's Neighborhood Stabilization Program will establish finance mechanisms to assist low-, moderate-, and middle-income households purchase foreclosed upon homes, and stabilize neighborhoods.
Sussex County has requested an additional $30,000 for administration funds due to legal fees for their agreements with their partners. DSHA has granted an additional $30,000 from DSHA administration funds budgeted for $1,000,000. DSHA has revised our administration budget to reflect $970,000.00.

Location Description:

The Sussex County Neighborhood Stabilization Program will focus on stabilizing neighborhoods in zip codes 17773, 19956, 19963 (part), 19947, and 19950.

Activity Progress Narrative:

Sussex County has drawn down administration funds for staff hours, NSP training, and NSP legal contracts (MOUs) with non-profit developers, supporting documentation is provided with draw request.

Performance Measures

No Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #03-08-03
Activity Title:	Low Income Homeownership

Activitiy Category:
Homeownership Assistance to low- and moderate-income

Activity Status:
Under Way

Project Number:
NSP #03-08-03

Project Title:
Finance Mechanisms

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
Sussex County

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$550,000.00
Total CDBG Program Funds Budgeted	N/A	$550,000.00
Program Funds Drawdown	$81,550.00	$81,550.00
Obligated CDBG DR Funds	$81,550.00	$81,550.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The Sussex County Neighborhood Stabilization Program will establish finance mechanims for low income households that are at or below 50% area media income to purchase foreclosed upon homes.

Location Description:

The Sussex County Neighborhood Stabilization Program will focus on zip codes 19973, 19956, 19963 (part), 19947, and 19950

Activity Progress Narrative:

Sussex County's non-profit developer partner, Habitat for Humanity, closed on on this home. This property is designated for household 50% AMI and lower.
Additionally, Sussex County has identified two families, qualify for the 50% AMI, to purchase homes and receive the soft-second loan, which is forgivable after a certain time period.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/7
# of Households benefitting	0	0	0	0/7	0/0	0/7

Activity Locations

Address	City	State	Zip
603 W. 6th Street	Laural	NA	19956

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #04-08-01
Activity Title:	City of Wilmington NSP Homeownership Assistance

Activitiy Category:
Homeownership Assistance to low- and moderate-income

Activity Status:
Under Way

Project Number:
NSP #04-08-01

Project Title:
Finance Mechanisms

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Wilmington

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$465,000.00
Total CDBG Program Funds Budgeted	N/A	$465,000.00
Program Funds Drawdown	$0.00	$0.00
Obligated CDBG DR Funds	$0.00	$0.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Wilmington will provide 55 downpayment grants at $3,000 each, and 10 permanent affordability subsidies at $30,000 each, to assist low-, moderate-, and middle-income households purchase foreclosed upon homes.

Location Description:

The City of Wilmington Neighborhood Stabilization Program will focus on zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

The City of Wilmington will be providing downpayment settlement assistance to NSP homebuyers who purchase foreclosed and rehabilitated homes from non-profit entities. The City is looking to provide $5000 in homeownership downpayment assistance. The City has itemized cost for obligation per project and have included this cost per property. Rehabilitation will begin once rehabilitation specifications have been approved by the City.
Individuals and families are working with their local certified hud-counseling agency to work on homeownership, credit, and budget counseling. The city of Wilmington provides list of acquired properties to housing counseling agencies so they can inform their clients of the locations of the NSP home in the City of Wilmington. Additionally, the City works with the counselor to educate on their NSP homeownership downpayment assistance program.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of housing units	0	0	0	0/0	0/0	0/55
# of Households benefitting	0	0	0	0/10	0/45	0/55

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #04-08-02
Activity Title:	City of Wilmington Purchase, Rehab, and Resale

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #04-08-02

Project Title:
Purchase, Rehab, Resale

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Wilmington

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$1,050,000.00
Total CDBG Program Funds Budgeted	N/A	$1,050,000.00
Program Funds Drawdown	$744,968.62	$744,968.62
Obligated CDBG DR Funds	$744,968.62	$744,968.62
Expended CDBG DR Funds	$0.00	$194,119.97
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Wilmington will use NSP funds to purchase and rehabilitate residential properties for resale, rent, and redevelopment to low-, moderate-, and middle-income households. The acquisitions and rehab of these properties fit under eligible Use B under the NSP eligible use by property type.

Location Description:

The City of Wilmington Neighborhood Stabilization Program will located in zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

The city of Wilmington has acquired 5 homes during the 3rd quarter under use B. These homes are foreclosed upon homes. City's non profit developers take titles of these homes, rehab, and sell. All rehabilitation specifications must have City's approval before rehab work may start on the house.
The City has identified properties that will be targeted to 50% AMI and lower households.
As of 12/31/09, the City has one additional pending acquisition based on the inspection report.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	5	0/0	0/0	11/26
# of housing units	0	0	5	0/0	0/0	11/26
# of Households benefitting	0	0	0	0/0	0/26	0/26

Activity Locations

Address	City	State	Zip

2814 North Market Street	Wilmington	NA	19802
1300 brown street	Wilmington	NA	19801
221 8th Ave	Wilmington	NA	19801
1608 Howland Street	Wilmington	NA	19805
2318 Lamotte	Wilmington	NA	19801

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #04-08-03
Activity Title:	City of Wilmington NSP Demolition

Activitiy Category:
Clearance and Demolition

Activity Status:
Under Way

Project Number:
NSP #04-08-03

Project Title:
Demolition

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Wilmington

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$198,750.00
Total CDBG Program Funds Budgeted	N/A	$198,750.00
Program Funds Drawdown	$0.00	$0.00
Obligated CDBG DR Funds	$0.00	$0.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Wilmington will demolish five dilapidated residential dwelling units.

Location Description:

The City of Wilmington Neighborhood Stabilization Program focuses on zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

The City of Wilmington has identified 5 homes for demolition in their NSP plan. The homes identified for demolotion is going through their City Council approval process. The City is expecting to have approval by Spring 2010 to begin the demolition work.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/5
# of housing units	0	0	0	0/0	0/0	0/5

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: NSP #04-08-04
Activity Title: City of Wilminton NSP General Administration

Activitiy Category:
Administration

Activity Status:
Under Way

Project Number:
NSP #04-08-04

Project Title:
Administration

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
N/A

Responsible Organization:
City of Wilmington

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$280,000.00
Total CDBG Program Funds Budgeted	N/A	$280,000.00
Program Funds Drawdown	$34,913.00	$34,913.00
Obligated CDBG DR Funds	$34,913.00	$34,913.00
Expended CDBG DR Funds	$0.00	$29,869.97
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

General Administration of the City of Wilmington's Neighborhood Stabilization Program.

Location Description:

The City of Wilmington Neighborhood Stabilization Program is focusing on zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

The City of Wilmington draws down their administration funds on a reimbursement schedule. The City provides documentation of staff hours worked for NSP, training receipts, and other additional in-direct cost that has been requesteed for administration reimbursement.

Performance Measures

No Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #04-08-05
Activity Title:	Low Income Rentals

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #04-08-05

Project Title:
Low Income Rentals

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
City of Wilmington

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$1,450,000.00
Total CDBG Program Funds Budgeted	N/A	$1,450,000.00
Program Funds Drawdown	$0.00	$0.00
Obligated CDBG DR Funds	$0.00	$0.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Wilmington Neighborhood Stabilization Program use funds to purchase and rehabilitate residential properties for resale, rent, and redevelopment to low income households that are at or below 50% area median income. The activities fall under eligble use B under the NSP eligibly uses of property types to serve the low income households.

Location Description:

The City of Wilmington Neighborhood Stabilization Program will be located in zip codes 19801, 19802 (Part), and 19805 (Part).

Activity Progress Narrative:

City of Wilmington is in the process of acquisition of properties with their non-profit developers and approval of rehabitlitaiton specifications. The City has targeted homes for 50% AMI and lower, these homes will be homes acquired under Use B, forclosed upon homes. The City is working with non profit developer partner, Habitat for Humanity, to help provide homeownership to households at and below 50% ami, additonally, the City is speaking with a non-profit agency who serves populations with mental health and substance abuse who are at risk for chronic homeless to do a rental property, to date, discussion in process.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/15
# of housing units	0	0	0	0/0	0/0	0/15
# of Households benefitting	0	0	0	0/15	0/0	0/15

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #04-08-06
Activity Title:	Redevelopment of vacant and abandoned properties

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #04-08-06

Project Title:
Redevelopment of Vacant and Abandon Properties

Projected Start Date:
10/14/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
City of Wilmington

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$2,156,250.00
Total CDBG Program Funds Budgeted	N/A	$2,156,250.00
Program Funds Drawdown	$0.00	$0.00
Obligated CDBG DR Funds	$0.00	$0.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The City of Wilmington, under Eligible Use E, will be redeveloping vacant and abandoned lots to provide housing to 51%-120% AMI households. The redevelopment of the lots will be a mixture of new construction, rehabilitation, and demolish of existing abandon structures. Primary focus for use E is to demolish the abandoned VFW site and re-zone to residential, construct new housing units that will be for homeownership. This activity will stabilize the neighborhood surrounding the abandon property. The City's original plan did not include funds for this use, a substantial amendment was conducted, no public comments received, approved on October 14 2009.

Location Description:

The City of Wilmington will be working in zip codes 19801, 1902 (part), and 19805 (part) when using NSP funds.

Activity Progress Narrative:

The City of Wilmington has identified these properties for redevelopment under Use E, one property has begun redevelopment. The remainder four are in the appraisal and inspection period. Overall the city plans on redeveloping with new construction 22 units for mix-income homeownership. Additional to major gut rehabilitation of identified vacant and abandon properties.
This use was approved in early Fall 09 as a substantial amendment to City of Wilmington's plan to include redevelopment as an activity for NSP funds.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	5	0/0	0/0	5/19
# of housing units	0	0	1	0/0	0/0	1/19
# of Households benefitting	0	0	0	0/0	0/19	0/19

Activity Locations

Address	City	State	Zip
2716 Norh Van Buren	Wilmington	NA	19082
1138 Clifford Brown Walk	Wilmington	NA	19802
8 west 29th street	Wilmington	NA	19802
800 West 22nd	Wilmington	NA	19802
6 west 29th Street	Wilmington	NA	19802

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #05-08-02
Activity Title:	New Castle County NSP General Administration

Activitiy Category:
Administration

Activity Status:
Under Way

Project Number:
NSP #05-08-02

Project Title:
Administration

Projected Start Date:
03/23/2009

Projected End Date:
09/20/2010

National Objective:
N/A

Responsible Organization:
New Castle County

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$350,000.00
Total CDBG Program Funds Budgeted	N/A	$350,000.00
Program Funds Drawdown	$19,997.00	$32,238.35
Obligated CDBG DR Funds	$337,758.65	$350,000.00
Expended CDBG DR Funds	$0.00	$12,241.35
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

This activity is for the general administration of New Castle County's Neighborhood Stabilization Program.

Location Description:

New Castle County's Neighborhood Stabilization Program will focus on the primary zip code of 19720 but may also include the zip codes of 19709, 19802, 19805, and 19701.

Activity Progress Narrative:

New Castle County has drawn down administration cost for approved administration activities. Time logs are kept for recording hours spent working on NSP activities and training costs that pertain to attending to NSP HUD trainings, supporting documents are provided for draw request.

Performance Measures

No Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: NSP #05-08-03
Activity Title: Low Income Rentals

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #05-08-03

Project Title:
Low Income Rentals

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
New Castle County

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$1,800,000.00
Total CDBG Program Funds Budgeted	N/A	$1,800,000.00
Program Funds Drawdown	$0.00	$0.00
Obligated CDBG DR Funds	$0.00	$0.00
Expended CDBG DR Funds	$0.00	$0.00
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

New Castle County Neighborhood Stabilization Program will purchase and rehabilitate residential properties for resale, rent or redevelopment and will focus on foreclosed, vacant or blighted propertis for low-income households at or below 50% area median income.

Location Description:

New Castle County Neighborhood Stabilization Program will focus on zip codes 19702, 19709, 19802, 19085, and 19701

Activity Progress Narrative:

New Castle County is administering the NSP program in a methodic method, first is acquisition of properties, the County takes title of the these properties. Second, which is in current process, NCC has designed a lottery system for disposition of the properties to their non-profit developers. The non-profit developers will then take title, rehab, and sell.
Properties have been identified for 25% set aside with specific partners.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	0	0/0	0/0	0/8
# of housing units	0	0	0	0/0	0/0	0/8
# of Households benefitting	0	0	0	0/8	0/0	0/8

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	NSP #06-08-01
Activity Title:	Delaware State NSP General Administration

Activitiy Category:
Administration

Activity Status:
Under Way

Project Number:
NSP #06-08-01

Project Title:
Administration

Projected Start Date:
03/20/2009

Projected End Date:
09/20/2010

National Objective:
N/A

Responsible Organization:
Delaware State Housing Authority

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$970,000.00
Total CDBG Program Funds Budgeted	N/A	$970,000.00
Program Funds Drawdown	$25,616.35	$185,871.00
Obligated CDBG DR Funds	$25,616.35	$185,871.00
Expended CDBG DR Funds	$0.00	$160,254.65
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The State of Delaware general administration activity will oversee the State's Neighborhood Stabilization Program by providing: training, a policies and procedures manual, technical assistance, contracts, record keeping, reporting, monitoring, a statewide NSP media campaign for potential homebuyers, and general program oversight.

Location Description:

The State of Delaware Neighborhood Stabilization Program administered by the Delaware State Housing Authority (DSHA) will focus on neighborhoods in the targeted zip codes approved by DSHA for each of the five Delaware subgrantees.

Activity Progress Narrative:

The Delaware State Housing Authority (DSA), has used administration fund for training coures, staff time, marketing, and in-direct costs to DSHA. Further, DSHA is looking into future traiinings with ICDF and Capital Acess for future NSP 1 trainings. DSHA is also exploring doing another marketing campaign in Spring 2010 after properties are rehabilitated and ready for sell.

Performance Measures

No Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number: NSP#05-08-01

Activity Title: New Castle County Purchase, Rehab, and Resale

Activitiy Category:
Rehabilitation/reconstruction of residential structures

Activity Status:
Under Way

Project Number:
NSP #05-08-01

Project Title:
Purchase, Rehab, Resale

Projected Start Date:
04/01/2009

Projected End Date:
09/20/2010

National Objective:
NSP Only - LMMI

Responsible Organization:
New Castle County

Overall	Oct 1 thru Dec 31, 2009	To Date
Total Projected Budget from All Sources	N/A	$4,850,602.00
Total CDBG Program Funds Budgeted	N/A	$4,850,602.00
Program Funds Drawdown	$1,415,689.07	$3,538,051.85
Obligated CDBG DR Funds	$2,683,550.22	$4,805,913.00
Expended CDBG DR Funds	$0.00	$2,277,898.38
Match Contributed	$0.00	$0.00
Program Income Received	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00

Activity Description:

The New Castle County Neighborhood Stabilization Program will purchase and rehabilitate residential properties for resale, rent or redevelopment and will focus on foreclosed, vacant or blighted properties in the primary zip code of 19720 but may also include the zip codes of 19709, 19802, 19805 and 19701.

Location Description:

New Castle County neighborhoods with foreclosed upon residential properties in zip codes 19720, 19709, 19802, 19805, and 19701.

Activity Progress Narrative:

New Castle County (NCC) has acquired 23 foreclosed properties under eligible Use B. The County is currently in the process of distributing their homes through a lottery process to non profit developers. NCC is looking at management capacity, experience of rehabilitation and selling of homes, and financial capicty when deciding to disburse properties to the idenfitied non-profit developers.
The non-profit developers will take title of the home, rehab, and sell. While aqcuisition and disbursement of properties is occuring, families and individuals are working with housing counselors to become mortgage ready for when these homes are on the market, after rehab is done with non-proifts.
NCC provides listing of properties acquired to the housing counseling agencies to be able to allow individuals to see the property location of NSP homes in NCC.
NCC has contracted with two Women own Business for contractual work associated with the NSP properties.
NCC is identifying specific aquired homes for 50% AMI and below, additionally workig with non-profit organizations to server special needs population.

Performance Measures

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total
# of Properties	0	0	23	0/0	0/0	49/23
# of housing units	0	0	23	0/0	0/0	49/23
# of Households benefitting	0	0	0	0/11	0/12	0/23

Activity Locations

Address	City	State	Zip
427 Champs Lane	New Castle County	NA	19709
8 Bristol Way	New Castle County	NA	19720
5 Arbor Ave	New castle County	NA	19720
806 Liberty Blvd	New Castle County	NA	19720
2219 Seneca Rd.	New Castle County	NA	19805
18 S. Ford Ave	New Castle County	NA	19805
12 W Bellamy Dr	New Castle County	NA	19720
300 11th Street	New Castle County	NA	19709
46 Quindome	New Castle County	NA	19720
98 University Ave	New Castle County	NA	19720
10 Denby Ct	New Castle County	NA	19720
4 Tyne Dr.	New Caslte County	NA	19720
206 S. Gray Ave	New Castle County	NA	19805
305 Goldsmith Lane	New Castle County	NA	19702
13 Notre Dame Ave	New Castle County	NA	19720
308 Basset Ave	New Castle County	NA	19720
22 Reubens Circle	New Castle County	NA	19702
11 Fraizer Ave	New Castle County	NA	19720
17 Memorial Dr.	New Castle County	NA	19720
415 Single Ave	New Castle County	NA	19720
21 Jennings Ct.	New Castle County	NA	19720
98 Karyln Dr.	New Castle County	NA	19720
222 Vincent Cirlce	New Castle County	NA	19709
242 Vincent Cirlce	New Caslte County	NA	19709
3096 New Castle Ave	New Castle County	NA	19720
12 Treelane Dr.	New Castle County	NA	19701
150 Killoran Dr	New Caslte County	NA	19720
258 Liborio Dr.	New Castle County	NA	19709
1311 Dewson Lane	New Castle County	NA	19805
35 Oakmont Dr.	New Castle County	NA	19720
248 Vincent Circle	New Castle County	NA	19709
7 Sutton Lane	New Castle County	NA	19720
203 Skelton Dr.	New Castle County	NA	19720
5012 Rosetree Lane	New Castle County	NA	19720

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	