

**NEIGHBORHOOD STABILIZATION  
PROGRAM  
FY 2008  
ACTION PLAN**



**State of New Jersey  
Jon Corzine, *Governor***

**Department of Community Affairs  
Joseph V. Doria, Jr., *Commissioner***

*November 25, 2008*

## THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): State of New Jersey	NSP Contact Person: Diane Kinnane Address: NJDCA 101 S. Broad Street Trenton, NJ 08625-0051 Telephone: (609) 633-6182 Fax: (609) 292-9798 Email: dkinnane@dca.state.nj.us
Jurisdiction Web Address: <a href="http://www.nj.gov/dca/">http://www.nj.gov/dca/</a>	

### **SUMMARY:**

The State of New Jersey received \$51,470,620 for the Neighborhood Stabilization Program (NSP). The NSP provides funds to municipalities and for-profit/nonprofit developers to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight in targeted areas. In addition, the funds can be used to demolish and redevelop blighted structures that are not foreclosed upon or abandoned.

<b>NEIGHBORHOOD STABILIZATION BUDGET</b>		
<b>Budget Category</b>	<b>Amount</b>	<b>Percentage</b>
Administration	\$3,860,296	7.5%
Programmatic	\$47,610,324	92.5%
Acquisition	\$22,376,852	47%
Demolition	\$4,761,032	10%
Rehabilitation	\$14,283,098	30%
New Construction	\$4,284,929	9%
Redevelop for non-residential uses	\$476,103	1%
Establishment of a land bank	\$1,428,310	3%

DCA has set-aside \$242,500 of the NSP administrative funds to cover pre-award costs (October 1, 2008-February 13, 2009). The pre-award activities include the following: the development of the Plan; translation of the Plan into Spanish; analyzing markets; selecting geographic priorities; developing a Request for Proposals; and providing training and technical assistance to potential grantees.

### Eligible applicants:

- Local units of government, including CDBG entitlements and Small Cities jurisdictions; and
- Nonprofit and for-profit developers that demonstrate strong financial, organizational, and development capacity.

Municipal support:

This program requires the participation of the municipality in which the neighborhood is located. The proposal must contain, at minimum, proof that municipal officials are aware of the project and are supportive of its objectives. More weight will be given to proposals that demonstrate the active involvement of the municipality.

Property types:

Existing properties in targeted neighborhoods that will be quickly rehabbed and sold to homebuyers or redeveloped as affordable rental housing.

Affordability:

NSP funds will be utilized for activities that benefit individuals/households with incomes at 120% or less of the area median income. Not less than 25% of NSP funds will be utilized for activities that benefit individuals/households with incomes at 50% or less of area median income.

**A. AREAS OF GREATEST NEED**

NSP funds will be directed to revitalize housing markets that have been disrupted by the fallout from subprime lending practices. These areas are identified as those hard hit by foreclosures and which are statistically at high risk of continued market deterioration but otherwise have attributes that will help ameliorate the impact of the foreclosures. The State will specifically target neighborhoods that have access to transit, affordable housing, employers and where the remedies provided for under NSP have a good probability of stabilizing the local housing market.

*Methodology*

The Department used the following methodology to identify the target neighborhoods:

- Mapped the HUD Risk Index and Area Median Income (AMI) indices for the entire State based on Census block groups.
- Created an index score based on a combination of the following three variables:
  1. Percent of subprime loans that were non-current as of June 2008;
  2. Percent of subprime loans that were non-current as of June 2007;and

3. HUD's percent of loans that were high cost between 2004 and 2006.
- A ranking of census block groups based on four factors:
  1. Estimated HUD Foreclosure Abandonment Risk score (HUD risk scores limited to 8-10);
  2. Market Value Analysis (a statistical means of characterizing the dynamics of a local real estate market provided by The Reinvestment Fund under an on going grant) based on the categorization as a transitional/middle market;
  3. Sales prices, based on local sale prices that were between 50% and 135% of the county average;
  4. Index of subprime lending and delinquency.

The following 14 charts identify our targeted areas. An explanation for each column is as follows:

AMI Eligible: area of low, moderate, and middle-income (LMMH) benefit, where more than 51 percent of the people in the area had incomes in 2000 less than 120 percent of Area Median Income.

HUD Risk Score: prediction of whether or not a neighborhood has a high or low risk for foreclosed and abandoned homes. The risk score is based on the following data: 1) Office of Federal Housing Enterprise Oversight data on decline in home values as of June 2008 compared to peak home value since 2000 at the Metropolitan/Micropolitan/Non-Metropolitan level; 2) Federal Reserve Home Mortgage Disclosure Act (HMDA) data on percent of all loans made between 2004 and 2006 that are high cost at the Census Tract Level; 3) Labor Department data on unemployment rates in places and counties as of June 2008; and 4) USPS data on residential addresses identified as being vacant for 90 days or longer as of June 2008 at the Census Tract level.

MVA Eligible: Under contract to DCA, The Reinvestment Fund (TRF) created these market value analyses "MVAs" for a number of markets around the state of New Jersey. These analyses are based on a variety of administrative and Census projected data. Our statistical analysis of these data, coupled with on-site inspection of areas, concluded with a characterization of real estate markets in a set of municipalities across the state. NJ's approach to prioritizing NSP funds targeted areas that are in the range of real estate markets that we might characterize as "transitional".

MVA/Sale Price Eligible: Where MVA data were not available, our proxy for an MVA characterization was real estate sale prices. Areas with real estate sale prices that were between 50% and 135% of the relevant county average were considered equivalent to the transition markets identified using the MVA. A 3 in this field meant that it fit the MVA criteria of transitional market; a 2 in this field

meant that there was no MVA for the given area but the real estate sale prices were in the aforementioned range; a 1 meant that it was neither sale price nor MVA-eligible.

*Index of Subprime Lending and Delinquency:* TRF created an index based on HUD-related subprime lending data for 2004-2006 and subprime delinquency data for 2007 and 2008. Higher scores on the index related to high “historic” subprime lending activity and high subprime delinquency. Values range generally from approximately .5 to 1.5. The smaller values represent low subprime loan activity/delinquency expectation and bigger values represent high levels of subprime loans and subprime delinquency. Scores with a .80 or higher were selected.

*NSP Area:* Such neighborhoods include those that are participating in the State’s Neighborhood Preservation Program, have plans and private investment through the Neighborhood Revitalization Tax Credit, have ongoing CDBG investment or have been targeted for other state, county or local investment or where other state or local investments are ongoing.

*Subprime Percent Non-Current:* TRF computed a percent of subprime loans in a non-current status for June 2007 and June 2008. The original source of these data elements is McDash Analytics LLC.

The following charts identify the NSP’s target neighborhood by Census Tracts. The Census Tracts are located in the following 40 municipalities: Atlantic City, Bloomfield, Bridgeton, Buena Boro, Buena Vista, Burlington City, Camden, Carteret, City of Orange, Clementon, Commercial, East Orange, Egg Harbor, Elizabeth, Hamilton, Hillside, Irvington, Jersey City, Lawnside, Lindenwold, Millville, Newark, North Plainfield, Passaic, Paterson, Paulsboro, Pemberton, Pennsauken, Phillipsburg, Pine Hill, Plainfield, Rahway, Roselle, South Toms River, Trenton, Union, Vineland, Willingboro, Willingboro and Woodbine.

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
001500	2	Atlantic City city	Atlantic	ATLANTIC CITY	YES	9	0	2.00	0.90	NO	17.87%	36.36%
015700	1	Bloomfield twp	Essex	BLOOMFIELD	YES	10	0	2.00	0.80	NO	21.01%	34.39%
015700	2	Bloomfield twp	Essex	BLOOMFIELD	YES	10	0	2.00	0.80	NO	21.01%	34.39%
020200	1	Bridgeton city	Cumberland	BRIDGETON	YES	10	0	2.00	0.82	NO	23.66%	36.05%
020300	1	Bridgeton city	Cumberland	BRIDGETON	YES	10	0	2.00	0.89	NO	23.66%	36.05%
011300	3	Buena boro	Atlantic	ATLANTIC COUNTY	YES	8	0	2.00	1.17	NO	50.00%	58.33%
011202	4	Buena Vista twp	Atlantic	ATLANTIC COUNTY	YES	9	0	2.00	0.82	NO	26.09%	42.11%
701204	1	Burlington city	Burlington	NJ STATE PROGRAM	YES	10	0	2.00	0.87	NO	26.20%	38.41%
601000	2	Camden city	Camden	CAMDEN	YES	9	0	2.00	0.86	NO	26.54%	31.43%
003900	9	Carteret boro	Middlesex	MIDDLESEX COUNTY	YES	8	0	2.00	0.83	NO	22.12%	37.17%
018100	2	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.95	NO	26.19%	42.85%
018200	1	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.93	NO	26.19%	42.85%
018200	2	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.93	NO	26.19%	42.85%
018200	3	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.93	NO	26.19%	42.85%
018200	4	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.93	NO	26.19%	42.85%
018300	1	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.99	NO	26.19%	42.85%
018300	2	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.99	NO	26.19%	42.85%
018300	3	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.99	NO	26.19%	42.85%
018400	2	City of Orange twp	Essex	ESSEX COUNTY	YES	10	0	2.00	1.02	NO	26.19%	42.85%
018600	1	City of Orange twp	Essex	ESSEX COUNTY	YES	10	0	2.00	1.00	NO	26.19%	42.85%
018600	3	City of Orange twp	Essex	ESSEX COUNTY	YES	10	0	2.00	1.00	NO	26.19%	42.85%
018600	4	City of Orange twp	Essex	ESSEX COUNTY	YES	10	0	2.00	1.00	NO	26.19%	42.85%
018600	5	City of Orange twp	Essex	ESSEX COUNTY	YES	10	1	3.00	1.00	NO	26.19%	42.85%
018700	4	City of Orange twp	Essex	ESSEX COUNTY	YES	8	1	3.00	0.93	NO	26.19%	42.85%
018900	1	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.96	NO	26.19%	42.85%
018900	2	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.96	NO	26.19%	42.85%
018900	3	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.96	NO	26.19%	42.85%
018900	4	City of Orange twp	Essex	ESSEX COUNTY	YES	9	1	3.00	0.96	NO	26.19%	42.85%
608600	1	Clementon boro	Camden	CAMDEN COUNTY	YES	9	0	2.00	0.80	NO	25.74%	38.33%
608600	2	Clementon boro	Camden	CAMDEN COUNTY	YES	9	0	2.00	0.80	NO	25.74%	38.33%
608600	3	Clementon boro	Camden	CAMDEN COUNTY	YES	9	0	2.00	0.80	NO	25.74%	38.33%
010200	3	Commercial twp	Cumberland	NJ STATE PROGRAM	YES	10	0	2.00	0.90	NO	23.33%	46.67%
010200	4	Commercial twp	Cumberland	NJ STATE PROGRAM	YES	10	0	2.00	0.90	NO	23.33%	46.67%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
009900	1	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.00	NO	28.22%	44.69%
009900	3	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.00	NO	28.22%	44.69%
010000	1	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.95	NO	28.22%	44.69%
010000	2	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.95	NO	28.22%	44.69%
010000	3	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.95	NO	28.22%	44.69%
010100	1	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	0.98	NO	28.22%	44.69%
010100	2	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	0.98	NO	28.22%	44.69%
010100	3	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	0.98	NO	28.22%	44.69%
010200	1	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	28.22%	44.69%
010200	2	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	28.22%	44.69%
010200	3	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	28.22%	44.69%
010200	4	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	28.22%	44.69%
010200	5	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	28.22%	44.69%
010300	2	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.02	NO	28.22%	44.69%
010300	3	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.02	NO	28.22%	44.69%
010400	1	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.98	NO	28.22%	44.69%
010400	2	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.98	NO	28.22%	44.69%
010500	3	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.99	NO	28.22%	44.69%
010600	1	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.01	NO	28.22%	44.69%
010600	3	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.01	NO	28.22%	44.69%
010700	1	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.02	NO	28.22%	44.69%
010700	2	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.02	NO	28.22%	44.69%
010800	1	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.07	NO	28.22%	44.69%
010800	2	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.07	NO	28.22%	44.69%
010900	1	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.01	NO	31.70%	39.72%
010900	3	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.01	NO	31.70%	39.72%
010900	4	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.01	NO	31.70%	39.72%
010900	5	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.01	NO	31.70%	39.72%
011200	2	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.00	NO	31.70%	39.72%
011200	3	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.00	NO	31.70%	39.72%
011300	2	East Orange city	Essex	EAST ORANGE	YES	10	0	2.00	1.03	NO	31.70%	39.72%
011300	3	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.03	NO	31.70%	39.72%
011400	1	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.92	NO	31.70%	39.72%
011400	2	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.92	NO	31.70%	39.72%
011500	1	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.02	NO	31.70%	39.72%
011500	2	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.02	NO	31.70%	39.72%
011500	3	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.02	NO	31.70%	39.72%
011600	1	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.03	NO	31.70%	39.72%
011700	2	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	31.70%	39.72%
011700	3	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	31.70%	39.72%
011700	4	East Orange city	Essex	EAST ORANGE	YES	9	1	3.00	0.93	NO	31.70%	39.72%
011800	1	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.00	NO	31.70%	39.72%
011800	2	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.00	NO	31.70%	39.72%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
011800	3	East Orange city	Essex	EAST ORANGE	YES	10	1	3.00	1.00	NO	31.70%	39.72%
010600	1	Egg Harbor City city	Atlantic	NJ STATE PROGRAM	YES	9	0	2.00	0.82	NO	31.26%	37.47%
010600	2	Egg Harbor City city	Atlantic	NJ STATE PROGRAM	YES	9	0	2.00	0.82	NO	31.26%	37.47%
010600	3	Egg Harbor City city	Atlantic	NJ STATE PROGRAM	YES	9	0	2.00	0.82	NO	31.26%	37.47%
010600	4	Egg Harbor City city	Atlantic	NJ STATE PROGRAM	YES	9	0	2.00	0.82	NO	31.26%	37.47%
030200	1	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.07	YES	33.33%	51.21%
030200	3	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.07	YES	33.33%	51.21%
030300	1	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.03	YES	33.33%	51.21%
030300	2	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.03	YES	33.33%	51.21%
030300	3	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.03	YES	33.33%	51.21%
030400	3	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	1.08	YES	33.33%	51.21%
030400	4	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	1.08	YES	33.33%	51.21%
030400	5	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	1.08	YES	33.33%	51.21%
030400	6	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	1.08	YES	33.33%	51.21%
030500	2	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.03	YES	33.33%	51.21%
030500	3	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.03	YES	33.33%	51.21%
030500	4	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.03	YES	33.33%	51.21%
030801	1	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	0.88	NO	25.54%	43.42%
030900	3	Elizabeth city	Union	ELIZABETH	YES	8	0	2.00	0.99	NO	33.33%	51.21%
030900	4	Elizabeth city	Union	ELIZABETH	YES	8	0	2.00	0.99	NO	33.33%	51.21%
031000	1	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.06	NO	33.33%	51.21%
031000	2	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.06	NO	33.33%	51.21%
031100	1	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.89	NO	25.54%	43.42%
031100	4	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.89	NO	25.54%	43.42%
031100	5	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.89	NO	25.54%	43.42%
031200	1	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.09	NO	33.33%	51.21%
031200	2	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	1.09	NO	33.33%	51.21%
031200	3	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	0.95	NO	25.54%	43.42%
031200	4	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	0.95	NO	25.54%	43.42%
031200	5	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	0.95	NO	25.54%	43.42%
031300	2	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.90	NO	25.54%	43.42%
031300	3	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.90	NO	25.54%	43.42%
031300	4	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.90	NO	25.54%	43.42%
031300	5	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.90	NO	25.54%	43.42%
031300	6	Elizabeth city	Union	ELIZABETH	YES	9	0	2.00	0.90	NO	25.54%	43.42%
031400	1	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	0.91	NO	25.54%	43.42%
031400	2	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	0.91	NO	25.54%	43.42%
031400	3	Elizabeth city	Union	ELIZABETH	YES	10	0	2.00	0.91	NO	25.54%	43.42%
002601	5	Hamilton twp	Mercer	HAMILTON	YES	8	0	2.00	0.82	NO	24.60%	38.71%
002601	6	Hamilton twp	Mercer	HAMILTON	YES	8	0	2.00	0.82	NO	24.60%	38.71%
002601	7	Hamilton twp	Mercer	HAMILTON	YES	8	0	2.00	0.82	NO	24.60%	38.71%
002601	8	Hamilton twp	Mercer	HAMILTON	YES	8	0	2.00	0.82	NO	24.60%	38.71%
032200	1	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%



Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
032200	2	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%
032200	3	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%
032200	4	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%
032200	5	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%
032200	6	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%
032200	7	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%
032200	8	Hillside twp	Union	UNION COUNTY	YES	9	1	3.00	0.91	NO	25.05%	43.90%
032300	1	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.90	NO	25.05%	43.90%
032300	2	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.90	NO	25.05%	43.90%
032400	1	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.86	NO	25.05%	43.90%
032400	2	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.86	NO	25.05%	43.90%
032400	3	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.86	NO	25.05%	43.90%
032400	4	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.86	NO	25.05%	43.90%
032400	5	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.86	NO	25.05%	43.90%
032400	6	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.86	NO	25.05%	43.90%
032400	7	Hillside twp	Union	UNION COUNTY	YES	8	1	3.00	0.86	NO	25.05%	43.90%
011900	1	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.05	NO	29.20%	45.40%
011900	2	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.05	NO	29.20%	45.40%
012000	1	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012000	2	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012000	3	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012000	4	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012000	5	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012000	6	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012100	1	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012100	2	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012100	3	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012200	1	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012200	2	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012200	3	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012200	4	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012200	5	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.01	NO	29.20%	45.40%
012300	1	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012300	2	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012300	3	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012300	4	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012400	1	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012400	2	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012400	3	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012400	4	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	0.99	NO	29.20%	45.40%
012500	1	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.03	YES	29.20%	45.40%
012500	3	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.03	YES	29.20%	45.40%
012500	4	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.03	YES	29.20%	45.40%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
012600	1	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.01	YES	29.20%	45.40%
012600	2	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.01	YES	29.20%	45.40%
012600	3	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.01	YES	29.20%	45.40%
012600	4	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.01	YES	29.20%	45.40%
012700	1	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012700	2	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012700	3	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012700	4	Irvington twp	Essex	IRVINGTON	YES	9	1	3.00	1.02	NO	29.20%	45.40%
012800	1	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.00	NO	29.20%	45.40%
012800	2	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.00	NO	29.20%	45.40%
012800	3	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.00	NO	29.20%	45.40%
012800	4	Irvington twp	Essex	IRVINGTON	YES	10	0	2.00	1.00	NO	29.20%	45.40%
012900	1	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.06	NO	29.20%	45.40%
012900	2	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.06	NO	29.20%	45.40%
013100	1	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.05	NO	29.20%	45.40%
013100	2	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.05	NO	29.20%	45.40%
013100	3	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.05	NO	29.20%	45.40%
013200	1	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.06	YES	29.20%	45.40%
013200	2	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.06	YES	29.20%	45.40%
013200	3	Irvington twp	Essex	IRVINGTON	YES	10	0	2.00	1.06	YES	29.20%	45.40%
013300	1	Irvington twp	Essex	IRVINGTON	YES	10	0	2.00	1.08	YES	29.20%	45.40%
013300	2	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.08	YES	29.20%	45.40%
013300	3	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.08	YES	29.20%	45.40%
013300	4	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.08	YES	29.20%	45.40%
013300	5	Irvington twp	Essex	IRVINGTON	YES	10	1	3.00	1.08	YES	29.20%	45.40%
004102	1	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.81	NO	26.54%	35.28%
004102	2	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.81	NO	26.54%	35.28%
004200	1	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.86	NO	26.54%	35.28%
004200	2	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.86	NO	26.54%	35.28%
004200	3	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.86	NO	26.54%	35.28%
004300	1	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.81	NO	26.54%	35.28%
004300	2	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.81	NO	26.54%	35.28%
004400	1	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.84	NO	26.54%	35.28%
004500	1	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.88	NO	26.54%	35.28%
004500	2	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.88	NO	26.54%	35.28%
004500	3	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.88	NO	24.54%	37.55%
004600	1	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.81	NO	26.54%	35.28%
004600	2	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.81	NO	26.54%	35.28%
004900	1	Jersey City city	Hudson	JERSEY CITY	YES	8	0	2.00	0.84	NO	26.54%	35.28%
004900	2	Jersey City city	Hudson	JERSEY CITY	YES	8	0	2.00	0.84	NO	24.54%	37.55%
004900	3	Jersey City city	Hudson	JERSEY CITY	YES	8	0	2.00	0.84	NO	26.54%	35.28%
004900	4	Jersey City city	Hudson	JERSEY CITY	YES	8	0	2.00	0.84	NO	24.54%	37.55%
005000	1	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.88	NO	24.54%	37.55%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
005100	1	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.96	NO	24.54%	37.55%
005200	1	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.89	NO	24.54%	37.55%
005300	1	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.92	NO	24.54%	37.55%
005300	2	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.92	NO	24.54%	37.55%
005500	1	Jersey City city	Hudson	JERSEY CITY	YES	10	0	2.00	0.94	NO	24.54%	37.55%
005801	1	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.86	NO	24.54%	37.55%
005801	2	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.86	NO	24.54%	37.55%
005801	3	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.86	NO	24.54%	37.55%
006000	1	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.85	NO	24.54%	37.55%
006000	2	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.85	NO	24.54%	37.55%
006200	1	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.83	NO	24.54%	37.55%
006200	2	Jersey City city	Hudson	JERSEY CITY	YES	9	0	2.00	0.83	NO	24.54%	37.55%
006300	1	Jersey City city	Hudson	JERSEY CITY	YES	8	0	2.00	0.81	NO	24.54%	37.55%
006300	2	Jersey City city	Hudson	JERSEY CITY	YES	8	0	2.00	0.81	NO	24.54%	37.55%
006300	3	Jersey City city	Hudson	JERSEY CITY	YES	8	0	2.00	0.81	NO	24.54%	37.55%
606500	1	Lawnside boro	Camden	CAMDEN COUNTY	YES	10	0	2.00	0.90	NO	27.84%	41.67%
606500	2	Lawnside boro	Camden	CAMDEN COUNTY	YES	10	0	2.00	0.90	NO	27.84%	41.67%
606500	3	Lawnside boro	Camden	CAMDEN COUNTY	YES	10	0	2.00	0.90	NO	27.84%	41.67%
607701	1	Lindenwold boro	Camden	CAMDEN COUNTY	YES	10	0	2.00	0.86	NO	25.74%	38.33%
607701	3	Lindenwold boro	Camden	CAMDEN COUNTY	YES	10	0	2.00	0.86	NO	25.74%	38.33%
607702	1	Lindenwold boro	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.84	NO	25.74%	38.33%
607702	2	Lindenwold boro	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.84	NO	25.74%	38.33%
607702	3	Lindenwold boro	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.84	NO	25.74%	38.33%
607802	1	Lindenwold boro	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.83	NO	25.74%	38.33%
607802	2	Lindenwold boro	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.83	NO	25.74%	38.33%
030100	1	Millville city	Cumberland	MILLVILLE	YES	9	1	3.00	0.82	YES	26.40%	38.46%
030200	1	Millville city	Cumberland	MILLVILLE	YES	10	1	3.00	0.90	NO	26.40%	38.46%
030200	2	Millville city	Cumberland	MILLVILLE	YES	10	1	3.00	0.90	NO	26.40%	38.46%
030200	3	Millville city	Cumberland	MILLVILLE	YES	10	1	3.00	0.90	NO	26.40%	38.46%
030200	4	Millville city	Cumberland	MILLVILLE	YES	10	1	3.00	0.90	NO	26.40%	38.46%
030200	5	Millville city	Cumberland	MILLVILLE	YES	10	1	3.00	0.90	NO	26.40%	38.46%
030300	1	Millville city	Cumberland	MILLVILLE	YES	10	0	2.00	0.84	YES	26.40%	38.46%
030300	2	Millville city	Cumberland	MILLVILLE	YES	10	1	3.00	0.84	YES	26.40%	38.46%
030300	3	Millville city	Cumberland	MILLVILLE	YES	10	1	3.00	0.84	YES	26.40%	38.46%
000200	1	Newark city	Essex	NEWARK	YES	9	1	3.00	0.82	NO	26.81%	35.46%
000200	2	Newark city	Essex	NEWARK	YES	9	0	2.00	0.91	NO	27.21%	45.33%
000300	1	Newark city	Essex	NEWARK	YES	8	1	3.00	0.89	NO	27.21%	45.33%
000500	2	Newark city	Essex	NEWARK	YES	8	0	2.00	0.85	NO	27.21%	45.33%
000700	1	Newark city	Essex	NEWARK	YES	10	1	3.00	0.99	NO	27.21%	45.33%
000700	2	Newark city	Essex	NEWARK	YES	10	1	3.00	0.99	NO	27.21%	45.33%
000700	3	Newark city	Essex	NEWARK	YES	10	1	3.00	0.99	NO	27.21%	45.33%
000700	4	Newark city	Essex	NEWARK	YES	10	1	3.00	0.99	NO	27.21%	45.33%
000800	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.92	NO	27.21%	45.33%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
000800	2	Newark city	Essex	NEWARK	YES	9	1	3.00	0.92	NO	27.21%	45.33%
000900	1	Newark city	Essex	NEWARK	YES	9	1	3.00	1.04	NO	27.21%	45.33%
000900	2	Newark city	Essex	NEWARK	YES	9	1	3.00	1.04	NO	27.21%	45.33%
000900	3	Newark city	Essex	NEWARK	YES	9	1	3.00	1.04	NO	27.21%	45.33%
001000	1	Newark city	Essex	NEWARK	YES	10	0	2.00	1.01	NO	35.09%	41.28%
001000	2	Newark city	Essex	NEWARK	YES	10	0	2.00	0.97	NO	27.21%	45.33%
001000	3	Newark city	Essex	NEWARK	YES	10	1	3.00	1.01	NO	35.09%	41.28%
001100	2	Newark city	Essex	NEWARK	YES	8	1	3.00	0.93	NO	35.09%	41.28%
001300	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.04	NO	27.21%	45.33%
001300	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.07	NO	35.09%	41.28%
001400	1	Newark city	Essex	NEWARK	YES	10	0	2.00	1.02	NO	27.21%	45.33%
001400	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.06	NO	35.09%	41.28%
001500	1	Newark city	Essex	NEWARK	YES	10	0	2.00	0.96	NO	27.21%	45.33%
001500	2	Newark city	Essex	NEWARK	YES	10	1	3.00	0.96	NO	27.21%	45.33%
001600	1	Newark city	Essex	NEWARK	YES	9	1	3.00	0.97	NO	27.21%	45.33%
001600	2	Newark city	Essex	NEWARK	YES	9	1	3.00	0.97	NO	27.21%	45.33%
001600	3	Newark city	Essex	NEWARK	YES	9	1	3.00	0.97	NO	27.21%	45.33%
001700	1	Newark city	Essex	NEWARK	YES	10	0	2.00	1.07	NO	27.21%	45.33%
001700	2	Newark city	Essex	NEWARK	YES	10	0	2.00	1.07	NO	27.21%	45.33%
001800	1	Newark city	Essex	NEWARK	YES	10	0	2.00	1.09	NO	35.09%	41.28%
001800	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.09	NO	35.09%	41.28%
001900	1	Newark city	Essex	NEWARK	YES	10	1	3.00	0.91	YES	25.50%	37.15%
001900	2	Newark city	Essex	NEWARK	YES	10	1	3.00	0.91	YES	25.50%	37.15%
001900	3	Newark city	Essex	NEWARK	YES	10	1	3.00	0.91	YES	25.50%	37.15%
002000	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.94	YES	25.50%	37.15%
002100	1	Newark city	Essex	NEWARK	YES	10	0	2.00	0.92	YES	25.50%	37.15%
002100	2	Newark city	Essex	NEWARK	YES	10	0	2.00	0.92	YES	25.50%	37.15%
002100	3	Newark city	Essex	NEWARK	YES	10	0	2.00	0.92	YES	25.50%	37.15%
002100	4	Newark city	Essex	NEWARK	YES	10	0	2.00	0.92	YES	25.50%	37.15%
002201	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.80	NO	25.50%	37.15%
002202	1	Newark city	Essex	NEWARK	YES	8	1	3.00	0.86	YES	25.50%	37.15%
002202	2	Newark city	Essex	NEWARK	YES	8	0	2.00	0.86	YES	25.50%	37.15%
002202	3	Newark city	Essex	NEWARK	YES	8	0	2.00	0.86	YES	25.50%	37.15%
002202	4	Newark city	Essex	NEWARK	YES	8	1	3.00	0.86	YES	25.50%	37.15%
002300	1	Newark city	Essex	NEWARK	YES	10	0	2.00	0.87	YES	25.50%	37.15%
002300	2	Newark city	Essex	NEWARK	YES	10	0	2.00	0.87	YES	25.50%	37.15%
002300	3	Newark city	Essex	NEWARK	YES	10	0	2.00	0.87	YES	25.50%	37.15%
002400	1	Newark city	Essex	NEWARK	YES	10	0	2.00	0.95	YES	25.50%	37.15%
002500	1	Newark city	Essex	NEWARK	YES	10	1	3.00	0.95	YES	25.50%	37.15%
002500	2	Newark city	Essex	NEWARK	YES	10	1	3.00	0.95	YES	25.50%	37.15%
002500	3	Newark city	Essex	NEWARK	YES	10	0	2.00	0.95	YES	25.50%	37.15%
002600	1	Newark city	Essex	NEWARK	YES	10	0	2.00	1.09	NO	35.09%	41.28%
002600	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.09	NO	35.09%	41.28%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
002700	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.02	NO	35.09%	41.28%
002800	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.04	NO	35.09%	41.28%
002800	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.04	NO	35.09%	41.28%
002900	2	Newark city	Essex	NEWARK	YES	9	1	3.00	1.12	NO	35.09%	41.28%
003000	1	Newark city	Essex	NEWARK	YES	8	1	3.00	0.96	NO	35.09%	41.28%
003400	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.09	YES	35.09%	41.28%
003400	2	Newark city	Essex	NEWARK	YES	10	0	2.00	1.09	YES	35.09%	41.28%
003500	1	Newark city	Essex	NEWARK	YES	9	1	3.00	0.98	YES	35.09%	41.28%
003500	2	Newark city	Essex	NEWARK	YES	9	0	2.00	0.98	YES	35.09%	41.28%
003700	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.03	NO	35.09%	41.28%
003800	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.00	NO	35.09%	41.28%
003800	3	Newark city	Essex	NEWARK	YES	10	1	3.00	1.08	NO	33.64%	51.64%
004000	1	Newark city	Essex	NEWARK	YES	9	1	3.00	1.14	NO	33.64%	51.64%
004100	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.07	NO	33.64%	51.64%
004100	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.07	NO	33.64%	51.64%
004100	3	Newark city	Essex	NEWARK	YES	10	0	2.00	1.07	NO	33.64%	51.64%
004200	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.16	NO	33.64%	51.64%
004300	1	Newark city	Essex	NEWARK	YES	10	0	2.00	1.14	NO	33.64%	51.64%
004300	2	Newark city	Essex	NEWARK	YES	10	0	2.00	1.07	NO	30.91%	46.65%
004300	3	Newark city	Essex	NEWARK	YES	10	1	3.00	1.07	NO	30.91%	46.65%
004400	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.09	NO	30.91%	46.65%
004400	2	Newark city	Essex	NEWARK	YES	10	0	2.00	1.09	NO	30.91%	46.65%
004500	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.04	NO	30.91%	46.65%
004500	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.04	NO	30.91%	46.65%
004500	4	Newark city	Essex	NEWARK	YES	10	1	3.00	1.04	NO	30.91%	46.65%
004600	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.05	NO	30.91%	46.65%
004600	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.05	NO	30.91%	46.65%
004600	3	Newark city	Essex	NEWARK	YES	10	1	3.00	1.05	NO	30.91%	46.65%
004600	4	Newark city	Essex	NEWARK	YES	10	0	2.00	1.05	NO	30.91%	46.65%
004700	2	Newark city	Essex	NEWARK	YES	9	0	2.00	1.01	NO	30.91%	46.65%
004700	3	Newark city	Essex	NEWARK	YES	9	1	3.00	1.01	NO	30.91%	46.65%
004801	1	Newark city	Essex	NEWARK	YES	9	1	3.00	1.04	NO	30.91%	46.65%
004801	2	Newark city	Essex	NEWARK	YES	9	0	2.00	1.04	NO	30.91%	46.65%
004802	2	Newark city	Essex	NEWARK	YES	9	1	3.00	1.07	NO	27.27%	57.53%
004802	3	Newark city	Essex	NEWARK	YES	9	1	3.00	1.07	NO	27.27%	57.53%
004900	1	Newark city	Essex	NEWARK	YES	9	1	3.00	1.05	NO	30.91%	46.65%
004900	2	Newark city	Essex	NEWARK	YES	9	1	3.00	1.05	NO	30.91%	46.65%
004900	3	Newark city	Essex	NEWARK	YES	9	0	2.00	1.05	NO	30.91%	46.65%
005000	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.05	NO	33.64%	51.64%
005000	2	Newark city	Essex	NEWARK	YES	10	0	2.00	1.05	NO	33.64%	51.64%
005000	4	Newark city	Essex	NEWARK	YES	10	1	3.00	0.98	NO	30.91%	46.65%
005100	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.10	NO	30.91%	46.65%
005200	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.13	NO	33.64%	51.64%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
005200	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.06	NO	30.91%	46.65%
005300	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.08	NO	33.64%	51.64%
005300	2	Newark city	Essex	NEWARK	YES	10	0	2.00	1.08	NO	33.64%	51.64%
005300	3	Newark city	Essex	NEWARK	YES	10	0	2.00	1.02	NO	30.91%	46.65%
005400	1	Newark city	Essex	NEWARK	YES	10	1	3.00	1.16	NO	33.64%	51.64%
005400	2	Newark city	Essex	NEWARK	YES	10	1	3.00	1.16	NO	33.64%	51.64%
005700	1	Newark city	Essex	NEWARK	YES	10	0	2.00	1.10	NO	27.27%	57.53%
005700	3	Newark city	Essex	NEWARK	YES	10	0	2.00	1.10	NO	27.27%	57.53%
005800	2	Newark city	Essex	NEWARK	YES	8	0	2.00	1.03	NO	33.64%	51.64%
006700	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.91	YES	25.73%	39.30%
006700	2	Newark city	Essex	NEWARK	YES	9	0	2.00	1.09	YES	27.27%	57.53%
006800	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.88	YES	24.83%	40.73%
006800	2	Newark city	Essex	NEWARK	YES	9	0	2.00	1.05	NO	27.27%	57.53%
006800	3	Newark city	Essex	NEWARK	YES	9	0	2.00	1.05	NO	27.27%	57.53%
006900	1	Newark city	Essex	NEWARK	YES	8	0	2.00	0.83	YES	24.83%	40.73%
006900	2	Newark city	Essex	NEWARK	YES	8	0	2.00	0.83	NO	24.83%	40.73%
007501	2	Newark city	Essex	NEWARK	YES	8	1	3.00	0.81	NO	24.83%	40.73%
007501	3	Newark city	Essex	NEWARK	YES	8	0	2.00	0.81	YES	24.83%	40.73%
007501	4	Newark city	Essex	NEWARK	YES	8	0	2.00	0.81	YES	24.83%	40.73%
007501	5	Newark city	Essex	NEWARK	YES	8	0	2.00	0.81	NO	24.83%	40.73%
007502	2	Newark city	Essex	NEWARK	YES	10	0	2.00	0.83	YES	24.83%	40.73%
007502	3	Newark city	Essex	NEWARK	YES	10	1	3.00	0.83	YES	24.83%	40.73%
007700	2	Newark city	Essex	NEWARK	YES	8	0	2.00	0.81	YES	24.83%	40.73%
007800	1	Newark city	Essex	NEWARK	YES	8	0	2.00	0.84	YES	24.83%	40.73%
007800	2	Newark city	Essex	NEWARK	YES	8	0	2.00	0.84	YES	24.83%	40.73%
008100	2	Newark city	Essex	NEWARK	YES	8	0	2.00	0.85	YES	25.73%	39.30%
008500	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.95	YES	25.73%	39.30%
008700	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.88	YES	26.81%	35.46%
008700	2	Newark city	Essex	NEWARK	YES	9	0	2.00	0.88	YES	26.81%	35.46%
008700	3	Newark city	Essex	NEWARK	YES	9	1	3.00	0.88	YES	26.81%	35.46%
008800	1	Newark city	Essex	NEWARK	YES	10	1	3.00	0.84	YES	26.81%	35.46%
008800	2	Newark city	Essex	NEWARK	YES	10	1	3.00	0.84	YES	26.81%	35.46%
008900	1	Newark city	Essex	NEWARK	YES	10	1	3.00	0.91	YES	26.81%	35.46%
009100	1	Newark city	Essex	NEWARK	YES	10	1	3.00	0.87	NO	26.81%	35.46%
009300	1	Newark city	Essex	NEWARK	YES	10	1	3.00	0.85	NO	26.81%	35.46%
009300	2	Newark city	Essex	NEWARK	YES	10	1	3.00	0.85	NO	26.81%	35.46%
009500	1	Newark city	Essex	NEWARK	YES	9	0	2.00	0.80	NO	26.81%	35.46%
009500	2	Newark city	Essex	NEWARK	YES	9	0	2.00	0.80	NO	26.81%	35.46%
009500	3	Newark city	Essex	NEWARK	YES	9	1	3.00	0.80	NO	26.81%	35.46%
009600	2	Newark city	Essex	NEWARK	YES	9	0	2.00	0.86	NO	26.81%	35.46%
009600	3	Newark city	Essex	NEWARK	YES	9	0	2.00	0.86	NO	26.81%	35.46%
009600	4	Newark city	Essex	NEWARK	YES	9	1	3.00	0.86	NO	26.81%	35.46%
009700	1	Newark city	Essex	NEWARK	YES	9	1	3.00	0.83	NO	26.81%	35.46%



Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
009700	2	Newark city	Essex	NEWARK	YES	9	0	2.00	0.83	NO	26.81%	35.46%
009700	3	Newark city	Essex	NEWARK	YES	9	1	3.00	0.83	NO	26.81%	35.46%
022700	3	Newark city	Essex	NEWARK	YES	9	1	3.00	1.12	NO	27.27%	57.53%
022700	4	Newark city	Essex	NEWARK	YES	9	1	3.00	1.13	NO	33.64%	51.64%
051700	1	North Plainfield boro	Somerset	SOMERSET COUNTY	YES	8	0	2.00	0.82	NO	26.24%	36.98%
051700	2	North Plainfield boro	Somerset	SOMERSET COUNTY	YES	8	0	2.00	0.82	NO	26.24%	36.98%
051700	3	North Plainfield boro	Somerset	SOMERSET COUNTY	YES	8	0	2.00	0.82	NO	26.24%	36.98%
051700	4	North Plainfield boro	Somerset	SOMERSET COUNTY	YES	8	0	2.00	0.82	NO	26.24%	36.98%
175200	3	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.83	NO	19.13%	37.92%
175300	1	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.81	NO	19.13%	37.92%
175300	2	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.81	NO	19.13%	37.92%
175300	4	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.81	NO	19.13%	37.92%
175400	1	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.81	NO	19.13%	37.92%
175400	2	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.81	NO	19.13%	37.92%
175400	4	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.81	NO	19.13%	37.92%
175400	6	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.81	NO	19.13%	37.92%
175400	7	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.81	NO	19.13%	37.92%
175500	1	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.83	NO	19.13%	37.92%
175500	2	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.83	NO	19.13%	37.92%
175500	3	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.83	NO	19.13%	37.92%
175500	4	Passaic city	Passaic	PASSAIC	YES	9	0	2.00	0.83	NO	19.13%	37.92%
175800	1	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.86	NO	19.13%	37.92%
175800	2	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.86	NO	19.13%	37.92%
175800	3	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.86	NO	19.13%	37.92%
175800	4	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.86	NO	19.13%	37.92%
175800	5	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.86	NO	19.13%	37.92%
175800	6	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.86	NO	19.13%	37.92%
175800	7	Passaic city	Passaic	PASSAIC	YES	8	0	2.00	0.86	NO	19.13%	37.92%
180200	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.83	NO	25.25%	38.15%
180200	3	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.83	NO	25.25%	38.15%
180200	4	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.83	NO	25.25%	38.15%
180200	5	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.88	NO	30.20%	38.43%
180200	6	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.88	NO	30.20%	38.43%
180200	7	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.83	NO	25.25%	38.15%
180300	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.91	NO	30.20%	38.43%
180300	2	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.91	NO	30.20%	38.43%
180300	4	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.91	NO	30.20%	38.43%
180400	1	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.98	NO	30.20%	38.43%
180500	1	Paterson city	Passaic	PATERSON	YES	10	0	2.00	1.03	NO	30.20%	38.43%
180500	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	1.03	NO	30.20%	38.43%
180600	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.92	NO	30.20%	38.43%
180600	2	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.92	NO	30.20%	38.43%
180600	3	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.92	NO	30.20%	38.43%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
180600	4	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.92	NO	30.20%	38.43%
180600	5	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.92	NO	30.20%	38.43%
180700	1	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.98	NO	30.20%	38.43%
180700	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.98	NO	30.20%	38.43%
180700	3	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.98	NO	30.20%	38.43%
180800	1	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.91	NO	24.56%	42.00%
180800	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.91	NO	24.56%	42.00%
180800	3	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.91	NO	24.56%	42.00%
180900	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.92	NO	24.56%	42.00%
180900	3	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.92	NO	24.56%	42.00%
181000	1	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.99	NO	29.30%	47.87%
181000	2	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.90	NO	24.56%	42.00%
181000	3	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.99	NO	29.30%	47.87%
181000	4	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.90	NO	24.56%	42.00%
181100	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.99	NO	29.30%	47.87%
181100	2	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.99	NO	29.30%	47.87%
181100	3	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.99	NO	29.30%	47.87%
181100	4	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.99	NO	29.30%	47.87%
181100	5	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.90	NO	24.56%	42.00%
181100	6	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.90	NO	24.56%	42.00%
181200	1	Paterson city	Passaic	PATERSON	YES	8	0	2.00	1.02	NO	29.30%	47.87%
181200	2	Paterson city	Passaic	PATERSON	YES	8	0	2.00	1.02	NO	29.30%	47.87%
181200	3	Paterson city	Passaic	PATERSON	YES	8	0	2.00	1.02	NO	29.30%	47.87%
181300	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	1.04	NO	29.30%	47.87%
181300	2	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.85	NO	18.64%	37.18%
181300	3	Paterson city	Passaic	PATERSON	YES	9	0	2.00	1.04	NO	29.30%	47.87%
181300	4	Paterson city	Passaic	PATERSON	YES	9	0	2.00	1.04	NO	29.30%	47.87%
181400	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.96	NO	23.30%	39.39%
181400	3	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.96	NO	23.30%	39.39%
181500	1	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.94	NO	23.30%	39.39%
181500	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.94	NO	23.30%	39.39%
181500	3	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.94	NO	23.30%	39.39%
181500	4	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.94	NO	23.30%	39.39%
181702	2	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.90	NO	23.30%	39.39%
182000	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.86	NO	23.30%	39.39%
182000	2	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.86	NO	23.30%	39.39%
182200	1	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.93	NO	23.30%	39.39%
182200	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.93	NO	23.30%	39.39%
182200	3	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.93	NO	23.30%	39.39%
182300	1	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.86	NO	23.30%	39.39%
182300	2	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.86	NO	23.30%	39.39%
182300	3	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.86	NO	23.30%	39.39%
182300	5	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.86	NO	23.30%	39.39%



Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
182300	6	Paterson city	Passaic	PATERSON	YES	10	0	2.00	0.86	NO	23.30%	39.39%
182400	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.84	NO	18.64%	37.18%
182400	2	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.84	NO	18.64%	37.18%
182400	3	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.84	NO	20.57%	35.66%
182400	4	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.84	NO	18.64%	37.18%
182500	1	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.96	NO	29.30%	47.87%
182500	5	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.96	NO	29.30%	47.87%
182800	1	Paterson city	Passaic	PATERSON	YES	8	0	2.00	0.87	NO	23.30%	39.39%
183200	1	Paterson city	Passaic	PATERSON	YES	9	0	2.00	0.88	NO	23.30%	39.39%
500400	1	Paulsboro boro	Gloucester	GLOUCESTER COUNTY	YES	9	0	2.00	0.86	NO	27.61%	39.45%
500400	3	Paulsboro boro	Gloucester	GLOUCESTER COUNTY	YES	9	0	2.00	0.86	NO	27.61%	39.45%
500400	4	Paulsboro boro	Gloucester	GLOUCESTER COUNTY	YES	9	0	2.00	0.86	NO	27.61%	39.45%
500400	5	Paulsboro boro	Gloucester	GLOUCESTER COUNTY	YES	9	0	2.00	0.86	NO	27.61%	39.45%
500400	6	Paulsboro boro	Gloucester	GLOUCESTER COUNTY	YES	9	0	2.00	0.86	NO	27.61%	39.45%
500400	7	Paulsboro boro	Gloucester	GLOUCESTER COUNTY	YES	9	0	2.00	0.86	NO	27.61%	39.45%
702205	1	Pemberton twp	Burlington	NJ STATE PROGRAM	YES	9	0	2.00	0.83	NO	25.41%	38.75%
702205	2	Pemberton twp	Burlington	NJ STATE PROGRAM	YES	9	0	2.00	0.83	NO	25.41%	38.75%
702205	3	Pemberton twp	Burlington	NJ STATE PROGRAM	YES	9	0	2.00	0.83	NO	25.41%	38.75%
702205	4	Pemberton twp	Burlington	NJ STATE PROGRAM	YES	9	0	2.00	0.83	NO	25.41%	38.75%
702205	5	Pemberton twp	Burlington	NJ STATE PROGRAM	YES	9	0	2.00	0.83	NO	25.41%	38.75%
702206	1	Pemberton twp	Burlington	NJ STATE PROGRAM	YES	9	0	2.00	0.82	NO	25.41%	38.75%
602503	1	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	1	3.00	0.85	NO	23.51%	36.73%
602503	2	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.85	NO	23.51%	36.73%
602503	3	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.85	NO	25.80%	35.19%
602701	1	Pennsauken twp	Camden	CAMDEN COUNTY	YES	10	0	2.00	0.92	NO	25.80%	35.19%
602702	1	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	1	3.00	0.83	NO	25.80%	35.19%
602702	2	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.83	NO	25.80%	35.19%
602702	3	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.83	NO	25.80%	35.19%
602702	4	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.83	NO	25.80%	35.19%
602702	5	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.83	NO	25.80%	35.19%
602800	1	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.82	NO	25.80%	35.19%
602800	2	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.82	NO	25.80%	35.19%
602800	3	Pennsauken twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.82	NO	25.80%	35.19%
030700	1	Phillipsburg town	Warren	NJ STATE PROGRAM	YES	10	0	2.00	0.80	YES	22.92%	35.63%
030700	2	Phillipsburg town	Warren	NJ STATE PROGRAM	YES	10	0	2.00	0.80	YES	22.92%	35.63%
030700	4	Phillipsburg town	Warren	NJ STATE PROGRAM	YES	10	0	2.00	0.80	YES	22.92%	35.63%
608503	1	Pine Hill boro	Camden	CAMDEN COUNTY	YES	9	0	2.00	0.80	NO	25.74%	38.33%
608503	2	Pine Hill boro	Camden	CAMDEN COUNTY	YES	9	0	2.00	0.80	NO	25.74%	38.33%
038800	1	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.83	NO	24.92%	36.68%
038800	3	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.83	NO	24.92%	36.68%
038800	4	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.83	NO	24.92%	36.68%
038900	1	Plainfield city	Union	UNION COUNTY	YES	10	0	2.00	0.88	NO	24.92%	36.68%
038900	3	Plainfield city	Union	UNION COUNTY	YES	10	0	2.00	0.88	NO	24.92%	36.68%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
039000	1	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.90	NO	24.92%	36.68%
039000	3	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.91	NO	26.24%	36.98%
039000	4	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.91	NO	26.24%	36.98%
039200	1	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.84	NO	26.24%	36.98%
039200	2	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.84	NO	26.24%	36.98%
039200	3	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.84	NO	26.24%	36.98%
039200	4	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.84	NO	26.24%	36.98%
039300	2	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.88	NO	26.24%	36.98%
039300	3	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.88	NO	26.24%	36.98%
039300	4	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.88	NO	26.24%	36.98%
039400	2	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.97	NO	29.80%	43.07%
039400	3	Plainfield city	Union	UNION COUNTY	YES	9	0	2.00	0.97	NO	29.80%	43.07%
039500	2	Plainfield city	Union	UNION COUNTY	YES	10	0	2.00	1.01	NO	29.80%	43.07%
039500	3	Plainfield city	Union	UNION COUNTY	YES	10	0	2.00	1.01	NO	29.80%	43.07%
039500	4	Plainfield city	Union	UNION COUNTY	YES	10	0	2.00	1.01	NO	29.80%	43.07%
039500	5	Plainfield city	Union	UNION COUNTY	YES	10	0	2.00	1.01	NO	29.80%	43.07%
039600	1	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.82	NO	26.24%	36.98%
039600	2	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.82	NO	26.24%	36.98%
039600	3	Plainfield city	Union	UNION COUNTY	YES	8	0	2.00	0.90	NO	29.80%	43.07%
035800	1	Rahway city	Union	UNION COUNTY	YES	8	0	2.00	0.83	NO	24.13%	40.00%
035800	2	Rahway city	Union	UNION COUNTY	YES	8	0	2.00	0.83	NO	24.13%	40.00%
035800	3	Rahway city	Union	UNION COUNTY	YES	8	0	2.00	0.83	NO	24.13%	40.00%
035900	1	Rahway city	Union	UNION COUNTY	YES	9	0	2.00	0.82	NO	24.13%	40.00%
035900	2	Rahway city	Union	UNION COUNTY	YES	9	0	2.00	0.82	NO	24.13%	40.00%
035900	3	Rahway city	Union	UNION COUNTY	YES	9	0	2.00	0.82	NO	24.13%	40.00%
036000	1	Rahway city	Union	UNION COUNTY	YES	8	0	2.00	0.80	NO	24.13%	40.00%
036000	2	Rahway city	Union	UNION COUNTY	YES	8	0	2.00	0.80	NO	24.13%	40.00%
036000	3	Rahway city	Union	UNION COUNTY	YES	8	0	2.00	0.80	NO	24.13%	40.00%
036000	4	Rahway city	Union	UNION COUNTY	YES	8	0	2.00	0.80	NO	24.13%	40.00%
034100	2	Roselle boro	Union	UNION COUNTY	YES	8	1	3.00	0.96	NO	33.00%	44.32%
034100	3	Roselle boro	Union	UNION COUNTY	YES	8	1	3.00	0.96	NO	33.00%	44.32%
034100	4	Roselle boro	Union	UNION COUNTY	YES	8	1	3.00	0.96	NO	33.00%	44.32%
034200	1	Roselle boro	Union	UNION COUNTY	YES	8	1	3.00	0.97	NO	33.00%	44.32%
034200	2	Roselle boro	Union	UNION COUNTY	YES	8	1	3.00	0.97	NO	33.00%	44.32%
034200	3	Roselle boro	Union	UNION COUNTY	YES	8	1	3.00	0.97	NO	33.00%	44.32%
034400	1	Roselle boro	Union	UNION COUNTY	YES	9	1	3.00	0.99	NO	33.00%	44.32%
034400	2	Roselle boro	Union	UNION COUNTY	YES	9	1	3.00	0.99	NO	33.00%	44.32%
034400	3	Roselle boro	Union	UNION COUNTY	YES	9	1	3.00	0.99	NO	33.00%	44.32%
034400	4	Roselle boro	Union	UNION COUNTY	YES	9	1	3.00	0.99	NO	33.00%	44.32%
034400	5	Roselle boro	Union	UNION COUNTY	YES	9	1	3.00	0.99	NO	33.00%	44.32%
724000	1	South Toms River boro	Ocean	OCEAN COUNTY	YES	9	0	2.00	0.82	NO	26.48%	36.77%
724000	2	South Toms River boro	Ocean	OCEAN COUNTY	YES	9	0	2.00	0.82	NO	26.48%	36.77%
724000	3	South Toms River boro	Ocean	OCEAN COUNTY	YES	9	0	2.00	0.82	NO	26.48%	36.77%

Census Tract	Census Block Group	County Subdivision / Municipality Name	County	Entitlement Community Name	AMI Eligible	HUD Risk Score	MVA Eligible	MVA / Sale Price Eligible (50-135)	Index of Subprime Lending and Delinquency	NPP/NRTC AREA	Subprime Percent Non-Current (6/07)	Subprime Percent Non-Current (6/08)
000900	5	Trenton city	Mercer	TRENTON	YES	9	0	2.00	1.95	NO	100.00%	100.00%
001200	1	Trenton city	Mercer	TRENTON	YES	9	0	2.00	0.87	NO	27.05%	43.21%
001200	2	Trenton city	Mercer	TRENTON	YES	9	0	2.00	0.87	NO	27.05%	43.21%
001300	4	Trenton city	Mercer	TRENTON	YES	9	0	2.00	0.86	NO	27.05%	43.21%
032800	1	Union twp	Union	UNION TWP	YES	9	1	3.00	0.87	NO	21.05%	46.00%
032800	2	Union twp	Union	UNION TWP	YES	9	1	3.00	0.87	NO	21.05%	46.00%
032800	4	Union twp	Union	UNION TWP	YES	9	1	3.00	0.87	NO	21.05%	46.00%
032800	5	Union twp	Union	UNION TWP	YES	9	1	3.00	0.87	NO	21.05%	46.00%
040200	1	Vineland city	Cumberland	VINELAND	YES	9	1	3.00	0.94	NO	24.69%	39.62%
040200	2	Vineland city	Cumberland	VINELAND	YES	9	1	3.00	0.94	NO	24.69%	39.62%
040200	3	Vineland city	Cumberland	VINELAND	YES	9	1	3.00	0.94	NO	24.69%	39.62%
040200	4	Vineland city	Cumberland	VINELAND	YES	9	1	3.00	0.94	NO	24.69%	39.62%
040901	1	Vineland city	Cumberland	VINELAND	YES	8	0	2.00	0.82	NO	24.69%	39.62%
040901	2	Vineland city	Cumberland	VINELAND	YES	8	0	2.00	0.82	NO	24.69%	39.62%
702802	1	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.96	NO	30.36%	42.61%
702802	2	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.96	NO	30.36%	42.61%
702804	2	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.94	NO	30.36%	42.61%
702805	1	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.95	NO	30.36%	42.61%
702805	2	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.95	NO	30.36%	42.61%
702806	1	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.95	NO	30.36%	42.61%
702806	2	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.95	NO	30.36%	42.61%
702807	1	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.98	NO	30.36%	42.61%
702807	2	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	1	3.00	0.98	NO	30.36%	42.61%
702808	1	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	9	1	3.00	0.95	NO	30.36%	42.61%
702808	2	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	9	1	3.00	0.95	NO	30.36%	42.61%
702809	1	Willingboro twp	Burlington	BURLINGTON COUNTY	YES	8	0	2.00	0.98	NO	30.36%	42.61%
609202	1	Winslow twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.94	NO	27.81%	42.01%
609202	2	Winslow twp	Camden	CAMDEN COUNTY	YES	8	0	2.00	0.94	NO	27.81%	42.01%
609204	1	Winslow twp	Camden	CAMDEN COUNTY	YES	9	0	2.00	0.98	NO	27.81%	42.01%
609204	2	Winslow twp	Camden	CAMDEN COUNTY	YES	9	0	2.00	0.98	NO	27.81%	42.01%
020500	1	Woodbine boro	Cape May	NJ STATE PROGRAM	YES	9	0	2.00	0.81	NO	23.10%	39.94%

## ***B. DISTRIBUTION AND USES OF FUNDS***

The State's priority is to focus on neighborhoods with existing community planning infrastructure and relevant low-income assistance programs. Such neighborhoods include those that:

1. Are participating in the State's Neighborhood Preservation Program;
2. Have plans and private investment through the Neighborhood Revitalization Tax Credit;
3. Have ongoing CDBG investment;
4. Have been targeted for other state, county or local investment or where other state or local investments are ongoing.
5. Have local availability of foreclosure prevention programs such as Legal Services of New Jersey (providing legal representation and anti-predatory lending efforts), HMFA's Mortgage Assistance Program (foreclosure counseling services through HUD certified counselors) and other community based assistance.

The Department will publish a Request for Proposals (RFP) that will be open to local governments (including CDBG entitlements that did not receive NSP grants, and CDBG entitlements that did receive NSP grants), for-profit developers and nonprofit organizations. The RFP will include maps showing the target areas and the available bank and municipal foreclosures within each eligible census tract.

The Department will entertain proposals from areas that our methodology did not capture if the applicant can justify the effectiveness of the investment based on the enumerated State priorities and on the HUD regulations. The criteria for these areas will be fully described in the Request for Proposals.

### **Eligible Activities:**

- Acquisition of foreclosed upon housing units and abandoned housing units;
- Rehabilitation of housing units in order to sell or rent such housing units to households at or below 120 percent of Area Median Income;
- Demolition of blighted structures;
- New construction of housing for projects involving the redevelopment of demolished or vacant properties;
- Redevelopment of acquired property for non-residential uses, including public parks, commercial uses, or mixed residential and commercial use; and
- Establishment of a land bank for homes that have been foreclosed on.

**C. DEFINITIONS AND DESCRIPTIONS**

**Abandoned:** A home is considered abandoned when mortgage or tax proceedings have been initiated, no mortgage or tax payments have been made by the owner for at least 90 days and the property has been vacant for at least 90 days.

**Affordable Rents:** The tenant may not pay more than 30 percent of their household’s adjusted monthly income towards rent and utilities.

**Blighted:** A structure is considered blighted when it displays objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety and public welfare. Under New Jersey Law, a municipality may exercise its police power to take appropriate action to remediate a property if the property is “unfit for human habitation or occupancy, or use, due to dilapidation, defects increasing the hazards of fire, accidents or other calamities, lack of ventilation, light or sanitation facilities, or due to other conditions rendering such building or buildings, or part thereof, unsafe or insanitary, or dangerous or detrimental to the health or safety or otherwise inimical to the welfare of the residents of said municipality...” N.J.S.A. 40:48-2.3.

**Continued affordability for NSP assisted housing:** All projects assisted with NSP funds will be subject to the following **minimum** affordability restrictions:

Rental Housing NSP amount per-unit	Minimum period of affordability in years
Rehabilitation or acquisition of existing housing Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15
New Construction	20

Homeownership NSP amount per-unit	Minimum period of affordability in years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

**Current market appraised value:** The value of foreclosed upon residential property established through an appraisal completed within 60 days prior to an offer made by a municipal grantee or for-profit/nonprofit developer.

In order to meet the federal requirement that the average purchase price of all housing units acquired equals 10% -15% below appraised value, all properties purchased with NSP funds will be priced at least 10% below current appraised value.

**Foreclosed:** A property has been foreclosed upon at the point that, under state or local law, the mortgage or tax foreclosure is complete.

**Housing Rehabilitation Standards:** The NSP will utilize the Uniform Construction Rehabilitation Subcode for the rehabilitation of existing housing units.

**Land Bank:** A governmental or nonprofit entity established to purchase abandoned and foreclosed housing units in a geographic area. The Land Bank must obligate the properties for a specific redevelopment activity within 10 years

**Maximum per-unit subsidy amount:** The total amount of NSP that may be invested on a per-unit basis may not exceed the following limitations:

NSP MAXIMUM PER UNIT SUBSIDY					
COUNTY	0 BR	1 BR	2 BR	3 BR	4 BR
Atlantic	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Bergen	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Burlington	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Camden	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Cape May	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Cumberland	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Essex	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Gloucester	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Hudson	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Hunterdon	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Mercer	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Middlesex	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Monmouth	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Morris	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Ocean	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Passaic	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Salem	\$134,776	\$154,495	\$187,866	\$243,037	\$266,781
Somerset	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Sussex	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Union	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814
Warren	\$137,319	\$157,410	\$191,411	\$247,622	\$271,814

**Neighborhood:** A defined geographic area with clearly delineated boundaries. The NSP neighborhood may contain one or more contiguous census tracts or portions thereof in one municipality or contiguous census tracts in adjoining municipalities that share similar physical, economic and social characteristics.

**Sale of Homes:** The sales price of the housing units purchased, rehabilitated and sold for a primary residence cannot exceed the cost of acquiring and rehabilitating the property.

***D. LOW INCOME TARGETING***

The State has set-aside \$12.87 million in NSP funds, 25% of its allocation, for the purchase and redevelopment of abandoned or foreclosed upon units to create housing for households earning up to 50 percent of area median income. These funds can be used to create either affordable rental or homeownership units.

The 50 percent of AMI income limits are as follows:

NEIGHBORHOOD STABILIZATION PROGRAM 50 PERCENT INCOME LIMITS								
COUNTY	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Atlantic	\$22,800	\$26,100	\$29,350	\$32,600	\$35,200	\$37,800	\$40,400	\$43,050
Bergen, Passaic	\$30,650	\$35,000	\$39,400	\$43,750	\$47,250	\$50,750	\$54,250	\$57,750
Camden, Burlington, Gloucester, Salem	\$26,000	\$29,700	\$33,450	\$37,150	\$40,100	\$43,100	\$46,050	\$49,050
Cumberland	\$20,550	\$23,500	\$26,400	\$29,350	\$31,700	\$34,050	\$36,400	\$38,750
Essex, Morris, Sussex, Union, Warren	\$29,550	\$33,750	\$38,000	\$42,200	\$45,600	\$48,950	\$52,350	\$55,700
Hudson	\$24,350	\$27,800	\$31,300	\$34,750	\$37,550	\$40,300	\$43,100	\$45,850
Hunterdon, Middlesex, Somerset	\$33,850	\$38,700	\$43,500	\$48,350	\$52,200	\$56,100	\$59,950	\$63,800
Mercer	\$29,900	\$34,150	\$38,450	\$42,700	\$46,100	\$49,550	\$52,950	\$56,350
Monmouth, Ocean	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
Warren	\$29,150	\$33,300	\$37,500	\$41,650	\$45,000	\$48,300	\$51,650	\$55,000

The remaining funds will be utilized to assist households at or below 120 percent of area median income.

NEIGHBORHOOD STABILIZATION PROGRAM 120 PERCENT INCOME LIMITS								
COUNTY	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Atlantic	\$54,750	\$62,600	\$70,400	\$78,250	\$84,500	\$90,750	\$97,000	\$103,300
Bergen, Passaic	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600
Camden, Burlington, Gloucester, Salem	\$62,400	\$71,350	\$80,250	\$89,150	\$96,300	\$103,450	\$110,550	\$117,700
Cumberland	\$49,300	\$56,350	\$63,400	\$70,450	\$76,100	\$81,700	\$87,350	\$93,000
Essex, Morris, Sussex, Union, Warren	\$70,900	\$81,000	\$91,150	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
Hudson	\$58,400	\$66,700	\$75,050	\$83,400	\$90,050	\$96,750	\$103,400	\$110,100
Hunterdon, Middlesex, Somerset	\$81,250	\$92,850	\$104,450	\$116,050	\$125,300	\$134,600	\$143,900	\$153,150
Mercer	\$71,750	\$82,000	\$92,250	\$102,500	\$110,700	\$118,900	\$127,100	\$135,250
Monmouth, Ocean	\$71,400	\$81,600	\$91,800	\$102,000	\$110,150	\$118,300	\$126,500	\$134,650
Warren	\$69,950	\$79,950	\$89,950	\$99,950	\$107,950	\$115,950	\$123,950	\$131,950

### Performance Measures:

Performance Measures				
Activity	at or below 50% AMI	at 51% - 80% AMI	at 81% - 120% AMI	Totals
Units of housing acquired	50	75	75	200
Units of housing rehabilitated	40	55	55	150
Units of housing demolished	12	19	19	50

### E. ACQUISITIONS & RELOCATION

The State will distribute its NSP funds through a competitive, open process via a Request for Proposals and therefore cannot predict the ultimate activities that will be funded. Feasible projects submitted that are ready to proceed will receive priority.

### F. PUBLIC COMMENT

In accordance with the federal regulations, New Jersey used the following citizen participation process to ensure adequate public participation in developing the NSP.

- A developmental meeting was held on October 14, 2008 at the NJ Housing and Mortgage Finance Agency. The meeting was advertised in the following three regional newspapers: The Bergen Record, The Star Ledger and The Atlantic City Press. Three individuals presented comments.



- A stakeholder meeting was held on October 15, 2008 at the NJ Department of Community Affairs. Representatives from for-profit and nonprofit developers, financial institutions, counseling agencies and municipal government provided comments.

A summary of the key points made are as follows:

- Identify target neighborhoods.
- Target property acquisition to maximize neighborhood impact.
- Leverage NSP funds with other funds to make a significant impact.
- Allocate NSP funds to areas that have other neighborhood stabilization strategies and plans.
- Utilize a RFP to allocate the funds – the State should not give a small share of NSP funds to all of the CDBG entitlements.
- The program should be flexible – permit all of the eligible activities and do not impose any additional program restrictions.
- 75% of the allowable administrative fees should be directed to the grantees.
- Fund agencies that have the capacity to administer the NSP – form partnerships with public, for-profit and nonprofit entities.
- Work with the banks to “bulk” purchase the foreclosed housing units – bulk purchase is at least 50 housing units.
- Obtain municipal support for proposed initiatives.

DCA posted its draft NSP Plan, in English and Spanish, on the Division of Housing’s web site on November 3, 2008 and accepted comments through November 19, 2008. DCA received comments from the following entities: City of Camden, Camden Redevelopment Agency, Corporation for Supportive Housing, Jersey City Division of Community Development, Housing and Community Development Network of New Jersey, New Jersey Advocacy Network to End Homelessness, New Jersey Community Development Corporation, Pennrose Properties, and South Jersey Legal Services. In addition, DCA received one comment from an individual, Daniel Hoffman.

A summary of the comments received and DCA’s responses are located on page 30.

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

**Activity Name: Acquisition and rehabilitation**

Activity Type: Acquisition and rehabilitation of foreclosed upon housing units and abandoned housing units.

National Objective: Benefiting low- and moderate-income persons up to 120 percent of area median income

Projected Start Date: March 13, 2009

Projected End Date: August 3, 2010

Responsible Organization: NJ Department of Community Affairs, 101 South Broad Street, Trenton, NJ 08625. Administrator: Diane Kinnane 609-633-6182

Location Description: Eligible foreclosed and abandoned properties will be purchased in the targeted areas and rehabilitated.

Activity Description:

Foreclosed and abandoned properties attract vandalism, arson, and crime as they sit vacant, and they drag down local property values. The acquisition and rehabilitation of these units in the targeted, threatened but viable neighborhoods, will help stabilize the area.

This activity, which will be a mix of rental and homeownership, will assist households earning up to 120 percent of area median income. The homeownership component will primarily assist households earning between 50 and 120 percent of area median income and the rental component will primarily assist households earning less than 50 percent of area median income.

All units receiving a NSP subsidy will be subject to the minimum affordability controls identified on page 20. As previously stated, every property purchased with NSP funds will be priced at least 10% below current appraised value.

For financing activities, the range of interest rates will be grants to low-interest loans.

Total Budget: Acquisition: \$22,376,852; Rehabilitation: \$14,283,097

Leveraging: The State will require that at least 25 percent of the total project cost come from other public or private funds.

Performance Measures: 150 units

**Activity Name: Demolition of blighted structures**

Activity Type: Demolition

National Objective: Benefiting low- and moderate-income persons up to 120 percent of area median income

Projected Start Date: March 13, 2009

Projected End Date: August 3, 2010

Responsible Organization: NJ Department of Community Affairs, 101 South Broad Street, Trenton, NJ 08625. Administrator: Diane Kinnane 609-633-6182

Location Description: Demolition of blighted structures in the targeted neighborhoods.

Activity Description:

Blighted structures can become a haven for criminal activities. In addition, the presence of blighted properties often impair the development of a neighborhood and lead to the departure of businesses and residents.

After the demolition, new construction of housing units or the re-development of a non-residential use may occur. This activity will assist households earning up to 120 percent of area median income.

For financing activities, the range of interest rates will be grants to low-interest loans.

Total Budget: \$4,761,032

Leveraging: The State will require that at least 25 percent of the total project cost come from other public or private funds.

Performance Measures: 46 units

**Activity Name: New construction of housing**

Activity Type: New construction

National Objective: Benefiting low- and moderate-income persons up to 120 percent of area median income

Projected Start Date: March 13, 2009

Projected End Date: August 3, 2010

Responsible Organization: NJ Department of Community Affairs, 101 South Broad Street, Trenton, NJ 08625. Administrator: Diane Kinnane 609-633-6182

Location Description: New construction of housing in the targeted neighborhoods.

Activity Description:

This activity will assist households earning up to 120 percent of area median income.

For financing activities, the range of interest rates will be grants to low-interest loans.

Total Budget: \$4,284,929

Leveraging: The State will require that at least 25 percent of the total project cost come from other public or private funds.

Performance Measures: 20 units

**Activity Name: Non-residential use development**

Activity Type: Redevelop acquired property for non-residential uses, including public parks and commercial space

National Objective: Benefiting low- and moderate-income persons up to 120 percent of area median income

Projected Start Date: March 13, 2009

Projected End Date: August 3, 2010

Responsible Organization: NJ Department of Community Affairs, 101 South Broad Street, Trenton, NJ 08625. Administrator: Diane Kinnane 609-633-6182

Location Description: Redevelopment in the targeted neighborhoods.

Activity Description:

This activity will assist households earning up to 120 percent of area median income.

For financing activities, the range of interest rates will be grants to low-interest loans.

Total Budget: \$476,103

Leveraging: The State will require that at least 25 percent of the total project cost come from other public or private funds.

Performance Measures: 1 project

**Activity Name: Establishment of a land bank**

Activity Type: To assemble, temporarily manage, and dispose of vacant property for the purpose of stabilizing neighborhoods and encouraging re-use or redevelopment of urban property.

National Objective: Benefiting low- and moderate-income persons up to 120 percent of area median income

Projected Start Date: March 13, 2009

Projected End Date: August 3, 2010

Responsible Organization: NJ Department of Community Affairs, 101 South Broad Street, Trenton, NJ 08625. Administrator: Diane Kinnane 609-633-6182

Location Description: Redevelopment in the targeted neighborhoods.

Activity Description:

This activity will assist households earning up to 120 percent of area median income.

For financing activities, the range of interest rates will be grants to low-interest loans.

Total Budget: \$1,428,310

Leveraging: The State will require that at least 25 percent of the total project cost come from other public or private funds.

Performance Measures: 8 units

**Links to Entitlement NSP Plans:**

*Bergen County:* <http://www.co.bergen.nj.us/dcd/nspffinal.pdf>

*Jersey City:*

[http://jerseycitynj.gov/uploadedFiles/City\\_Government/Department\\_of\\_Housing,\\_Economic\\_Development\\_and\\_Commerce/Division\\_of\\_Community\\_Development/2008AnnualActionPlan.pdf](http://jerseycitynj.gov/uploadedFiles/City_Government/Department_of_Housing,_Economic_Development_and_Commerce/Division_of_Community_Development/2008AnnualActionPlan.pdf)

*Newark:*

[http://www.ci.newark.nj.us/userimages/downloads/NSP\\_SUBSTANTIAL\\_AMENDMENT\\_11\\_13\\_08\\_901\\_am.pdf](http://www.ci.newark.nj.us/userimages/downloads/NSP_SUBSTANTIAL_AMENDMENT_11_13_08_901_am.pdf)

*Paterson:* <http://www.patersonnj.gov/>

*Union County:* <http://www.ucnj.org/p&cr/nsp/index.html>

## **Public Comments**

The Department of Community Affairs received comments from the following entities: City of Camden, Camden Redevelopment Agency, Corporation for Supportive Housing, Jersey City Division of Community Development, Housing and Community Development Network of New Jersey, New Jersey Advocacy Network to End Homelessness, New Jersey Community Development Corporation, Penrose Properties, and South Jersey Legal Services. In addition, DCA received one comment from an individual, Daniel Hoffman.

### **Comment #1**

***The City of Camden, the Camden Redevelopment Authority and the Camden Empowerment Zone Corporation*** stated that only one of their target areas was identified in NSP Plan. The City has an initiative in place to address abandoned properties in several neighborhoods and since 19 out of the 20 census tracts in City of Camden qualify for funds with HUD Risk Index scores of 9 and 10, DCA should include all of them as target areas. In addition, Penrose Properties commented that the targeted areas are too restrictive and exclude worthwhile projects.

### **Response #1**

The Department will entertain proposals from areas that our methodology did not capture if the applicant can justify the effectiveness of the investment based on the enumerated State priorities and the HUD regulations.

### **Comment # 2**

***Penrose Properties, LLC*** stated that the current allocation proposed in the Plan is too restrictive. The State should not restrict the funds beyond what HUD requires.

### **Response # 2**

The Department held a public hearing and a stakeholder meeting to obtain input on how we should administer the program. DCA based the allocations on the input that was received. In addition, HUD has instructed DCA to be as specific as possible in drafting the Plan.

### **Comment #3**

**The City of Jersey City** commented on the definition of affordable rent; the City believes that the rents should not be based on tenant's income – but instead be set at specific levels.

### **Response #3**

DCA will maintain the definition of affordable rent which mirrors HUD's definition. HUD defines affordable as housing that costs no more than 30 percent of a household's monthly income.

### **Comment #4**

**South Jersey Legal Services and Legal Services of New Jersey** is concerned that the Plan does not address multi-family properties that are in the midst of foreclosure and still occupied.

### **Response #4**

The definition of foreclosed will be revised to indicate that a foreclosed property under NSP will reflect state law.

### **Comment #5**

**The Corporation for Supportive Housing (CSH)** proposed several changes to the Plan in terms of the 25% set-aside for low-income households including:

- 1) The need to create permanent supportive housing program that promotes the use of the HMFA Special Needs Trust Fund;
- 2) The use of NSP funds to increase developer fees for supportive housing developments;
- 3) Offering an operating reserve to pay for operating expenses – including service coordination;
- 4) Working with communities to leverage other sources of funding including HUD McKinney Vento, NJ Division of Mental Health Services and HUD VASH vouchers;
- 5) Land banking properties for future supportive housing development; and



- 6) Dividing the administrative budget between state admin, TA and training and sub-recipients.

#### **Response #5**

- 1) DCA purposely drafted a Plan that was flexible enough to allow for a multitude of projects. Nothing in the Plan and RFP would preclude a nonprofit from submitting an application for a permanent supportive housing project that is supported by the municipality.
- 2) The NSP will allow up to an 8% developer fee.
- 3) DCA does not believe that the best use of these limited funds would be to create an operating reserve and therefore will maintain the current set-asides.
- 4) DCA does recognize the need to leverage these funds and therefore requires that applicants provide at least a 25% match.
- 5) Land banking is currently an eligible activity in the Plan.
- 6) DCA recognizes that there are costs associated with this program that are beyond the project-related costs and therefore will provide the sponsor with \$2,000 per unit in administrative funds. DCA will provide training and technical assistance to the sub-recipients. DCA also has reduced the administrative allocation to 7.5%.

#### **Comment #6**

***The New Jersey Community Development Corporation (NJCDC)*** stated that DCA should allocate a 15% to 20% set-aside for the NSP award to the State for special needs and supportive housing. They believe that this set aside would complement two NSP priorities: 1) target the NSP investments with other State resources such as the Special Needs Housing Trust fund; and 2) maximize the efficient expenditure of NSP funds by working with other government initiatives/programs that address the special needs population.

#### **Response #6**

The use of NSP funds for special needs and supportive housing is an eligible use. By regulation, the State must set aside 25% of all NSP funds to target populations under 50% of AMI. The State believes that permanent supportive housing meets that requirement. Any additional set asides will limit its ability to

meet HUD's program objective of serving target areas of greatest need and limit the program's effectiveness to stabilize distressed neighborhoods.

### **Comment #7**

***The New Jersey Advocacy Network to End Homelessness*** states that DCA should develop an integrated program with NJ HMFA's Special Needs Housing Trust Fund to: 1) use the allowable "reasonable developer's fees" of NSP to supplement developer's fees for supportive housing; 2) develop an operating reserve to support service coordination of supportive housing; 3) coordinate at the State level with other entities and resources that support special needs housing to leverage funds; and 4) support land banking by organizations for future supportive housing development.

### **Response #7**

The State is responsive to the needs of special needs and supportive housing and will consider funding projects to meet that end. By law, the State must set aside 25% of all NSP funds to target populations under 50% of AMI.

- 1) The State anticipates receiving applications from developers of special needs housing and will allow 8% towards developer's fees.
- 2) DCA does not believe that the best use of these limited funds would be to create an operating reserve and therefore will maintain the current set-asides.
- 3) Program leveraging- DCA agrees with the NJANEH that there is a need to leverage these funds and therefore requires that applicants provide at least a 25% match to apply for funds. DCA will give priority to projects that exceed the mandatory 25% match.
- 4) Land Banking- The NSP regulations allow for land banking and it is currently identified as an eligible activity in DCA's NSP Plan. DCA does not anticipate that this activity will be considered a funding priority since it does not result in immediate housing units.

### **Comment #8**

***The Housing and Community Development Network of New Jersey (HCDNNJ)*** made multiple suggestions to the NSP Plan. In the order which they were presented, they include:

- 1) Targeting of funds- HCDNNJ requests a change of definition in eligible neighborhood(s) and proposals “outside” of the pre-determined census tracks and neighborhoods.
- 2) Administrative funds- HCDNNJ suggests that DCA allocate 75% of its administrative allocation to sub-recipients.
- 3) Affordability Controls- HCDNNJ asks that multifamily rental properties rehabilitated with NSP have an affordability period of 45 years, matching the Low Income Housing Tax Credit program.
- 4) Leveraging requirements- change language to include end loans (mortgages for NSP rehabbed properties) as part of the overall project match.
- 5) Performance measures- should be based on the NSP funds plus estimated leveraging funds.
- 6) Program delivery- proposes a language revision to provide for large scale applications and bulk purchasing as an “umbrella” applicant for several projects.
- 7) Property discount- Change the purchase price discount (of appraised value) from 10% percent to 5%.
- 8) Rental housing- remove the mandatory requirement that rental units must be affordable to households earning less than 50% of AMI since the assumption is that this population will be served de facto.
- 9) Establish flexible financing packages- the NSP Plan should allow for loan guarantees and loan loss reserves that would enable banks to provide lines of credits to developers for acquisition, construction and renovation cost.

## **Response #8**

- 1) The Department will entertain proposals from areas that our methodology did not capture if the applicant can justify the effectiveness of the investment based on the enumerated State priorities and the HUD regulations. The Department maintains that proposed areas outside the identified eligible neighborhoods should be part of an approved neighborhood plan.
- 2) The Department believes that administrative funds should be tied to production and as such has allocated a developer’s fee of up to 8% as a project related cost and a \$2,000 per unit administrative allowance.

- 3) The Department has set the minimum affordability requirements. An applicant will be given additional points for imposing longer affordability controls.
- 4) The Department considers end loans as debt against the property and a cost outside the project, therefore end loans will not be considered as matching funds or used to predict performance measures.
- 5) Addressed in item 4.
- 6) The Department is not in support of large scale proposals for projects in multiple municipalities unless the projects are located in contiguous neighborhoods in neighboring municipalities. All proposals require that projects are identified in a neighborhood plan and need to make a visible impact.
- 7) The Department has concerns that lowering the maximum discount to 5% would adversely impact the State's program of meeting the federal requirement of averaging 10% -15% below appraised value. The Department will therefore keep the required discount at 10%.
- 8) The Department agrees with this statement and will remove this requirement.
- 9) While HUD says loan guarantees or loan loss reserves are eligible activities, DCA has concerns that implementing this activity would hamper the grantees' ability to meet the federal requirements for obligation and expenditures.

### **Comment #9**

***The Legal Services of New Jersey*** made several comments to the Plan, including:

- 1) The Plan needs to make clear that NSP funds can be used to purchase and rehabilitate foreclosed properties that are still occupied.
- 2) The Plan should expressly state that projects identified in a NSP application are eligible if there is a reasonable certainty that foreclosure will be complete by the time acquisition actually occurs.
- 3) The State should increase the low income (below 50% AMI) set asides from 25% to 40%.

- 4) The State should create set aside funds for low-income populations “outside” the pre-determined target areas/census tracks.
- 5) The State should review the TRF data to make sure they count for multifamily units in foreclosure.
- 6) Affordability controls are too low; all units generated by NSP should be permanently affordable.
- 7) The draft Plan should require one-for-one replacement of all low/mod income dwellings that are demolished by NSP funds.

### **Response #9**

- 1) NSP does not require a project to be vacant if it meets the definition of a foreclosed property and DCA will consider approving a project in that status. With that said, NSP funds may not be incurred for a project until the property achieves the federal/state definition of a completed foreclosure. That process must be complete within the 18 month obligation period. During the review process, the DCA review team will look for assurances that the applicant will be able to acquire the title within the prescribed period of time.
- 2) Same as above. Under this scenario, DCA may accept and award a NSP application, but not be able to release any funds until the foreclosure process is complete. That may be an issue for small nonprofits who need the NSP funds “up-front” to acquire potentially eligible properties.
- 3) DCA will not consider increasing the low-income set-aside from 25% to 40%. The State anticipates that we will receive RFPs that will exceed the 25% set-aside and consider them at that time.
- 4) The State will give every RFP full and equal consideration during the review period.
- 5) DCA is confident that the data received by TRF is complete, accurate, and contains information from all buildings, including multi-family properties.
- 6) The State is using the federal HOME guidelines and considers them appropriate for the purpose of this program.
- 7) HUD waived this rule; however, DCA will provide favorable consideration to proposals that offer this arrangement.

## **Comment #10**

***The Camden Redevelopment Authority*** asks the state why there is only one identified census tract/target area in the City of Camden? According to data from the Local Initiatives Analysis and the Foreclosure Response Project, every neighborhood, except one, scores between 8 and 10 on HUD's Foreclosure Abandonment Risk factors. They ask that alternative methodologies be considered and given appropriate weight in the ranking proposals. Also, the CRA suggests that applications be given greater consideration in areas of substantial redevelopment initiatives and neighborhood investment with non-Federal funds.

## **Response #10**

The issue of the City of Camden having only one target area identified in DCA eligible target areas was addressed in response #1. The Department will entertain proposals from areas that our methodology did not capture if the applicant can justify the effectiveness of the investment based on the enumerated State priorities and the HUD regulations. Regarding the second question, the DCA review team will give added consideration to proposals that are incorporated in to a local strategic/redevelopment plan and identify additional resources to the project.

# MAPS OF TARGET AREAS







































































































































