

**Grantee: Delaware**

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

**January 1, 2015 thru March 31, 2015 Performance Report**

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**Grant Number:**

B-08-DN-10-0001

**Obligation Date:****Award Date:****Grantee Name:**

Delaware

**Contract End Date:**

03/20/2013

**Review by HUD:**

Reviewed and Approved

**Grant Award Amount:**

\$19,600,000.00

**Grant Status:**

Active

**QPR Contact:**

Angelique Lord

**LOCCS Authorized Amount:**

\$19,600,000.00

**Estimated PI/RL Funds:**

\$7,827,789.58

**Total Budget:**

\$27,427,789.58

**Disasters:****Declaration Number**

No Disasters Found

**Narratives****Areas of Greatest Need:**

Congress passed Public Law 110-289, the Housing and Economic Recovery Act of 2008 (HERA), which created the Neighborhood Stabilization Program 1 (NSP 1), which provides \$3.92 billion to states, counties and cities in order to acquire, rehabilitate, demolish and redevelop foreclosed and abandoned residential properties. On October 6, 2008, the U.S. Department of Housing and Urban Development (HUD) published the final notice of allocation formula and program regulations in the Federal Register Vol. 73. No. 194.

HUD devised a formula to allocate funds based on the number of foreclosures, sub-prime and delinquent loans in each jurisdiction. Hence, a statutory requirement was issued that each state receives a minimum allocation of 0.5% of the total \$3.92 billion, which equates to \$19.6 million.

This document is a substantial amendment to the FY 2008 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 FY 2008 - 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 SP 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 &ndash 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.

The eligible activities for the NSP are as follows:



- Use A: Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low-, moderate- and middle-income (LMMI) homebuyer
- Use B: Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon, in order to sell rent or redevelop such homes and properties
- Use C: Establish land banks for homes that have been foreclosed upon
- Use D: Demolish blighted structures
- Use E: Redevelop demolished or vacant properties

In Delaware, foreclosures have had an impact on many neighborhoods throughout the State. In some older neighborhoods, in more urban areas,

#### **Areas of Greatest Need:**

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.

#### **1. AREAS OF GREATEST NEED**

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

- The number and percentage of home foreclosures in each unit of general local government
- The number and percentage of homes financed by a subprime mortgage-related loan in each State or unit of general local government
- 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 10/14/2008.

The following 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
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](http://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](http://www.housingpolicy.org) and found the data consistent with other sources reviewed.

All of the data sources reviewed by DSHA showed similar patterns. Foreclosure problems and likely future problems can be found throughout the State; however, two trends seem evident:

#### Areas of Greatest Need:

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 months 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

- Go to <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

- Go to [www.destatehousing.com/information/informationmedia/consol\\_action\\_plan2008.pdf](http://www.destatehousing.com/information/informationmedia/consol_action_plan2008.pdf)

City of Wilmington FY2009 Action Plan

- Go to [www.ci.wilmington.de.us/redocuments/fy2009-consolidated-action-plan-final.pdf](http://www.ci.wilmington.de.us/redocuments/fy2009-consolidated-action-plan-final.pdf)



New Castle County Consolidated Five-Year Plan

- Go to [www.co.new-castle.de.us/housing/home/webpage1.asp](http://www.co.new-castle.de.us/housing/home/webpage1.asp)
- Select link to Consolidated Five-Year Plan 2005-2010 (on left side of webpage under the

**Areas of Greatest Need:**

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City of Dover Consolidated Five-Year Plan

- Go to <http://www.cityofdover.com/information/documents/>
- Select Community Development Office Draft 2008 Action Plan under Annual Reports section

**Distribution and and Uses of Funds:**

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:

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

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## Distribution and Uses of Funds:

100 POINTS TOTAL,

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
- (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.

While foreclosure rates have increased throughout the State, all data indicated the areas most impacted and likely to face neighborhood destabilization were neighborhoods 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 indicates the recommended funding/distribution of funds:

APPLICANT	AMOUNT
-----------	--------

- |                      |           |
|----------------------|-----------|
| • 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 1 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 FY 2008 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](http://www.destatehousing.com), and at the locations listed under section F. Public Comment, below, on November 12, 2008.

## 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 &ndash;specific requirements such as continued affordability.

Response:

For any NSP-funded rental activity, affordable rents are defined as 30 percent of the household's 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 with incomes at or below 50 percent of AMI.

All proposals submitted to and accepted by DSHA included at least the minimum long-term affordability restrictions as set forth in the RFP. The following is the threshold criteria:

SUBSIDY AMOUNT	MIN. AFFORDABILITY PERIOD	MINIMUM RESTRICTION
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- |                       |          |   |
|-----------------------|----------|---|
| • 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 |   |

**Definitions and Descriptions:**

- |  |          |  |
|--|----------|--|
| 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.

#### Low Income Targeting:

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:

SUBRECIPIENT	TOTAL NUMBER OF UNITS	TARGET POPULATIONS AT OR BELOW 50% AMI
• Dover	22	6
• Wilmington	65	13
• New Castle County	55	11
• Kent County	25	7
• Sussex County	25	7

Our current

#### Low Income Targeting:

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.

#### Acquisition and Relocation:

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

If so, include the number of low- and moderate-income dwelling units - i.e., = 80% of area median income - reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.

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 to be demolished will be substandard, vacant units and would not require relocation.

SUBRECIPIENT	TOTAL UNITS	At or below 50% AMI	51% to 120% AMI
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• Dover	22	6	16
• Wilmington	65	13	52
• New Castle County	55	11	44
• Kent County	25	7	18
• Sussex County	25	7	18

TOTAL 192 &n

#### Acquisition and Relocation:

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The number of NSP affordable housing units made available to low-, moderate-, and middle-income households - i.e., = 120% of area median income - reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).

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

#### 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](http://www.destatehousing.com) and at the following locations:

#### KENT COUNTY

- Delaware State Housing Authority, 18 The Green, Dover, DE 19901
- Kent County Comm. Develop. 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 and 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 submit an NSP plan to HUD that will allow partners like Diamond State CLT to continue in the interim period to pursue financial innovations that may expand the size and scope of not only permanently affordable owner-occupied housing, but all the other initiatives as well. As time goes by, we are seeing more groups across the country 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

### Public Comment:

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 (NMTC) 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, I am not sure that the groups understand 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 clearer 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 within the Section G. 11 wording - "A subsidy of \$60,000 or more..." I assume that this is referring to the net amount of NSP funding that goes into a particular house after the sales proceeds are accounted for and not the total of all subsidy sources going into the house. Is this the proper understanding? I am sure there will be other non-NSP subsidies go into many of these homes - so

#### Public Comment:

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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](http://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 mapped on [www.Policymaps.com](http://www.Policymaps.com). We reviewed this data as well as data on [www.housingpolicy.org](http://www.housingpolicy.org) and [fondheatafailyonsiten.](http://www.fondheatafailyonsiten.)

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**Public Comment:**

Representative Daniel B. Short, State Representative 39th District,

**Comment:**

Using the data provided by DSHA for foreclosure filings in Delaware, the Sussex County zip codes in the States action plan represent 13.45% of the foreclosure filings represented in the plan, yet the county was only 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 Wilmington's 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 affecting 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 target areas of greatest need in the areas.

**Public Comment:**

Due to the economic crisis and therefore were able to identify more zip codes as areas of highest need.

Comment:

There are a number of zip codes that we duplicated in full in the different jurisdictions. These include 19904, 19802 and 19963. It is my thought that the allocations for these zip codes could be split based on the percentage of population served by one jurisdiction or another.

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:

According to the Delaware Housing Coalition's "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. Kent's 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 Delaware's 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 jurisdictions were made available to the public and jurisdictions to further discuss.



**Public Comment:**

asmmp;mp;rso;s allocation process.,

Response:

ENTITY	AWARD	5% reserved for Administrative Costs
• 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
SUBTOTAL	18,600,000.00	930,000.00
DSHA, Admin.	1,000,000.00	
TOTAL	19,600,000.00	1,930,000.00
MAX 10% Admin	1,960,000.00	

The allowable administration for Delawares program would be \$1,960,000; DSHA intends to use \$1,930,000 for administration as indicated in the chart above. This would be approximately 9.8% of the NSP allocation.

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 mapped on [www.Policymaps.com](http://www.Policymaps.com). We reviewed this data as well as data on [www.housingpolicy.org](http://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.

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 N

**Public Comment:**

SP 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

Response:

Many of the issues identified in Ms. Bennett's 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 County's 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 [www.HousingPolicy.org](http://www.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 to have greater relative need using HUD's methodology for establishing relative need.

Comments from Kevin Gilmore, Executive Director, Sussex County Habitat for Humanity

Response:

All of the issues identified in Mr. Gilmore's letter have been addressed elsewhere in the comments.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$27,427,789.58
Total Budget	\$0.00	\$27,427,789.58
Total Obligated	\$0.00	\$27,312,050.67
Total Funds Drawdown	\$0.00	\$25,529,219.04
Program Funds Drawdown	\$0.00	\$17,706,507.17
Program Income Drawdown	\$0.00	\$7,822,711.87
Program Income Received	\$0.00	\$7,827,789.58
Total Funds Expended	\$0.00	\$23,996,704.89
Match Contributed	\$0.00	\$0.00



## Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
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	\$2,410,068.58
Limit on State Admin	\$0.00	\$2,410,068.58

## Progress Toward Activity Type Targets

## Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$4,900,000.00	\$6,167,478.94

## Overall Progress Narrative:

Overall:

- >
- >During this quarter, the State of Delaware drew no NSP 1 funds, both program funds and program income. To date, \$25,700,457.61 has been expended in NSP 1 funds.
- >
- >- Kent County - To date, sold 15 of their 16 homes.
- >
- >- City of Dover - To date, sold 21 of their 21 homes, ten (10) of which were settlement assistance. Added additional home which was inadvertently omitted in previous reports.
- >
- >- Sussex County - To date, sold 32 of their (targeted) 31 homes.
- >
- >- City of Wilmington - To date, sold 69 of their 81 homes and demolished 5 additional homes.
- >
- >- New Castle County - To date, sold 162 of their 144 targeted homes, 103 of which were settlement assistance and 5 were permanent rental housing units. During this quarter, sold two (2) homes.
- >
- >

## Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP #01-08-02, Kent Use B	\$0.00	\$2,124,612.06	\$1,402,514.68
NSP #01-08-03, Kent Admin	\$0.00	\$204,601.41	\$125,000.00
NSP #01-08-04, Kent Use B LH25	\$0.00	\$1,051,858.39	\$843,031.74





NSP #02-08-01, Dover Use A	\$0.00	\$30,000.00	\$30,000.00
NSP #02-08-02, Dover Use B	\$0.00	\$1,050,073.65	\$785,626.97
NSP #02-08-03, Dover Admin	\$0.00	\$127,150.58	\$16,682.43
NSP #02-08-04, Dover Use B LH25	\$0.00	\$887,432.31	\$588,613.32
NSP #02-08-05, Dover Use E	\$0.00	\$133,508.70	\$22,500.00
NSP #03-08-01, Sussex Use A	\$0.00	\$1,268,239.11	\$1,112,250.55
NSP #03-08-02, Sussex Admin	\$0.00	\$174,363.81	\$130,000.00
NSP #03-08-03, Sussex Use A LH25	\$0.00	\$1,031,985.86	\$742,112.51
NSP #04-08-02, Wilmington Use B	\$0.00	\$2,280,259.84	\$1,572,007.34
NSP #04-08-03, Wilmington Demolition	\$0.00	\$216,420.00	\$91,285.00
NSP #04-08-04, Wilmington Admin	\$0.00	\$397,397.94	\$169,338.80
NSP #04-08-05, Wilmington Use B LH25	\$0.00	\$1,013,384.40	\$721,362.00
NSP #04-08-06, Wilmington Use E	\$0.00	\$2,648,883.18	\$1,442,869.70
NSP #04-08-07, Wilmington Use E LH25	\$0.00	\$488,495.20	\$15,691.31
NSP #05-08-01, NCC Use B	\$0.00	\$7,644,480.06	\$5,037,377.55
NSP #05-08-02, NCC Admin	\$0.00	\$708,871.03	\$350,000.00
NSP #05-08-03, NCC Use B LH25	\$0.00	\$1,371,782.82	\$944,889.77
NSP #05-08-04, NCC Use E	\$0.00	\$1,281,449.27	\$294,174.94
NSP #05-08-05, NCC Use E LH25	\$0.00	\$322,539.96	\$299,178.56
NSP #06-08-01, DSHA Admin	\$0.00	\$970,000.00	\$970,000.00



## Activities

**Project # / Title:** NSP #01-08-02 / Kent Use B

**Grantee Activity Number:** NSP #01-08-02

**Activity Title:** Kent Use B

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP #01-08-02

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Program Income Account:**

NSP 1 PI - Kent Use B

**Activity Status:**

Under Way

**Project Title:**

Kent Use B

**Projected End Date:**

12/31/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

Kent County Levy Court2

**Overall**

**Total Projected Budget from All Sources**

**Jan 1 thru Mar 31, 2015**

N/A

**To Date**

\$2,124,612.06

**Total Budget**

\$0.00

\$2,124,612.06

**Total Obligated**

\$0.00

\$2,124,612.06

**Total Funds Drawdown**

\$0.00

\$2,027,126.74

**Program Funds Drawdown**

\$0.00

\$1,402,514.68

**Program Income Drawdown**

\$0.00

\$624,612.06

**Program Income Received**

\$0.00

\$624,612.06

**Total Funds Expended**

\$0.00

\$1,849,869.34

**Kent County Levy Court1**

\$0.00

\$1,849,869.34

**Match Contributed**

\$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:**

#01-08-02 Use B: No activity to report.



## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	8/10

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	8/10
# of Singlefamily Units	0	8/10

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/2	3/8	8/10	50.00
# Owner Households	0	0	0	1/2	3/8	8/10	50.00

## 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	

## Project # / Title: NSP #01-08-03 / Kent Admin

<b>Grantee Activity Number:</b>	<b>NSP #01-08-03</b>
<b>Activity Title:</b>	<b>Kent Admin</b>

### Activity Category:

Administration

### Project Number:

NSP #01-08-03

### Projected Start Date:

04/01/2009

### Benefit Type:

( )

### National Objective:

NSP Only - LMMI

### Program Income Account:

### Activity Status:

Under Way

### Project Title:

Kent Admin

### Projected End Date:

12/31/2014

### Completed Activity Actual End Date:

### Responsible Organization:

Kent County Levy Court2



Overall	Jan 1 thru Mar 31, 2015	To Date
Total Projected Budget from All Sources	N/A	\$204,601.41
Total Budget	\$0.00	\$204,601.41
Total Obligated	\$0.00	\$204,601.41
Total Funds Drawdown	\$0.00	\$204,601.41
Program Funds Drawdown	\$0.00	\$125,000.00
Program Income Drawdown	\$0.00	\$79,601.41
Program Income Received	\$0.00	\$79,601.41
Total Funds Expended	\$0.00	\$199,672.54
Kent County Levy Court1	\$0.00	\$199,672.54
Match Contributed	\$0.00	\$0.00

### Activity Description:

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

### 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:

#01-08-03 Admin: No activity to report.

### Accomplishments Performance Measures

No Accomplishments Performance Measures found.

### Beneficiaries Performance Measures

No Beneficiaries 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	



---

**Project # / Title: NSP #01-08-04 / Kent Use B LH25****Grantee Activity Number: NSP #01-08-04****Activity Title: Kent Use B LH25****Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP #01-08-04

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Program Income Account:**

NSP 1 PI - Kent Use B LH25

**Activity Status:**

Under Way

**Project Title:**

Kent Use B LH25

**Projected End Date:**

12/31/2014

**Completed Activity Actual End Date:****Responsible Organization:**

Kent County Levy Court2

**Overall****Total Projected Budget from All Sources****Jan 1 thru Mar 31, 2015**

N/A

**To Date**

\$1,051,858.39

**Total Budget**

\$0.00

\$1,051,858.39

**Total Obligated**

\$0.00

\$1,051,858.39

**Total Funds Drawdown**

\$0.00

\$1,019,890.13

**Program Funds Drawdown**

\$0.00

\$843,031.74

**Program Income Drawdown**

\$0.00

\$176,858.39

**Program Income Received**

\$0.00

\$176,858.39

**Total Funds Expended**

\$0.00

\$1,019,890.13

Kent County Levy Court1

\$0.00

\$1,019,890.13

**Match Contributed**

\$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:**

#01-08-04 Use B LH25: No activity to report.



## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	2/3

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/3
# of Singlefamily Units	0	2/3

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	2/3	0/0	2/3	100.00
# Owner Households	0	0	0	2/3	0/0	2/3	100.00
# Renter Households	0	0	0	0/0	0/0	0/0	0

## 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	

## Project # / Title: NSP #02-08-01 / Dover Use A

**Grantee Activity Number:** NSP #02-08-01

**Activity Title:** Dover Use A

### Activity Category:

Homeownership Assistance to low- and moderate-income

### Project Number:

NSP #02-08-01

### Projected Start Date:

04/01/2009

### Benefit Type:

Direct ( HouseHold )

### National Objective:

NSP Only - LMMI

### Activity Status:

Under Way

### Project Title:

Dover Use A

### Projected End Date:

12/31/2014

### Completed Activity Actual End Date:

### Responsible Organization:

City of Dover



**Program Income Account:**

NSP 1 PI - Dover Use A

Overall	Jan 1 thru Mar 31, 2015	To Date
Total Projected Budget from All Sources	N/A	\$30,000.00
Total Budget	\$0.00	\$30,000.00
Total Obligated	\$0.00	\$30,000.00
Total Funds Drawdown	\$0.00	\$30,000.00
Program Funds Drawdown	\$0.00	\$30,000.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$30,000.00
City of Dover	\$0.00	\$30,000.00
Match Contributed	\$0.00	\$0.00

**Activity Description:**

The City of Dover will provide settlement assistance at \$10,000.00 each for three 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:**

#02-08-01 Use A: No activity to report.

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	3/3
# of Singlefamily Units	0	3/3

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	2/0	0/3	3/3	66.67
# Owner Households	0	0	0	2/0	0/3	3/3	66.67

**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

**Project # / Title: NSP #02-08-02 / Dover Use B****Grantee Activity Number: NSP #02-08-02****Activity Title: Dover Use B****Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

NSP #02-08-02

**Project Title:**

Dover Use B

**Projected Start Date:**

04/01/2009

**Projected End Date:**

12/31/2014

**Benefit Type:**

Direct ( HouseHold )

**Completed Activity Actual End Date:****National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Dover

**Program Income Account:**

NSP 1 PI - Dover Use B

**Overall****Jan 1 thru Mar 31, 2015****To Date****Total Projected Budget from All Sources**

N/A

\$1,050,073.65

**Total Budget**

\$0.00

\$1,050,073.65

**Total Obligated**

\$0.00

\$1,050,073.65

**Total Funds Drawdown**

\$0.00

\$1,050,073.65

**Program Funds Drawdown**

\$0.00

\$785,626.97

**Program Income Drawdown**

\$0.00

\$264,446.68

**Program Income Received**

\$0.00

\$264,446.68

**Total Funds Expended**

\$0.00

\$1,046,323.65

City of Dover

\$0.00

\$1,046,323.65

**Match Contributed**

\$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:

#02-08-02 Use B: During this quarter, correction made as one (1) home sold not previously reported (correction). 302 Stonebrook acquired, rehabbed by non-profit (Diamond State Community Land Trust). Entered into Lease purchase agreement on 04/25/14. HHS= 2 / 2-Black/ Non-hispanic / Not Female headed / 80% AMI (\$27,951.00)

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	12/4

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	12/4
# of Singlefamily Units	0	12/4

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/2	10/2	11/4	90.91
# Owner Households	0	0	0	0/2	10/2	11/4	90.91

### 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	

---

**Project # / Title:** NSP #02-08-03 / Dover Admin

**Grantee Activity Number:** NSP #02-08-03

**Activity Title:** Dover Admin

**Activity Category:**

Administration

**Project Number:**

NSP #02-08-03

**Projected Start Date:**

04/01/2009

**Benefit Type:**

**Activity Status:**

Under Way

**Project Title:**

Dover Admin

**Projected End Date:**

12/31/2014

**Completed Activity Actual End Date:**



( )

**National Objective:**

N/A

**Responsible Organization:**

City of Dover

**Program Income Account:**

NSP 1 PI - Dover Admin

Overall	Jan 1 thru Mar 31, 2015	To Date
Total Projected Budget from All Sources	N/A	\$127,150.58
Total Budget	\$0.00	\$127,150.58
Total Obligated	\$0.00	\$127,150.58
Total Funds Drawdown	\$0.00	\$70,573.30
Program Funds Drawdown	\$0.00	\$16,682.43
Program Income Drawdown	\$0.00	\$53,890.87
Program Income Received	\$0.00	\$53,890.87
Total Funds Expended	\$0.00	\$55,855.95
City of Dover	\$0.00	\$55,855.95
Match Contributed	\$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:**

#02-08-03 Admin: No activity to report.

**Accomplishments Performance Measures**

No Accomplishments Performance Measures found.

**Beneficiaries Performance Measures**

No Beneficiaries 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

**Project # / Title: NSP #02-08-04 / Dover Use B LH25****Grantee Activity Number: NSP #02-08-04****Activity Title: Dover Use B LH25****Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

NSP #02-08-04

**Project Title:**

Dover Use B LH25

**Projected Start Date:**

04/01/2009

**Projected End Date:**

12/31/2014

**Benefit Type:**

Direct ( HouseHold )

**Completed Activity Actual End Date:****National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

City of Dover

**Program Income Account:**

NSP 1 PI - Dover Use B LH25

**Overall****Jan 1 thru Mar 31, 2015****To Date****Total Projected Budget from All Sources**

N/A

\$887,432.31

**Total Budget**

\$0.00

\$887,432.31

**Total Obligated**

\$0.00

\$887,432.31

**Total Funds Drawdown**

\$0.00

\$887,432.31

**Program Funds Drawdown**

\$0.00

\$588,613.32

**Program Income Drawdown**

\$0.00

\$298,818.99

**Program Income Received**

\$0.00

\$298,818.99

**Total Funds Expended**

\$0.00

\$867,432.31

City of Dover

\$0.00

\$867,432.31

**Match Contributed**

\$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 stabilizng neighborhoods in zip codes 19901 and 19904 (part)



### Activity Progress Narrative:

#02-08-04 Use B LH25: No activity to report.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	2/4
# ELI Households (0-30% AMI)	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/4
# of Singlefamily Units	0	2/4

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	2/4	0/0	2/4	100.00
# Owner Households	0	0	0	1/4	0/0	1/4	100.00
# Renter Households	0	0	0	1/0	0/0	1/0	100.00

### 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	

---

**Project # / Title:** NSP #02-08-05 / Dover Use E

**Grantee Activity Number:** NSP #02-08-05

**Activity Title:** Dover Use E

**Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP #02-08-05

**Projected Start Date:**

10/01/2013

**Activity Status:**

Under Way

**Project Title:**

Dover Use E

**Projected End Date:**

12/31/2014



**Benefit Type:**

Direct ( HouseHold )

**Completed Activity Actual End Date:****National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Dover

**Program Income Account:**

NPS 1 PI - Dover Use E

**Overall**

	<b>Jan 1 thru Mar 31, 2015</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$133,508.70
<b>Total Budget</b>	\$0.00	\$133,508.70
<b>Total Obligated</b>	\$0.00	\$133,508.70
<b>Total Funds Drawdown</b>	\$0.00	\$133,508.70
<b>Program Funds Drawdown</b>	\$0.00	\$22,500.00
<b>Program Income Drawdown</b>	\$0.00	\$111,008.70
<b>Program Income Received</b>	\$0.00	\$111,008.70
<b>Total Funds Expended</b>	\$0.00	\$38,134.93
City of Dover	\$0.00	\$38,134.93
<b>Match Contributed</b>	\$0.00	\$0.00

**Activity Description:**

Provide up to \$20,000 per household at or below 120% AMI toward downpayment and closing costs

**Location Description:**

19904 and 19901

**Activity Progress Narrative:**

#02-08-05 Use E: No activity to report.

**Accomplishments Performance Measures****No Accomplishments Performance Measures found.****Beneficiaries Performance Measures****No Beneficiaries 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

**Project # / Title: NSP #03-08-01 / Sussex Use A****Grantee Activity Number: NSP #03-08-01****Activity Title: Sussex Use A****Activity Category:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

NSP #03-08-01

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Program Income Account:**

NSP 1 PI - Sussex Use A

**Activity Status:**

Under Way

**Project Title:**

Sussex Use A

**Projected End Date:**

12/31/2014

**Completed Activity Actual End Date:****Responsible Organization:**

Sussex County1

**Overall****Total Projected Budget from All Sources****Jan 1 thru Mar 31, 2015**

N/A

**To Date**

\$1,268,239.11

**Total Budget**

\$0.00

\$1,268,239.11

**Total Obligated**

\$0.00

\$1,268,239.11

**Total Funds Drawdown**

\$0.00

\$1,250,489.66

**Program Funds Drawdown**

\$0.00

\$1,112,250.55

**Program Income Drawdown**

\$0.00

\$138,239.11

**Program Income Received**

\$0.00

\$138,239.11

**Total Funds Expended**

\$0.00

\$1,249,187.41

Sussex County1

\$0.00

\$1,249,187.41

**Match Contributed**

\$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:

#03-08-01 Use A: During this quarter, provided Direct homeowner assistance for (1) home, 5090 Neals School Road sold 01/07/15. HHS = 2 / 2-White / Non-hispanic / Not female headed / Under 120% AMI (65% AMI-income = \$31,828)

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	18/20
# of Singlefamily Units	0	18/20

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/10	6/10	18/20	33.33
# Owner Households	0	0	0	0/10	6/10	18/20	33.33

### 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	

**Project # / Title:** NSP #03-08-02 / Sussex Admin

**Grantee Activity Number:** NSP #03-08-02

**Activity Title:** Sussex Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

NSP #03-08-02

**Project Title:**

Sussex Admin

**Projected Start Date:**

03/23/2009

**Projected End Date:**

12/31/2014

**Benefit Type:**

( )

**Completed Activity Actual End Date:**

**National Objective:**

N/A

**Responsible Organization:**

Sussex County1

**Program Income Account:**



<b>Overall</b>	<b>Jan 1 thru Mar 31, 2015</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$174,363.81
<b>Total Budget</b>	\$0.00	\$174,363.81
<b>Total Obligated</b>	\$0.00	\$174,363.81
<b>Total Funds Drawdown</b>	\$0.00	\$174,363.81
<b>Program Funds Drawdown</b>	\$0.00	\$130,000.00
<b>Program Income Drawdown</b>	\$0.00	\$44,363.81
<b>Program Income Received</b>	\$0.00	\$44,363.81
<b>Total Funds Expended</b>	\$0.00	\$162,952.41
Sussex County <sup>1</sup>	\$0.00	\$162,952.41
<b>Match Contributed</b>	\$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:

#03-08-02 Admin: There is no activity to report.

### Accomplishments Performance Measures

**No Accomplishments Performance Measures found.**

### Beneficiaries Performance Measures

**No Beneficiaries 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

**Project # / Title: NSP #03-08-03 / Sussex Use A LH25****Grantee Activity Number: NSP #03-08-03****Activity Title: Sussex Use A LH25****Activity Category:**

Homeownership Assistance to low- and moderate-income

**Activity Status:**

Under Way

**Project Number:**

NSP #03-08-03

**Project Title:**

Sussex Use A LH25

**Projected Start Date:**

04/01/2009

**Projected End Date:**

12/31/2014

**Benefit Type:**

Direct ( HouseHold )

**Completed Activity Actual End Date:****National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

Sussex County1

**Program Income Account:**

NSP 1 PI - Sussex Use A LH25

**Overall****Jan 1 thru Mar 31, 2015****To Date****Total Projected Budget from All Sources**

N/A

\$1,031,985.86

**Total Budget**

\$0.00

\$1,031,985.86

**Total Obligated**

\$0.00

\$1,031,985.86

**Total Funds Drawdown**

\$0.00

\$1,004,098.37

**Program Funds Drawdown**

\$0.00

\$742,112.51

**Program Income Drawdown**

\$0.00

\$261,985.86

**Program Income Received**

\$0.00

\$261,985.86

**Total Funds Expended**

\$0.00

\$879,170.08

Sussex County1

\$0.00

\$879,170.08

**Match Contributed**

\$0.00

\$0.00

**Activity Description:**

The Sussex County Neighborhood Stabilization Program will establish finance mechanisms for low income households that are at or below 50% area median 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:**

#03-08-03 Use A LH25: There is no activity to report.

## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	18/7
# of Singlefamily Units	0	18/7

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	18/7	0/0	18/7	100.00
# Owner Households	0	0	0	18/7	0/0	18/7	100.00

## 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	

**Project # / Title:** NSP #04-08-02 / Wilmington Use B

**Grantee Activity Number:** NSP #04-08-02  
**Activity Title:** Wilmington Use B

### Activity Category:

Rehabilitation/reconstruction of residential structures

### Project Number:

NSP #04-08-02

### Projected Start Date:

04/01/2009

### Benefit Type:

Direct ( HouseHold )

### National Objective:

NSP Only - LMMI

### Program Income Account:

NSP 1 PI - COW Use B

### Activity Status:

Under Way

### Project Title:

Wilmington Use B

### Projected End Date:

12/31/2014

### Completed Activity Actual End Date:

### Responsible Organization:

City of Wilmington1



Overall	Jan 1 thru Mar 31, 2015	To Date
Total Projected Budget from All Sources	N/A	\$2,280,259.84
Total Budget	\$0.00	\$2,280,259.84
Total Obligated	\$0.00	\$2,280,259.84
Total Funds Drawdown	\$0.00	\$2,075,541.18
Program Funds Drawdown	\$0.00	\$1,572,007.34
Program Income Drawdown	\$0.00	\$503,533.84
Program Income Received	\$0.00	\$503,533.84
Total Funds Expended	\$0.00	\$1,840,851.98
City of Wilmington1	\$0.00	\$1,840,851.98
Match Contributed	\$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. The City of Wilmington will also provide closing cost assistance to eligible NSP homebuyers.

### Location Description:

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

### Activity Progress Narrative:

#04-08-02 Use B: No activity to report.

## Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	4/26

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	4/26
# of Singlefamily Units	0	4/26

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	3/26	4/26	75.00
# Owner Households	0	0	0	0/0	3/26	4/26	75.00

## 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

**Project # / Title:** NSP #04-08-03 / Wilmington Demolition

**Grantee Activity Number:** NSP #04-08-03

**Activity Title:** Wilmington Demolition

**Activity Category:**

Clearance and Demolition

**Activity Status:**

Under Way

**Project Number:**

NSP #04-08-03

**Project Title:**

Wilmington Demolition

**Projected Start Date:**

04/01/2009

**Projected End Date:**

12/31/2014

**Benefit Type:**

( )

**Completed Activity Actual End Date:**

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Wilmington1

**Program Income Account:**

NSP 1 PI - COW Use D

#### Overall

#### Jan 1 thru Mar 31, 2015

#### To Date

**Total Projected Budget from All Sources**

N/A

\$216,420.00

**Total Budget**

\$0.00

\$216,420.00

**Total Obligated**

\$0.00

\$216,420.00

**Total Funds Drawdown**

\$0.00

\$108,955.00

**Program Funds Drawdown**

\$0.00

\$91,285.00

**Program Income Drawdown**

\$0.00

\$17,670.00

**Program Income Received**

\$0.00

\$17,670.00

**Total Funds Expended**

\$0.00

\$108,955.00

City of Wilmington1

\$0.00

\$108,955.00

**Match Contributed**

\$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:

#04-08-03 Use D: No activity to report.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	3/5

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	3/5
# of Singlefamily Units	0	3/5

### Beneficiaries Performance Measures

No Beneficiaries 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	

---

**Project # / Title:** NSP #04-08-04 / Wilmington Admin

**Grantee Activity Number:** NSP #04-08-04

**Activity Title:** Wilmington Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

NSP #04-08-04

**Project Title:**

Wilmington Admin

**Projected Start Date:**

04/01/2009

**Projected End Date:**

12/31/2014

**Benefit Type:**

( )

**Completed Activity Actual End Date:**



**National Objective:**

N/A

**Responsible Organization:**

City of Wilmington1

**Program Income Account:**

NSP 1 PI - COW Admin

<b>Overall</b>	<b>Jan 1 thru Mar 31, 2015</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$397,397.94
<b>Total Budget</b>	\$0.00	\$397,397.94
<b>Total Obligated</b>	\$0.00	\$281,659.03
<b>Total Funds Drawdown</b>	\$0.00	\$281,659.03
<b>Program Funds Drawdown</b>	\$0.00	\$169,338.80
<b>Program Income Drawdown</b>	\$0.00	\$112,320.23
<b>Program Income Received</b>	\$0.00	\$117,397.94
<b>Total Funds Expended</b>	\$0.00	\$255,558.78
City of Wilmington1	\$0.00	\$255,558.78
<b>Match Contributed</b>	\$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:**

#04-08-04 Admin: No activity to report.

**Accomplishments Performance Measures****No Accomplishments Performance Measures found.****Beneficiaries Performance Measures****No Beneficiaries 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

**Project # / Title: NSP #04-08-05 / Wilmington Use B LH25****Grantee Activity Number: NSP #04-08-05****Activity Title: Wilmington Use B LH25****Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

NSP #04-08-05

**Project Title:**

Wilmington Use B LH25

**Projected Start Date:**

04/01/2009

**Projected End Date:**

12/31/2014

**Benefit Type:**

Direct ( HouseHold )

**Completed Activity Actual End Date:****National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

City of Wilmington1

**Program Income Account:**

NSP 1 PI - COW Use B LH25

**Overall****Jan 1 thru Mar 31, 2015****To Date****Total Projected Budget from All Sources**

N/A

\$1,013,384.40

**Total Budget**

\$0.00

\$1,013,384.40

**Total Obligated**

\$0.00

\$1,013,384.40

**Total Funds Drawdown**

\$0.00

\$750,472.40

**Program Funds Drawdown**

\$0.00

\$721,362.00

**Program Income Drawdown**

\$0.00

\$29,110.40

**Program Income Received**

\$0.00

\$29,110.40

**Total Funds Expended**

\$0.00

\$741,717.58

City of Wilmington1

\$0.00

\$741,717.58

**Match Contributed**

\$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 eligible use B under the NSP eligibly uses of property types to serve the low income households. The City of Wilmington will also provide closing cost assistance for eligible NSP homebuyers under Use B.

**Location Description:**

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



### Activity Progress Narrative:

#04-08-05 Use B LH25: No activity to report.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	1/15
# ELI Households (0-30% AMI)	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/15
# of Singlefamily Units	0	1/15

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/15	0/0	1/15	100.00
# Owner Households	0	0	0	1/15	0/0	1/15	100.00
# Renter Households	0	0	0	0/0	0/0	0/0	0

### 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	

---

**Project # / Title:** NSP #04-08-06 / Wilmington Use E

**Grantee Activity Number:** NSP #04-08-06

**Activity Title:** Wilmington Use E

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP #04-08-06

**Projected Start Date:**

10/14/2009

**Activity Status:**

Under Way

**Project Title:**

Wilmington Use E

**Projected End Date:**

12/31/2014





**Benefit Type:**

Direct ( HouseHold )

**Completed Activity Actual End Date:****National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Wilmington1

**Program Income Account:**

NSP 1 PI - COW Use E

Overall	Jan 1 thru Mar 31, 2015	To Date
Total Projected Budget from All Sources	N/A	\$2,648,883.18
Total Budget	\$0.00	\$2,648,883.18
Total Obligated	\$0.00	\$2,648,883.18
Total Funds Drawdown	\$0.00	\$1,831,502.88
Program Funds Drawdown	\$0.00	\$1,442,869.70
Program Income Drawdown	\$0.00	\$388,633.18
Program Income Received	\$0.00	\$388,633.18
Total Funds Expended	\$0.00	\$1,752,648.47
City of Wilmington1	\$0.00	\$1,752,648.47
Match Contributed	\$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:**

#04-08-06 Use E: No activity to report.

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	24/21

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	24/21
# of Singlefamily Units	0	24/21

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total Low/Mod%



# of Households	0	0	0	1/0	19/21	24/21	83.33
# Owner Households	0	0	0	1/0	19/21	24/21	83.33

## 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	

## Project # / Title: NSP #04-08-07 / Wilmington Use E LH25

<b>Grantee Activity Number:</b>	<b>NSP #04-08-07</b>
<b>Activity Title:</b>	<b>Wilmington Use E LH25</b>

<b>Activity Category:</b>	<b>Activity Status:</b>
Rehabilitation/reconstruction of residential structures	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
NSP #04-08-07	Wilmington Use E LH25
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
03/20/2009	12/31/2014
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
Direct ( HouseHold )	
<b>National Objective:</b>	<b>Responsible Organization:</b>
NSP Only - LH - 25% Set-Aside	City of Wilmington2
<b>Program Income Account:</b>	
NSp 1 PI - COW Use E LH25	

Overall	Jan 1 thru Mar 31, 2015	To Date
Total Projected Budget from All Sources	N/A	\$488,495.20
Total Budget	\$0.00	\$488,495.20
Total Obligated	\$0.00	\$488,495.20
Total Funds Drawdown	\$0.00	\$404,186.51
Program Funds Drawdown	\$0.00	\$15,691.31
Program Income Drawdown	\$0.00	\$388,495.20
Program Income Received	\$0.00	\$388,495.20
Total Funds Expended	\$0.00	\$388,495.20
City of Wilmington2	\$0.00	\$388,495.20
Match Contributed	\$0.00	\$0.00

### Activity Description:

City of Wilmington will redevelop one home targeting low income populations

### Location Description:

19801, 19803, and parts of 19805

### Activity Progress Narrative:

#04-08-07 Use E LH25: No activity to report.

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	2/1
# of Singlefamily Units	0	2/1

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	1/1	1/0	2/1	100.00
# Owner Households	0	0	0	1/1	1/0	2/1	100.00

### 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	

**Project # / Title:** NSP #05-08-01 / NCC Use B

**Grantee Activity Number:** NSP #05-08-01

**Activity Title:** NCC Use B

#### Activity Category:

Rehabilitation/reconstruction of residential structures

#### Project Number:

NSP #05-08-01

#### Projected Start Date:

#### Activity Status:

Under Way

#### Project Title:

NCC Use B

#### Projected End Date:



04/01/2009

12/31/2014

**Benefit Type:**

Direct ( HouseHold )

**Completed Activity Actual End Date:****National Objective:**

NSP Only - LMMI

**Responsible Organization:**

New Castle County1

**Program Income Account:**

NSP 1 PI - NCC Use B

**Overall****Total Projected Budget from All Sources****Jan 1 thru Mar 31, 2015**

N/A

**To Date**

\$7,644,480.06

**Total Budget**

\$0.00

\$7,644,480.06

**Total Obligated**

\$0.00

\$7,644,480.06

**Total Funds Drawdown**

\$0.00

\$7,576,747.38

**Program Funds Drawdown**

\$0.00

\$5,037,377.55

**Program Income Drawdown**

\$0.00

\$2,539,369.83

**Program Income Received**

\$0.00

\$2,539,369.83

**Total Funds Expended**

\$0.00

\$7,213,244.92

New Castle County1

\$0.00

\$7,213,244.92

**Match Contributed**

\$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:**

#05-08-01 Use B: During this quarter, sold (1) home - Rehab completed and sold to qualified homebuyer on 03/20/15. 62 Karlyn: HHS = 5 / 1-White / Non-hispanic / Female headed / under 120% AMI (Income = \$50,267)

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	7/23

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	8/23
# of Singlefamily Units	0	8/23

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected		
	Low	Mod	Total	Low	Mod	Total Low/Mod%



# of Households	0	0	0	2/11	9/12	12/23	91.67
# Owner Households	0	0	0	2/11	9/12	12/23	91.67

## 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	

## Project # / Title: NSP #05-08-02 / NCC Admin

<b>Grantee Activity Number:</b>	<b>NSP #05-08-02</b>
<b>Activity Title:</b>	<b>NCC Admin</b>

<b>Activity Category:</b>	<b>Activity Status:</b>
Administration	Under Way
<b>Project Number:</b>	<b>Project Title:</b>
NSP #05-08-02	NCC Admin
<b>Projected Start Date:</b>	<b>Projected End Date:</b>
03/23/2009	12/31/2014
<b>Benefit Type:</b>	<b>Completed Activity Actual End Date:</b>
( )	
<b>National Objective:</b>	<b>Responsible Organization:</b>
N/A	New Castle County1
<b>Program Income Account:</b>	
NSP 1 PI - NCC Admin	

Overall	Jan 1 thru Mar 31, 2015	To Date
Total Projected Budget from All Sources	N/A	\$708,871.03
Total Budget	\$0.00	\$708,871.03
Total Obligated	\$0.00	\$708,871.03
Total Funds Drawdown	\$0.00	\$708,871.03
Program Funds Drawdown	\$0.00	\$350,000.00
Program Income Drawdown	\$0.00	\$358,871.03
Program Income Received	\$0.00	\$358,871.03
Total Funds Expended	\$0.00	\$581,412.00
New Castle County1	\$0.00	\$581,412.00
Match Contributed	\$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:

#05-08-02 Admin: No activity to report.

### Accomplishments Performance Measures

No Accomplishments Performance Measures found.

### Beneficiaries Performance Measures

No Beneficiaries 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

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**Project # / Title:** NSP #05-08-03 / NCC Use B LH25

**Grantee Activity Number:** NSP #05-08-03

**Activity Title:** NCC Use B LH25

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP #05-08-03

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct ( HouseHold )

**Activity Status:**

Under Way

**Project Title:**

NCC Use B LH25

**Projected End Date:**

12/31/2014

**Completed Activity Actual End Date:**



**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

New Castle County1

**Program Income Account:**

NSP 1 PI - NCC Use B LH25

<b>Overall</b>	<b>Jan 1 thru Mar 31, 2015</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$1,371,782.82
<b>Total Budget</b>	\$0.00	\$1,371,782.82
<b>Total Obligated</b>	\$0.00	\$1,371,782.82
<b>Total Funds Drawdown</b>	\$0.00	\$1,371,782.82
<b>Program Funds Drawdown</b>	\$0.00	\$944,889.77
<b>Program Income Drawdown</b>	\$0.00	\$426,893.05
<b>Program Income Received</b>	\$0.00	\$426,893.05
<b>Total Funds Expended</b>	\$0.00	\$1,343,912.18
New Castle County1	\$0.00	\$1,343,912.18
<b>Match Contributed</b>	\$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 properties 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:**

#05-08-03 Use B LH25: No activity to report.

**Accomplishments Performance Measures**

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Properties</b>	0	10/8
<b># ELI Households (0-30% AMI)</b>	0	1/0

	<b>This Report Period</b>	<b>Cumulative Actual Total / Expected</b>
	<b>Total</b>	<b>Total</b>
<b># of Housing Units</b>	0	10/8
<b># of Singlefamily Units</b>	0	10/8

**Beneficiaries Performance Measures**

	<b>This Report Period</b>			<b>Cumulative Actual Total / Expected</b>			
	<b>Low</b>	<b>Mod</b>	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Total Low/Mod%</b>	
<b># of Households</b>	0	0	0	10/8	0/0	10/8	100.00
<b># Owner Households</b>	0	0	0	10/8	0/0	10/8	100.00
<b># Renter Households</b>	0	0	0	0/0	0/0	0/0	0



## 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

**Project # / Title:** NSP #05-08-04 / NCC Use E

**Grantee Activity Number:** NSP #05-08-04

**Activity Title:** NCC Use E

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP #05-08-04

**Projected Start Date:**

04/01/2009

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Program Income Account:**

NSP 1 PI - NCC Use E

**Activity Status:**

Under Way

**Project Title:**

NCC Use E

**Projected End Date:**

12/31/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

New Castle County2

### Overall

	Jan 1 thru Mar 31, 2015	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$1,281,449.27
<b>Total Budget</b>	\$0.00	\$1,281,449.27
<b>Total Obligated</b>	\$0.00	\$1,281,449.27
<b>Total Funds Drawdown</b>	\$0.00	\$1,274,802.77
<b>Program Funds Drawdown</b>	\$0.00	\$294,174.94
<b>Program Income Drawdown</b>	\$0.00	\$980,627.83
<b>Program Income Received</b>	\$0.00	\$980,627.83
<b>Total Funds Expended</b>	\$0.00	\$1,109,998.55
New Castle County2	\$0.00	\$1,109,998.55
<b>Match Contributed</b>	\$0.00	\$0.00

### Activity Description:





The New Castle County Neighborhood Stabilization Program will provide assistance to buyers purchasing vacant residential properties and will focus on vacant or blighted/demolished 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 vacant/demolished residential properties in zip codes 19720, 19709, 19802, 19805, and 19701.

### Activity Progress Narrative:

#05-08-04 Use E: During this quarter, sold (1) home on 01/05/15 - Rehab completed and sold to qualified homebuyer. 17 S. Lunenburg HHS = 5 / Black / Non Hispanic / under 120% AMI (Income = \$89,049)

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	33/5

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/2	33/3	33/5	100.00
# Owner Households	0	0	0	0/2	33/3	33/5	100.00

### 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	

**Project # / Title:** NSP #05-08-05 / NCC Use E LH25

**Grantee Activity Number:** NSP #05-08-05  
**Activity Title:** NCC Use E LH25

**Activity Category:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Under Way

**Project Number:**

**Project Title:**



NSP #05-08-05

**Projected Start Date:**

03/14/2013

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Program Income Account:**

NSP 1 PI - NCC Use E LH25

NCC Use E LH25

**Projected End Date:**

12/31/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

New Castle County2

**Overall**

**Total Projected Budget from All Sources**

**Jan 1 thru Mar 31, 2015**

N/A

**To Date**

\$322,539.96

**Total Budget**

\$0.00

\$322,539.96

**Total Obligated**

\$0.00

\$322,539.96

**Total Funds Drawdown**

\$0.00

\$322,539.96

**Program Funds Drawdown**

\$0.00

\$299,178.56

**Program Income Drawdown**

\$0.00

\$23,361.40

**Program Income Received**

\$0.00

\$23,361.40

**Total Funds Expended**

\$0.00

\$291,421.48

New Castle County2

\$0.00

\$291,421.48

**Match Contributed**

\$0.00

\$0.00

**Activity Description:**

The New Castle County Neighborhood Stabilization Program will provide assistance to buyer purchasing vacant residential properties through direct homebuyer subsidy through their NSP funded VHAP program and/or through acquisition-rehabilitation-resale.

**Location Description:**

The New Castle County Neighborhood Stabilization Program will provide assistance to buyer purchasing vacant residential properties and will focus on vacant or blighted/demolished properties in the primary zip code of 19720 but may also include the zip codes of 19709, 19802, 19805 and 19701.

**Activity Progress Narrative:**

#05-08-05 Use E LH25: No activity to report.

**Accomplishments Performance Measures**

**No Accomplishments Performance Measures found.**



## Beneficiaries Performance Measures

No Beneficiaries 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

**Project # / Title:** NSP #06-08-01 / DSHA Admin

**Grantee Activity Number:** NSP #06-08-01

**Activity Title:** DSHA Admin

**Activity Category:**

Administration

**Activity Status:**

Under Way

**Project Number:**

NSP #06-08-01

**Project Title:**

DSHA Admin

**Projected Start Date:**

03/20/2009

**Projected End Date:**

03/20/2013

**Benefit Type:**

( )

**Completed Activity Actual End Date:**

**National Objective:**

N/A

**Responsible Organization:**

Delaware State Housing Authority

**Program Income Account:**

NSP 1 PI - DSHA Admin

### Overall

### Jan 1 thru Mar 31, 2015

### To Date

**Total Projected Budget from All Sources**

N/A

\$970,000.00

**Total Budget**

\$0.00

\$970,000.00

**Total Obligated**

\$0.00

\$970,000.00

**Total Funds Drawdown**

\$0.00

\$970,000.00

**Program Funds Drawdown**

\$0.00

\$970,000.00

**Program Income Drawdown**

\$0.00

\$0.00

**Program Income Received**

\$0.00

\$0.00

**Total Funds Expended**

\$0.00

\$970,000.00

Delaware State Housing Authority<sup>1</sup>

\$0.00

\$970,000.00



Match Contributed

\$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:

#06-08-01 Admin: No activity to report.

### Accomplishments Performance Measures

No Accomplishments Performance Measures found.

### Beneficiaries Performance Measures

No Beneficiaries 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

