

## City of Springfield, MA

### Neighborhood Stabilization Program 3 (NSP3) Substantial Amendment

#### Third Amendment

#### 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	McCafferty, Geraldine
Email Address	<a href="mailto:gmccafferty@springfieldcityhall.com">gmccafferty@springfieldcityhall.com</a>
Phone Number	(413) 787-6500
Mailing Address	Office of Housing, 1600 E. Columbus Ave., Springfield, MA 01103

#### 2. Areas of Greatest Need

##### Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

##### Data Sources Used to Determine Areas of Greatest Need

###### Describe the data sources used to determine the areas of greatest need.

Response:

The City relied on baseline data provided by HUD indicating, by census block group, NSP3 need, number of housing units, percentage of LMMI and LMI households, HMDA data, foreclosure start estimates and other need indicators. The City also reviewed maps of the following internal City data: 1) registered foreclosing and vacant properties; and 2) properties that have been cited for blight.

##### Determination of Areas of Greatest Need

###### Describe how the areas of greatest need were established.

Response:

The City of Springfield received an NSP1 grant. In order to establish the NSP1 target areas, the City undertook extensive review of data and held community and stakeholder meetings. Based on this analysis, the City selected two contiguous neighborhoods and portions of two other contiguous neighborhoods as its target area. The two full neighborhoods are Old Hill and Six Corners, and the partial neighborhoods are the South End and Forest Park. For NSP3, the City has started with the presumption that it will continue to focus NSP3 funds in the areas targeted for NSP1, and has reviewed updated data to determine if current conditions justify the continuing focus or indicate the need for any changes. The City has determined that the same patterns of foreclosure and blight that existed for the analysis for NSP1 continue to justify use of the same target area.

### 3. Definitions and Descriptions

#### Definitions

Term	Definition															
Blighted Structure	<p>The City defines “Blighted Structure” for the purpose of the NSP as meeting the definition set forth in Springfield City Ordinance 7.36.030:</p> <p>Any vacant building, structure or parcel of land in which at least one of the following conditions exist:</p> <ol style="list-style-type: none"> <li>1. It is becoming dilapidated as documented by the code enforcement department.</li> <li>2. It is attracting illegal activity as documented by the police department.</li> <li>3. It is a fire hazard as determined by the fire marshal or as documented by the fire department; or</li> <li>4. It is determined by the code enforcement department that the building, structure or parcel of land is in a condition which poses a serious threat to safety, health, morals and general welfare of the city.</li> </ol>															
Affordable Rents	<p>The maximum Affordable Rents shall not exceed the Fair Market Rents (FMR) as published annually by the U.S. Department of Housing and Urban Development for the City of Springfield, Massachusetts. The current rates are listed below:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th colspan="5">Springfield MA Fair Market Rents (2015)</th> </tr> <tr> <th>Efficiency</th> <th>1 Bdrm</th> <th>2 Bdrm</th> <th>3 Bdrm</th> <th>4 Bdrm</th> </tr> </thead> <tbody> <tr> <td>\$616</td> <td>\$739</td> <td>\$924</td> <td>\$1154</td> <td>\$1314</td> </tr> </tbody> </table>	Springfield MA Fair Market Rents (2015)					Efficiency	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	\$616	\$739	\$924	\$1154	\$1314
Springfield MA Fair Market Rents (2015)																
Efficiency	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm												
\$616	\$739	\$924	\$1154	\$1314												

#### Descriptions

Term	Definition
Long-Term Affordability	<p>The City of Springfield uses the minimum affordability period of the federal HOME Investment Partnership Program, 24 CFR 92.252(a), (c), (e) and (f), and 92.254. The minimum affordability periods are as follows:</p> <ul style="list-style-type: none"> <li>• Up to \$15,000 – 5 Years</li> <li>• \$15,001 to \$40,000 – 10 Years</li> <li>• Over \$40,000 – 15 years</li> <li>• New Construction – 20 years</li> </ul> <p>For all for –sale properties assisted with NSP3 finds, the City will require that a recapture provision be incorporated into a deed restriction on the property. For rental properties, the City will maintain affordability through the use of a recorded deed rider.</p>
Housing Rehabilitation Standards	<p>All dwelling units that require rehabilitation must meet local and state building codes. The City of Springfield will require home rehabilitation and new construction to meet or exceed current Massachusetts State Building</p>

	Code, 780 CMR, and the State Sanitary Code that specifies the minimum standards for human habitation, 105CMR 400 and 410. The City of Springfield will encourage rehabilitation that improves the energy efficiency and/or conservation of dwelling units receiving assistance. Additionally, the City will encourage the incorporation of green building improvements when economically feasible to provide long-term affordability, increased sustainability and attractiveness of housing and neighborhoods.
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#### 4. Low-Income Targeting

##### Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

<b>Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.</b>
Response: Total low-income set-aside <b>percentage</b> (must be no less than 25 percent): 25.00% Total funds set aside for low-income individuals = \$299,250.00

##### Meeting Low-Income Target

<b>Provide a summary that describes the manner in which the low-income targeting goals will be met.</b>
Response: The City will provide a minimum of \$249,250 for construction of single-family homes which will be sold to households with income of no more than 50% area median income. The City will provide \$50,000 to rehabilitate the vacant property at 71 Adams St., which will create 4 units of rental housing which will be restricted to households at or below 50% area median income.

#### 5. Acquisition and Relocation

##### Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
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.	N/a
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).	N/a
The number of dwelling units reasonably expected to be made available for	

households whose income does not exceed 50 percent of area median income.	N/a
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## 6. Public Comment

### Citizen Participation Plan

<b>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</b>
Response: The City placed an advertisement in the local newspaper, in both English and Spanish, indicating that the plan would be available for comment for the period March 4 through March 19, 2015, and indicating where the plan could be accessed. On March 4, 2015, the City posted the plan to its website and made it available in paper form in the City's Office of Housing and Office of Community Development.

### Summary of Public Comments Received:

[Insert comments received.]

### NSP Information by Activity

Activity Number 1	
<b>Activity Name</b>	Acquisition and Rehabilitation/Redevelopment of Foreclosed Properties for Resale
<b>Uses</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	24 CFR 570.201(a) Acquisition; (b) Disposition; (m) Construction of housing; (n) Direct homeownership assistance; 24 C.F.R 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties.
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	The City of Springfield will provide assistance to non-profit or private developers for acquisition and rehabilitation/redevelopment of foreclosed, abandoned or vacant homes. Using the model the City has used under NSP1, the City seeks qualified developers through a Request for Qualifications (RFQ) process. The City will continue to use developers that were chosen through the NSP1 RFQ, and will also seek additional developers through a new RFQ. Developers that are qualified will identify eligible properties and seek funding from the City to undertake redevelopment. Our experience in NSP1 has been that tax-foreclosed properties in the City's portfolio are particularly good candidates for NSP redevelopment. Where the City identifies these properties as candidates for NSP redevelopment, the City makes the properties available through a Request for Proposal (RFP) process). Qualified developers may apply for the properties and NSP funds in a single application.

	<p>The assistance is intended to prevent or ameliorate vacant properties and blight by providing assistance to make residential properties marketable to owner-occupants. This activity directly supports stabilization of the target neighborhoods. This activity will benefit households at or below 120% of area median income.</p> <p>The City of Springfield is proposing through this Substantial Amendment that properties developed using NSP3 funds and targeted to households at or below 120% area median income meet future eligibility requirements through presumed eligibility. Homes will be initially sold to income-qualifying households, and future affordability will be ensured through recapture of funds, with terms equal to those used in the HOME program.</p> <p>The City of Springfield will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 projects, subrecipients are required to meet Section 3 goals to the greatest extent possible, and the City assists in this effort by certifying Section 3 contractors and providing information about Section 3 contractors to subrecipients.</p>	
<b>Location Description</b>	The City of Springfield will carry out this activity in the NSP3 target areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$778,050.00
		\$
<b>Total Budget for Activity</b>		<b>\$778,050.00</b>
<b>Performance Measures</b>	5 units	
<b>Projected Start Date</b>	4/1/2011	
<b>Projected End Date</b>	3/30/2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Springfield Office of Housing
	<b>Location</b>	1600 E. Columbus Ave., Springfield, MA 01103
	<b>Administrator Contact Info</b>	(413) 787-6500; <a href="mailto:gmccafferty@springfieldcityhall.com">gmccafferty@springfieldcityhall.com</a>

<b>Activity Number 2</b>	
<b>Activity Name</b>	Acquisition and Rehabilitation/Redevelopment of Foreclosed Properties for Resale to Households at or Below 50% AMI
<b>Use</b>	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	24 CFR 570.201(a) Acquisition; (b) Disposition; (m) Construction of housing; (n) Direct homeownership assistance;

	24 C.F.R 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties.	
<b>National Objective</b>	Low Income Housing to Meet 25% Set-Aside (LH25)	
<b>Activity Description</b>	<p>The City will provide assistance for acquisition and redevelopment of foreclosed, abandoned or vacant homes. The assistance is intended to prevent or ameliorate vacant properties and blight by providing assistance to make residential properties marketable. This activity directly supports stabilization of the target neighborhoods. This activity will benefit households below 50% of area median income.</p> <p>The City will maintain affordability through the use of resale provisions in deed riders recorded at the time of sale of the home to a qualified purchaser. The length of the restriction shall be equal to those in the HOME program.</p> <p>The City of Springfield will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 projects, subrecipients are required to meet Section 3 goals to the greatest extent possible, and the City assists in this effort by certifying Section 3 contractors and providing information about Section 3 contractors to subreceptients.</p>	
<b>Location Description</b>	The City of Springfield will carry out this activity in the NSP3 target areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$249,250.00
		\$
		\$
<b>Total Budget for Activity</b>		\$249,250.00
<b>Performance Measures</b>	2 units	
<b>Projected Start Date</b>	4/1/2011	
<b>Projected End Date</b>	3/30/2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Springfield Office of Housing
	<b>Location</b>	1600 E. Columbus Ave., Springfield, MA 01103
	<b>Administrator Contact Info</b>	(413) 787-6500; <a href="mailto:gmccafferty@springfieldcityhall.com">gmccafferty@springfieldcityhall.com</a>

<b>Activity Number 3</b>	
<b>Activity Name</b>	Acquisition and Rehabilitation/Redevelopment of Foreclosed Properties for Rehabilitation of Rental Housing for Households at or Below 50% AMI
<b>Use</b>	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition

	<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24 CFR 570.201(a) Acquisition; (b) Disposition; (m) Construction of housing; 24 C.F.R 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties.	
<b>National Objective</b>	Low Income Housing to Meet 25% Set-Aside (LH25)	
<b>Activity Description</b>	<p>The City will provide assistance to Cross Town Corners for acquisition and redevelopment of foreclosed, abandoned or vacant units. The assistance is intended to prevent or ameliorate vacant properties and blight by providing assistance to make residential properties marketable. This activity directly supports stabilization of the target neighborhoods. This activity will benefit households below 50% of area median income.</p> <p>The City will maintain affordability through the use of a recorded deed rider. The length of the restriction shall be equal to those in the HOME program.</p> <p>The City of Springfield will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 projects, subrecipients are required to meet Section 3 goals to the greatest extent possible, and the City assists in this effort by certifying Section 3 contractors and providing information about Section 3 contractors to subreceptients.</p>	
<b>Location Description</b>	The City of Springfield will carry out this activity in the NSP3 target areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$50,000
		\$
		\$
<b>Total Budget for Activity</b>	\$50,000	
<b>Performance Measures</b>	4 units	
<b>Projected Start Date</b>	7/1/2013	
<b>Projected End Date</b>	1/30/2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Springfield Office of Housing
	<b>Location</b>	1600 E. Columbus Ave., Springfield, MA 01103
	<b>Administrator Contact Info</b>	(413) 787-6500; <a href="mailto:gmccafferty@springfieldcityhall.com">gmccafferty@springfieldcityhall.com</a>

Activity Number 4	
<b>Activity Name</b>	Acquisition and Rehabilitation/Redevelopment of Foreclosed Properties for Rehabilitation of Rental Housing for Households at or Below 120% AMI
<b>Use</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition

	<input checked="" type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24 CFR 570.201(m) Construction of housing; 24 C.F.R 570.202 Eligible rehabilitation and preservation activities for homes and other residential properties.	
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)	
<b>Activity Description</b>	<p>The City will provide assistance to Viva Development, Inc. for redevelopment of foreclosed, abandoned or vacant units. The assistance is intended to prevent or ameliorate vacant properties and blight by providing assistance to make residential properties marketable. This activity directly supports stabilization of the target neighborhoods. This activity will benefit households at or below 120% of area median income.</p> <p>The City will maintain affordability through the use of a recorded deed rider. The length of the restriction shall be equal to those in the HOME program.</p> <p>The City of Springfield will use its existing NSP Section 3 process as a model to provide, to the maximum extent feasible, for the hiring of employees who reside in the vicinity of NSP3 projects. For NSP1 projects, subrecipients are required to meet Section 3 goals to the greatest extent possible, and the City assists in this effort by certifying Section 3 contractors and providing information about Section 3 contractors to subrecipients.</p>	
<b>Location Description</b>	The City of Springfield will carry out this activity in the NSP3 target areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$131,511
		\$
		\$
<b>Total Budget for Activity</b>	\$131,511	
<b>Performance Measures</b>	4 units	
<b>Projected Start Date</b>	5/1/2015	
<b>Projected End Date</b>	4/30/2016	
<b>Responsible Organization</b>	<b>Name</b>	City of Springfield Office of Housing
	<b>Location</b>	1600 E. Columbus Ave., Springfield, MA 01103
	<b>Administrator Contact Info</b>	(413) 787-6500; <a href="mailto:gmccafferty@springfieldcityhall.com">gmccafferty@springfieldcityhall.com</a>

Activity Number 5	
<b>Activity Name</b>	Administration of NSP3 Program
<b>Use</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
	<input type="checkbox"/> Eligible Use E: Redevelopment

<b>CDBG Activity or Activities</b>	Administration of NSP3 Program	
<b>National Objective</b>		
<b>Activity Description</b>	The City of Springfield will administer the NSP3 grant.	
<b>Location Description</b>	The City of Springfield will carry out this activity in the NSP3 target areas.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$119,700.00
		\$
		\$
<b>Total Budget for Activity</b>	\$119,700.00	
<b>Performance Measures</b>		
<b>Projected Start Date</b>	4/1/2011	
<b>Projected End Date</b>	3/30/2014	
<b>Responsible Organization</b>	<b>Name</b>	City of Springfield
	<b>Location</b>	1600 E. Columbus Ave. Springfield, MA 01103
	<b>Administrator Contact Info</b>	(413) 787-6500 <a href="mailto:gmccafferty@springfieldcityhall.com">gmccafferty@springfieldcityhall.com</a>

## 1. Certifications

### Certifications for State and Entitlement Communities

(1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.

(2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.

(3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.

(4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.

(5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.

(6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

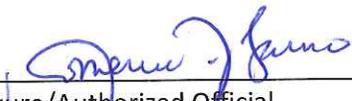
(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

  
\_\_\_\_\_  
Signature/Authorized Official

  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Title

**Attachments**

HUD NSP3 Map Submission

City of Springfield map of target neighborhoods

# HUD NSP3 Map Submission

HUD USER GIS Maps

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MONDAY, FEBRUARY 28, 2011



Site Map | Print | Font A A A |

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## Neighborhood Stabilization Program Grants

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

Enter an Address, city or state

Select a State  Select a County

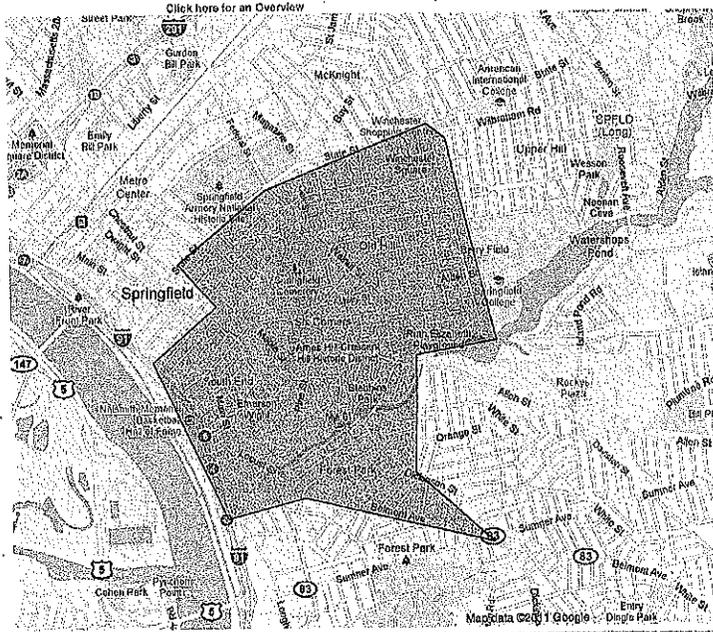
Map Options: Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%):  Trest Outline

**NSP3 Options**  
 14 Current Zoom Level  
 Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



**SPRINGFIELD, MASSACHUSETTS  
Neighborhood Stabilization Program 3**

The City of Springfield's Neighborhood Stabilization Program 3 (NSP3) target area is made up of the neighborhoods Old Hill, Six Corners, the South End, and lower Forest Park.

**NSP Target Area:**

