NSP GRANT SUBMISSION TEMPLATE & CHECKLIST

NSP grant allocations can be requested by submitting a paper NSP Substantial Amendment or a form under the Disaster Recovery Grant Reporting (DRGR) system. This template sets forth the suggested format for grantees under the NSP Program. A complete submission contains the information requested below, including:

(1) The NSP Substantial Amendment (attached below)
(2) Signed and Dated Certifications (attached below)
(3) Signed and Dated SF-424.

Grantees should also attach a completed NSP Substantial Amendment Checklist to ensure completeness and efficiency of review (attached below).

SPECIAL NOTE TO THOSE REVIEWING THIS DRAFT PLAN

This document is a form developed by HUD for grantees to use for submitting their plans for the use of NSP funds. Lettering in black font are the instructions and information contained on the HUD form. Lettering in blue font is the City's response to the information requested.

THE NSP SUBSTANTIAL AMENDMENT

Jurisdiction(s): **City of Kansas City, Missouri** Jurisdiction Web Address: **www.kcmo.org/neigh**	NSP Contact Person: **Shirley Winn** Address: **414 E 12th, 14th floor** Telephone: **816-513-2907** Fax: **816-513-2808** Email: **Shirley_Winn@kcmo.org**

A. AREAS OF GREATEST NEED

Provide summary needs data identifying the geographic areas of greatest need in the grantee's jurisdiction.

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

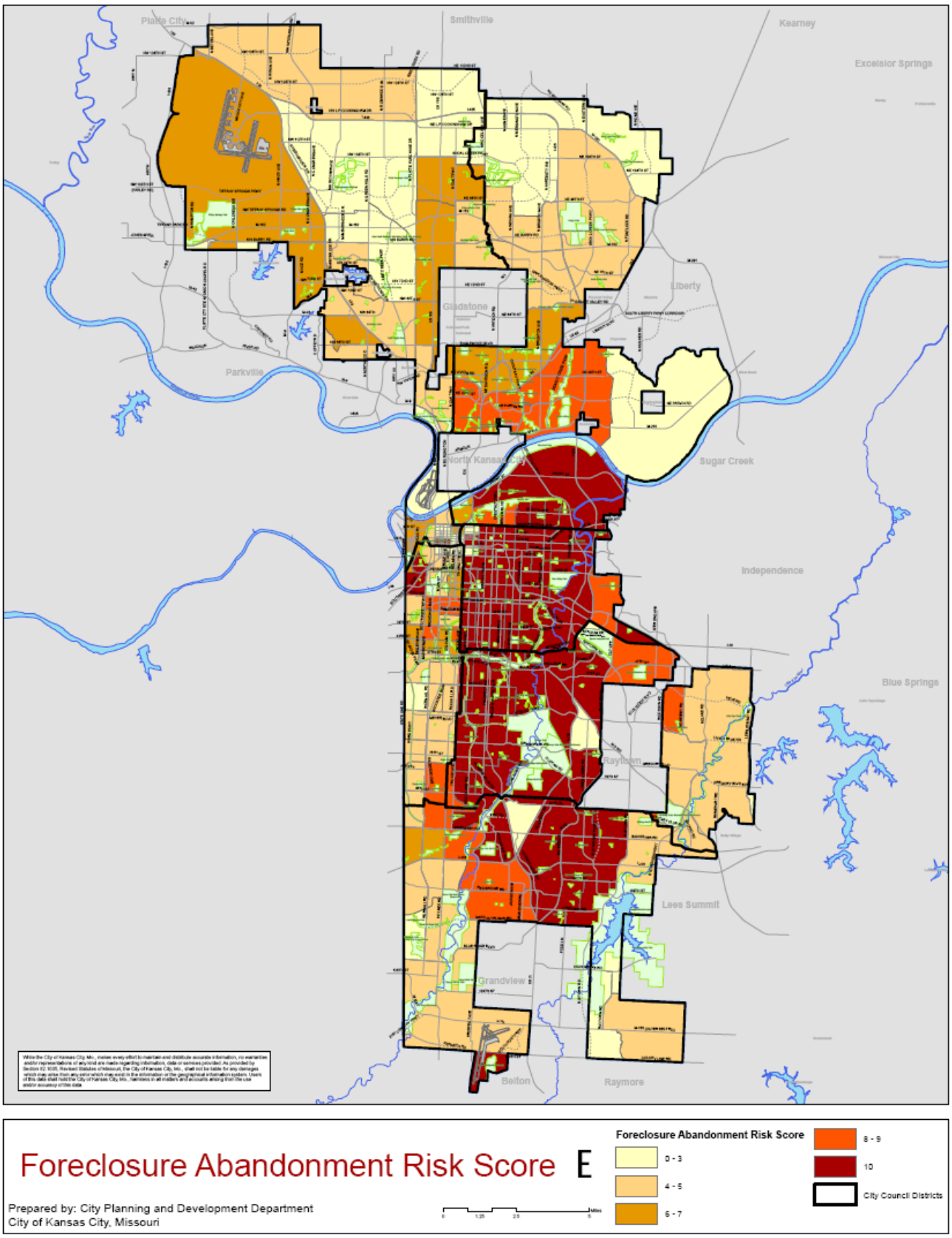
HUD has developed a foreclosure and abandonment risk score to assist grantees in targeting the areas of greatest need within their jurisdictions. Grantees may wish to consult this data, in developing this section of the Substantial Amendment.

Response:

Foreclosures have hit Kansas City hard. A recent check of RealtyTrac revealed over 3,900 bank-owned properties in the city and 745 in pre-foreclosure proceedings. The foreclosure and abandonment risk scores provided by HUD also show the extent of the impact. Of 568 census tracts in Kansas City, 235 or 41% received the highest risk score of "10". Funds will be targeted to census tracts with a risk score of 10. This includes census tracts in Council Districts 1, 3, 4, 5, and 6.

A table of the data utilized to determine the area of the greatest need is included as Attachment A

The map below shows the geographic distribution of these census tracts.


Platte City
Smithville
Kearney
Excelsior Springs
Liberty
Gladstone
Parkville
North Kansas City
Sugar Creek
Independence
Blue Springs
Raytown
Lees Summit
Grandview
Belton
Raymore
Foreclosure Abandonment Risk Score
E
Prepared by: City Planning and Development Department
City of Kansas City, Missouri
Miles
0 1.25 2.5 5
Foreclosure Abandonment Risk Score
0 - 3
4 - 5
6 - 7
8 - 9
10
City Council Districts

B. Distribution and Uses of Funds

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

Response:

HUD developed the estimated foreclosure risk score based upon the percentage of home foreclosures, the percentage of homes financed by a subprime mortgage related loan, and the predicted foreclosure rate in the next 18 months. Census tracts were rated on a scale of one to ten, with ten being the highest risk score. Census tracts that received the highest risk score of ten were determined to be the areas of the greatest need in Kansas City, Missouri.

A table listing the census tracts and data used in this determination is found in Attachment A.

The distribution and use of funds as described here and in more detail later will address the areas of the greatest need. Activities will be targeted to areas shown in the series of maps presented below. Although all areas of greatest need in Kansas City are categorized as highest risk in the score developed by HUD, there are areas that can be categorized as weak market areas and others as medium market areas.

Weak market areas are characterized by signs of abandonment that were present before foreclosures lead to further decline. Vacant lots are numerous. Code violations and other blighting conditions are present. Property values are very low.

Funds and activities related to land banking and demolition will be strategically focused in weak market areas within the larger target area. The goal is to demolish buildings when the potential for rehabilitation and resale is nonexistent. Vacant land can then be assembled for redevelopment projects.

Because we have limited experience with land banking, we intend to start out on a relatively small scale. If it proves to be successful, an amendment to expand the activity will be submitted.

Property values are slightly higher in medium market areas. Vacant lots are not numerous. The strategy for these areas is to provide incentives that will facilitate the

reuse of abandoned homes. We want to avoid demolition whenever possible and encourage construction of replacement structures when demolition is necessary.

It should also be noted that while NSP funds cannot be used for foreclosure prevention activities, we intend to support those activities through other resources. Funding is already provided to at least three agencies that provide housing counseling services, including foreclosure prevention guidance. Foreclosure prevention will continue to play an important role in our overall strategy.

C. DEFINITIONS AND DESCRIPTIONS

(1) Definition of "blighted structure" in context of state or local law.

Response:

Blighted structures may be demolished in areas designated for land banking activity. Because some of the structures may remain under private ownership at the time of demolition, the definition of blighted structure needs to agree with the definition of a dangerous building as found in the Kansas City, Missouri Property Maintenance Code:

> **Sec. 56-532. Dangerous buildings or structures.**
>
> (a) *Dangerous buildings defined.* All buildings or structures, portions or parts of a building or remains of a building or structure which may have any of the defects enumerated herein or in the building code shall be deemed a dangerous building and a nuisance provided that such conditions or defects exist to the extent that they are detrimental to the life, health, property, safety or welfare of the public, or its occupants are endangered. A building is a dangerous building whenever:
>
> (1) The exterior walls or other vertical structural members list, lean or buckle to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base.
>
> (2) A portion thereof has wrecked, warped, buckled or settled to such an extent that walls or other structural portions have materially less resistance to winds or snow than is required in the case of similar new construction.
>
> (3) The building or structure, or any portion thereof, because of dilapidation, deterioration, decay, vandalism or faulty construction or the removal, movement or instability of any portion of the ground necessary for the purpose of supporting such building or the deterioration, decay or inadequacy of its foundation or any other cause is likely to partially or completely collapse.
>
> (4) The building or structure, exclusive of the foundation, shows substantial damage or deterioration of the supporting or nonsupporting members, or enclosing or outside walls or wall coverings.
>
> (5) The building or structure has improperly distributed loads upon the floors or roofs, or in which the same are overloaded or which have insufficient strength to be reasonably safe for the purpose used.
>
> (6) A portion of the building has been damaged by fire, earthquake, tornado, wind, flood, vandals or any other cause, to such an extent that the structural strength or stability thereof is materially less than it was before such catastrophe or damage and is less than the minimum requirements of the building code for similar new construction.

(7) A door, aisle, passageway, stairway, fire escape or other means of egress is not of sufficient width or size, or is damaged, dilapidated, obstructed or otherwise unusable, or so arranged so as not to provide safe and adequate means of egress in case of fire or panic.

(8) A portion of the building or member or appurtenance thereof (e.g., porch, chimney, signs) is likely to fail, or to become detached or dislodged, or to collapse and thereby injure persons or damage property.

(9) The building or structure has any portion, member or appurtenance, ornamentation on the exterior thereof which is not of sufficient strength or stability, or is not so anchored, attached or fastened in place so as to be capable of safely resisting wind pressure, or snow or other loads.

(10) The building or structure, because of inadequate maintenance, dilapidation, decay, damage, faulty construction or arrangement, trash, filth, inadequate light, air ventilation or sanitation facilities, or otherwise is determined to be unsafe, unsanitary, unfit for human habitation, or in such a condition that is likely to cause sickness or disease.

(11) For any reason, the building or structure, or any portion thereof, is manifestly unsafe for the purpose for which it is being used.

(12) The building or structure or land it occupies exists or is maintained in violation of any specific requirement or prohibition applicable to such building or structure or land provided by this article or other applicable laws or ordinances of this state or city relating to the condition, use, location, maintenance of the building, structures or land.

(13) The building or structure has become an attractive nuisance to children or is open to unauthorized or unlawful entry.

(14) The building or structure because of obsolescence, dilapidated condition, deterioration, damage, trash and debris, unsafe exits, lack of sufficient fire-resistive construction, unsafe electrical wiring, gas connections, or heating apparatus, previous fires or any other cause is determined to be a fire hazard or is a fire hazard under chapter 26.

(15) The electrical system is totally or partially damaged, destroyed, removed or otherwise made inoperable, unsafe or hazardous.

(16) The plumbing system is totally or partially damaged, destroyed, removed or otherwise made inoperable or unsanitary.

(17) The mechanical system or any portion of the mechanical system is totally or partially damaged, destroyed, removed or otherwise made inoperable or unsafe.

(18) The building or structure, because of obsolescence, dilapidated condition, deterioration or damage, is detrimental to the sale, loan or taxable values of surrounding properties or which renders such surrounding properties uninsurable or which constitutes a blighting influence upon the neighborhood or which constitutes an eyesore so as to deprive owners or occupants of neighboring property of the beneficial use and enjoyment of their premises or which presents an appearance which is offensive to persons of ordinary sensibilities.

(19) The building or structure is in such condition as to constitute a public nuisance known to the common law or in equity jurisprudence.

(20) A portion of a building or structure remains on a site when construction or demolition work is abandoned.

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

Response:

Rental rates published by HUD as high and low HOME rates will be used to define affordable rents under the program. The low HOME rent limit is the maximum rent for families whose incomes are equal to or lower than 50% of the median income. The high HOME rents are the maximum rents for families whose income exceeds 50% of the median income.

	---------- 2008 HOME PROGRAM RENTS ----------						
	Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
Low HOME Rent Limit	547	641	754	889	991	1094	1197
High HOME Rent Limit	547	657	754	1020	1073	1234	1395

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

Response:

Continued affordability will be a component of all financing instruments, including soft seconds and similar mortgage assistance measures. Terms for loans will be set to cover the period of affordability and require documentation sufficient to ensure units have remained affordable to the target population.

HOME affordability guidelines will be utilized to determine the period of affordability. More specifically, we will follow the criteria established Title 24, Part 92, Section 92.252 for rental housing and Section 92.254 for homeowner housing.

We will also explore using community land trusts as a method of ensuring continued affordability.

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

Response:

Housing renovated under the NSP will be brought into compliance with the Kansas City, Missouri Property Maintenance Code (Chapter 56, Code of General Ordinances). The Building Code (Chapter 18, Code of General Ordinances) will also apply whenever a building permit is required.

The rehabilitation standards will also incorporate green building and energy-efficiency improvements as encouraged by HUD and required by city ordinance. City ordinance No. 080543 requires the following language be included in all request for proposals:

> All new and gut rehabilitation residential buildings up to three stories shall be designed to meet the standard for Energy Star Qualified New Homes (achieving a rating of equal to or less than 85 on the Home Energy Rating System Rating Scale). All procedures used for this rating shall comply with National Home Energy Rating System guidelines.

The City ordinance further states that for all new and gut rehabilitation residential buildings up to three stories, sub-recipients will be required to ensure compliance with these stated objectives through inspections by third party, HERS certified contractors.

D. LOW INCOME TARGETING

Identify the estimated amount of funds appropriated or otherwise made available under the NSP to be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families whose incomes do not exceed 50 percent of area median income: $67,600.

Note: At least 25% of funds must be used for housing individuals and families whose incomes do not exceed 50 percent of area median income.

Response:
Our goal is to exceed 25% ($1,830,934) of the funds for housing individuals or families whose incomes do not exceed 50 percent of the area median income.

FY 2008 Income Limits for 50% of HUD Area Median Income

1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
$23,950	$27,350	$30,800	$34,200	$36,950	$39,650	$42,400	$45,150

Many low income families live in Kansas City and especially in the areas heavily impacted by foreclosures. Therefore, our goal will be to exceed the required minimum in order to provide assistance for these families.

E. *ACQUISITIONS & 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.

- 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 number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.

Response:

We do not intend to demolish or convert any low- and moderate-income dwelling units. The information requested is as an alternative requirement to 42 U.S.C. 5304(d)(2)(A)(i) and (ii), which pertains to demolition or conversion of occupied or vacant occupiable lower income dwelling units. Demolition or conversion activity will be limited to vacant and non-occupiable housing units.

F. PUBLIC COMMENT

Provide a summary of public comments received to the proposed NSP Substantial Amendment.

Response:

A website was established on October 17, 2008: (http://www.kcmo.org/neigh.nsf/web/HUDNSP?opendocument). Public comments were received at the Third District Council meeting on October 13, 2008. Information regarding the program occurred at a meeting of the city council housing committee on October 22, 2008. Public testimony was received at meetings of the city council housing committee on October 29, 2008, and November 5, 2008.

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

FINANCING OF ACQUISITION AND REHABILITATION

(1) Activity Name: **Financing of Acquisition and Rehabilitation**

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-seconds, loan loss reserves, and shared equity loans for low- and moderate-income homebuyers. Also, 24 CFR 570.201(a) Acquisition, (b) Disposition, and (n) Direct homeownership assistance.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

Provides or improves, through financing mechanisms, permanent residential structures that will be occupied by a household whose income is at or below 120% of area median income, with at least 25%, or $1,830,934, used for housing to be occupied by households whose incomes are at or below 50% of area median income.

FY 2008 Income Limits for 50% of HUD Area Median Income

1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
$23,950	$27,350	$30,800	$34,200	$36,950	$39,650	$42,400	$45,150

FY 2008 Income Limits for 120% of HUD Area Median Income

1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
$57,450	$65,650	$73,850	$82,100	$88,650	$95,200	$101,800	$108,350

(4) Projected Start Date: April 2009

(5) Projected End Date: April 2013

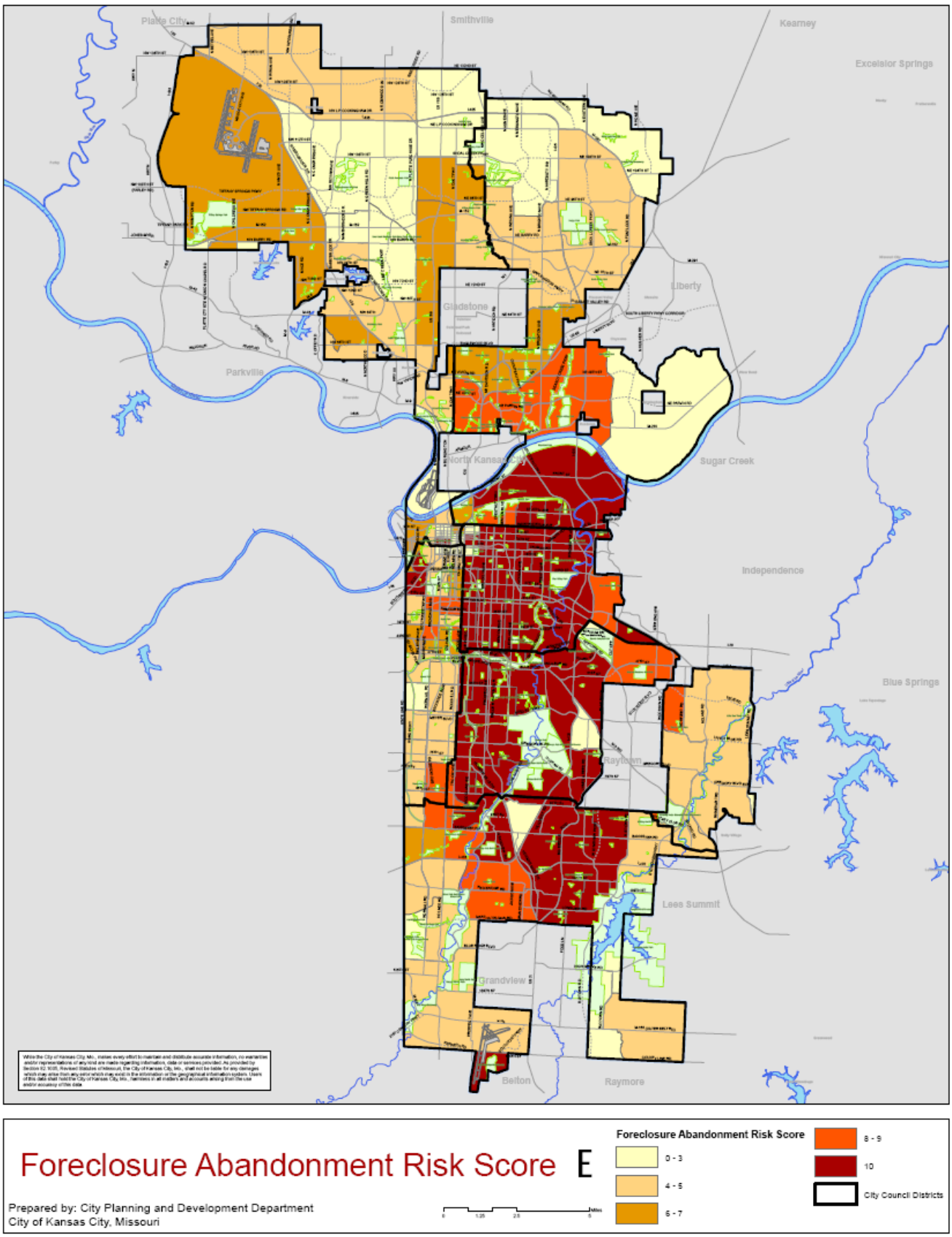
(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Shirley Winn, CPM
Housing Administrator
City Planning and Development Department

14th Floor, City Hall, 414 East 12th Street
Kansas City, Missouri 64106
816.513.2907 office
816.513.2808 fax

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Financing mechanisms utilized in this activity will be available in every census tract in Kansas City with a risk score of 10 per the data provided by HUD and where at least 51% of the residents have annual incomes of 120% of the area median income or below. See the map on the next page. A list of the census tracts and block groups within the tracts is found in Attachment B.


Platte City
Smithville
Kearney
Excelsior Springs
Liberty
Gladstone
Parkville
North Kansas City
Sugar Creek
Independence
Blue Springs
Raytown
Lees Summit
Grandview
Belton
Raymore
Foreclosure Abandonment Risk Score
E
Prepared by: City Planning and Development Department
City of Kansas City, Missouri
Foreclosure Abandonment Risk Score
0 - 3
4 - 5
6 - 7
8 - 9
10
City Council Districts

(8) Activity Description:
Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

This activity addresses the areas of the greatest need by providing incentives that encourage the reuse of abandoned homes. Income-qualified persons will benefit through the activity and special attention will ensure that at least $1,830,934 will be used for housing for persons at or below 50% of median income.

Activities are intended to stimulate the private market to a higher level of activity. There are some investors and developers purchasing and renovating property for resale or to use as rental property until the market improves.

Requests for proposals will be solicited from interested developers and community development corporations. Funding may be provided in the form of loans for acquisition and rehabilitation. Restrictions pertaining to acquisition discounts, affordability periods, and program income will be explained and included in contracts and agreements that are established to fund projects. These restrictions include a purchase discount of at least 5% and an average of 15% as required by the NSP. Additional restrictions include obtaining an appraisal of the property within 60 days of the offer to purchase, and that if selling a rehabilitated property to an owner occupant, the sales price cannot be more than the amount spent to acquire and renovate the property, will also explained and included in contract language.

The request for proposal process to be used is similar to the process used for consideration of low income housing tax credit projects. Proposers will be expected to provide a pro forma showing the anticipated costs for their projects and other sources of funding to be used as leverage.

Proposers shall follow Section 3 requirements to ensure area residents have first consideration for jobs created by the program activity.

Projected schedule for Requests for Proposals (assuming HUD approval by January 2009):

Request for Proposals issued ..... February 2009
Workshops to explain program requirements ..... February 2009
Proposals received ..... March 2009
Funding awards announced..... April 2009
Agreements executed ..... May 2009

Process repeats as needed

Some rental of rehabilitated property is anticipated. There has been mixed public input on this issue. Some believe it will be difficult for families at or below 50% of AMI to purchase homes and that rental of properties will be needed to provide the required housing units. Others argue that many neighborhoods already have a high ratio of rental property to owner occupied and that additional rental property will not have a stabilizing effect. Recognizing the sound basis for both arguments, we will include rental of single family housing units as an acceptable use of funds, but give priority to arrangements that lead to the tenant later purchasing the property.

Funding will also be provided in the form of soft second mortgages to increase the size of the market for rehabilitated homes. Second mortgages will help ensure homes remain affordable during the affordability period and may include deferred principle payments. We will seek to partner with lenders who can service the second mortgage along with the first.

There has already been interest expressed by potential partners. Habitat for Humanity, for example, is anticipated to respond to a request for proposals to construct new houses on vacant lots as a redevelopment project, or to renovate existing houses. Housing Authority of Kansas City (HAKC) staff report that 75% to 80% of the participants in the HAKC homeownership program are at or below 50% AMI. In order for a newly constructed housing unit to count towards the requirement that 25% of the funds be used for low income families, however, it is recognized that funds used for these housing units can only be counted when new construction follows the acquisition and demolition of a structure on foreclosed property.

Interest rates on loans and soft seconds will range from 0% to 6% and may include deferred principal payments.

When included as part of a request for proposals, the maximum developer fees to be authorized are 14% of the cost of the total project.

Extensive marketing will be utilized to find potential buyers of properties to be acquired and rehabilitated. Whenever possible, a buyer will be matched up with a home in advance of the renovation. This is to ensure a rehabilitated structure is immediately occupied upon completion. The implementation of a new homesteading program will be

explored to assist with the marketing. Marketing efforts will also be directed towards public employees.

Although credit counseling is not eligible for NSP funding, the marketing effort will coordinate efforts with non-profit credit counseling services to help prospective homebuyers qualify for mortgages, perhaps in conjunction with a lease purchase arrangement.

Because the homeowners who will purchase the homes may struggle with repairs needed in future years, participation in the City's maintenance reserve program will be required. A small amount included in the monthly mortgage payment will cover the cost of most repairs that may arise later on. This program will ensure units remain affordable and in good repair.

I. Total Budget: (Include public and private components)

Financing mechanisms benefiting low income.....$1,830,934
Financing mechanisms for moderate and middle incomes.....$4,010,427
Total.....$5,841,361

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Housing units for low income.....36
Housing units for moderate and middle incomes 160

NEIGHBORHOOD STABILIZATION LAND BANK

(1) Activity Name: **Neighborhood Stabilization Land Bank**

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

Establish land banks for homes that have been foreclosed upon – eligible per 2301(c)(3)(C) and 24 CFR 570.201(a) Acquisition and (b) Disposition.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

The land bank will serve an area in which at least 51 percent of the residents have incomes at or below 120 percent of area median income (LMMA).

(4) Projected Start Date: May 1, 2009

(5) Projected End Date: April 30, 2013

The projected end date is beyond the four-year period in which NSP funds must be expended. After the four-year period, either ongoing maintenance of land bank properties will be paid with program income or other sources of funds or the inventory of properties will be liquidated at the end of the four-year period and the program will end at that time.

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Shirley Winn, CPM
Housing Administrator
City Planning and Development Department
14th Floor, City Hall, 414 East 12th Street
Kansas City, Missouri 64106
816.513.2907 office
816.513.2808 fax

An entity to manage the land bank will be selected through a request for proposals (RFP) process. The projected schedule is:

February 1, 2009	RFP issued.
March 1, 2009	Review of proposals.
April 1, 2009	Selection of land bank entity.
May 1, 2009	Operations begin.

We will also explore participating with the National Community Stabilization Trust (NCST), which has been formed by Enterprise Community Partners, the Housing Partnership Network, the Local Initiatives Support Corporation, and NeighborWorks America. The Trust will coordinate the transfer of real estate owned (REO) properties from financial institutions nationwide to local housing organizations, in collaboration with state and local governments. It is unknown at this time if the NCST will operate in Kansas City.

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

The land bank will operate within one or more of the census tracts listed in Attachment B and shown on the map on page 12.

(8) Activity Description:
Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity

will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

The activity will address areas of the highest need in Kansas City, Missouri focusing on those that are weak market areas. Due to previous deterioration of conditions, these areas are characterized by numerous vacant lots. Stabilization will require targeted redevelopment projects.

The land bank will assess all vacant and abandoned residential structures in the target areas and determine which ones are blighted, not occupiable, and not feasible to repair.

Acquisition will be conducted in a manner that complies with NSP requirements, including obtaining appraisals within 60 days of offers to purchase, and purchasing at a discount of at least 5% and at an overall average of at least 15%.

The target areas will be assessed for the potential for smaller redevelopment project areas. Property will be acquired as needed to support specific redevelopment projects. The properties will mostly be vacant lots. The inventory of properties obtained will be maintained in compliance with city property maintenance and nuisance codes until they are sold and used in conjunction with a redevelopment project.

I. Total Budget: (Include public and private components)

Vacant property acquisition $150,000
Ongoing property maintenance $150,000
Activity delivery costs, including inspection activity $150,000
Total: $450,000

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Vacant properties acquired 25

DEMOLITION

(1) Activity Name: **DEMOLITION**

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

NSP eligible use: Demolition of blighted structures. CDBG eligible activity: 24 CFR 570.201(d) Clearance for blighted structures only.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

Demolition of blighted structures will occur in areas in which at least 51 percent of the residents have incomes at or below 120 percent of area median income (LMMA).

(4) Projected Start Date: May 1, 2009

(5) Projected End Date: October 31, 2010.

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Shirley Winn, CPM
Housing Administrator
City Planning and Development Department
14th Floor, City Hall, 414 East 12th Street
Kansas City, Missouri 64106
816.513.2907 office
816.513.2808 fax

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

Demolition of blighted structures will occur in one or more of the census tracts listed in Attachment B and shown on the map on page 12.

(8) Activity Description:
Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;

- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:
- discount rate

For financing activities, include:
- range of interest rates

We will assess all vacant and abandoned residential structures in the target areas and determine which ones are blighted, not occupiable, and not feasible to repair. These structures will be demolished. Demolition costs will be charged to owners of the properties on which structures are demolished in accordance with the Kansas City, Missouri Property Maintenance Code. There will be program income to help sustain the activity.

I. Total Budget: (Include public and private components)

Demolition $300,000
Total: $300,000

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Demolitions: 40

PROGRAM ADMINISTRATION

(1) Activity Name: **Program Administration**

(2) Activity Type: (include NSP eligible use & CDBG eligible activity)

General administration and planning activities as defined at 24 CFR 570.205 and 206.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

Benefiting low, moderate, and middle income persons.

(4) Projected Start Date:

March 1, 2009

(5) Projected End Date:

April 30, 2013

(6) Responsible Organization: (Describe the responsible organization that will implement the NSP activity, including its name, location, and administrator contact information)

Shirley Winn, CPM
Housing Administrator
City Planning and Development Department
14th Floor, City Hall, 414 East 12th Street
Kansas City, Missouri 64106
816.513.2907 office
816.513.2808 fax

(7) Location Description: (Description may include specific addresses, blocks or neighborhoods to the extent known.)

All areas where other NSP activities are operating. See Attachment B and the map on page 12.

(8) Activity Description:
Include a narrative describing the area of greatest need that the activity addresses; the expected benefit to income-qualified persons; and whether funds used for this activity will be used to meet the low income housing requirement for those below 50% of area median income.

For housing related activities, include:

- tenure of beneficiaries--rental or homeownership;
- duration or term of assistance;
- a description of how the design of the activity will ensure continued affordability.

For acquisition activities, include:

- discount rate

For financing activities, include:

- range of interest rates

Activities are those necessary to plan and administer the program and include preparing plan documents and reports, monitoring expenses, preparing contracts, and other activities as described in 24 CFR 570.205 and 206.

I. Total Budget: (Include public and private components)

$732,373.00

J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120 percent):

Performance will be measured by the success of program activities, timeliness of submitting required reports, and findings related to the program during A-133 audits and HUD monitoring activities. Detailed performance measures regarding successful administration of the program will be recommended by staff and ratified by the City Council.

NSP GRANT SUBMISSION

ATTACHMENT A

DATA USED FOR GREATEST NEED DETERMINATION
(Data provided by HUD)

Some census tract block group combinations are listed more than once. When there were differences, the higher risk score was used.

COUNTY	TRACT	BLOCK GROUP	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	HMDA HIGH COST LOAN RATE (% OF LOANS THAT ARE SUBPRIME)	PREDICTED 18 MONTH FORECLOSURE RATE	VACANCY RATE PER THE POST OFFICE RECORDS
Jackson County	000100	1	5	23.8%	3.8%	1.9%
Jackson County	000100	1	6	23.8%	4.1%	1.9%
Jackson County	000200	1	3	9.4%	1.7%	5.5%
Jackson County	000200	1	4	9.4%	2.1%	5.5%
Jackson County	000300	1	6	23.7%	3.7%	5.3%
Jackson County	000300	1	7	23.7%	4.1%	5.3%
Jackson County	000300	2	7	23.7%	4.1%	5.3%
Jackson County	000400	1	10	55.6%	8.2%	16.8%
Jackson County	000400	1	10	55.6%	8.6%	16.8%
Jackson County	000400	1	10	55.6%	8.2%	16.8%
Jackson County	000400	1	10	55.6%	8.6%	16.8%
Jackson County	000501	1	10	50.0%	7.4%	19.3%
Jackson County	000501	1	10	50.0%	7.8%	19.3%
Jackson County	000502	1	10	72.3%	10.6%	22.8%
Jackson County	000502	1	10	72.3%	10.9%	22.8%
Jackson County	000600	1	10	59.1%	9.1%	13.3%
Jackson County	000600	2	10	59.1%	9.1%	13.3%
Jackson County	000600	3	10	59.1%	9.1%	13.3%
Jackson County	000600	4	10	59.1%	9.1%	13.3%
Jackson County	000700	1	10	53.1%	8.2%	11.9%
Jackson County	000700	2	10	53.1%	8.2%	11.9%
Jackson County	000700	3	10	53.1%	8.2%	11.9%
Jackson County	000700	4	10	53.1%	7.9%	11.9%
Jackson County	000700	4	10	53.1%	8.2%	11.9%
Jackson County	000800	1	10	48.3%	7.6%	14.1%
Jackson County	000800	2	10	48.3%	7.6%	14.1%
Jackson County	000800	4	10	48.3%	7.6%	14.1%
Jackson County	000800	5	9	48.3%	7.2%	14.1%
Jackson County	000800	5	10	48.3%	7.6%	14.1%
Jackson County	000900	1	9	41.4%	6.6%	11.7%
Jackson County	000900	1	9	41.4%	6.6%	11.7%
Jackson County	000900	2	9	41.4%	6.6%	11.7%
Jackson County	000900	3	9	41.4%	6.6%	11.7%
Jackson County	000900	4	9	41.4%	6.6%	11.7%
Jackson County	001000	1	9	38.5%	6.2%	10.6%
Jackson County	001000	2	9	38.5%	6.2%	10.6%
Jackson County	001000	3	9	38.5%	6.2%	10.6%
Jackson County	001100	1	5	17.9%	3.3%	4.4%
Jackson County	001100	2	5	17.9%	3.3%	4.4%
Jackson County	001200	1	3	6.6%	1.7%	9.7%
Jackson County	001300	1	6	14.6%	2.8%	15.3%
Jackson County	001400	1	3	40.0%	6.4%	0.0%
Jackson County	001500	1	1	0.0%	0.8%	6.8%

DATA USED FOR GREATEST NEED DETERMINATION
(Data provided by HUD)

Some census tract block group combinations are listed more than once. When there were differences, the higher risk score was used.

COUNTY	TRACT	BLOCK GROUP	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	HMDA HIGH COST LOAN RATE (% OF LOANS THAT ARE SUBPRIME)	PREDICTED 18 MONTH FORECLOSURE RATE	VACANCY RATE PER THE POST OFFICE RECORDS
Jackson County	001600	1	10	50.0%	7.8%	8.9%
Jackson County	001700	1	10	52.5%	8.1%	6.5%
Jackson County	001800	1	10	63.0%	9.6%	22.7%
Jackson County	001800	2	10	63.0%	9.6%	22.7%
Jackson County	001800	6	10	63.0%	9.6%	22.7%
Jackson County	001800	7	10	63.0%	9.6%	22.7%
Jackson County	001900	1	10	62.5%	9.2%	17.7%
Jackson County	001900	1	10	62.5%	9.5%	17.7%
Jackson County	001900	2	10	62.5%	9.5%	17.7%
Jackson County	001900	2	10	62.5%	9.5%	17.7%
Jackson County	001900	3	10	62.5%	9.5%	17.7%
Jackson County	001900	4	10	62.5%	9.5%	17.7%
Jackson County	002000	1	10	60.4%	9.2%	16.8%
Jackson County	002000	2	10	60.4%	9.2%	16.8%
Jackson County	002100	1	10	62.5%	9.5%	16.1%
Jackson County	002100	2	10	62.5%	9.5%	16.1%
Jackson County	002100	3	10	62.5%	9.5%	16.1%
Jackson County	002100	4	10	62.5%	9.5%	16.1%
Jackson County	002200	1	10	70.1%	10.6%	20.5%
Jackson County	002200	1	10	70.1%	10.6%	20.5%
Jackson County	002200	2	10	70.1%	10.2%	20.5%
Jackson County	002200	2	10	70.1%	10.6%	20.5%
Jackson County	002200	3	10	70.1%	10.6%	20.5%
Jackson County	002200	3	10	70.1%	10.6%	20.5%
Jackson County	002300	1	10	61.3%	9.4%	16.5%
Jackson County	002300	2	10	61.3%	9.4%	16.5%
Jackson County	002300	2	10	61.3%	9.4%	16.5%
Jackson County	002400	1	10	70.4%	10.6%	16.3%
Jackson County	002500	1	10	52.9%	8.2%	9.5%
Jackson County	002600	1	0	0.0%	0.0%	6.7%
Jackson County	002700	1	0	0.0%	0.0%	10.0%
Jackson County	002801	1	10	100.0%	14.8%	6.9%
Jackson County	002802	1	1	0.0%	0.8%	17.9%
Jackson County	002900	1	5	14.5%	2.8%	11.8%
Jackson County	003000	1	10	50.0%	7.8%	11.7%
Jackson County	003000	2	10	50.0%	7.8%	11.7%
Jackson County	003000	3	10	50.0%	7.8%	11.7%
Jackson County	003100	1	5	7.3%	1.8%	16.4%
Jackson County	003200	1	10	56.7%	8.7%	14.6%
Jackson County	003300	1	10	61.4%	9.4%	21.6%
Jackson County	003300	2	10	61.4%	9.4%	21.6%
Jackson County	003400	1	10	78.1%	11.7%	28.2%
Jackson County	003400	2	10	78.1%	11.7%	28.2%

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COUNTY	TRACT	BLOCK GROUP	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	HMDA HIGH COST LOAN RATE (% OF LOANS THAT ARE SUBPRIME)	PREDICTED 18 MONTH FORECLOSURE RATE	VACANCY RATE PER THE POST OFFICE RECORDS
Jackson County	003400	3	10	78.1%	11.7%	28.2%
Jackson County	003400	4	10	78.1%	11.7%	28.2%
Jackson County	003501	1	10	78.4%	11.8%	26.3%
Jackson County	003501	2	10	78.4%	11.8%	26.3%
Jackson County	003502	1	10	77.3%	11.6%	23.6%
Jackson County	003601	1	10	80.8%	12.1%	19.7%
Jackson County	003601	1	10	80.8%	12.1%	19.7%
Jackson County	003602	1	10	76.1%	11.5%	24.9%
Jackson County	003602	1	10	76.1%	11.5%	24.9%
Jackson County	003602	2	10	76.1%	11.5%	24.9%
Jackson County	003602	2	10	76.1%	11.5%	24.9%
Jackson County	003700	1	10	75.0%	11.3%	29.4%
Jackson County	003700	2	10	75.0%	11.3%	29.4%
Jackson County	003800	1	10	72.9%	11.0%	19.1%
Jackson County	003800	2	10	72.9%	11.0%	19.1%
Jackson County	003900	1	10	63.3%	9.7%	19.8%
Jackson County	003900	2	10	63.3%	9.7%	19.8%
Jackson County	004000	1	10	79.6%	11.9%	32.4%
Jackson County	004000	2	10	79.6%	11.9%	32.4%
Jackson County	004100	1	10	50.0%	7.8%	16.7%
Jackson County	004200	1	10	81.4%	12.2%	22.3%
Jackson County	004200	2	10	81.4%	12.2%	22.3%
Jackson County	004300	1	7	20.1%	3.6%	12.7%
Jackson County	004300	2	7	20.1%	3.6%	12.7%
Jackson County	004300	3	7	20.1%	3.6%	12.7%
Jackson County	004400	1	5	8.0%	1.9%	21.2%
Jackson County	004500	1	10	63.2%	9.6%	10.7%
Jackson County	004600	1	5	16.1%	3.0%	4.8%
Jackson County	004600	2	5	16.1%	3.0%	4.8%
Jackson County	004600	3	5	16.1%	3.0%	4.8%
Jackson County	004600	4	5	16.1%	3.0%	4.8%
Jackson County	004700	1	8	28.6%	4.8%	14.1%
Jackson County	004800	1	7	22.2%	3.9%	21.2%
Jackson County	004800	2	7	22.2%	3.9%	21.2%
Jackson County	004900	1	8	28.3%	4.7%	18.2%
Jackson County	004900	2	8	28.3%	4.7%	18.2%
Jackson County	005000	1	8	31.1%	5.1%	21.6%
Jackson County	005000	2	8	31.1%	5.1%	21.6%
Jackson County	005000	3	8	31.1%	5.1%	21.6%
Jackson County	005100	1	5	14.1%	2.8%	11.7%
Jackson County	005100	2	5	14.1%	2.8%	11.7%
Jackson County	005200	1	10	51.5%	8.0%	11.9%
Jackson County	005200	2	10	51.5%	8.0%	11.9%

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Jackson County	005300	1	10	53.7%	8.3%	15.8%
Jackson County	005300	2	10	53.7%	8.3%	15.8%
Jackson County	005400	1	10	76.5%	11.5%	24.5%
Jackson County	005400	2	10	76.5%	11.5%	24.5%
Jackson County	005500	1	10	86.7%	12.9%	25.4%
Jackson County	005500	2	10	86.7%	12.9%	25.4%
Jackson County	005601	1	10	79.6%	11.9%	20.4%
Jackson County	005601	2	10	79.6%	11.9%	20.4%
Jackson County	005602	1	10	75.0%	11.3%	25.7%
Jackson County	005602	2	10	75.0%	11.3%	25.7%
Jackson County	005700	1	10	81.2%	12.2%	18.4%
Jackson County	005700	1	10	81.2%	12.2%	18.4%
Jackson County	005700	2	10	81.2%	12.2%	18.4%
Jackson County	005700	3	10	81.2%	12.2%	18.4%
Jackson County	005700	4	10	81.2%	12.2%	18.4%
Jackson County	005700	4	10	81.2%	12.2%	18.4%
Jackson County	005801	1	10	77.5%	11.3%	15.7%
Jackson County	005801	1	10	77.5%	11.6%	15.7%
Jackson County	005801	2	10	77.5%	11.6%	15.7%
Jackson County	005801	2	10	77.5%	11.6%	15.7%
Jackson County	005801	3	10	77.5%	11.6%	15.7%
Jackson County	005801	3	10	77.5%	11.6%	15.7%
Jackson County	005801	4	10	77.5%	11.6%	15.7%
Jackson County	005801	5	10	77.5%	11.6%	15.7%
Jackson County	005802	1	10	77.8%	11.7%	14.8%
Jackson County	005802	1	10	77.8%	11.7%	14.8%
Jackson County	005802	2	10	77.8%	11.7%	14.8%
Jackson County	005802	3	10	77.8%	11.7%	14.8%
Jackson County	005802	4	10	77.8%	11.7%	14.8%
Jackson County	005901	1	10	100.0%	14.8%	15.5%
Jackson County	005902	1	10	51.9%	7.7%	13.3%
Jackson County	005902	1	10	51.9%	8.1%	13.3%
Jackson County	005902	2	10	51.9%	8.1%	13.3%
Jackson County	005902	2	10	51.9%	8.1%	13.3%
Jackson County	005902	3	10	51.9%	8.1%	13.3%
Jackson County	005902	3	10	51.9%	8.1%	13.3%
Jackson County	006000	1	10	75.7%	11.4%	19.9%
Jackson County	006000	2	10	75.7%	11.4%	19.9%
Jackson County	006100	1	10	76.7%	11.5%	21.0%
Jackson County	006100	2	10	76.7%	11.5%	21.0%
Jackson County	006100	3	10	76.7%	11.5%	21.0%
Jackson County	006200	1	10	83.6%	12.5%	25.5%
Jackson County	006200	2	10	83.6%	12.5%	25.5%

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Jackson County	006300	1	10	81.9%	12.3%	29.1%
Jackson County	006300	2	10	81.9%	12.3%	29.1%
Jackson County	006300	3	10	81.9%	12.3%	29.1%
Jackson County	006400	1	10	69.9%	10.6%	19.3%
Jackson County	006400	2	10	69.9%	10.6%	19.3%
Jackson County	006500	1	8	32.3%	5.3%	11.3%
Jackson County	006500	2	8	32.3%	5.3%	11.3%
Jackson County	006600	1	7	22.1%	3.9%	12.8%
Jackson County	006600	2	7	22.1%	3.9%	12.8%
Jackson County	006600	3	7	22.1%	3.9%	12.8%
Jackson County	006700	1	6	14.0%	2.8%	16.0%
Jackson County	006700	2	6	14.0%	2.8%	16.0%
Jackson County	006700	3	6	14.0%	2.8%	16.0%
Jackson County	006800	1	8	31.3%	5.2%	8.4%
Jackson County	006900	1	6	14.4%	2.8%	13.2%
Jackson County	006900	2	6	14.4%	2.8%	13.2%
Jackson County	007000	1	7	27.5%	4.6%	8.7%
Jackson County	007000	2	7	27.5%	4.6%	8.7%
Jackson County	007000	3	7	27.5%	4.6%	8.7%
Jackson County	007100	1	7	19.3%	3.5%	12.4%
Jackson County	007100	2	7	19.3%	3.5%	12.4%
Jackson County	007100	4	7	19.3%	3.5%	12.4%
Jackson County	007200	1	4	11.7%	2.4%	5.1%
Jackson County	007200	2	4	11.7%	2.4%	5.1%
Jackson County	007200	3	4	11.7%	2.4%	5.1%
Jackson County	007300	1	4	8.2%	1.9%	11.3%
Jackson County	007300	2	4	8.2%	1.9%	11.3%
Jackson County	007300	3	4	8.2%	1.9%	11.3%
Jackson County	007300	4	4	8.2%	1.9%	11.3%
Jackson County	007400	1	4	10.8%	2.3%	6.3%
Jackson County	007400	2	4	10.8%	2.3%	6.3%
Jackson County	007400	3	4	10.8%	2.3%	6.3%
Jackson County	007400	4	4	10.8%	2.3%	6.3%
Jackson County	007500	1	10	54.6%	8.4%	16.8%
Jackson County	007500	1	10	54.6%	8.4%	16.8%
Jackson County	007500	2	10	54.6%	8.4%	16.8%
Jackson County	007500	3	10	54.6%	8.4%	16.8%
Jackson County	007600	1	10	72.6%	11.0%	20.3%
Jackson County	007600	2	10	72.6%	11.0%	20.3%
Jackson County	007600	2	10	72.6%	11.0%	20.3%
Jackson County	007600	3	10	72.6%	11.0%	20.3%
Jackson County	007600	3	10	72.6%	11.0%	20.3%
Jackson County	007700	1	10	75.0%	11.3%	12.5%

DATA USED FOR GREATEST NEED DETERMINATION
(Data provided by HUD)

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COUNTY	TRACT	BLOCK GROUP	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	HMDA HIGH COST LOAN RATE (% OF LOANS THAT ARE SUBPRIME)	PREDICTED 18 MONTH FORECLOSURE RATE	VACANCY RATE PER THE POST OFFICE RECORDS
Jackson County	007700	2	10	75.0%	11.3%	12.5%
Jackson County	007801	1	10	75.4%	11.4%	8.7%
Jackson County	007802	1	10	70.2%	10.6%	14.6%
Jackson County	007802	1	10	70.2%	10.6%	14.6%
Jackson County	007802	2	10	70.2%	10.6%	14.6%
Jackson County	007802	2	10	70.2%	10.6%	14.6%
Jackson County	007802	3	10	70.2%	10.6%	14.6%
Jackson County	007900	1	10	71.4%	10.8%	18.2%
Jackson County	007900	2	10	71.4%	10.8%	18.2%
Jackson County	007900	3	10	71.4%	10.8%	18.2%
Jackson County	007900	4	10	71.4%	10.8%	18.2%
Jackson County	007900	5	10	71.4%	10.8%	18.2%
Jackson County	008000	1	10	60.5%	9.3%	11.8%
Jackson County	008000	2	10	60.5%	9.3%	11.8%
Jackson County	008000	3	10	60.5%	9.3%	11.8%
Jackson County	008000	4	10	60.5%	9.3%	11.8%
Jackson County	008100	1	10	67.1%	10.2%	13.8%
Jackson County	008100	2	10	67.1%	10.2%	13.8%
Jackson County	008100	3	10	67.1%	10.2%	13.8%
Jackson County	008200	1	5	16.8%	3.1%	2.7%
Jackson County	008200	2	5	16.8%	3.1%	2.7%
Jackson County	008200	3	5	16.8%	3.1%	2.7%
Jackson County	008200	4	5	16.8%	3.1%	2.7%
Jackson County	008300	1	4	9.3%	2.1%	2.9%
Jackson County	008300	2	4	9.3%	2.1%	2.9%
Jackson County	008400	1	3	7.0%	1.8%	2.7%
Jackson County	008400	2	3	7.0%	1.8%	2.7%
Jackson County	008400	3	3	7.0%	1.8%	2.7%
Jackson County	008500	1	4	9.9%	2.2%	3.0%
Jackson County	008500	2	4	9.9%	2.2%	3.0%
Jackson County	008500	3	4	9.9%	2.2%	3.0%
Jackson County	008600	1	4	10.3%	2.2%	3.9%
Jackson County	008600	2	4	10.3%	2.2%	3.9%
Jackson County	008600	3	4	10.3%	2.2%	3.9%
Jackson County	008600	4	4	10.3%	2.2%	3.9%
Jackson County	008600	5	4	10.3%	2.2%	3.9%
Jackson County	008700	1	10	71.0%	10.7%	15.6%
Jackson County	008700	2	10	71.0%	10.7%	15.6%
Jackson County	008700	3	10	71.0%	10.7%	15.6%
Jackson County	008800	1	10	76.6%	11.5%	18.8%
Jackson County	008800	2	10	76.6%	11.5%	18.8%
Jackson County	008800	3	10	76.6%	11.5%	18.8%
Jackson County	008800	4	10	76.6%	11.5%	18.8%

DATA USED FOR GREATEST NEED DETERMINATION
(Data provided by HUD)

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COUNTY	TRACT	BLOCK GROUP	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	HMDA HIGH COST LOAN RATE (% OF LOANS THAT ARE SUBPRIME)	PREDICTED 18 MONTH FORECLOSURE RATE	VACANCY RATE PER THE POST OFFICE RECORDS
Jackson County	008800	5	10	76.6%	11.5%	18.8%
Jackson County	008800	6	10	76.6%	11.5%	18.8%
Jackson County	008900	1	10	73.8%	11.1%	14.5%
Jackson County	008900	2	10	73.8%	11.1%	14.5%
Jackson County	008900	3	10	73.8%	11.1%	14.5%
Jackson County	008900	4	10	73.8%	11.1%	14.5%
Jackson County	009000	1	10	66.4%	10.1%	12.0%
Jackson County	009000	2	10	66.4%	10.1%	12.0%
Jackson County	009000	3	10	66.4%	10.1%	12.0%
Jackson County	009000	4	10	66.4%	10.1%	12.0%
Jackson County	009000	5	10	66.4%	10.1%	12.0%
Jackson County	009100	1	5	18.1%	3.3%	4.6%
Jackson County	009100	2	5	18.1%	3.3%	4.6%
Jackson County	009100	3	5	18.1%	3.3%	4.6%
Jackson County	009100	4	5	18.1%	3.3%	4.6%
Jackson County	009200	1	4	12.0%	2.5%	4.7%
Jackson County	009200	2	4	12.0%	2.5%	4.7%
Jackson County	009200	4	4	12.0%	2.5%	4.7%
Jackson County	009300	1	5	19.9%	3.6%	2.5%
Jackson County	009300	2	5	19.9%	3.6%	2.5%
Jackson County	009300	3	5	19.9%	3.6%	2.5%
Jackson County	009400	1	8	30.7%	5.1%	8.5%
Jackson County	009400	2	8	30.7%	5.1%	8.5%
Jackson County	009400	3	8	30.7%	5.1%	8.5%
Jackson County	009400	4	8	30.7%	5.1%	8.5%
Jackson County	009400	5	8	30.7%	5.1%	8.5%
Jackson County	009500	1	10	65.8%	10.0%	22.2%
Jackson County	009500	2	10	65.8%	10.0%	22.2%
Jackson County	009500	2	10	65.8%	10.0%	22.2%
Jackson County	009500	3	10	65.8%	10.0%	22.2%
Jackson County	009500	4	10	65.8%	10.0%	22.2%
Jackson County	009600	1	10	67.2%	10.2%	15.2%
Jackson County	009600	1	10	67.2%	10.2%	15.2%
Jackson County	009600	2	10	67.2%	10.2%	15.2%
Jackson County	009700	1	9	45.5%	7.2%	25.9%
Jackson County	009700	2	9	45.5%	6.8%	25.9%
Jackson County	009700	2	9	45.5%	7.2%	25.9%
Jackson County	009800	1	8	28.3%	4.8%	6.6%
Jackson County	009800	2	8	28.3%	4.8%	6.6%
Jackson County	009800	3	8	28.3%	4.8%	6.6%
Jackson County	009800	4	8	28.3%	4.8%	6.6%
Jackson County	009900	1	5	21.2%	3.8%	2.4%
Jackson County	009900	2	5	21.2%	3.8%	2.4%

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Jackson County	010001	2	7	21.5%	3.8%	10.5%
Jackson County	010001	3	7	21.5%	3.8%	10.5%
Jackson County	010002	1	6	19.4%	3.5%	4.7%
Jackson County	010002	2	6	19.4%	3.5%	4.7%
Jackson County	010103	1	9	34.9%	5.7%	10.7%
Jackson County	010103	2	9	34.9%	5.7%	10.7%
Jackson County	010103	3	9	34.9%	5.7%	10.7%
Jackson County	010104	1	4	15.0%	2.9%	2.5%
Jackson County	010105	1	5	14.7%	2.8%	3.2%
Jackson County	010105	2	5	14.7%	2.8%	3.2%
Jackson County	010105	3	5	14.7%	2.8%	3.2%
Jackson County	010106	1	5	18.0%	3.3%	2.8%
Jackson County	010106	2	5	18.0%	3.3%	2.8%
Jackson County	010106	3	5	18.0%	3.3%	2.8%
Jackson County	010201	1	9	46.8%	7.0%	16.9%
Jackson County	010201	1	10	46.8%	7.3%	16.9%
Jackson County	010201	2	10	46.8%	7.3%	16.9%
Jackson County	010203	1	8	37.7%	6.1%	2.2%
Jackson County	010203	2	8	37.7%	6.1%	2.2%
Jackson County	010203	3	8	37.7%	6.1%	2.2%
Jackson County	010203	4	8	37.7%	6.1%	2.2%
Jackson County	010204	1	8	32.8%	5.4%	2.5%
Jackson County	010204	1	8	32.8%	5.4%	2.5%
Jackson County	010204	2	8	32.8%	5.4%	2.5%
Jackson County	010204	3	8	32.8%	5.4%	2.5%
Jackson County	010301	1	10	54.2%	8.4%	10.1%
Jackson County	010302	1	10	51.7%	8.0%	7.0%
Jackson County	010302	2	10	51.7%	8.0%	7.0%
Jackson County	010302	3	10	51.7%	8.0%	7.0%
Jackson County	010401	1	10	54.6%	8.4%	4.3%
Jackson County	010401	1	10	54.6%	8.4%	4.3%
Jackson County	010401	1	10	54.6%	8.4%	4.3%
Jackson County	010401	2	10	54.6%	8.4%	4.3%
Jackson County	010402	1	3	47.9%	7.5%	0.0%
Jackson County	010500	1	10	57.7%	8.9%	7.0%
Jackson County	010500	2	10	57.7%	8.9%	7.0%
Jackson County	010500	3	10	57.7%	8.9%	7.0%
Jackson County	010500	4	10	57.7%	8.9%	7.0%
Jackson County	010500	5	10	57.7%	8.9%	7.0%
Jackson County	010500	6	10	57.7%	8.9%	7.0%
Jackson County	010500	7	10	57.7%	8.9%	7.0%
Jackson County	010600	1	9	44.8%	7.1%	5.0%
Jackson County	010600	2	9	44.8%	7.1%	5.0%

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Jackson County	010600	3	9	44.8%	7.1%	5.0%
Jackson County	010600	4	9	44.8%	7.1%	5.0%
Jackson County	010701	1	10	49.0%	7.6%	9.5%
Jackson County	010702	1	8	33.3%	5.5%	6.5%
Jackson County	010702	2	8	33.3%	5.5%	6.5%
Jackson County	010801	1	9	54.1%	8.4%	3.0%
Jackson County	010802	9	0	0.0%	0.0%	0.0%
Jackson County	010902	1	8	72.7%	11.0%	0.4%
Jackson County	012400	2	8	35.6%	5.4%	4.7%
Jackson County	012501	1	8	40.9%	6.1%	5.8%
Jackson County	012501	4	8	40.9%	6.1%	5.8%
Jackson County	012503	1	8	37.4%	6.0%	3.9%
Jackson County	012503	2	8	37.4%	6.0%	3.9%
Jackson County	012503	3	8	37.4%	6.0%	3.9%
Jackson County	012702	9	5	18.6%	3.4%	3.2%
Jackson County	012702	9	5	18.6%	3.4%	3.2%
Jackson County	012802	2	8	36.8%	5.9%	4.5%
Jackson County	012902	1	10	51.4%	8.0%	6.1%
Jackson County	012902	2	10	51.4%	8.0%	6.1%
Jackson County	012902	3	10	51.4%	8.0%	6.1%
Jackson County	012902	4	10	51.4%	8.0%	6.1%
Jackson County	012903	1	10	62.5%	9.5%	5.9%
Jackson County	012903	2	10	62.5%	9.5%	5.9%
Jackson County	012903	3	10	62.5%	9.5%	5.9%
Jackson County	012903	4	10	62.5%	9.5%	5.9%
Jackson County	012904	1	10	51.7%	8.0%	4.3%
Jackson County	012904	2	10	51.7%	8.0%	4.3%
Jackson County	012904	3	10	51.7%	8.0%	4.3%
Jackson County	013001	1	1	0.0%	0.8%	33.3%
Jackson County	013002	1	10	58.2%	8.9%	8.7%
Jackson County	013003	1	10	60.6%	9.3%	6.0%
Jackson County	013003	2	10	60.6%	9.3%	6.0%
Jackson County	013003	3	10	60.6%	9.3%	6.0%
Jackson County	013003	4	10	60.6%	9.3%	6.0%
Jackson County	013100	1	10	55.6%	8.6%	8.0%
Jackson County	013100	2	10	55.6%	8.6%	8.0%
Jackson County	013100	3	10	55.6%	8.6%	8.0%
Jackson County	013202	1	10	57.9%	8.9%	6.0%
Jackson County	013202	2	10	57.9%	8.9%	6.0%
Jackson County	013203	1	10	65.3%	9.9%	13.8%
Jackson County	013203	2	10	65.3%	9.9%	13.8%
Jackson County	013203	3	10	65.3%	9.9%	13.8%
Jackson County	013203	4	10	65.3%	9.9%	13.8%

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Jackson County	013204	1	10	63.4%	9.7%	7.5%
Jackson County	013204	2	10	63.4%	9.7%	7.5%
Jackson County	013204	3	10	63.4%	9.3%	7.5%
Jackson County	013204	3	10	63.4%	9.7%	7.5%
Jackson County	013404	9	1	0.0%	0.8%	0.0%
Jackson County	013405	1	4	11.5%	2.4%	2.6%
Jackson County	013405	1	4	11.5%	2.4%	2.6%
Jackson County	013405	9	4	11.5%	2.4%	2.6%
Jackson County	013405	9	4	11.5%	2.4%	2.6%
Jackson County	013407	1	3	11.3%	2.4%	1.3%
Jackson County	013407	2	3	11.3%	2.4%	1.3%
Jackson County	013408	1	5	18.3%	3.4%	1.9%
Jackson County	013408	2	4	18.3%	3.0%	1.9%
Jackson County	013408	2	5	18.3%	3.4%	1.9%
Jackson County	013408	2	5	18.3%	3.4%	1.9%
Jackson County	013408	3	5	18.3%	3.4%	1.9%
Jackson County	013501	1	3	19.9%	3.2%	0.2%
Jackson County	013501	1	4	19.9%	3.6%	0.2%
Jackson County	013601	3	6	17.5%	3.2%	12.4%
Jackson County	013602	2	3	13.0%	2.2%	0.4%
Jackson County	013602	2	3	13.0%	2.6%	0.4%
Jackson County	014203	1	1	16.1%	2.7%	0.0%
Jackson County	014203	2	1	16.1%	3.0%	0.0%
Jackson County	014204	2	1	17.1%	3.2%	0.0%
Jackson County	014204	3	1	17.1%	3.2%	0.0%
Jackson County	014300	1	5	24.7%	4.2%	0.8%
Jackson County	014300	2	5	24.7%	3.9%	0.8%
Jackson County	014300	2	5	24.7%	3.9%	0.8%
Jackson County	014300	2	5	24.7%	4.2%	0.8%
Jackson County	014300	2	5	24.7%	4.2%	0.8%
Jackson County	014400	1	5	24.2%	4.2%	0.4%
Jackson County	014400	1	5	24.2%	3.8%	0.4%
Jackson County	014400	1	5	24.2%	4.2%	0.4%
Jackson County	014400	1	5	24.2%	4.2%	0.4%
Jackson County	014400	1	5	24.2%	4.2%	0.4%
Jackson County	014400	1	5	24.2%	4.2%	0.4%
Jackson County	014501	1	5	22.4%	3.6%	2.7%
Jackson County	014501	2	5	22.4%	3.9%	2.7%
Jackson County	014502	1	5	19.8%	3.6%	1.8%
Clay County	020000	1	3	36.8%	5.3%	0.0%
Clay County	020000	1	3	36.8%	5.9%	0.0%
Clay County	020201	1	9	39.8%	6.4%	4.4%
Clay County	020201	2	9	39.8%	6.4%	4.4%

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Clay County	020201	3	9	39.8%	6.4%	4.4%
Clay County	020201	4	9	39.8%	6.4%	4.4%
Clay County	020202	1	5	15.3%	2.9%	4.4%
Clay County	020202	2	5	15.3%	2.9%	4.4%
Clay County	020300	1	6	27.1%	4.6%	2.6%
Clay County	020300	2	6	27.1%	4.6%	2.6%
Clay County	020300	3	6	27.1%	4.6%	2.6%
Clay County	020300	4	6	27.1%	4.6%	2.6%
Clay County	020300	5	6	27.1%	4.6%	2.6%
Clay County	020400	1	7	31.3%	5.2%	3.2%
Clay County	020400	1	7	31.3%	5.2%	3.2%
Clay County	020400	2	7	31.3%	5.2%	3.2%
Clay County	020500	1	9	42.3%	6.7%	4.2%
Clay County	020500	2	9	42.3%	6.7%	4.2%
Clay County	020500	3	9	42.3%	6.7%	4.2%
Clay County	020500	4	9	42.3%	6.7%	4.2%
Clay County	020500	5	9	42.3%	6.7%	4.2%
Clay County	020500	6	9	42.3%	6.7%	4.2%
Clay County	020602	1	9	40.6%	6.5%	2.8%
Clay County	020602	2	8	40.6%	5.8%	2.8%
Clay County	020602	2	8	40.6%	5.8%	2.8%
Clay County	020602	2	8	40.6%	5.8%	2.8%
Clay County	020602	2	9	40.6%	6.5%	2.8%
Clay County	020602	3	9	40.6%	6.5%	2.8%
Clay County	020602	4	8	40.6%	5.8%	2.8%
Clay County	020602	4	9	40.6%	6.5%	2.8%
Clay County	020602	5	9	40.6%	6.5%	2.8%
Clay County	020603	1	9	43.2%	6.8%	5.8%
Clay County	020603	2	9	43.2%	6.8%	5.8%
Clay County	020603	3	9	43.2%	6.8%	5.8%
Clay County	020604	1	9	43.1%	6.8%	4.0%
Clay County	020604	2	9	43.1%	6.8%	4.0%
Clay County	020604	3	9	43.1%	6.8%	4.0%
Clay County	020604	4	9	43.1%	6.8%	4.0%
Clay County	020604	4	9	43.1%	6.8%	4.0%
Clay County	020604	5	9	43.1%	6.8%	4.0%
Clay County	020700	1	9	44.2%	7.0%	4.1%
Clay County	020700	2	9	44.2%	7.0%	4.1%
Clay County	020700	3	9	44.2%	7.0%	4.1%
Clay County	020700	3	9	44.2%	7.0%	4.1%
Clay County	020700	4	9	44.2%	7.0%	4.1%
Clay County	020801	3	5	26.4%	3.8%	1.9%
Clay County	020901	1	5	24.9%	3.6%	2.2%

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Clay County	020901	1	6	24.9%	4.3%	2.2%
Clay County	020901	2	5	24.9%	3.6%	2.2%
Clay County	020901	2	6	24.9%	4.3%	2.2%
Clay County	020901	3	6	24.9%	4.3%	2.2%
Clay County	020901	4	6	24.9%	4.3%	2.2%
Clay County	020901	4	6	24.9%	4.3%	2.2%
Clay County	020901	5	6	24.9%	4.3%	2.2%
Clay County	020902	1	7	32.7%	5.4%	4.2%
Clay County	020902	2	7	32.7%	5.4%	4.2%
Clay County	021203	1	7	30.4%	5.0%	1.3%
Clay County	021203	2	7	30.4%	5.0%	1.3%
Clay County	021203	2	7	30.4%	5.0%	1.3%
Clay County	021203	3	7	30.4%	5.0%	1.3%
Clay County	021203	4	7	30.4%	5.0%	1.3%
Clay County	021204	1	7	30.7%	5.1%	1.9%
Clay County	021204	2	7	30.7%	5.1%	1.9%
Clay County	021204	3	7	30.7%	5.1%	1.9%
Clay County	021205	1	5	20.1%	3.6%	1.0%
Clay County	021205	1	5	20.1%	3.6%	1.0%
Clay County	021205	2	5	20.1%	3.6%	1.0%
Clay County	021206	1	5	18.2%	3.3%	1.3%
Clay County	021206	2	5	18.2%	3.3%	1.3%
Clay County	021206	3	5	18.2%	3.3%	1.3%
Clay County	021206	3	5	18.2%	3.3%	1.3%
Clay County	021303	1	1	9.7%	2.2%	0.0%
Clay County	021303	1	1	9.7%	2.2%	0.0%
Clay County	021303	1	1	9.7%	2.2%	0.0%
Clay County	021304	1	4	15.2%	2.9%	0.7%
Clay County	021304	1	4	15.2%	2.9%	0.7%
Clay County	021304	1	4	15.2%	2.9%	0.7%
Clay County	021304	1	4	15.2%	2.9%	0.7%
Clay County	021304	2	4	15.2%	2.9%	0.7%
Clay County	021304	2	3	15.2%	2.2%	0.7%
Clay County	021304	2	4	15.2%	2.9%	0.7%
Clay County	021304	2	4	15.2%	2.9%	0.7%
Clay County	021305	1	2	23.8%	4.1%	0.0%
Clay County	021305	1	2	23.8%	4.1%	0.0%
Clay County	021305	2	2	23.8%	4.1%	0.0%
Clay County	021305	2	2	23.8%	4.1%	0.0%
Clay County	021305	3	2	23.8%	4.1%	0.0%
Clay County	021306	1	6	24.7%	4.2%	1.3%
Clay County	021306	1	6	24.7%	4.2%	1.3%
Clay County	021306	2	6	24.7%	4.2%	1.3%

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Clay County	021306	3	6	24.7%	4.2%	1.3%
Clay County	021500	1	3	44.0%	6.3%	0.0%
Clay County	021500	1	3	44.0%	7.0%	0.0%
Clay County	021801	1	2	18.8%	3.4%	0.0%
Clay County	021801	1	2	18.8%	3.4%	0.0%
Clay County	021900	2	2	23.0%	3.3%	0.0%
Clay County	021900	2	2	23.0%	4.0%	0.0%
Platte County	030001	1	5	22.8%	4.0%	0.6%
Platte County	030001	2	5	22.8%	4.0%	0.6%
Platte County	030001	3	5	22.8%	4.0%	0.6%
Platte County	030001	4	5	22.8%	4.0%	0.6%
Platte County	030101	1	5	30.2%	5.0%	0.3%
Platte County	030101	2	5	30.2%	5.0%	0.3%
Platte County	030101	2	5	30.2%	5.0%	0.3%
Platte County	030102	1	6	19.1%	3.5%	4.2%
Platte County	030103	1	4	16.8%	2.2%	2.9%
Platte County	030103	1	4	16.8%	2.2%	2.9%
Platte County	030103	1	5	16.8%	3.1%	2.9%
Platte County	030201	1	1	11.6%	1.4%	0.3%
Platte County	030201	1	3	11.6%	2.4%	0.3%
Platte County	030205	1	1	18.0%	3.3%	0.0%
Platte County	030205	2	1	18.0%	3.3%	0.0%
Platte County	030205	2	1	18.0%	3.3%	0.0%
Platte County	030206	1	1	16.8%	3.1%	0.0%
Platte County	030207	1	5	19.7%	3.5%	2.0%
Platte County	030207	2	5	19.7%	3.5%	2.0%
Platte County	030207	2	5	19.7%	3.5%	2.0%
Platte County	030207	3	5	19.7%	3.5%	2.0%
Platte County	030207	4	5	19.7%	3.5%	2.0%
Platte County	030208	1	3	16.4%	2.1%	0.3%
Platte County	030208	1	3	16.4%	3.1%	0.3%
Platte County	030208	1	3	16.4%	3.1%	0.3%
Platte County	030209	1	6	26.2%	4.5%	2.1%
Platte County	030209	1	6	26.2%	4.5%	2.1%
Platte County	030209	2	6	26.2%	4.5%	2.1%
Platte County	030209	2	6	26.2%	4.5%	2.1%
Platte County	030209	2	6	26.2%	4.5%	2.1%
Platte County	030209	3	6	26.2%	4.5%	2.1%
Platte County	030304	1	5	22.6%	3.0%	4.1%
Platte County	030304	1	6	22.6%	4.0%	4.1%
Platte County	030304	1	6	22.6%	4.0%	4.1%
Platte County	030304	1	6	22.6%	4.0%	4.1%
Platte County	030304	1	6	22.6%	4.0%	4.1%

DATA USED FOR GREATEST NEED DETERMINATION
(Data provided by HUD)

Some census tract block group combinations are listed more than once. When there were differences, the higher risk score was used.

COUNTY	TRACT	BLOCK GROUP	ESTIMATED FORECLOSURE ABANDONMENT RISK SCORE	HMDA HIGH COST LOAN RATE (% OF LOANS THAT ARE SUBPRIME)	PREDICTED 18 MONTH FORECLOSURE RATE	VACANCY RATE PER THE POST OFFICE RECORDS
Platte County	030304	2	6	22.6%	4.0%	4.1%
Platte County	030305	1	6	20.1%	3.6%	5.8%
Platte County	030306	1	1	9.9%	2.2%	0.0%
Platte County	030600	1	4	23.8%	4.1%	0.1%
Platte County	030600	1	4	23.8%	4.1%	0.1%
Platte County	030600	6	4	23.8%	4.1%	0.1%
Platte County	030600	6	4	23.8%	4.1%	0.1%
Cass County	060100	1	10	50.0%	7.8%	10.2%
Cass County	060100	2	9	50.0%	7.0%	10.2%

NSP GRANT SUBMISSION

ATTACHMENT B

CENSUS TRACTS/BLOCK GROUPS WITH A FORECLOSURE ABANDONMENT RISK SCORE OF 10 AND WITH 51% OF PERSONS AT 120% OF AREA MEDIAN INCOME OR BELOW

TARGETED AREAS

TRACT	TRACT	TRACT
000400	005500	012903
000501	005601	012904
000502	005602	013002
000600	005700	013003
000700	005801	013100
000800	005802	013202
001600	005901	013203
001700	005902	013204
001800	006000	060100
001900	006100	008100
002000	006200	008700
002100	006300	008800
002200	006400	008900
002300	007500	009000
002400	007600	009500
002500	007700	009600
003000	007801	010201
003200	007802	010301
003300	007900	010302
003400	008000	010401
003501	008100	010500
003502	008700	010701
003601	008800	012902
003602	008900	012903
003700	009000	012904
003800	009500	013002
003900	009600	013003
004000	010201	013100
004100	010301	013202
004200	010302	013203
004500	010401	013204
005200	010500	060100
005300	010701	
005400	012902	