

**Neighborhood Stabilization Plan - North Central**

Greater than 51% less than 120% Area Mean Income\* Eligible Block Groups

- 51 to 81 Percent
- 81 to 89 Percent
- 89 Percent or Greater

Not Eligible



City of Detroit  
 Planning and Development Department  
 Planning Division  
 65 Cadillac Square, Suite 1300  
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\* Source: Department of Housing and Urban Development Block Groups that qualify as an area of low-, moderate, and middle-income benefit, where more than 51% of the people in the area had incomes in 2000 less than 120% of of Area Median Income.





**Neighborhood Stabilization Plan - North Central**

**HMDA High Cost Loan Rate\* Eligible Block Groups**

- 0 to 69 Percent
- 69 to 76 Percent
- 76 Percent or More

Not Eligible



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\* Source: Department of Housing and Urban Development Federal Reserve Home Mortgage Disclosure Act (HMDA) data on percent of all loans made between 2004 and 2006 that are high cost at the Census Tract level.





**Neighborhood Stabilization Plan - North Central**

Predicted 18 mo Underlying Foreclosure Problem Rate Eligible Block Groups

- 0 to 16 Percent
- 16 to 18 Percent
- 18 Percent or More

Not Eligible



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\* Source: Department of Housing and Urban Development  
 The rate does not provide the actual level of problem in each neighborhood, but rather indicate there is a risk for problems.





**Neighborhood Stabilization Plan - North Central**

**USPS Vacancy Rate\* Eligible Block Groups**

- 0 to 14 Percent
- 14 to 22 Percent
- 22 Percent or More

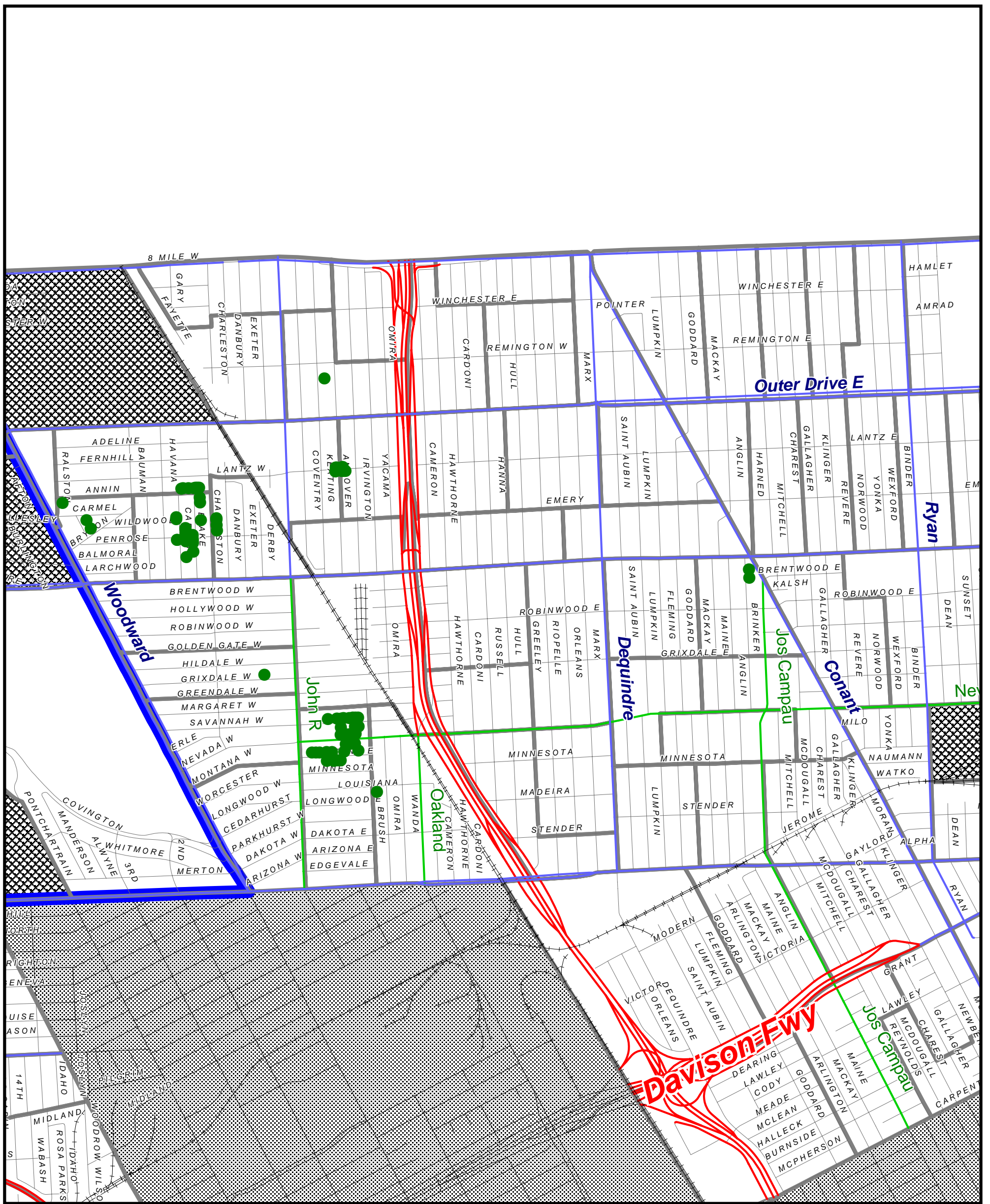
Not Eligible



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\* Source: Department of Housing and Urban Development  
 USPS data on residential addresses identified as being vacant for 90 days or longer as of June 2008 at the Census Tract level.





**Neighborhood Stabilization Plan -  
NORTH CENTRAL**

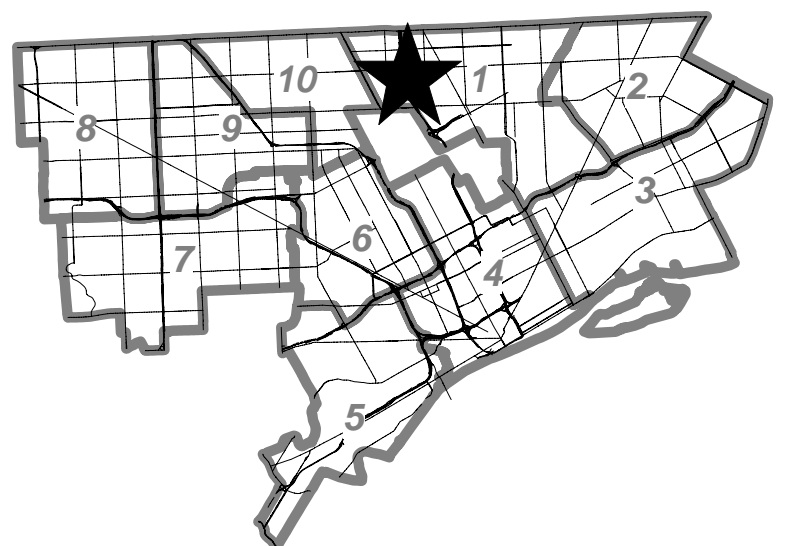
**Building Permits\***  
January 1999 - June 2008

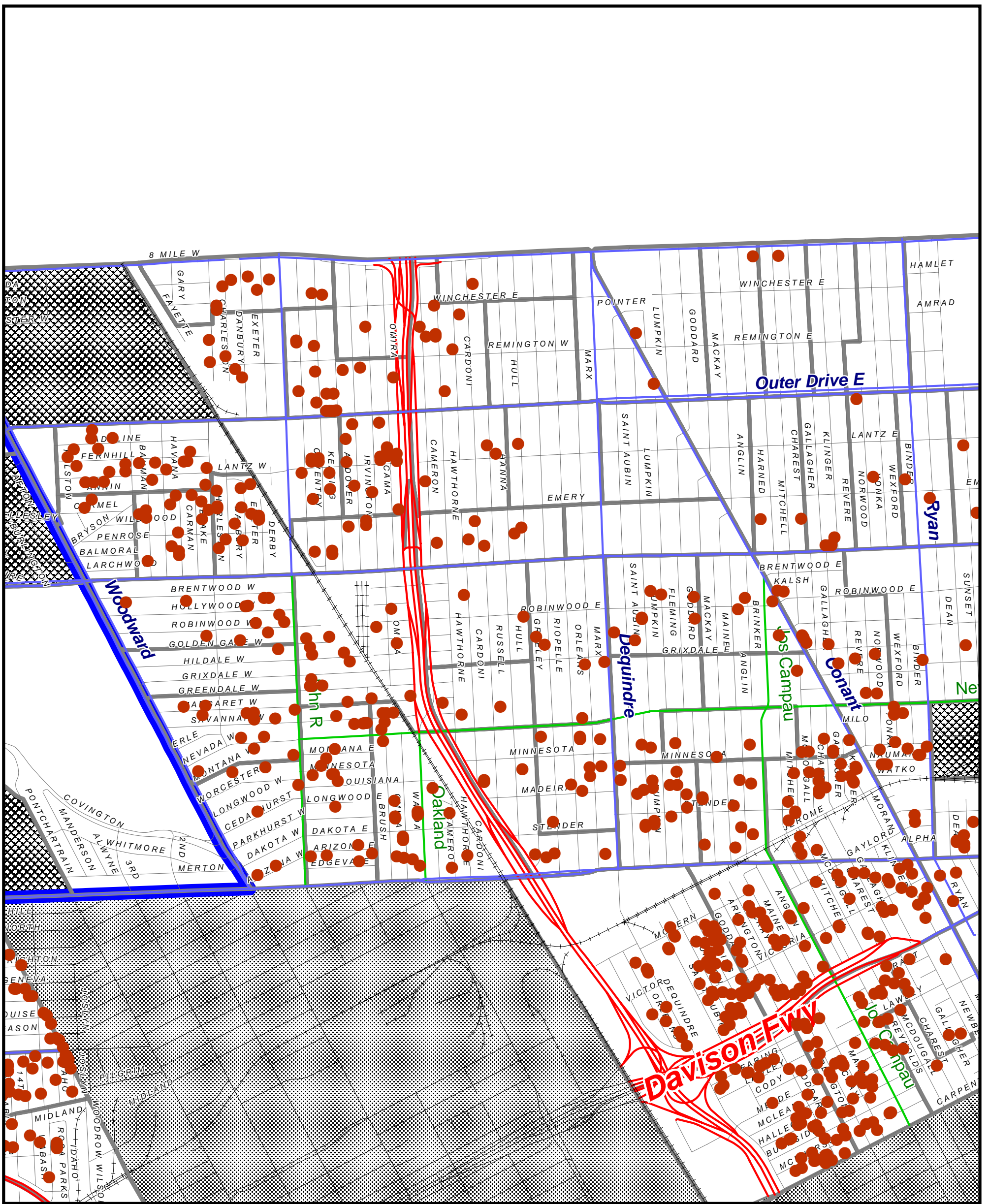
- New Construction
- Not Eligible



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\* Source: Building and Safety Engineering Department





**Neighborhood Stabilization Plan - North Central**

**Wayne County Tax Foreclosure\***

2006

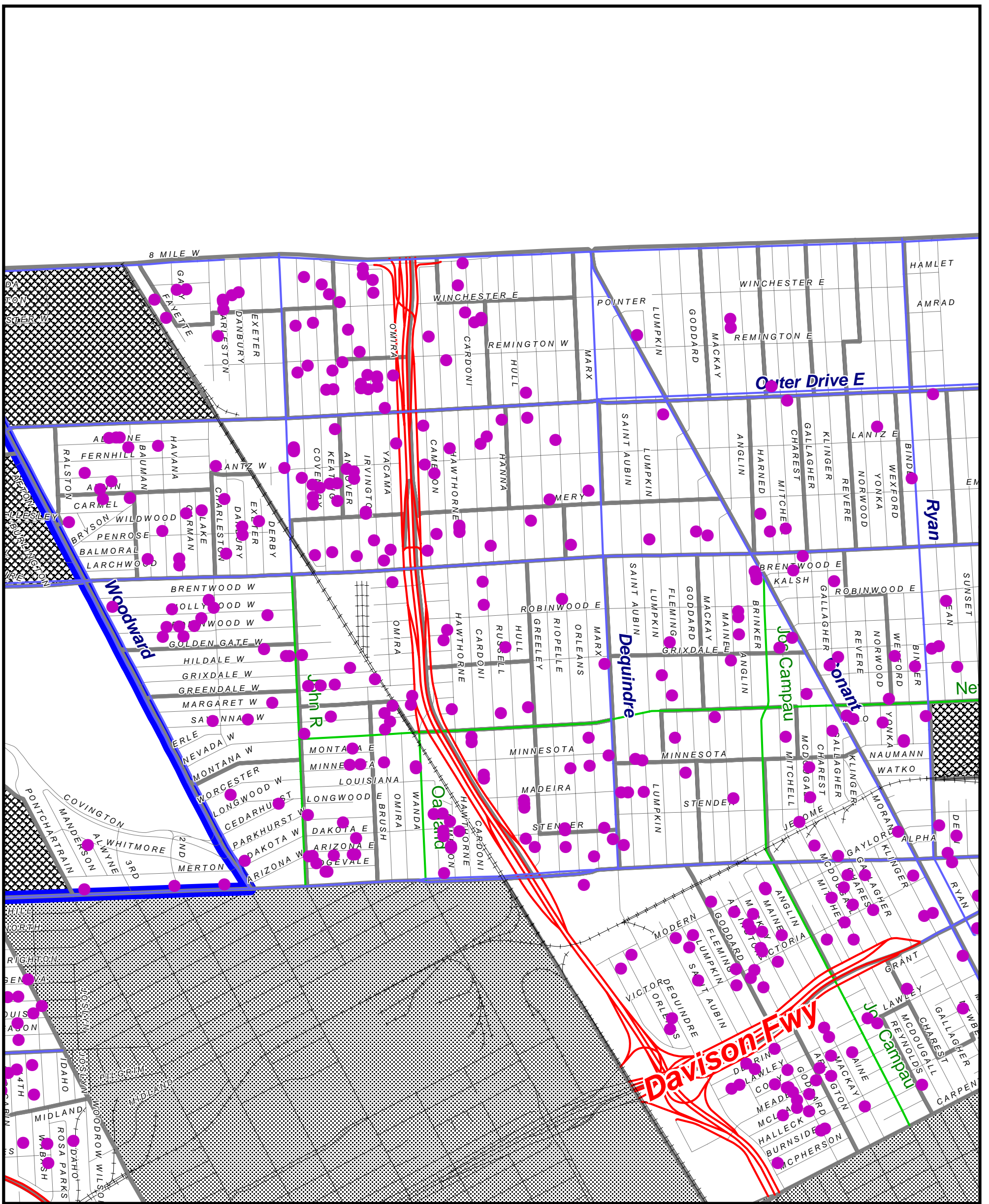
- Property Site
- Not Eligible



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\*Source: Office of the Wayne County Treasurer, October 2006



**Neighborhood Stabilization Plan - North Central**

Wayne County Tax Foreclosures\*  
2007

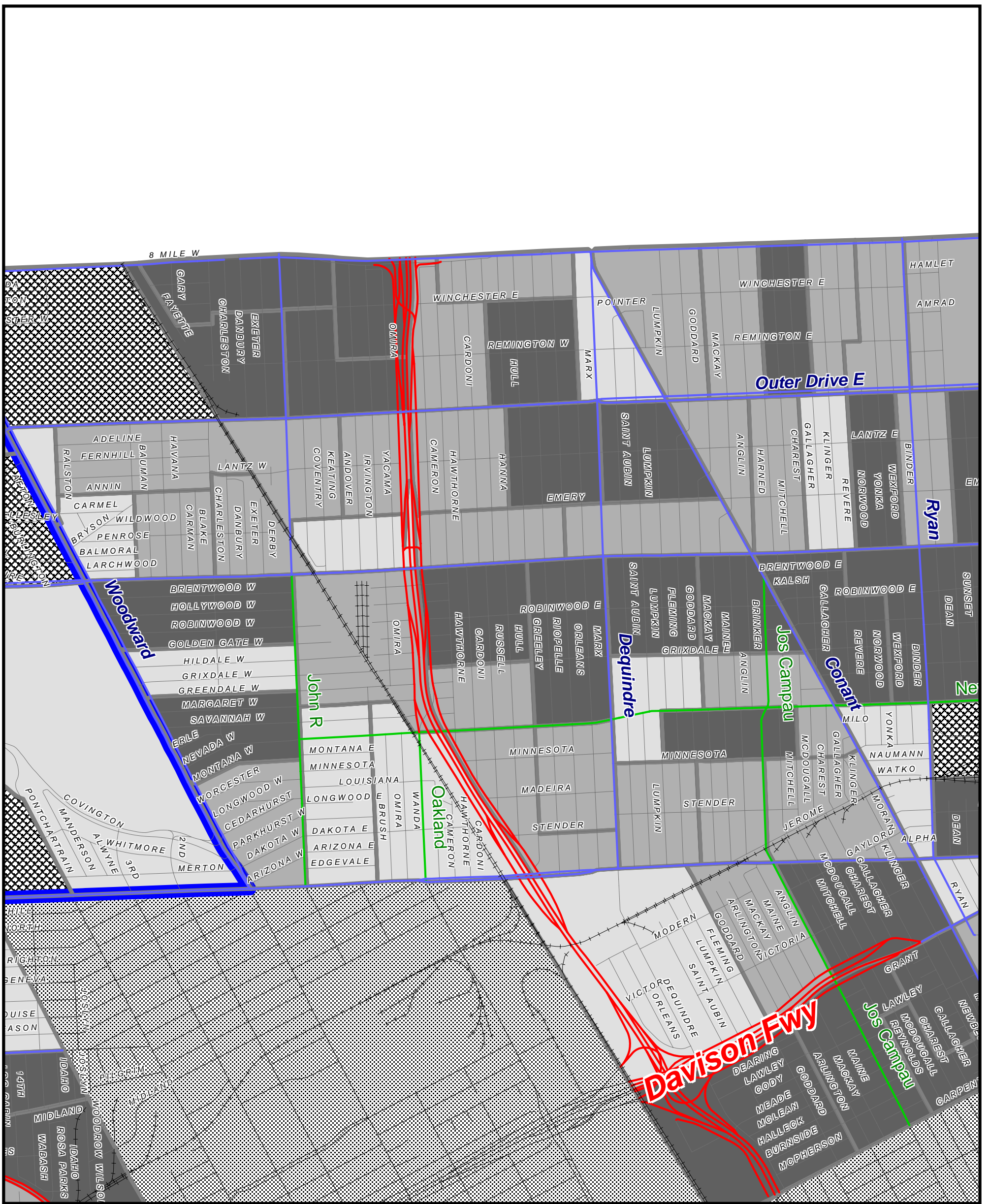
- Property Site
- Not Eligible



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\*Source: Office of the Wayne County Treasurer, July 2007






**Neighborhood Stabilization Plan -  
NORTH CENTRAL**

**Mortgage Foreclosures\*  
2006**

- 0 to 15
- 15 to 25
- 25 or More

 Not Eligible

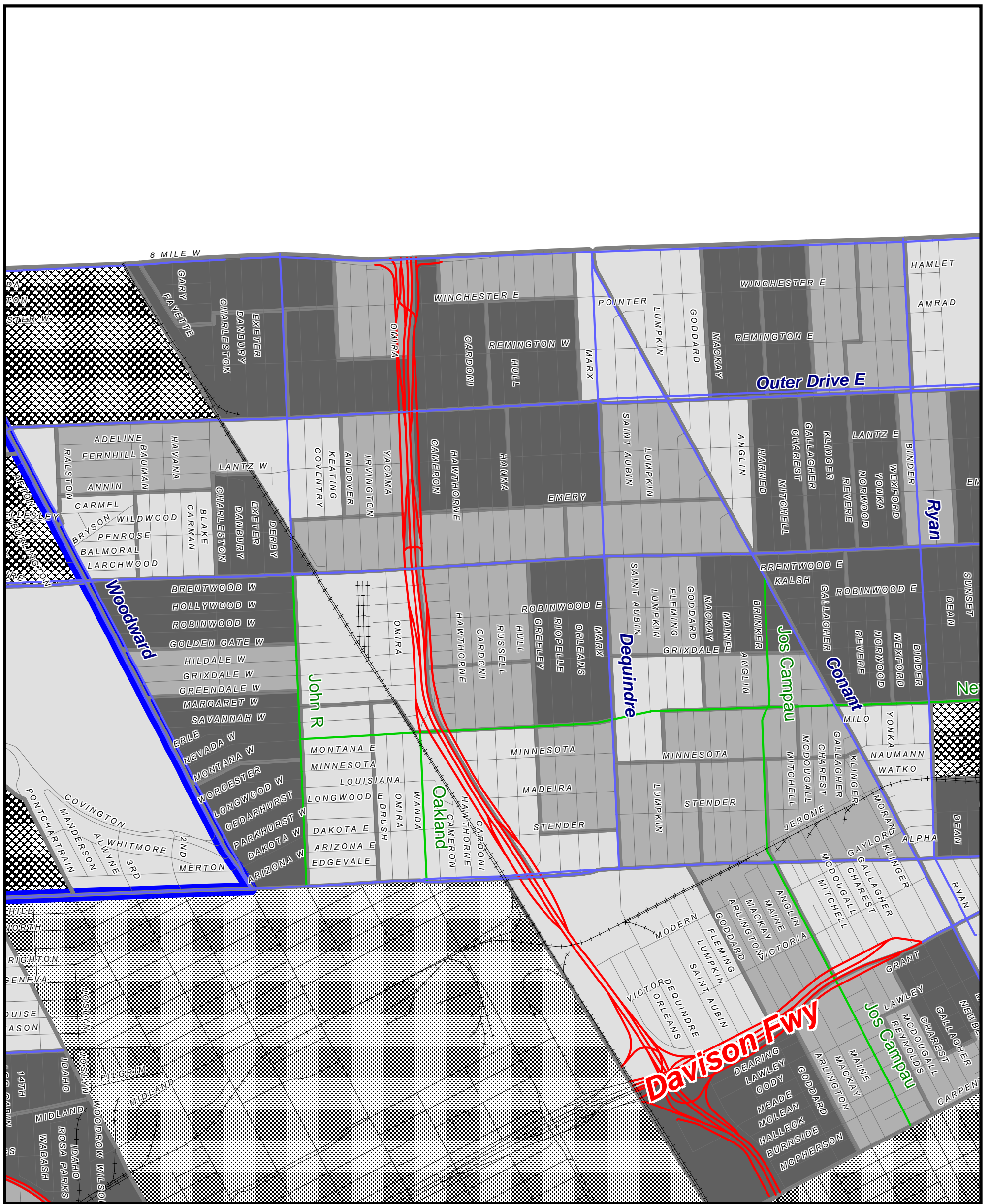


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\* Source: Social Compact, Inc.







**Neighborhood Stabilization Plan -  
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**Mortgage Foreclosures\*  
2007**

- 0 to 20
- 20 to 30
- 30 or More

 Not Eligible



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**Neighborhood Stabilization Plan -  
NORTH CENTRAL**

**ARM Resets\***  
Prior to June 2008

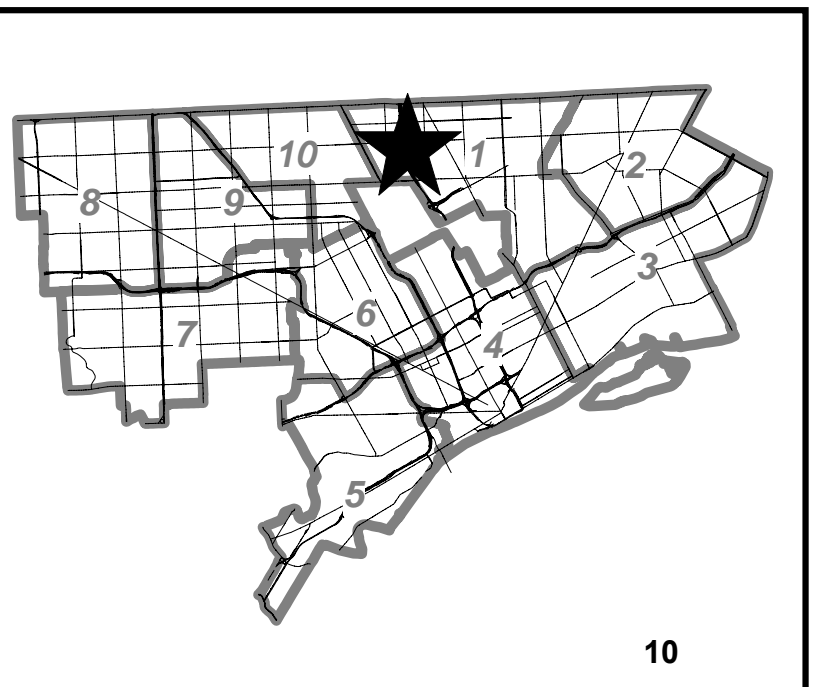
- 0 to 20
- 20 to 35
- 35 or More

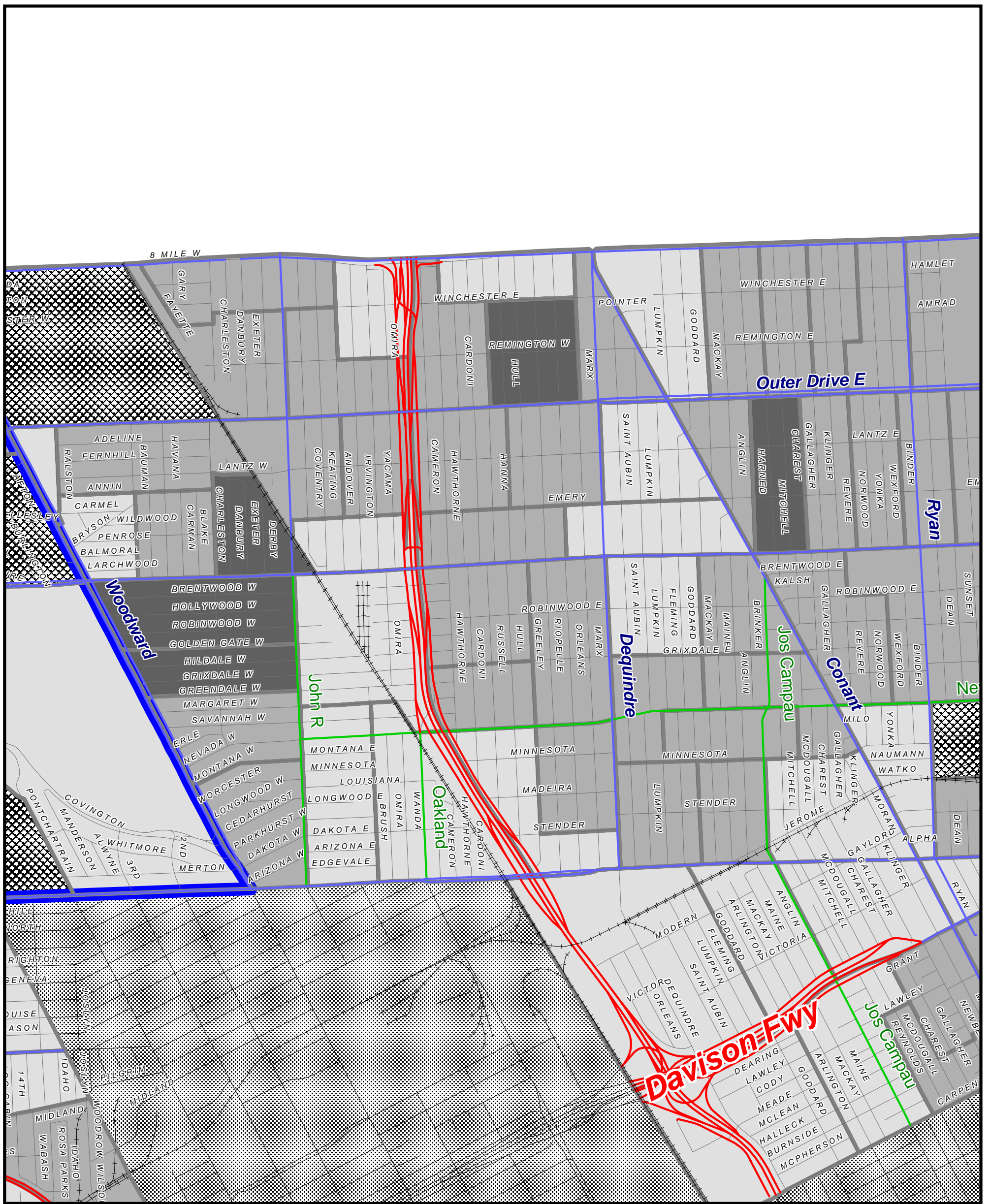
Not Eligible



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\* Source: Social Compact, Inc.  
Number of Adjustable Rate Mortgages that have already reset, as of June 2008





**Neighborhood Stabilization Plan - NORTH CENTRAL**

**ARM Resets\***  
Since June 2008

- 0 to 10
- 10 to 20
- 20 or More

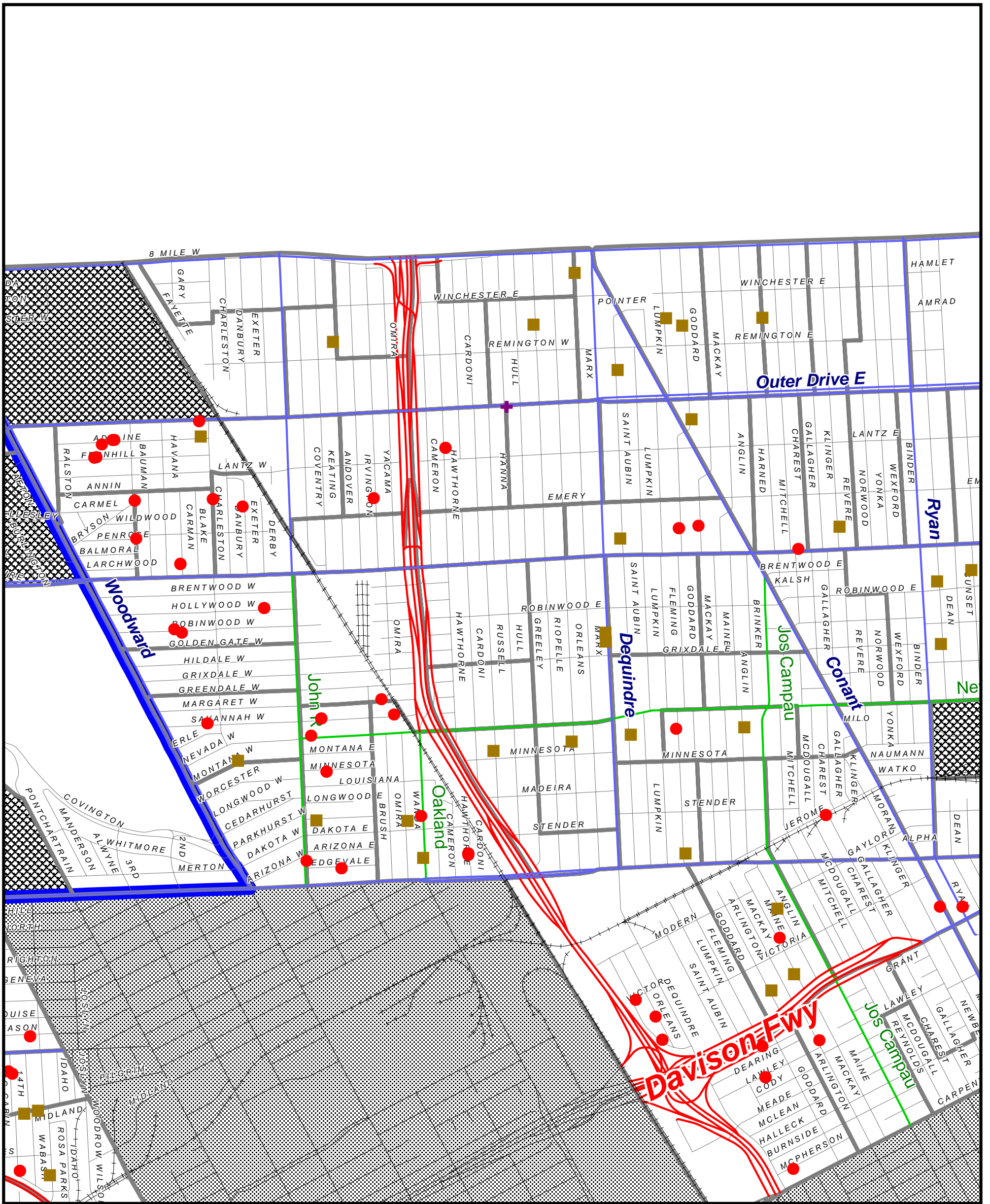
Not Eligible



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\* Source: Social Compact, Inc.  
Total number of Adjustable Rate Mortgages to reset, starting June 2008





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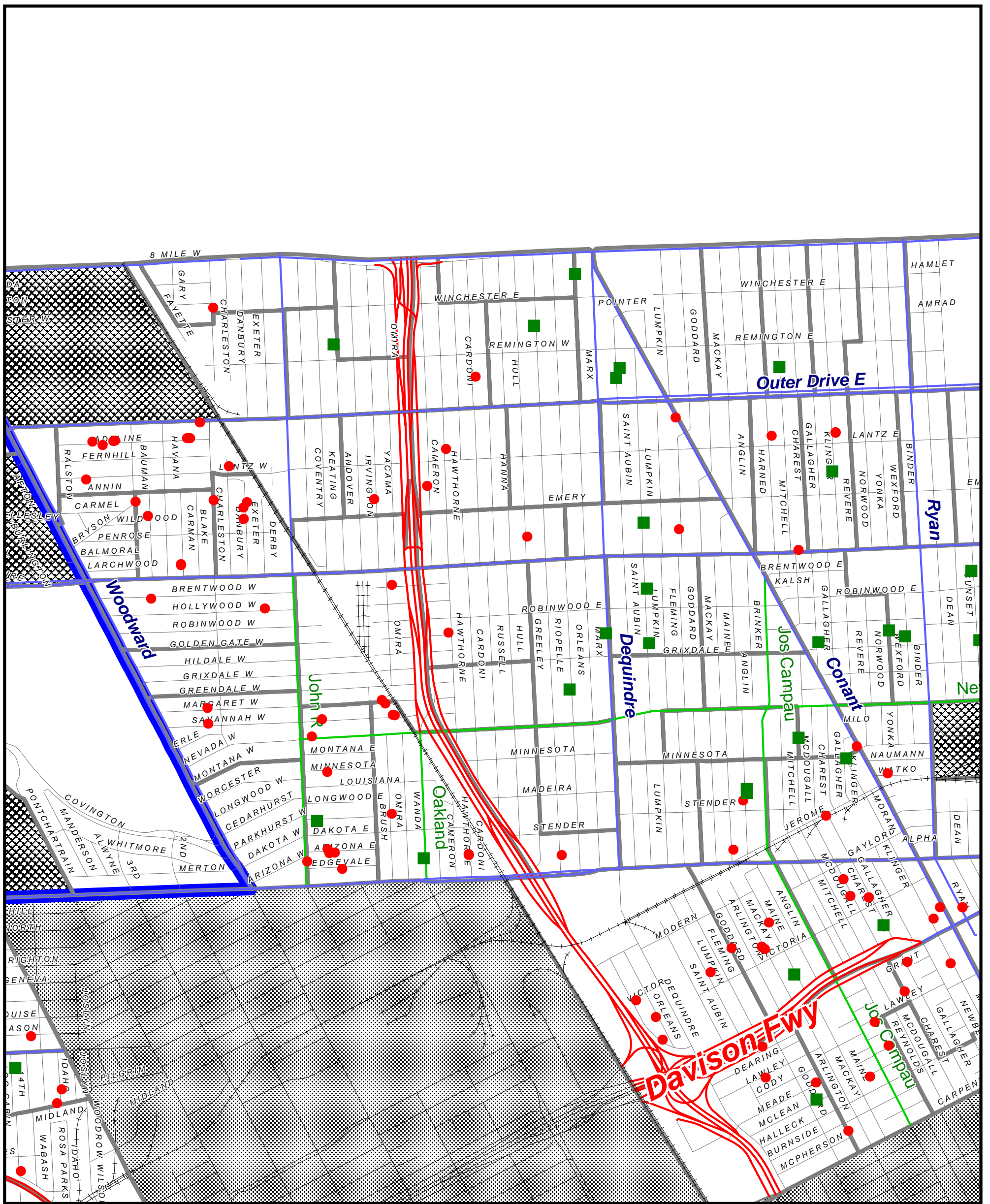
Section 106 Review  
2006

- Demolition
- Minor Home Repair
- + Rehabilitation / Redevelopment Projects
- Not Eligible



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**Neighborhood Stabilization Plan - North Central**

Section 106 Review  
2007

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