


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

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

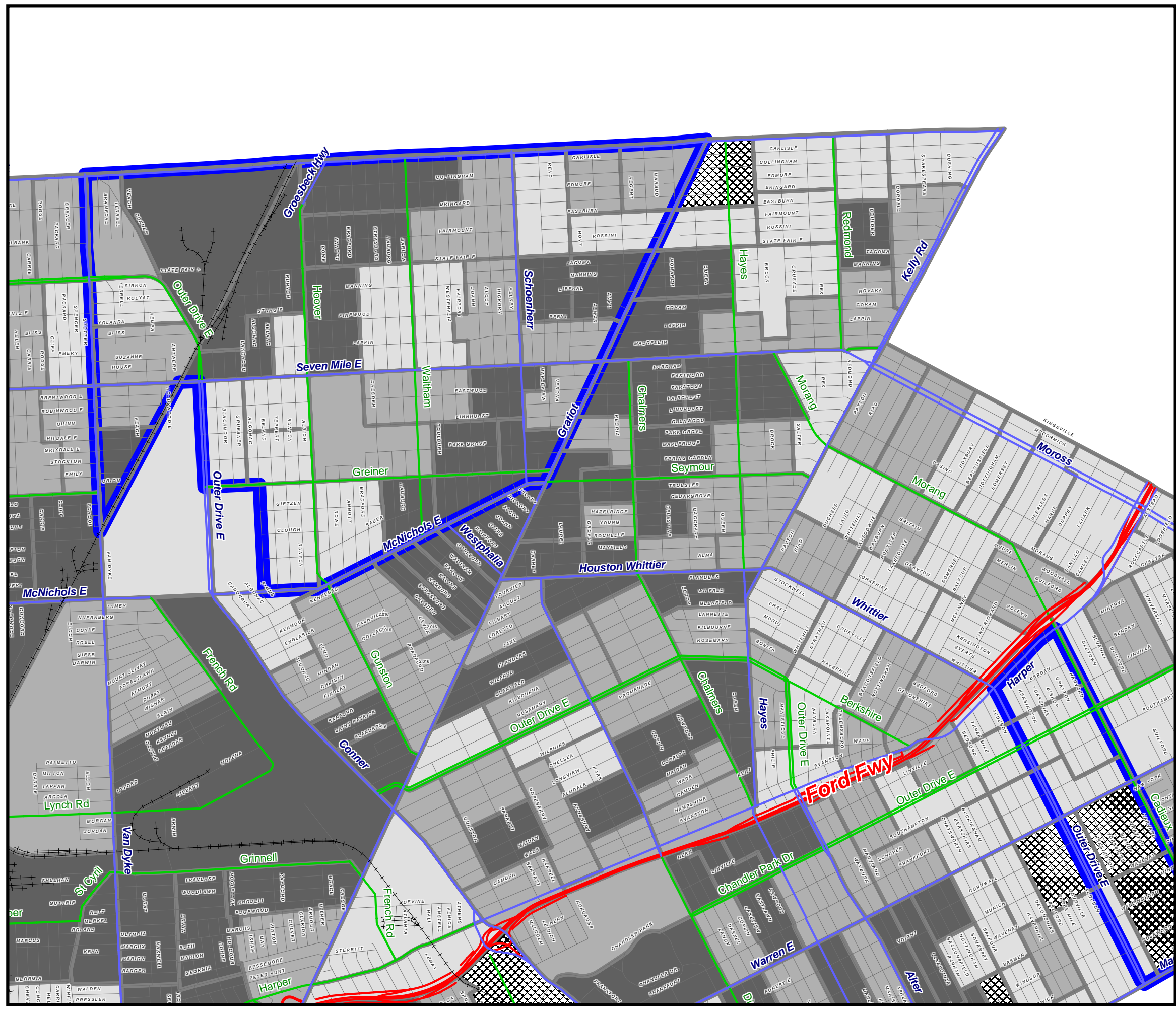
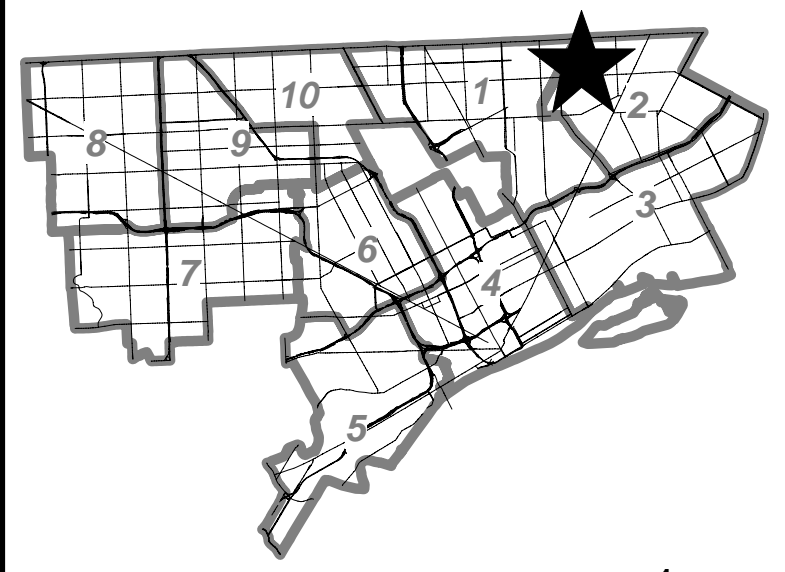
 Not Eligible

\* 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 Area Median Income.



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**Neighborhood Stabilization Plan - OSBORN**



HMDA High Cost Loan Rate\*  
Eligible Block Groups

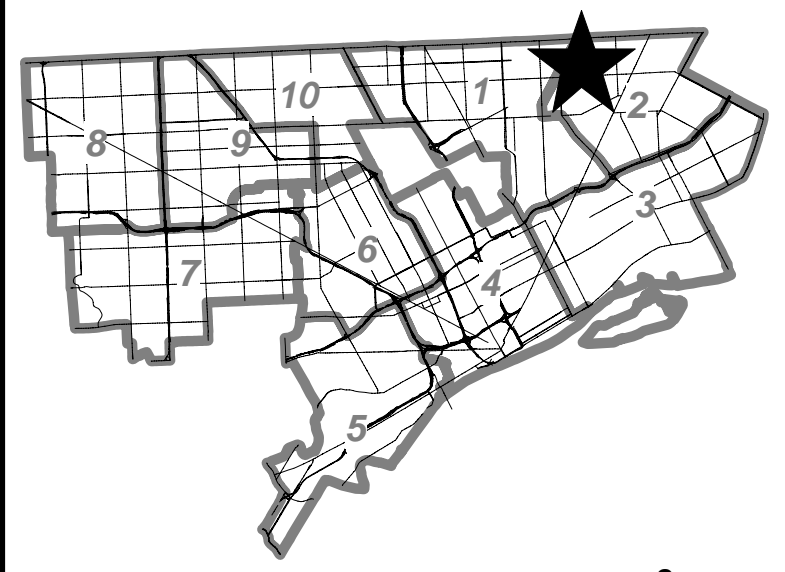
- 0 to 69 Percent
- 69 to 76 Percent
- 76 Percent or More
- Not Eligible

\* 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.



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**Neighborhood Stabilization Plan -  
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Predicted 18 mo Underlying Foreclosure Problem Rate\*  
Eligible Block Groups

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

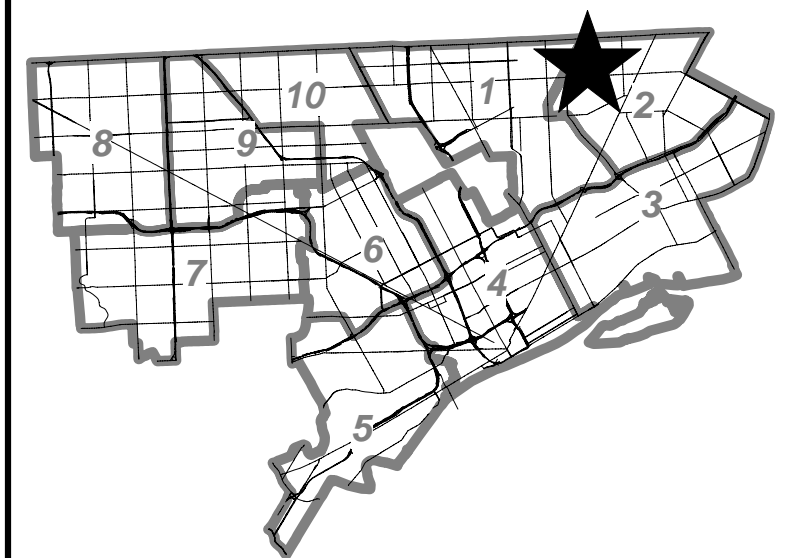
Not Eligible

\* 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.



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

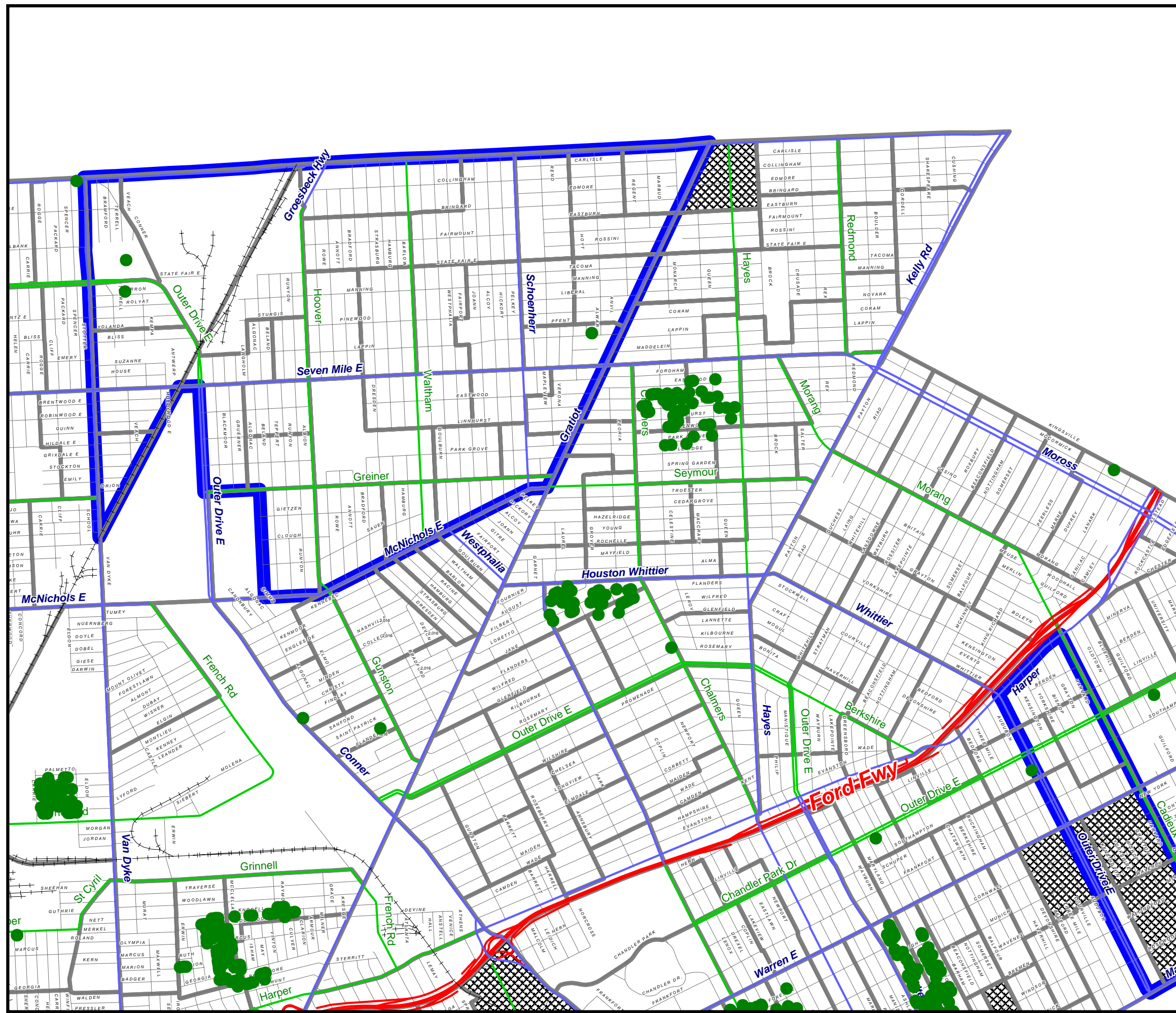
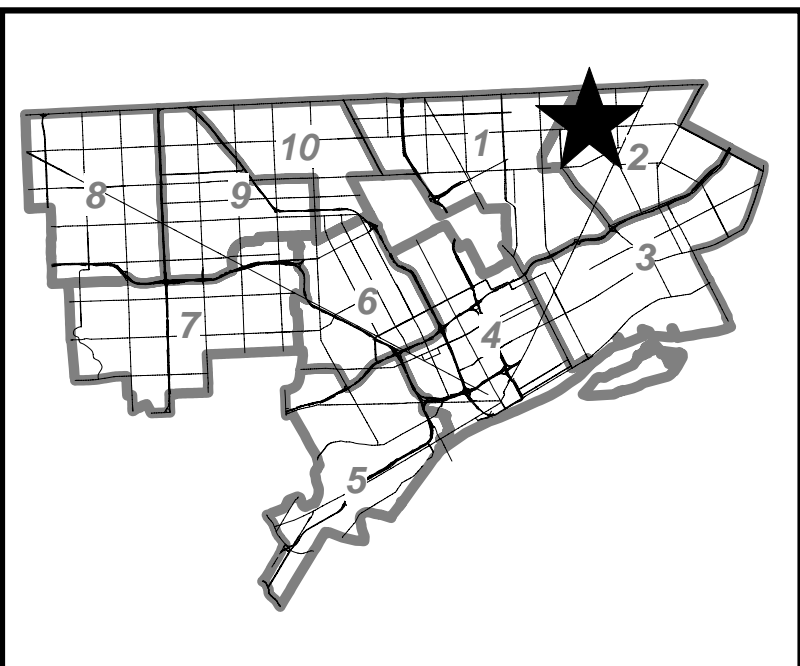
- New Construction
- Not Eligible

\* Source: Building and Safety Engineering Department



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**Neighborhood Stabilization Plan - OSBORN**



# Wayne County Tax Foreclosure\*

2006

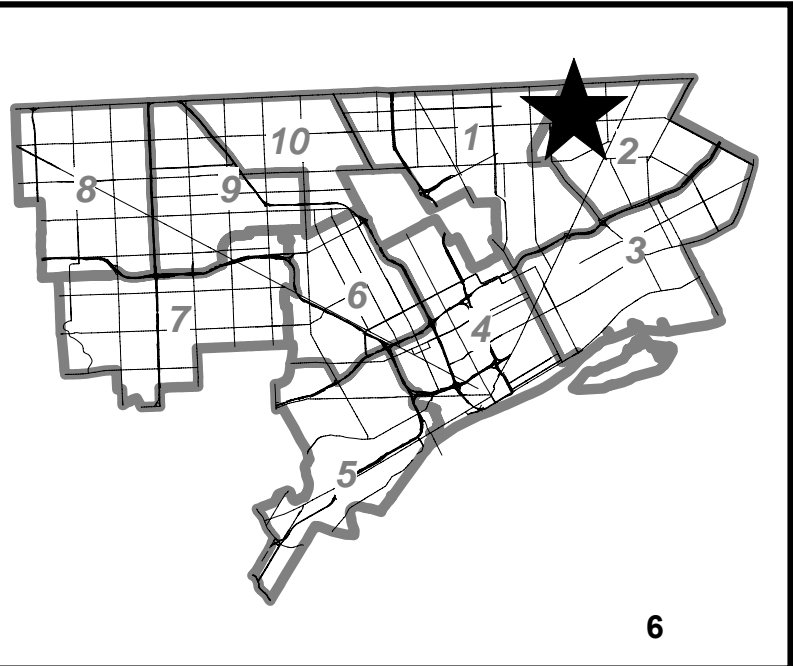
- Property Site
- ▣ Not Eligible

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



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## Neighborhood Stabilization Plan - OSBORN

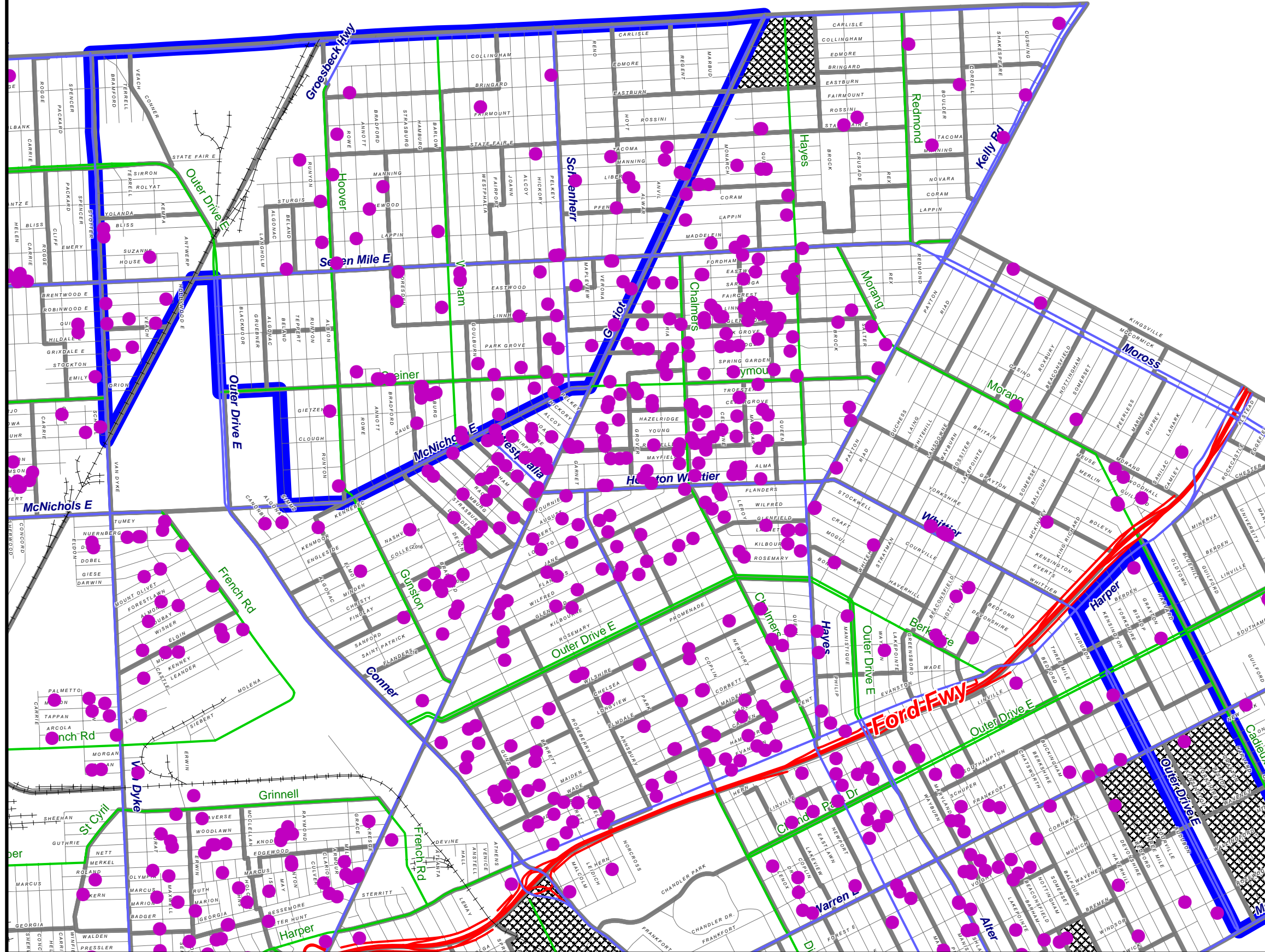


# Wayne County Tax Foreclosures\*

2007

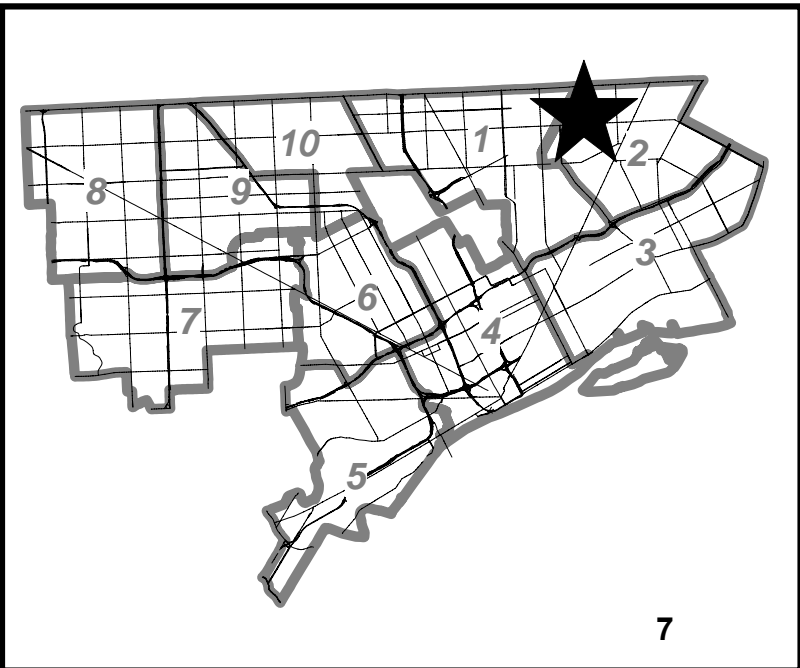
- Property Site
- ▣ Not Eligible

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



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## Neighborhood Stabilization Plan - OSBORN



Mortgage Foreclosures\*  
2006

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

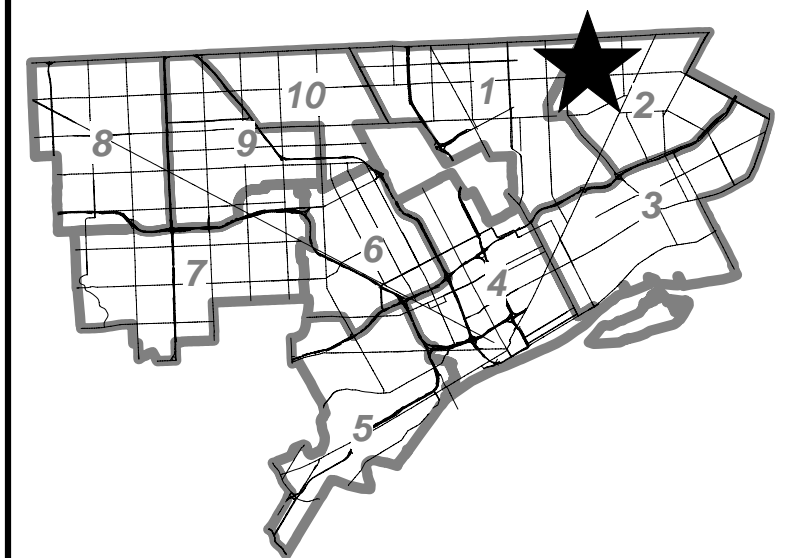
Not Eligible

\* Source: Social Compact, Inc.



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Neighborhood Stabilization Plan -  
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# Mortgage Foreclosures\*

2007

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

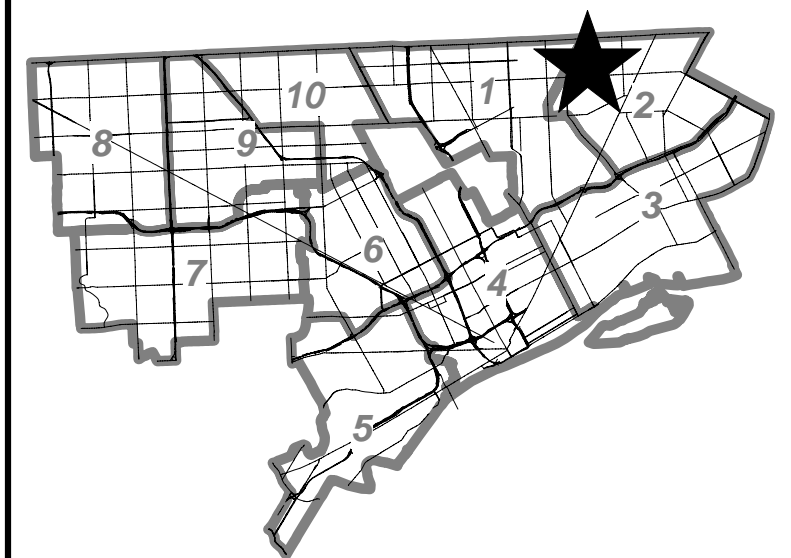
Not Eligible

\* Source: Social Compact, Inc.

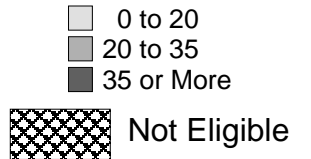


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## Neighborhood Stabilization Plan - OSBORN



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

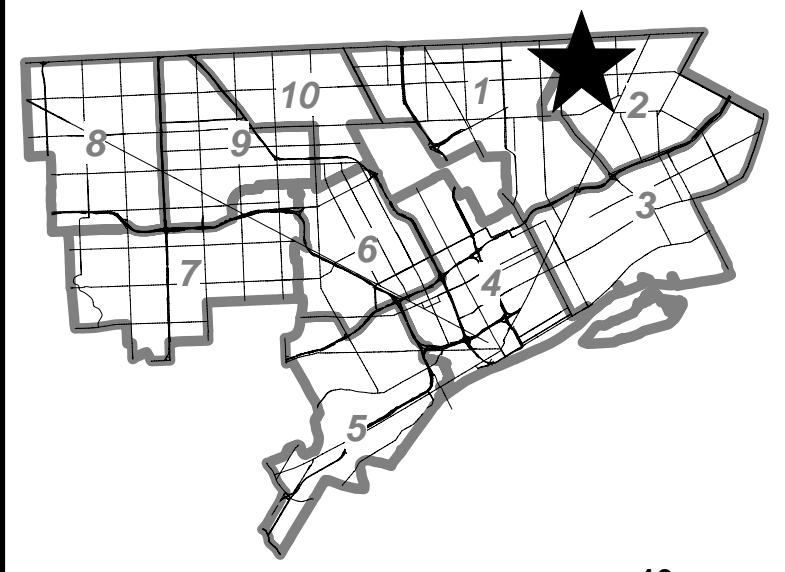


\* Source: Social Compact, Inc.  
Number of Adjustable Rate Mortgages that have already reset, as of June 2008.

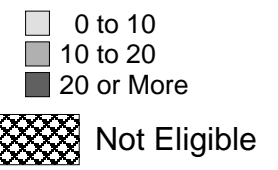


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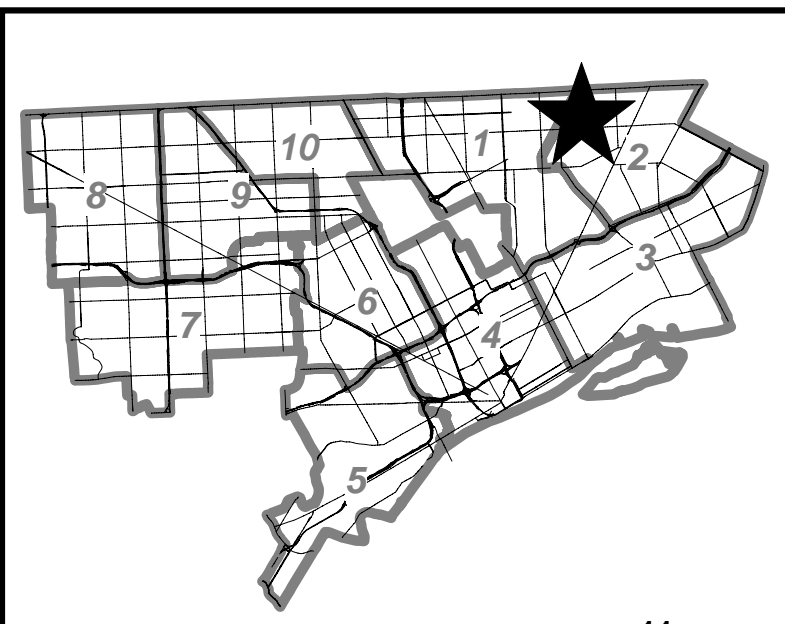
**ARM Resets\***  
Since June 2008



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

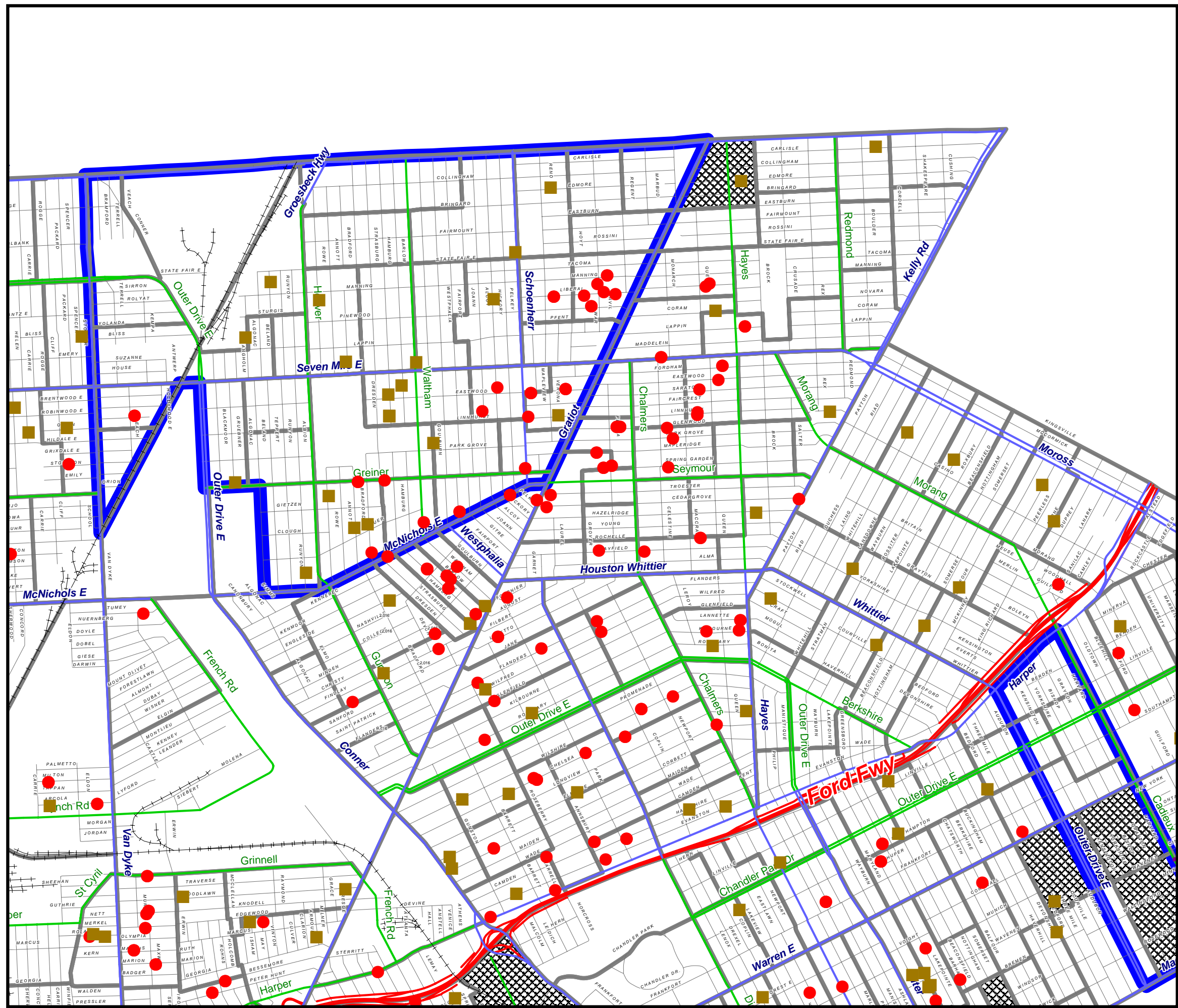
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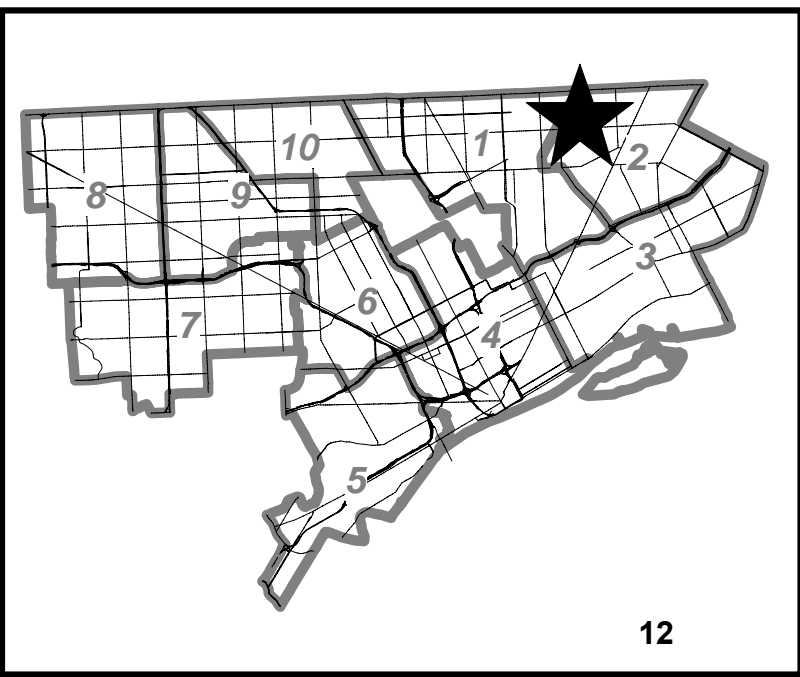
Section 106 Review  
2006

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



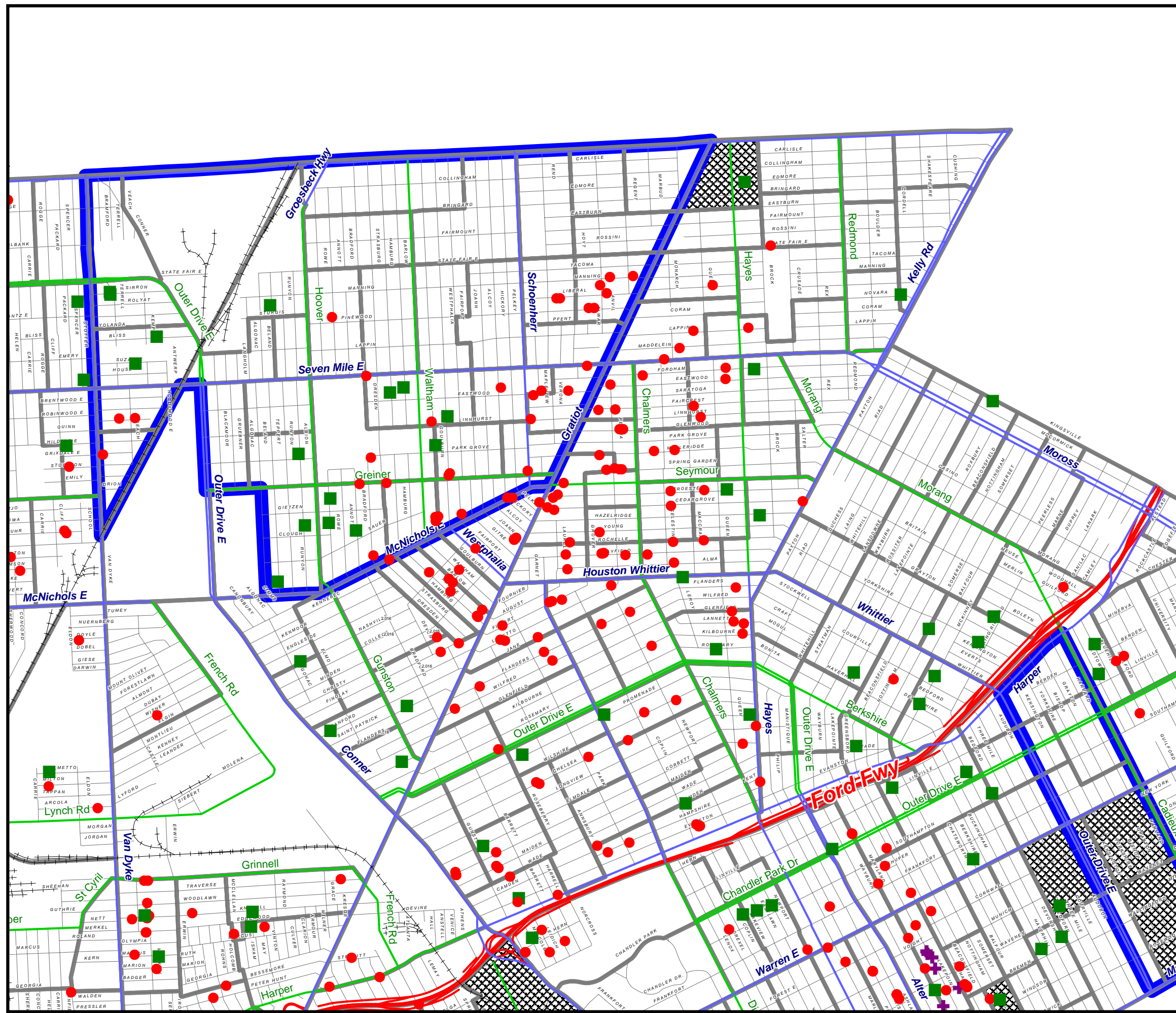
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