CITY OF NEW ORLEANS
OFFICE OF COMMUNITY DEVELOPMENT
NEIGHBORHOOD STABILIZATION PROGRAM
SUBSTANTIAL AMENDMENT

Jurisdiction(s): Orleans Parish/City of New Orleans Jurisdiction Web Address: http://www.nola.gov	NSP Contact Person: Anthony Faciane Address:1340 Poydras St., Suite 1000 New Orleans, LA 70112 Telephone: (504) 658-4200 Fax: (504) 658-4238 Email: amfaciane@nola.gov

I. Amendment to Allocation Priorities

The City of New Orleans is amending its NSP1 Substantial Amendment to effectively stabilize neighborhoods through redevelopment and blight eradication. The amendment consists of one primary change to allocation priorities at the project level that will support the strategies used to address foreclosed and abandoned properties in areas of greatest need.

1. In the NSP1 Substantial Amendment the City was working with non-profit housing organizations to bring 10 vacant properties on-line. The project was not viable and those funds were reallocated to fund demolitions as a part of the City of New Orleans's strategic plan to eradicate blight. Thus the $1,495,988 funds will be used for the demolition of 100 properties which are in imminent danger of collapse and are a threat to human health, safety, and public welfare.

CURRENT		AMENDED	
Activity from Substantial Amendment	**Current NSP Budget**	**Activity Renamed**	**Amended NSP Budget**
Demolition (Imminent Danger)	$746,988.	Demolition (Imminent Danger)	$1,495,988
Redevelopment (non-profit housing developers)	$750,000.	Redevelopment (non-profit housing developers)	$0
Redevelopment (Malta Square)	$575,000	no change in activity	$576,000
Administration	$230,220.	No change in activity	$230,220
Total	$2,302,208.	Total	$2,302,208

.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 [LINK – to HUD USER data], in developing this section of the Substantial Amendment.

Response:

Unlike other parts of Louisiana which experienced a proliferation of sub-prime mortgage products leading to a rise in delinquencies and foreclosures, New Orleans, with its devastation and loss of assets, was not a sub-prime target. Prior to Katrina, New Orleans was considered an "FHA town". But the devastation from Katrina resulted in loss of jobs, family, homes and dislocation. Without income and located far from their homes, many people in New Orleans saw their properties go into foreclosure. Unfortunately, the City believes that the number of homes currently owned by banks, or in the process of foreclosure, is a small percentage of the number of delinquent, potentially foreclosable properties. The City has numerous properties in substantial disrepair for which banks are unwilling to foreclose upon due to fear that they will not be able to dispose of them.

New Orleans has seen an increase in foreclosed properties. In September 2008, Orleans Parish ranked 200th in a RealtyTrac survey of foreclosure filings in comparison to 3,141 U.S. counties. In July 2008 alone, Orleans Parish foreclosure filings were reported on 239 properties an increase of 241 percent from June 2008 and a 123 percent increase from July 2007. The relatively high rate of foreclosures stands in stark contrast to previous months of relatively low foreclosure rates for the City of New Orleans and could signify that the city may be less immune to the effects of the national housing crisis than real estate experts previously thought.

However, the major problem facing New Orleans is the large number of vacant and abandoned properties which exist in the City along with the need for affordable homes for the low, and very low income sector. The most current data exhibits the need for

increased affordable housing in New Orleans. The Greater New Orleans Community Data Center and The Urban Institute's Housing Production Needs study completed in November 2009 states "New Orleans area renters overall were more likely to pay at least half of their income on housing in 2008 than renters across the nation … Federal standards classify households that pay more than half their income for housing as "severely cost burdened." (In 2007), 31 percent of metro area spent more than half of their before-tax pay on rent and utilities, compared with only 25 percent of renters nationwide. This problem was most serious in Orleans Parish where 41 percent of all renters spent the majority of their pre-tax income on rent and utilities than renters in high priced cities like New York."

The affordability crisis also affects those renters who were "housing cost burdened" (those households that pay more than 30 percent of their income on housing). "The biggest increase in post-Katrina housing cost burdened was among renters earning $20,000 to $35,000." For those who earned less than $20,000 the percent increased from 2007 to 2008.

The report further states that "(I)n New Orleans itself the market is unable to deliver affordable rentals (by federal standards) for nearly all households earning less than $20,000 and 86 percent of households earning between $25,000 and $35,000. Fulltime year-round workers in these salary ranges represent more than one quarter of all workers in the New Orleans area."

There are a number of multi-unit properties that were occupied prior to Hurricane Katrina that may aid in alleviating the problem of high housing costs. Some of these properties had received federal assistance from various sources but are now vacant, abandoned or foreclosed. The City's amended Neighborhood Stabilization Program will explore these properties to determine the best method to bring them back into commerce.

Thus the City of New Orleans is amending its approach to addressing the problems of housing units through this grant. The original proposal was to bring back foreclosed properties via the New Orleans Redevelopment Authority (NORA) through acquisition, redevelopment financing, or demolition. This was to involve single family units and excluded any properties that had previously received assistance from the City.

The original plan is still valid and will remain largely intact by NORA's NSP2 project. NORA serves as the City's Land Bank, with responsibility to hold, maintain, and dispose of properties. However, this amended NSP1 project can address the need for rental properties through the redevelopment of abandoned, vacant or foreclosed multi-use structures. This amended version also includes demolition in selected census tracts. The Consolidated Plan and its annual action plan updates have consistently stressed that programs should consider the conditions of the census tracts or neighborhoods when a program is initiated. The City will focus on projects located in Community Development census tracts (those where more than 51% of the population are low-moderate income). Thus the City of New Orleans used data compiled by HUD to determine the areas and the

properties it will consider for the amended NSP project. The factors considered were areas with a high percentage of home foreclosures combined with a high percentage of homes financed by a subprime mortgage related loan, and those areas that are likely to face a significant rise in the rate of home foreclosures.

Specifically, to determine specific census tracts for funding each of the City's census tracts were examined using the HUD data on foreclosure and vacancy rates. The following conditions had to be met for an area to be considered:

- The sum of its foreclosure risk score and vacancy and foreclosure risk score is equal or greater than 20
- The foreclosure rate is equal to or greater than 6%; this will include the top 75% of tracts with foreclosure concerns
- The sum of percentage of high cost leverage loans and percentage of high cost loans is equal to or greater than 10%.

HUD has stated that the following factors are to be considered when selecting areas and properties and the City will considered them in any funding decision:

- Maintaining abandoned properties not yet acquired
- Preserving neighborhoods, and
- Opportunities for mixed-income affordable housing.

When selecting properties to receive NSP funding the following criteria will be considered:

• Multi-unit properties that were occupied prior to Hurricane Katrina but are now foreclosed, vacant and/or abandoned, or
• Received prior governmental financial assistance, or
• Projects that will redevelop foreclosed HUD multi-family unit structures such as former Section 202 units, or
• Will redevelop properties for permanent supportive housing, and are
• Located in one of the census tracts that meet the criteria listed above, and
• Other factors impacting neighborhood stabilization and the creation of quality affordable housing

Demolition- Imminent Danger Program

The City will concentrate its efforts on properties located in the census tracts listed in **appendix A** of this document.

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:

The City proposes to use NSP funds to support the acquisition and redevelopment of vacant, abandoned or foreclosed multi-unit properties, and demolish structures that are a public nuisance. In addition, 25% of funds will be allocated to support development of supportive housing for tenants below 50% AMI with special needs. The areas in which the City will focus its NSP funds correspond to foreclosure rates, vacancy rates, sub-prime mortgage rates, and the future risk of housing foreclosures. (Please refer to appendix A)

Katrina literally wiped out much of the City's housing assets – the same assets looked to by the banks as security for their mortgage loans. As such, the City was not attractive to sub-prime lenders, and servicers report that subprime loans are not a factor in New Orleans' foreclosure problems. The reasons for foreclosure are more traditional, but at greater scale: loss of job, dissolution of families, sickness and death. It is difficult in New Orleans to determine the areas of greatest need. In some areas there is virtually no base on which to calculate and compare rates of foreclosure. Certainly, the areas we selected have a high number of foreclosures, as high as any other area in the City. It is also difficult to determine if these areas will face a significant rise in the rate of home foreclosures. Lenders have offered forbearance to borrowers who expect to receive Road Home payments and insurance proceeds. If their borrowers use the payments as expected to repair their homes, lenders indicate they will be more likely to restructure the loan given the higher asset value stemming from rehab or redevelopment. The City also expects the rate of foreclosure to perhaps even decrease as very soft second mortgage funds are made available for housing repairs and filling the gap between Road Home proceeds and bank financing.

The City examined those areas designated as greatest need for foreclosure risks (see attached maps). Within these boundaries there are a number of single family foreclosed properties which can be addressed and we anticipate that they will be through NORA's NSP2 project. The City believes that a greater impact with these funds can be made through the redevelopment of foreclosed or abandoned and vacant properties.

C. DEFINITIONS AND DESCRIPTIONS

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

Response:
"Blighted / Public Nuisance Structures in the Neighborhood Stabilization Program are defined as when the structure exhibits objectively determinable signs of deterioration

sufficient to constitute a threat to human health, safety, and public welfare. A property can be considered blight if it is chronically vacant; there are unresolved code violations for unsafe, unsanitary or unhealthy conditions; it has been declared a fire hazard; it is lacking in facilities or equipment required by the Housing Code of the City of New Orleans; it is a vacant lot that is abandoned, does not meet the requirements of the City Code or has been adjudicated for non-payment of taxes; or there is a vermin infestation.

(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:
For any rental activity undertaken pursuant to the Neighborhood Stabilization Program, "affordable rent" is defined as: the fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or a rent that does not exceed 30 percent of the adjusted income of the eligible household occupying the unit. Fair Market Rent (FMR) will be determined according to the applicable FMR for the community in which the NSP-assisted activity takes place. Affordable rents will be required to be in effect for each rental property for no less than the affordability period of that property.

(3) Definition of "**imminent danger**."

Response:
Buildings which have been determined by Code Enforcement and the Department of Safety and Permits to be in imminent danger of collapse are eligible under this use. These are buildings that have partially or wholly collapsed, been declared for emergency condemnation and that are a threat to the public health, safety and welfare.

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

Response:
Continued Affordability of units produced under the NSP will be achieved by renting such units to income-eligible households and providing financial assistance appropriate to the household's specific income. Owners of rental properties will be required to rent units to households whose incomes do not exceed 50 percent of area median income and limit rents charged to the amounts indicated above in C(2). The current HOME Regulatory Agreement for rental projects will be used to secure these requirements for a twenty year period of affordability.

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

Response:
Housing Rehabilitation Standards – The standards applicable to the NSP will be the City's current Building Code, which is the International Residential Code, and the Section 8 Housing Quality Standards.

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:

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:

The city will ensure that at least $576,522.00 of NSP funds will be allocated to activities that provide housing to individuals and families with incomes at or below 50% of the area median income. The 50 percent median income families will benefit directly through two activities; the UNITY of Greater New Orleans/Malta Square permanent supportive housing complex and the redevelopment of vacant single family properties.

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:

The City expects to only acquire or redevelop vacant properties and properties that were occupied prior to Hurricane Katrina. No low-moderate, middle income dwelling units are anticipated to be converted to housing that will not be made available to low-moderate income households after rehabilitation or redevelopment. The City expects to make available **108** dwelling units for households whose income does not exceed 50 percent of the area median income.

The City expects to demolish 100 units of housing that is a hindrance to redevelopment and stabilizations of selected neighborhoods. The City's Placed-Based Development Strategy will ensure that adequate, affordable housing is restored throughout the City.

F. PUBLIC COMMENT

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

Response:
All public comments received during the 15 day public comment period will be summarized to be included in the submission of the City of New Orleans' substantial amendment to HUD.

G1. ***NSP INFORMATION BY ACTIVITY***

(1) Activity Name: Demolition - NSP Eligible Use D

(2) Activity Type: 24 CFR 570.201 (d) Clearance, for blighted structures only

(3) National Objective: This activity will be used to demolish structures which create extreme danger to public health and safety. This is a low-mod area benefit.

(4) Projected Start Date: April 1, 2012

(5) Projected End Date: March 21st, 2013

(6) Responsible Organization: The City of New Orleans' Office of Community Development will be the lead agency for this project. Cedric Grant, Deputy Mayor, Office of Community Development, 1340 Poydras St., Suite 1000, New Orleans, LA 70112. Telephone Number: (504) 658-4200.

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

Project	Address
Demolition of Imminent Danger Structures	Low-Mod Areas/ Eligible NSP Areas (Census tracts identified in Appendix A) along with Placed-Based Development Zones

(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.

Funds will be used to demolish structures that are in imminent danger of collapse. Buildings which have been determined by the Code Enforcement Department and the Department of Safety and Permits to be in imminent danger of collapse as defined in Section 104 of the City of New Orleans' Code which states; buildings that have partially or wholly collapsed, emergency condemnation and demolition of buildings for threat to the public health, safety and welfare. These properties will be located in the census tracts which meet the criteria explained above and in Placed-Based Development Zones.

The applicable NSP Eligible Use is Use D – Demolition of Blighted Structures

Budget: $1,495,988

G.2. ***NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)***

(1) Activity Name: Redevelopment - NSP Eligible Use E

(2) Activity Type: Rehabilitation of vacant, abandoned or foreclosed properties from banks and/or other lien holders for rental purposes for low and moderate income persons and those under 50% AMI with special needs 24CFR 570.201(m) Affordable Housing Development.

(3) National Objective: This activity will meet the national objective of LMMI through limited clientele, housing activities

(4) Projected Start Date: September 1, 2010

(5) Projected End Date: March 1, 2014

(6) Responsible Organization:
The City of New Orleans' Office of Community Development will partner with UNITY of Greater New Orleans in the implementation of eligible activities funded by the Neighborhood Stabilization Program. City of New Orleans – Cedric Grant, Deputy Mayor, Office of Community Development, 1340 Poydras St., Suite 1000, New Orleans, LA 70112. Telephone Number: (504) 658-4200.

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

Project	Address	Census Tract
Malta Square	3222 Canal Street	63

(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.

The rehabilitation of 3222 Canal Street will result in 108 units of affordable housing for participants who meet income eligibility standards. All 108 units will provide housing for persons earning 50% or less of the area median income.

Budget: $576,000

G.3. *NSP INFORMATION BY ACTIVITY (COMPLETE FOR EACH ACTIVITY)*

(1) Activity Name: Planning and Administration

(2) Activity Type: CDBG eligible activity: 24 CFR 570.206 General Planning and Administration

(3) National Objective: Not Applicable for Administration
(4) Projected Start Date: April 1, 2010

(5) Projected End Date: March 21, 2013

(6) Responsible Organization: The City of New Orleans' Office of Community Development will be the lead agency for this project. Cedric Grant, Deputy Mayor, Office of Community Development, 1340 Poydras St., Suite 1000, New Orleans, LA 70112. Telephone Number: (504) 658-4200.

(7) Location Description: Not applicable

(8) Activity Description:
NSP funds will be used to pay reasonable program administration costs related to the planning and execution of the activities listed above. This includes costs related to staffing for overall program management, coordination, monitoring, reporting, and direct and indirect charges. The City will also charge any pre-award costs incurred as part of the preparation of the Substantial Amendment to the Planning and Administration portion of the grant. All activity delivery costs such as appraisals, title searches and title insurance, environmental assessments, inspections, development fees, engineering studies and mitigation, market analysis, credit underwriting reports, and associated permits, will be charged to each individual project.

Total Budget: NSP Funds: $230,220

H. Total Budget:

Allocation for Orleans Parish: $2,302,208
Administrative Costs: $230,220
NSP Activities:

- Demolition: $1,495,988
- Redevelopment: $576,000
  - Set Aside under 50% of Area Median Income $576,000.

Total Funds: $2,302,208

I. 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):

The following details a unit/per cost breakdown of activities outlined for use by the City of New Orleans with NSP Activities:

Redevelopment: 108 total units will be redeveloped.
108 units will be developed for families with incomes that are 50% and below
Demolition: 100 properties with 100% in low-mod census tracts (0-80% AMI).
208 total units will be assisted.

The draft report was placed on the city's website (www.nola.gov) on March 26, 2012 along with a public notice in the newspaper available for 15 days for public review. The City's policy as stipulated in its Citizen Participation Plan, of making substantial amendments to the Consolidated or Action Plan was followed.

APPENDIX A

New Orleans Need Area by Census Tracts

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Census Tract - Orleans	sta	Parish	nforeclose	nvacancy	Column D + E	fordq_num	fordq_rate	vac_rate	num_mort_tract	pct_lchl	pct_hcll	pct_hchl	Sum of HC loar
22071001732	LA	Orleans	20	8	28	291	14.6%	0.3%	1,997	7.7%	18.8%	13.1%	31.9%
22071001738	LA	Orleans	20	8	28	302	17.3%	0.3%	1,750	6.1%	28.3%	12.4%	40.7%
22071000902	LA	Orleans	20	5	25	49	23.5%	0.1%	209	1.2%	43.9%	14.6%	58.5%
22071000603	LA	Orleans	19	20	39	25	21.4%	19.9%	116	7.4%	48.5%	8.8%	57.4%
22071000611	LA	Orleans	19	15	34	133	19.1%	2.6%	698	11.7%	33.6%	15.0%	48.5%
22071007000	LA	Orleans	19	15	34	11	19.8%	2.8%	54	4.9%	29.3%	17.1%	46.3%
22071001723	LA	Orleans	19	11	30	209	16.6%	1.2%	1,262	6.7%	27.9%	11.3%	39.2%
22071007502	LA	Orleans	19	11	30	55	20.4%	1.1%	269	5.6%	34.1%	15.6%	49.7%
22071001401	LA	Orleans	19	10	29	57	22.1%	0.6%	258	2.8%	49.1%	8.3%	57.4%
22071001722	LA	Orleans	19	10	29	150	19.2%	0.7%	779	6.0%	32.9%	13.8%	46.7%
22071000614	LA	Orleans	19	8	27	164	12.7%	0.4%	1,284	7.3%	19.9%	8.0%	27.9%
22071001703	LA	Orleans	19	8	27	71	20.1%	0.4%	355	6.9%	41.4%	10.3%	51.7%
22071000903	LA	Orleans	19	7	26	40	20.4%	0.2%	198	5.0%	43.8%	8.8%	52.5%
22071001725	LA	Orleans	19	7	26	197	15.9%	0.2%	1,239	7.8%	27.4%	10.4%	37.8%
22071000701	LA	Orleans	19	5	24	69	20.9%	0.1%	332	3.1%	41.4%	10.9%	52.3%
22071000901	LA	Orleans	19	5	24	46	20.8%	0.1%	222	6.5%	43.0%	10.8%	53.8%
22071000904	LA	Orleans	19	1	20	27	19.9%	0.0%	137	1.4%	43.2%	6.8%	50.0%
22071002502	LA	Orleans	19	1	20	106	20.3%	0.0%	524	5.4%	27.2%	19.8%	47.0%
22071000200	LA	Orleans	18	20	38	27	17.7%	11.7%	150	4.4%	34.3%	8.8%	43.1%
22071000605	LA	Orleans	18	20	38	46	17.9%	25.2%	254	5.1%	32.6%	10.7%	43.3%
22071010300	LA	Orleans	18	20	38	37	17.1%	20.2%	214	3.2%	20.5%	16.3%	36.8%
22071001402	LA	Orleans	18	19	37	53	18.9%	10.5%	280	1.6%	37.7%	8.2%	45.9%
22071000602	LA	Orleans	18	17	35	63	17.3%	5.3%	366	8.1%	26.7%	14.4%	41.1%
22071002300	LA	Orleans	18	17	35	84	18.7%	4.6%	450	5.4%	33.7%	12.0%	45.7%
22071001303	LA	Orleans	18	15	33	15	17.6%	3.4%	86	0.0%	32.9%	7.9%	40.8%

22071001741	LA	Orleans	18	15	33	64	17.5%	2.9%	366	5.4%	29.1%	12.2%	41.2%
22071001720	LA	Orleans	18	14	32	140	17.5%	2.7%	798	3.4%	30.5%	10.6%	41.1%
22071000608	LA	Orleans	18	13	31	135	12.5%	1.7%	1,076	8.4%	17.1%	9.8%	26.8%
22071001724	LA	Orleans	18	12	30	140	16.7%	1.3%	842	5.5%	26.6%	11.9%	38.6%
22071000606	LA	Orleans	18	11	29	132	13.2%	0.9%	1,000	8.4%	17.6%	10.9%	28.5%
22071007100	LA	Orleans	18	11	29	16	16.8%	0.9%	94	1.3%	21.1%	14.5%	35.5%
22071001740	LA	Orleans	18	10	28	156	16.2%	0.8%	969	7.0%	25.2%	12.2%	37.4%
22071003302	LA	Orleans	18	9	27	139	15.9%	0.5%	873	8.7%	18.0%	17.2%	35.2%
22071007501	LA	Orleans	18	9	27	57	17.4%	0.4%	329	3.4%	29.5%	11.0%	40.4%
22071000800	LA	Orleans	18	8	26	47	17.4%	0.4%	268	3.2%	29.7%	10.8%	40.5%
22071001737	LA	Orleans	18	7	25	106	18.6%	0.2%	569	4.4%	27.3%	15.6%	42.9%
22071002402	LA	Orleans	18	7	25	98	16.9%	0.2%	580	4.3%	25.6%	12.8%	38.4%
22071000702	LA	Orleans	18	6	24	35	16.8%	0.1%	210	2.5%	23.8%	13.1%	36.9%
22071007605	LA	Orleans	18	6	24	20	16.9%	0.1%	119	3.6%	33.3%	7.1%	40.5%
22071003308	LA	Orleans	18	5	23	100	17.1%	0.1%	581	5.8%	25.9%	13.6%	39.5%
22071003500	LA	Orleans	18	5	23	22	17.0%	0.1%	132	10.3%	25.0%	15.5%	40.5%
22071001702	LA	Orleans	18	1	19	151	19.0%	0.0%	795	4.2%	33.5%	12.2%	45.6%
22071001730	LA	Orleans	18	1	19	63	17.8%	0.0%	353	4.4%	29.2%	12.4%	41.6%
22071003000	LA	Orleans	18	1	19	24	18.1%	0.0%	130	3.4%	37.9%	6.9%	44.8%
22071008500	LA	Orleans	17	20	37	13	15.3%	15.5%	87	8.5%	23.7%	11.9%	35.6%
22071013100	LA	Orleans	17	20	37	26	15.6%	12.6%	164	5.6%	28.5%	8.3%	36.8%
22071000601	LA	Orleans	17	17	34	4	24.3%		15	9.1%	45.5%	18.2%	63.6%
22071000604	LA	Orleans	17	17	34	85	16.5%	5.0%	517	6.4%	26.9%	11.8%	38.7%
22071001736	LA	Orleans	17	17	34	29	15.7%		187	7.4%	34.6%	4.9%	39.5%
22071002000	LA	Orleans	17	17	34	25	15.7%	5.1%	160	4.3%	26.6%	9.4%	36.0%
22071003306	LA	Orleans	17	17	34	7	17.6%	5.5%	38	9.5%	28.6%	14.3%	42.9%
22071006900	LA	Orleans	17	17	34	7	19.2%		39	0.0%	50.0%	0.0%	50.0%
22071008101	LA	Orleans	17	17	34	7	16.4%		41	7.7%	17.9%	17.9%	35.9%

22071001500	LA	Orleans	17	16	33	23	15.6%	3.6%	146	7.0%	29.7%	7.8%	37.5%
22071003400	LA	Orleans	17	15	32	34	16.6%	3.4%	205	5.0%	27.0%	11.3%	38.4%
22071001302	LA	Orleans	17	11	28	24	15.3%	1.2%	160	5.6%	27.1%	8.4%	35.5%
22071001733	LA	Orleans	17	10	27	8	22.9%	0.6%	37	5.3%	57.9%	5.3%	63.2%
22071001742	LA	Orleans	17	10	27	104	16.4%	0.8%	635	6.5%	25.4%	12.5%	37.9%
22071002100	LA	Orleans	17	10	27	21	15.7%	0.7%	137	3.9%	34.2%	3.9%	38.2%
22071004401	LA	Orleans	17	9	26	29	16.3%	0.6%	178	5.6%	34.7%	5.6%	40.3%
22071006300	LA	Orleans Parish	17	9	26	30	16.3%	0.5%	184	4.8%	23.0%	13.3%	36.4%
22071001701	LA	Orleans	17	6	23	68	16.4%	0.2%	416	6.6%	22.5%	14.6%	37.1%
22071006000	LA	Orleans	17	6	23	4	16.1%	0.1%	26	0.0%	33.3%	4.2%	37.5%
22071002200	LA	Orleans	17	5	22	26	15.3%	0.1%	167	2.5%	24.4%	9.2%	33.6%
22071003600	LA	Orleans	17	5	22	28	16.6%	0.1%	168	6.2%	26.2%	12.4%	38.6%
22071003307	LA	Orleans	17	1	18	33	15.6%	0.0%	209	5.0%	23.8%	11.3%	35.0%
22071000300	LA	Orleans	16	19	35	20	14.4%	10.9%	138	7.8%	23.3%	9.7%	33.0%
22071001900	LA	Orleans	16	17	33	35	15.0%	6.0%	236	5.0%	24.1%	9.5%	33.6%
22071008000	LA	Orleans	16	17	33	10	14.1%	30.2%	70	6.8%	29.5%	4.5%	34.1%
22071009200	LA	Orleans	16	17	33	13	14.4%	5.5%	91	8.3%	23.6%	9.7%	33.3%
22071001726	LA	Orleans	16	16	32	0	14.3%		3	0.0%	33.3%	0.0%	33.3%
22071009400	LA	Orleans	16	16	32	13	14.9%	4.0%	85	9.5%	32.4%	5.4%	37.8%
22071002800	LA	Orleans	16	12	28	20	14.3%	1.4%	137	5.6%	25.6%	7.2%	32.8%
22071003701	LA	Orleans	16	12	28	48	15.1%	1.8%	320	6.0%	19.4%	13.4%	32.8%
22071002900	LA	Orleans	16	10	26	23	14.6%	0.8%	157	10.6%	24.1%	10.6%	34.8%
22071003100	LA	Orleans	16	9	25	17	14.5%	0.5%	118	7.5%	25.5%	8.5%	34.0%
22071003303	LA	Orleans	16	9	25	58	14.2%	0.6%	408	2.5%	25.4%	6.1%	31.5%
22071002401	LA	Orleans	16	8	24	53	14.3%	0.4%	368	6.5%	27.1%	6.5%	33.5%
22071001728	LA	Orleans	16	6	22	87	14.8%	0.2%	587	4.9%	24.5%	8.7%	33.2%
22071001739	LA	Orleans	16	5	21	69	14.9%	0.1%	461	4.9%	25.9%	8.0%	34.0%
22071002501	LA	Orleans	16	5	21	61	14.2%	0.1%	430	6.2%	22.6%	9.3%	31.9%

22071001735	LA	Orleans	16	4	20	70	14.2%	0.1%	494	7.4%	25.1%	8.0%	33.1%
22071000613	LA	Orleans	15	20	35	30	13.1%	27.7%	230	13.4%	14.8%	14.4%	29.2%
22071011100	LA	Orleans	15	18	33	27	13.1%	7.0%	208	9.8%	20.7%	9.2%	29.9%
22071001301	LA	Orleans	15	17	32	38	14.0%	5.2%	269	6.8%	21.6%	9.6%	31.2%
22071002700	LA	Orleans	15	17	32	27	13.1%	5.2%	203	8.2%	21.4%	8.2%	29.7%
22071013200	LA	Orleans	15	17	32	42	13.1%	5.7%	323	10.7%	15.9%	12.7%	28.6%
22071008102	LA	Orleans	15	15	30	5	13.4%		40	11.8%	14.7%	14.7%	29.4%
22071010200	LA	Orleans	15	15	30	25	13.8%	3.5%	179	13.2%	17.9%	13.9%	31.8%
22071009301	LA	Orleans	15	14	29	8	13.1%	2.9%	61	14.8%	25.9%	7.4%	33.3%
22071004900	LA	Orleans	15	13	28	27	13.1%	2.2%	210	6.9%	24.1%	5.7%	29.9%
22071008600	LA	Orleans	15	13	28	10	13.7%	2.4%	72	5.9%	25.5%	5.9%	31.4%
22071000607	LA	Orleans	15	11	26	86	11.2%	1.2%	771	8.0%	12.6%	9.5%	22.1%
22071003702	LA	Orleans	15	11	26	52	13.1%	1.2%	400	11.3%	16.2%	12.7%	28.9%
22071005000	LA	Orleans	15	10	25	17	13.2%	0.8%	129	5.6%	18.7%	9.3%	28.0%
22071007200	LA	Orleans	15	10	25	19	13.9%	0.8%	138	10.7%	26.4%	7.4%	33.9%
22071004000	LA	Orleans	15	7	22	25	13.1%	0.3%	189	7.7%	23.7%	6.5%	30.2%
22071003304	LA	Orleans	15	6	21	45	13.9%	0.2%	322	4.4%	21.1%	8.9%	30.0%
22071000400	LA	Orleans	14	19	33	31	12.5%	10.8%	244	9.9%	21.6%	7.3%	28.9%
22071008400	LA	Orleans	14	19	33	15	12.6%	10.9%	117	4.7%	24.7%	3.5%	28.2%
22071010000	LA	Orleans	14	18	32	24	12.6%	8.7%	189	9.8%	24.4%	5.5%	29.9%
22071013000	LA	Orleans	14	18	32	24	12.8%	7.7%	189	9.4%	18.2%	10.0%	28.2%
22071006800	LA	Orleans	14	17	31	3	13.0%	13.3%	23	0.0%	21.1%	5.3%	26.3%
22071004500	LA	Orleans	14	13	27	33	12.3%	2.7%	270	10.3%	22.7%	6.2%	28.9%
22071006400	LA	Orleans	14	13	27	33	12.4%	2.4%	264	8.8%	19.0%	8.4%	27.4%
22071001100	LA	Orleans	14	11	25	36	12.8%	1.5%	281	8.6%	18.5%	9.5%	28.0%
22071002504	LA	Orleans	13	13	26	59	11.3%	2.6%	516	6.5%	18.5%	5.4%	23.9%
22071009302	LA	Orleans	13	13	26	1	11.9%		8	0.0%	25.0%	0.0%	25.0%
22071003305	LA	Orleans	13	1	14	6	11.7%	0.0%	55	2.1%	19.1%	4.3%	23.4%

22071008700	LA	Orleans	12	16	28	9	11.1%	6.3%	78	5.8%	14.5%	7.2%	21.7%
22071002503	LA	Orleans	12	6	18	50	10.7%	0.2%	461	6.9%	13.9%	7.3%	21.2%
22071009100	LA	Orleans	11	15	26	22	10.4%	4.7%	207	11.5%	14.9%	7.5%	22.4%
22071003900	LA	Orleans	11	14	25	18	10.3%	4.3%	178	13.7%	20.5%	4.1%	24.7%
22071012400	LA	Orleans	11	13	24	25	10.4%	3.3%	241	11.7%	13.5%	8.5%	22.0%
22071004402	LA	Orleans	11	11	22	1	10.4%		5	0.0%	20.0%	0.0%	20.0%
22071003301	LA	Orleans	11	1	12	60	9.8%	0.0%	607	9.9%	13.1%	6.7%	19.8%
22071012300	LA	Orleans	10	16	26	28	9.8%	7.1%	282	15.3%	14.5%	7.7%	22.2%
22071005900	LA	Orleans	10	14	24	7	9.2%	4.1%	71	6.8%	11.9%	5.1%	16.9%
22071007700	LA	Orleans Parish	10	13	23	50	6.7%	3.3%	755	9.4%	6.2%	3.9%	10.1%
22071001734	LA	Orleans	10	10	20	24	9.3%		260	10.9%	10.9%	7.3%	18.2%
22071001304	LA	Orleans	9	9	18	10	9.0%	2.4%	114	9.5%	16.7%	2.4%	19.0%
22071005400	LA	Orleans	9	9	18	14	8.6%	1.1%	157	10.6%	7.8%	7.8%	15.6%
22071005602	LA	Orleans	9	9	18	44	7.0%	0.1%	631	11.6%	7.5%	4.6%	12.1%
22071007603	LA	Orleans	9	9	18	46	7.4%	0.0%	621	8.0%	7.4%	4.3%	11.7%
22071008800	LA	Orleans	9	9	18	28	8.7%	7.3%	324	12.8%	13.5%	4.8%	18.3%
22071008900	LA	Orleans	9	9	18	22	8.9%	2.6%	246	14.5%	9.0%	9.0%	18.1%
22071011200	LA	Orleans	9	9	18	19	8.8%	7.6%	218	15.1%	10.2%	8.1%	18.3%
22071012900	LA	Orleans	9	9	18	19	9.2%	6.1%	204	13.3%	10.9%	7.9%	18.8%
22071001200	LA	Orleans	8	8	16	26	8.4%	1.2%	305	15.7%	12.6%	5.9%	18.5%
22071005603	LA	Orleans	8	8	16	23	8.3%	0.4%	274	13.6%	7.1%	8.6%	15.7%
22071005800	LA	Orleans	8	8	16	6	8.4%	0.3%	72	10.4%	11.9%	4.5%	16.4%
22071006500	LA	Orleans	8	8	16	22	8.1%	4.2%	268	10.8%	9.5%	5.6%	15.1%
22071009600	LA	Orleans	8	8	16	19	8.2%	2.6%	235	17.4%	11.4%	6.8%	18.3%
22071009700	LA	Orleans	8	8	16	20	8.2%	6.2%	240	12.4%	8.1%	7.1%	15.2%
22071004700	LA	Orleans	7	7	14	3	7.5%	8.0%	44	14.7%	8.8%	5.9%	14.7%
22071007604	LA	Orleans	7	7	14	27	7.5%	0.0%	369	12.6%	9.0%	5.0%	14.0%
22071010500	LA	Orleans	7	7	14	18	7.9%	8.0%	224	17.5%	10.0%	7.0%	17.0%

22071010900	LA	Orleans	7	7	14	30	7.6%	2.5%	395	11.5%	8.5%	5.4%	13.8%
22071012600	LA	Orleans	7	7	14	14	7.7%	2.8%	188	12.6%	6.9%	6.9%	13.8%
22071000100	LA	Orleans	6	6	12	28	7.0%	9.0%	391	9.2%	7.0%	4.2%	11.1%
22071004600	LA	Orleans	6	6	12	21	6.7%	3.1%	310	15.4%	7.9%	5.0%	12.9%
22071005500	LA	Orleans	6	6	12	33	7.3%	1.7%	452	12.2%	8.0%	5.1%	13.1%
22071005604	LA	Orleans	6	6	12	24	6.7%	1.2%	364	11.4%	6.7%	4.3%	11.0%
22071006700	LA	Orleans	6	6	12	19	7.1%	7.9%	262	5.8%	10.8%	0.4%	11.3%
22071008300	LA	Orleans	6	6	12	13	7.0%	9.5%	178	15.4%	11.4%	3.4%	14.8%
22071010400	LA	Orleans	6	6	12	2	6.7%	7.2%	30	7.4%	11.1%	0.0%	11.1%
22071010600	LA	Orleans	6	6	12	11	6.8%	6.3%	168	18.0%	8.0%	6.0%	14.0%
22071010700	LA	Orleans	6	6	12	19	6.7%	4.3%	275	15.2%	7.4%	5.3%	12.7%
22071012500	LA	Orleans	6	6	12	14	6.8%	4.1%	206	17.2%	11.7%	3.3%	15.0%
22071012700	LA	Orleans	6	6	12	24	6.7%	2.3%	356	12.1%	8.0%	3.8%	11.8%
22071013301	LA	Orleans	6	6	12	34	5.4%	0.3%	625	12.6%	4.4%	3.2%	7.6%
22071000612	LA	Orleans	5	5	10	20	6.3%	4.4%	317	6.1%	5.1%	2.6%	7.7%
22071001800	LA	Orleans	5	5	10	20	6.4%	1.5%	305	18.1%	7.9%	5.3%	13.2%
22071003800	LA	Orleans	5	5	10	19	6.2%	4.0%	302	8.1%	8.1%	1.1%	9.3%
22071005601	LA	Orleans	5	5	10	29	6.2%	0.1%	464	13.3%	5.3%	4.7%	10.0%
22071008200	LA	Orleans	5	5	10	14	6.4%	4.0%	218	7.6%	4.3%	3.8%	8.1%
22071009900	LA	Orleans	5	5	10	25	6.1%	3.8%	412	10.8%	6.5%	3.0%	9.5%
22071010100	LA	Orleans	5	5	10	18	6.1%	5.6%	303	12.1%	5.2%	4.2%	9.3%
22071012101	LA	Orleans	5	5	10	13	6.1%	2.1%	210	10.7%	6.1%	3.0%	9.1%
22071012102	LA	Orleans	5	5	10	8	6.1%	4.8%	134	10.8%	4.3%	4.3%	8.6%
22071012200	LA	Orleans	5	5	10	22	6.4%	6.9%	347	12.1%	7.2%	3.6%	10.8%
22071012800	LA	Orleans	5	5	10	17	6.3%	3.4%	267	15.5%	5.3%	5.8%	11.2%
22071013302	LA	Orleans	5	5	10	21	6.1%	0.0%	343	9.5%	6.8%	2.3%	9.0%
22071002600	LA	Orleans	4	4	8	13	5.3%	1.2%	251	14.6%	7.1%	1.9%	9.0%
22071004100	LA	Orleans	4	4	8	15	5.6%	3.1%	261	19.0%	5.4%	5.4%	10.7%

22071004200	LA	Orleans	4	4	8	19	5.6%	9.2%	339	9.4%	5.6%	1.7%	7.3%
22071005700	LA	Orleans	4	4	8	16	5.6%	0.9%	285	9.4%	6.7%	1.1%	7.9%
22071007800	LA	Orleans	4	4	8	11	5.9%	6.1%	194	10.4%	6.1%	2.5%	8.6%
22071009000	LA	Orleans	4	4	8	14	5.4%	4.2%	259	8.8%	4.2%	2.1%	6.3%
22071011700	LA	Orleans	4	4	8	20	4.3%	1.7%	461	12.2%	3.1%	1.4%	4.5%
22071011900	LA	Orleans	4	4	8	14	5.4%	6.5%	264	16.2%	5.8%	3.7%	9.5%
22071012000	LA	Orleans	4	4	8	11	5.2%	4.0%	201	9.9%	5.7%	1.0%	6.8%
22071001600	LA	Orleans	3	3	6	0	4.6%		2	0.0%	0.0%	0.0%	0.0%
22071001714	LA	Orleans	3	3	6	1	4.6%		13	0.0%	0.0%	0.0%	0.0%
22071004800	LA	Orleans	3	3	6	0	4.6%	0.0%	1	0.0%	0.0%	0.0%	0.0%
22071007900	LA	Orleans	3	3	6	9	5.1%	11.4%	175	10.7%	6.3%	0.6%	6.9%
22071011400	LA	Orleans	3	3	6	16	5.1%	1.5%	313	11.3%	3.4%	2.7%	6.2%
22071011500	LA	Orleans	3	3	6	13	4.8%	2.0%	259	14.2%	4.0%	2.8%	6.8%
22071010800	LA	Orleans	2	2	4	10	4.0%	5.3%	246	19.0%	3.2%	3.2%	6.3%
22071001706	LA	Orleans	1	1	2	0	0.0%		0				0.0%
22071011600	LA	Orleans	1	1	2	6	2.8%	1.5%	205	16.6%	1.6%	0.5%	2.1%
			nforeclose			**nvacancy**							

Foreclosure Risk Score	# of tracts	% of tracts
20	3	1.66%
19	15	8.29%
18	26	14.36%
17	22	12.15%
16	16	8.84%
15	16	8.84%
14	8	4.42%
13	3	1.66%

Vacancy & Foreclosure Risk Score	# of tracts	% of tracts
20	7	3.87%
19	4	2.21%
18	3	1.66%
17	16	8.84%
16	5	2.76%
15	8	4.42%
14	4	2.21%
13	9	4.97%

12	2	1.10%	12	3	1.66%
11	5	2.76%	11	9	4.97%
10	4	2.21%	10	10	5.52%
9	8	4.42%	9	14	7.73%
8	6	3.31%	8	12	6.63%
7	5	2.76%	7	10	5.52%
6	12	6.63%	6	19	10.50%
5	12	6.63%	5	21	11.60%
4	9	4.97%	4	10	5.52%
3	6	3.31%	3	6	3.31%
2	1	0.55%	2	1	0.55%
1	2	1.10%	1	10	5.52%