

Neighborhood Stabilization Program



Federal Reserve Bank of Dallas

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The Housing and Economic Recovery Act of 2008

The American Recovery and Reinvestment Act of 2009

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Dallas

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Fort Bend County

Grand Prairie

Mesquite

Arlington

Garland

The Housing and Economic Recovery Act of 2008

The Housing and Economic Recovery Act of 2008 established the Neighborhood Stabilization Program (NSP). Its purpose is to curtail the decline of communities severely affected by abandoned and foreclosed homes. Funds may be used to demolish blighted structures; purchase and rehabilitate abandoned or foreclosed homes and rent or sell them to lower-income households; redevelop demolished or vacant properties and rent or sell them to lower-income households; provide lower-income households with down payment and closing costs assistance; create a land bank of foreclosed residential properties; and do other housing-related activities that stabilize neighborhoods.

The U.S. Department of Housing and Urban Development is disbursing \$3.92 billion of NSP funds to 55 states and territories and 254 local governments. By the time all of the funds are disbursed, every state and Puerto Rico will have received at least \$19.6 million.

The states with the largest distributions are Florida (\$541.4 million), California (\$529.6 million), Michigan (\$263.6 million), Ohio (\$258.1 million), Texas (\$178.1 million), Illinois (\$172.5 million) and Arizona (\$121.1 million).

Grantees of the first round of NSP did not apply for these funds; instead, HUD used a formula to identify cities and counties with the greatest need.¹

Each grantee is required to target its NSP funds to areas that have the greatest percent of home foreclosures and highest percent of homes financed by subprime loans and to areas that are likely to experience a significant increase in the rate of residential foreclosures.

NSP funds must benefit households who earn up to 120 percent of the area median income (AMI) and at least one quarter of these funds must benefit families that earn up to 50 percent of AMI.

As grantees implement their projects, they draw funds from the U.S. Department of the Treasury through a grant tracking and reporting system. They cannot draw funds in advance of need and must disburse them within three days of receiving them. Grantees must commit all of their funds within 18 months after HUD signed their NSP agreements and spend their funds within four years.

NSP grantees may use up to 10 percent of their total grants for administrative and planning purposes and up to 10 percent of their NSP-generated income for these purposes. They are required to provide at least eight hours of homeownership counseling to prospective homebuyers.

¹ For details, see "Methodology for Allocation of \$3.92 billion of Emergency Assistance for the Redevelopment of Abandoned and Foreclosed Homes" at www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg/nspta_methodology.pdf.

Feedback

Informational Resources



The American Recovery and Reinvestment Act of 2009

The American Recovery and Reinvestment Act of 2009 (ARRA) authorized the second round of NSP funding, commonly known as NSP2. In this round, states, local governments, nonprofit organizations and consortia of nonprofits are eligible for application. The total pool of funds available will be \$1.93 billion—less than half the funds disbursed in round one. Applications were due by July 17, 2009, and HUD plans to announce NSP2 recipients by Dec. 1, 2009.

The ARRA also authorized HUD to create NSP-Technical Assistance, which is a \$50 million grant program. Applications for these funds were due on June 8, 2009. State and local governments, nonprofit and for-profit entities and consortia of organizations were eligible recipients; awardees will receive funding to provide technical assistance to HUD's community development programs' grantees and subrecipients.

There are about a dozen other HUD programs under the ARRA (*Table 1*). In total, the Recovery Act provides \$13.61 billion to HUD.

Table 1. **HUD Recovery Act Programs**

Competitive Programs

- Green Retrofit Program for Multifamily Housing
- Indian Community Development Block Grant
- Native American Housing Block Grant Program
- Neighborhood Stabilization Program
- Public Housing Capital Fund

Formula Programs

- Community Development Block Grant
- Homelessness Prevention and Rapid Re-Housing Program
- Native American Housing Block Grant
- Native Hawaiian Housing Block Grant
- Public Housing Capital Fund
- Tax Credit Assistance Program

Other Programs

- Lead Hazard Reduction/Healthy Homes
- Project-Based Rental Assistance

SOURCE: http://portal.hud.gov/portal/page?_pageid=153.7938975&_dad=portal&_schema=PORTAL



NSP Funding in Texas: Direct and Indirect

In Texas, there are two ways for entities to receive NSP funding: from HUD and from the Texas Department of Housing and Community Affairs (TDHCA).

HUD is disbursing \$76 million to local governments and \$102 million to TDHCA, which represents the state. TDHCA announced its fund recipients on July 17, 2009 (*Table 2*).

Table 2. **Texas NSP Awards**

| County Served | Grantee | Total NSP Award |
|---------------|--|-----------------|
| Multiple | Texas State Affordable Housing Corporation | \$4,989,665 |
| Bastrop | City of Elgin | \$2,205,000 |
| Bell | Fort Hood Area Habitat for Humanity | \$1,117,712 |
| Bexar | San Antonio Alternative Housing Corporation | \$3,307,928 |
| Bexar | Housing and Community Services, Inc. | \$2,243,303 |
| Bexar | Cevallos Lofts, Ltd., NRP Holdings LLC | Disqualified |
| Brazos | City of Bryan | \$525,000 |
| Cameron | Housing Authority of the City of San Benito | \$525,000 |
| Cameron | Brownsville Housing Authority | \$2,563,881 |
| Cameron | City of Harlingen | \$1,136,197 |
| Cameron | Community Development Corporation of Brownsville | \$3,364,159 |
| Collin | Inclusive Communities Project | \$1,110,010 |
| Collin | Plano Housing Corporation | \$1,094,267 |
| Cooke | Texoma Housing Finance Corporation | \$525,000 |
| Coryell | Fort Hood Area Habitat for Humanity | \$630,000 |
| Dallas | City of Irving | \$2,544,308 |
| Dallas | Central Dallas Community Development Corporation | \$695,625 |
| Dallas | Builders of Hope CDC | \$2,348,547 |
| Dallas | City of Garland | \$987,525 |
| Dallas | Frazier Revitalization Incorporated | \$933,975 |
| Dallas | North Central Texas Housing Finance Corporation | \$498,512 |
| Dallas | Friendship-West Promised Land Investment Corporation | Disqualified |
| Denton | Inclusive Communities Project | \$525,000 |
| Denton | Plano Community Home Sponsor, Inc. | Disqualified |
| Ector | City of Odessa | \$1,427,124 |
| El Paso | City of El Paso | \$1,731,066 |
| Ellis | North Central Texas Housing Finance Corporation | \$1,050,000 |
| Fannin | Texoma Housing Finance Corporation | \$525,000 |
| Galveston | City of Galveston | \$1,053,259 |
| Galveston | Nautical Affordable Housing, Inc. | Disqualified |
| Gonzales | City of Waelder | \$525,000 |
| Grayson | Texoma Housing Finance Corporation | \$2,125,000 |
| Guadalupe | City of Seguin | \$1,575,000 |
| Harris | City of Houston | \$2,700,000 |
| Harris | Harris County | \$1,622,250 |
| Harris | Fifth Ward Community Redevelopment Corporation | Disqualified |

Table continued on next page



Table 2. **Texas NSP Awards** (continued)

| County Served | Grantee | Total NSP Award |
|----------------------|---|------------------------|
| Harris | Baytown Properties Mgmt. & Development Corporation | Disqualified |
| Hays | City of San Marcos | \$525,000 |
| Hidalgo | Affordable Homes of South Texas, Inc. | \$1,565,000 |
| Hidalgo | Housing Authority of the County of Hidalgo | \$1,312,500 |
| Hood | Northwest Central Texas Housing Finance Corporation | \$525,000 |
| Howard | City of Big Spring | \$804,250 |
| Hunt | North Central Texas Housing Finance Corporation | \$525,000 |
| Jefferson | City of Port Arthur | \$1,940,642 |
| Jefferson | City of Beaumont | \$944,335 |
| Johnson | Northwest Central Texas Housing Finance Corporation | \$525,000 |
| Kaufman | City of Terrell | \$1,042,250 |
| Kaufman | North Central Texas Housing Finance Corporation | \$525,000 |
| Lubbock | City of Lubbock | \$2,109,987 |
| Maverick | FUTURO Communities, Inc. | \$525,000 |
| McLennan | Neighborhood Housing Services of Waco, Inc. | \$1,113,078 |
| McLennan | Grand Central Texas Development Corporation | Disqualified |
| Midland | Midland County Housing Authority | Postponed |
| Nacogdoches | City of Nacogdoches | Disqualified |
| Navarro | North Central Texas Housing Finance Corporation | \$525,000 |
| Orange | Nautical Affordable Housing, Inc. | \$525,000 |
| Parker | Northwest Central Texas Housing Finance Corporation | \$525,000 |
| Potter | City of Amarillo | \$1,658,665 |
| Rockwall | North Central Texas Housing Finance Corporation | \$525,000 |
| Tarrant | Tarrant County Housing Partnerships, Inc. | \$3,843,183 |
| Tarrant | Housing Authority of the City of Fort Worth | \$8,065,903 |
| Taylor | Habitat for Humanity, Abilene, Inc. | \$518,400 |
| Taylor | Abilene Neighborhoods In Progress | \$1,050,000 |
| Tom Green | City of San Angelo | \$525,000 |
| Travis | City of Austin | \$2,478,305 |
| Travis | Travis County Housing Finance Corporation | \$1,346,052 |
| Walker | City of Huntsville | \$1,050,000 |
| Webb | City of Laredo | \$2,127,102 |
| Williamson | City of Taylor | \$2,542,917 |
| Wise | Northwest Central Texas Housing Finance Corporation | \$525,000 |

SOURCE: Texas Department of Housing and Community Affairs, www.tdhca.state.tx.us/nsp/docs/09-FinalAwards.pdf

TDHCA is working with the Office of Rural Community Affairs to administer the funds. Five percent, or \$5 million, of these funds will be used for administrative purposes. In addition, TDHCA is applying for \$110 million in NSP2 funds.

NSP-related activities may start as early as mid-August, when TDHCA and its NSP grant recipients finalize their contracts.



NSP Activities in Texas

HUD directly disbursed NSP funds to nine cities and five counties in Texas. All of them except the city of Fort Worth are using these funds to acquire and rehabilitate land and/or property. All but five of them are using NSP funds for down payment and closing costs assistance. Only the city of Garland is using NSP funds to create a land bank.

The vast majority of the cities and counties are working with nonprofits to help implement their NSP activities, and eight of them are using their NSP funds exclusively for homeowners. Six grantees are using a portion of their NSP funds for renters, people who need transitional housing assistance and/or people who are homeless.

An overview of Texas cities' and counties' planned NSP activities follows. The information is based on grantees' NSP amendments, which are available online, and interviews conducted by the community affairs office of the Federal Reserve Bank of Dallas in summer 2009. Note that the performance measurements are stated estimates, and the percent of funds may not add to 100 due to rounding.

HARRIS COUNTY

TOTAL FUNDS: \$14,898,027

ACTIVITIES:

54 percent of funds: [Foreclosed Housing Acquisition, Repair and Resale](#): Purchase, repair and sell vacant and foreclosed single-family properties.

27 percent of funds: [Multifamily Project Acquisition, Development and Rental](#): Working with Harris County Housing Authority to purchase and develop a foreclosed property for a senior rental multifamily project with 88 units.

10 percent of funds: Program Administration.

9 percent of funds: [Homeless Supportive Housing Acquisition, Rehab and Operating](#): Purchase and repair properties with fewer than 50 units that are foreclosed upon, abandoned or vacant to use as supportive housing for the homeless.

Performance measurement: 215 units

Website: www.csd.hctx.net/Article.aspx?ArticleID=755

CITY OF HOUSTON

TOTAL FUNDS: \$13,542,193

ACTIVITIES:

65 percent of funds: [Acquisition/Blight Removal/Redevelopment](#): Acquire vacant and dilapidated multifamily foreclosed units for demolition to create buffer between densely populated multifamily neighborhoods and lightly populated single-family neighborhoods.

25 percent of funds: [Foreclosed Housing Acquisition, Repair and Resale](#): Through nonprofit organizations, rehabilitate single-family homes and sell them to households with less than 50 percent of AMI.

10 percent of funds: Program Administration.

Performance measurement: Not yet determined.

Website: www.houstontx.gov/housing/nsp.html



CITY OF SAN ANTONIO

TOTAL FUNDS: \$8,635,899

ACTIVITIES:

- 29 percent of funds:** **Acquisition:** Buy vacant properties.
- 25 percent of funds:** **Multifamily Redevelopment:** Purchase abandoned or foreclosed upon residential properties. If lots are not buildable, the city will purchase and transfer ownership of lots to adjacent homeowners so they will be maintained and placed back on the tax rolls.
- 23 percent of funds:** **Single-family Rehabilitation:** Rehabilitate and renovate structures. Demolition is only allowed if the appraised value of the structure is less than 50 percent of total appraised value of property (lot and structure). For abandoned or foreclosed multifamily housing, NSP funds may be used to help complete the project. For transitional housing, units will be purchased, renovated and held by a local housing nonprofit to provide temporary housing for families that have become homeless due to loss of income. Temporary housing will be provided to families for up to one year.
- 15 percent of funds:** **Down Payment Assistance (and Soft Second Loans):** Provide combination of down payment assistance and soft second loans to households between 70 and 120 percent of AMI for purpose of homeownership.
- 7 percent of funds:** Program Administration
- .20 percent of funds:** **Downpayment Assistance:** Provide downpayment assistance to low-income first-time homebuyers.

Performance measurement: Three properties and 52 units (benefitting 632 households)

Website: www.sanantonio.gov/gma/

CITY OF DALLAS

TOTAL FUNDS: \$7,932,555

ACTIVITIES:

- 58 percent of funds:** **Acquisition, Rehabilitation and Sell or Rent Foreclosed Properties:** Provide loans to developers that will rehabilitate foreclosed properties. Rehabilitated properties will be for sale or rent to households at or below 120 percent of AMI.
- 32 percent of funds:** **Acquisition, Demolition, and Redevelopment of Foreclosed or Abandoned Properties:** Use already established land bank to acquire vacant foreclosed tracts of land from lenders and sell them in groups to nonprofit and for-profit developers. Newly developed properties will be for sale or rent to households at or below 120 percent of AMI.
- 10 percent of funds:** Program Administration.

Performance measurement: 100 units

Website: www.dallascityhall.com/pdf/housing/NSP_Application-final.pdf



CITY OF FORT WORTH

TOTAL FUNDS: \$6,307,433

ACTIVITIES:

88 percent of funds: [Down Payment Assistance](#): Provide \$25,000 in down payment assistance. Up to \$5,000 of these funds can be used to cover closing costs, and up to \$5,000 can be used for minor repairs.

10 percent of funds: Program Administration.

2 percent of funds: Lead Testing and Appraisals.

Performance measurement: 222 units

Website: www.fortworthgov.org/uploadedFiles/Economic_and_Community_Development/Federal_Incentives/NSPSubstantialAmend.pdf

DALLAS COUNTY

TOTAL FUNDS: \$4,405,482

ACTIVITIES:

100 percent of funds: [Direct Purchasing, Rehabilitation and Reselling of Foreclosed Homes](#): Provide funding to Dallas Area Habitat for Humanity to purchase, rehabilitate and sell foreclosed homes. Habitat will originate and service mortgages for households with up to 80 percent of AMI. Private lenders will originate and service mortgages for households with 81 to 120 percent of AMI.

Performance measurement: Approximately 38 units

Website: www.dallascounty.org/department/plandev/documents/finalnspamendment_000.doc



TARRANT COUNTY

TOTAL FUNDS: \$3,293,388

ACTIVITIES:

- 59 percent of funds:** **Purchase and Rehabilitate:** Purchase and rehabilitate foreclosed and vacant properties for sale, rental or redevelopment purposes. A nonprofit organization can purchase these homes and act as landlord for homeless people and/or low-income households. Funds may also be used to redevelop a vacant multifamily unit and provide it to special needs homeless people.
- 25 percent of funds:** **Redevelopment:** Redevelop demolished or vacant properties for rental housing; build new housing and infrastructure (such as streets); or assist community-based development organizations to construct new multifamily units for low-income or homeless people to help them retain their jobs or increase economic opportunities. Nonprofit organizations can purchase homes that the county redevelops and act as a landlord for homeless and/or low-income households. All rental property tenants will be households with up to 50 percent of AMI or households who are homeless.
- 10 percent of funds:** Program Administration.
- 6 percent of funds:** **Financing Mechanisms:** Provide down payment and closing costs assistance on foreclosed and vacant homes to households with 51 to 80 percent of AMI.

Performance measurement: 28 or 32 units

Website: http://tcweb.tarrantcounty.com/ecommunitydev/lib/ecommunitydev/NSP_tarrantcounty_final.pdf

CITY OF EL PASO

TOTAL FUNDS: \$3,032,465

ACTIVITIES:

- 33 percent of funds:** **Redevelopment of Demolished or Vacant Properties:** Develop or redevelop single-family homes and multifamily rental units for households with up to 50 percent of AMI.
- 32 percent of funds:** **Acquisition/Rehabilitation/Disposition:** Acquire, rehabilitate and sell single-family homes for households with up to 120 percent of AMI. Acquire land or buildings and construct or rehabilitate multifamily rental units for households with up to 50 percent of AMI.
- 21 percent of funds:** **Homebuyer Down Payment and Closing Costs Assistance, Homebuyer Principal Reduction Loan**
- 10 percent of funds:** Program Administration
- 3 percent of funds:** **Demolish Blighted Structures:** Demolish approximately 10 blighted structures that are in census tracts in which at least 51 percent of residents have under 50 percent of AMI.

Performance measurement: 58 units; demolition of approximately 10 structures

Website: www.elpasotexas.gov/commdev/documents/NSP_Final_Con_Plan_Amendment.pdf



HIDALGO COUNTY

TOTAL FUNDS: \$2,867,057

ACTIVITIES:

65 percent of funds: [Purchase and Rehabilitation of Abandoned or Foreclosed Homes and Financing Mechanisms \(I\)](#): Buy foreclosed or vacant properties, repair and resell them; provide downpayment assistance and closing costs. This program is for households with 51 to 120 percent of AMI.

25 percent of funds: [Purchase and Rehabilitation of Abandoned or Foreclosed Homes and Financing Mechanisms \(II\)](#): Buy foreclosed or vacant properties, repair and resell them and provide down payment assistance and closing costs. This program is for households with up to 50 percent of AMI.

10 percent of funds: Program Administration and Planning

Performance measurement: 30–35 units

Website: www.co.hidalgo.tx.us/index.aspx?NID=622

FORT BEND COUNTY

TOTAL FUNDS: \$2,796,177

ACTIVITIES:

36 percent of funds: [Purchase and Rehabilitation of Foreclosed Homes](#): Purchase and rehabilitate residential properties that have been abandoned or foreclosed upon and then sell, rent or redevelop them. This program will provide homeownership for at least 10 first-time homebuyers. The county estimates that it will expend an average of \$100,000 per home. Down payment assistance of up to \$10,000 will be provided for each homebuyer. A second lien will be attached to the property to ensure continued affordability.

29 percent of funds: [Down Payment and Closing Costs Assistance](#): Purchase and redevelop foreclosed upon residential properties. This program will provide homeownership to at least 40 first-time homebuyers. Down payment assistance of up to \$20,000 will be provided with an affordability period of five years. A second lien will be attached to property to ensure continued affordability.

15 percent of funds: [Redevelop Demolished or Vacant Properties](#): Provide an increased supply of rental housing and new public facilities. The county estimates that it will produce four housing units on demolished or vacant properties and expend on average \$104,140 to purchase and redevelop such properties for sale or rent to families.

11 percent of funds: [Demolish Blighted Structures](#): Clear public nuisances that are creating public health hazards. The county estimates that it will demolish 30 blighted structures.

10 percent of funds: Program Administration

Performance measurement: 50 first-time homebuyers; four units; demolition of 30 structures

Website: http://www.co.fort-bend.tx.us/upload/images/community_development/NSPAmendment.pdf



CITY OF GRAND PRAIRIE

TOTAL FUNDS: \$2,267,290

ACTIVITIES:

45 percent of funds: **Foreclosed Home Purchase Assistance Grant Program:** Assist 51 households in purchasing foreclosed homes by providing up to \$20,000 (as a grant) for closing costs and down payment assistance and rehabilitation work. Funds can cover up to 50 percent of down payment.

45 percent of funds: **Foreclosed Home Acquisition and Resale Program:** Purchase foreclosed homes, rehabilitate and sell them at a 20 percent discount to eight qualified government and school district employees working in Grand Prairie. Discount comes from down payment and closing costs assistance, fees and discounts to the house's selling price.

10 percent of funds: Program Administration

Performance measurement: 59 households

Website: www.gptx.org/index.aspx?page=942

CITY OF MESQUITE

TOTAL FUNDS: \$2,083,933

ACTIVITIES:

48 percent of funds: **Purchase/Remodel/Sell Program:** Purchase and rehabilitate eight to 10 abandoned or foreclosed single-family residential properties in order to sell or redevelop such properties.

25 percent of funds: **50 Percent AMI Program:** Purchase five single-family homes or vacant properties, redevelop and sell them to households with up to 50 percent of AMI.

17 percent of funds: **Purchase/Demolish/Rebuild Program:** Purchase three or four vacant lots or foreclosed homes in extremely poor condition, demolish these properties and construct three or four new single-family structures. For households with 51 percent to 80 percent of AMI.

10 percent of funds: Program Administration

Performance measurement: 16–19 units

Website: www.cityofmesquite.com/nsp/documents/NSPSubstantialAmendment.pdf



CITY OF ARLINGTON

TOTAL FUNDS: \$2,044,254

ACTIVITIES:

41 percent of funds: **Homebuyer Assistance:** Provide down payment assistance or closing costs assistance, reduce mortgage principal and/or rehabilitate housing units for low-income households. Program is not for households who have defaulted on their mortgages. Help with 25 foreclosed units in total: eight units for households with less than 50 percent of AMI; 10 units for households with 51 percent to 80 percent of AMI; seven units for households with 81 percent to 120 percent of AMI.

36 percent of funds: **Acquisition/Rehabilitation:** Purchase, rehabilitate and then sell 14 houses to low-income households, half of whom will have less than 50 percent of AMI.

13 percent of funds: **Acquisition/Demolition/Redevelopment of New Single Family Housing Units and/or Public Facility:** For two housing units. Buy, tear down, and replace substandard housing unit(s) and then sell them to low-income households. Or, demolish housing unit(s) and replace them with pocket parks, which are small neighborhood parks. City would keep them or give them to the local neighborhood association(s).

10 percent of funds: Program Administration

Performance measurement: 41 units; demolition of two units and replace with housing unit(s) and/or pocket park(s)

Website: www.ci.arlington.tx.us/housing/neighborhoodstabilization.html

CITY OF GARLAND

TOTAL FUNDS: \$2,040,196

ACTIVITIES:

40 percent of funds: **Garland Property Stabilization:** Purchase and rehabilitate foreclosed, vacant or abandoned houses and then sell them. Three units are for households with 51 to 80 percent of AMI; four units are for households with 81 percent to 120 percent of AMI. Households who purchase these seven units from the city may receive \$10,000 in down payment assistance.

25 percent of funds: **Second Chance Purchase:** Purchase, repair and sell five abandoned or foreclosed properties and provide \$100,000 loans to households with incomes of up to 50 percent of AMI. City to finance first half of project, and the second half will be deferred at no interest until the first loan is paid off. Each loan has to be paid off in 15 years.

25 percent of funds: **Land Bank Project:** Garland Housing Finance Corporation will acquire, demolish and redevelop two properties that are vacant, blighted, and/or foreclosed.

9 percent of funds: Program Administration

1 percent of funds: **Neighborhood Stabilization Down Payment Assistance:** Up to \$5,000 in down payment assistance for purchase of six foreclosed single-family homes; three are for households with 51 to 80 percent of AMI and three are for households with 81 to 120 percent of AMI. This program is for households who may purchase a foreclosed home from some entity other than the city and obtain private funding.

Performance measurement: 20 units

Website: www.ci.garland.tx.us/Home/Departments/Community+Services/Neighborhood+Services/NSP_Landing.htm



Feedback

The National Foreclosure Prevention and Neighborhood Stabilization Task Force endorses a list of recommended changes to NSP and submitted it to HUD in June 2009. For details, see the National Community Land Trust Network's website: www.cltnetwork.org/doc_library/Taskforce%20Outstanding%20NSP%20Issues%206-23-09.pdf.

Informational Resources

HUD websites that provide detailed information about NSP are www.hud.gov/nsp and www.huduser.org/nspgis/nspdatadesc.html.

The Foreclosure Prevention and Neighborhood Stabilization Resource Guide also provides relevant information on NSP. For details, see www.nhcopenhoused.org/2008/08/foreclosure-prevention-and-neighborhood.html.