



**STATE OF FLORIDA
NEIGHBORHOOD STABILIZATION PROGRAM 3
APPLICATION**

DUE DATE JUNE 2, 2011

LOCAL GOVERNMENT: FLAGLER COUNTY

FLORIDA DEPARTMENT OF COMMUNITY AFFAIRS

NEIGHBORHOOD STABILIZATION PROGRAM

2555 SHUMARD OAK BOULEVARD

TALLAHASSEE, FLORIDA 32399-2100

850/487-3644

FAX 850/922-5609

**PART I
APPLICANT INFORMATION**

Applicant Flagler County Board of County Commissioners					
Local Contact: Valerie Bradley		Title: SHIP Administrator			
Phone Number: 386-313-4037		FAX: 386-313-4176			
Mailing Address: 1769 E. Moody Blvd, Bldg 2		City: Bunnell	Zip Code: 32110		
E-mail Address: vbradley@flaglercounty.org					
Chief Elected Official: Alan Peterson		Title: Chair, BOCC			
Chief Elected Official's Address (if different)					
APPLICATION PREPARER INFORMATION					
Agency or Firm: Guardian CRM, Inc.					
Address: 15380 County Road 565A, Suite B		Phone Number: 352-432-5913			
Contact : Christine Alday		Title: President			
E-Mail Address: Christine.Alday@guardiancrm.com					
OTHER INFORMATION					
Are the jurisdictions to be served covered by the National Flood Insurance Program?			Yes X	No	
Will you be working with a HUD direct funded grantee?			Yes X	No	
U.S. Congressional District	7	Florida Senate District(s)	1	Florida House District(s)	20,26
HISTORIC PRESERVATION - Applicants should consider the questions listed below as units are selected for purchase, rehabilitation, demolition and clearance. Contact the State Historic Preservation Office (SHPO) as soon as possible for guidance if there is a potential historic preservation issue.					
Will any activities result in direct physical changes to a structure older than 50 years, such as demolition, rehabilitation, restoration, remodeling, renovation, expansion, or relocation?			Yes	No X	
Will any related activities result in direct physical changes to public improvements older than 50 years, such as stone curbs or brick streets?			Yes	No X	
Will any related activities result in direct physical changes to a planned open space older than 50 years?			Yes	No X	
Will any project activities occur within 100 feet of a structure, public improvement, or planned open space older than 50 years?			Yes	No X	
Will any activities occur in a Historic District listed on the National Register?			Yes	No X	

PART II
NEIGHBORHOOD STABILIZATION PLAN 3
NARRATIVE DESCRIPTION

Applicants should review the Federal Register Notice and the State's Substantial Amendment before completing the Application. In the space below, provide an overall narrative description of your plan to utilize NSP funds to address abandoned and foreclosed properties in areas of greatest need. Use additional pages if necessary. This information should correspond to the budget information requested on the Attachment A for each NSP strategy and must be updated when changes are made.

Narrative

Flagler County hereby applies for its full allocation of \$1,029,844 of Neighborhood Stabilization Program 3 (NSP3) funding provided by the State from its allocation authorized under Section 1497 of the Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) of 2010.

These funds will be used to address abandoned and foreclosed properties in the County's areas of greatest need. Using the U.S. Department of Housing and Urban Development (HUD) NSP3 mapping tool, that area is discerned to be in and around the City of Bunnell. So that these funds will make an impact in this area, the specific area identified is noted in the map generated with the HUD mapping tool and included at Attachment C.

The County plans to use its funds in State Strategy 1 for the acquisition and rehabilitation of eligible foreclosed properties to rent to qualified households. As per the HUD and State requirement, 25% of the funds (\$257,461) will be set aside to purchase properties and rent them to households whose incomes are not more than 50% of the area median income (AMI). It is estimated that this will address two (2) or more properties. The remaining funds (except for Program Administration), \$702,354, will be used to purchase properties and rent them to households whose incomes are between 51 and 120% of the AMI. It is estimated that this would address five (5) or more properties. The County will work with Community Based Organization(s) to rehabilitate the properties and the CBO(s) will then manage the rental of said properties.

The County will use \$70,029 of the funds for Program Administration.

**PART III
TARGET AREA(S)**

Please provide justification for choice of Target Area. NSP3 Applicants are reminded that their allocation includes the needs of the incorporated cities located within the county. Please attach a Map in Attachment C.

Justification of how Target Area was established and why this area was chosen over other areas of the county
<p>Flagler County selected its target area such that NSP3 funding will be distributed in accordance with the requirements of Section 2301(c)(2) of the Housing and Economic Recovery Act (HERA), as amended by the Recovery Act and the Dodd-Frank Act, by identifying the areas of greatest need through determining the greatest percentage of homes in foreclosure, areas with the highest percentage of homes financed by a subprime mortgage and areas likely to face a significant rise in the rate of home foreclosures. The County carefully selected its NSP3 area of greatest need by first mapping locations from data received from national data sources such as RealtyTrac.com and PolicyMap.com. An analysis of the housing market conditions was also provided by the National Community Stabilization Trust. Then, the HUD mapping tool was used to draw several maps in the general area. Those areas were compared and the area with the most feasible impact score that could be achieved and with a high percentage of LMMI was chosen as the top AGN.</p>

NSP3 foreclosure need score: After submitting the proposed target area to the HUD NSP3 Mapping Widget, a NSP3 foreclosure need score will be emailed to the Applicant. The NSP3 foreclosure need score must be 17 or above.

NSP3 foreclosure need score retrieved when using HUD’s Mapping Widget:	19
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Impact Score: An Impact Score will be returned. The Applicant must commit to a number of housing units equal to or greater than the Impact Score. If the Impact Score is too high, the target area should be reduced in size. DCA anticipates each applicant will be able to address approximately ten homes; however, the actual number will depend upon local market conditions and program design.

Impact Score retrieved when using HUD’s Mapping Widget:	8
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**PART IV
NSP3 STRATEGIES**

STRATEGY 1

Acquisition, Rehabilitation, or Resale or Rental of Foreclosed or Abandoned Homes

The purpose of this NSP strategy is to stabilize neighborhoods of greatest need by providing a means for the acquisition, rehabilitation, renovation, and sale or rental of homes and other foreclosed or abandoned residential properties to individuals and families whose income does not exceed 120 percent of the area median income.

NSP3 funds will be expended to purchase and rehabilitate properties that have been abandoned or foreclosed upon, in order to later sell these properties and homes. The resale price will not exceed the total costs of the acquisition, rehabilitation and eligible activity delivery costs. It is anticipated that a minimum of 25% of the allocated funding for this activity will be used to assist households earning less than 50% of the area median income.

To the maximum extent possible, DCA is encouraging the hiring of employees who reside in the vicinity of NSP3 projects or contract with small businesses that are owned and operated by persons residing in the vicinity of the project. These firms will rehabilitate abandoned or foreclosed properties to meet safety, health and code standards before disposition. The expenditure for rehabilitation will be funded directly through NSP3 funds.

Enter the total amount budgeted to each of the three categories below:

- Rental Program for individuals or households earning not more than 50% of the Area Median Income,
- Rental Program for individuals or households earning more than 50% but less than 120% of the Area Median Income,
- Homeownership Program individuals or households earning not more than 120% of the Area Median Income.

Budget & Performance Measures:

Rental Program for individuals or households earning not more than 50% of the Area Median Income. This must be at least 25% of your grant amount:

	Individuals or Households Earning:		
	<50 % AMI	50-80% AMI	80-120% AMI
Dollar Amount Budgeted	\$257,461.00		
No. of units	2		

Rental Program for individuals or households earning more than 50% but less than 120% of the Area Median Income. This must be at least 25% of your grant amount.

	Individuals or Households Earning:		
	<50 % AMI	50-80% AMI	80-120% AMI
Dollar Amount Budgeted		\$421,412.00	\$280,942.00
No. of units		3	2

Homeownership Program individuals or households earning not more than 120% of the Area Median Income:

	Individuals or Households Earning:		
	<50 % AMI	50-80% AMI	80-120% AMI
Dollar Amount Budgeted	0	0	0
No. of units	0	0	0

Justification: Please provide a brief explanation

Justification (estimated number of foreclosures)
<p>Further analysis of the Flagler County housing market conditions from the National Community Stabilization Trust and information gathered on RealtyTrac, PolicyMap, from the HUD mapping tool, and Flagler County Board of Realtors helped to determine suitable target areas and the activities that would be carried out. The HUD mapping tool for the specific area targeted reveals that there were 48 foreclosure starts in the last year and there were 14 REO properties in the area from July 2009 to June 2010. The RealtyTrac website noted in January 2011 that there were 8 foreclosed properties in the Bunnell area. That number jumped to 16 in February and was 15 in March. So, if 8 – 10 foreclosed properties can be affected in this area, it will have a significant impact in this area.</p>

Timeline: Please provide a tentative timeline for the following steps:

Activity	Tentative Start Dates (Month/Year)
Identification of units for acquisition	08/11
Appraisal of units	08/11
Closing	12/11
Rehabilitation	01/12
Solicitation and qualification of buyers/tenants	02/12
Disposition/Rental	06/12

Cost Drivers for estimates: Please justify how you arrived at your costs. For example, information regarding the average housing amount and rehabilitation costs specific to homes found in your target area.

Justification
<p>Information gathered from local realty groups indicated that the average cost of a foreclosed property is between \$105,000 and \$120,000. Rehabilitation will be limited to code and safety repairs. It is estimated that no more than \$10,000 will be spent on each unit for these repairs.</p>

STRATEGY 2

ESTABLISHING LAND BANKS (OPTIONAL)

The purpose of this NSP strategy is to bring abandoned property back into productive use, generating tax revenue, raising property values and creating affordable housing. For the purposes of the NSP program, a land bank will operate in a specific, defined geographic area and will purchase properties that have been abandoned or foreclosed upon and will maintain, assemble, facilitate redevelopment of, market, and dispose of the land-banked properties.

This strategy is limited to 10% of the overall allocation.

Total NSP Budget for this Strategy:	N/A
Source and amount of other funds to be used, if any	N/A
Number of Properties to be acquired:	N/A

Justification for the need for establishing a land bank within the target area
N/A

Timeline: Please provide a tentative timeline for the following steps:

Activity	Tentative Start Dates
Identification of parcels for acquisition	N/A
<i>If acquired parcels have vacant units that will be demolished, indicate tentative date for demolition</i>	N/A
Appraisal of parcel	N/A
Negotiation of price at closing	N/A
Closing	N/A

Performance Measures: All activities funded with State NSP funds must meet one or more of the following performance measures:

	Individuals or Households Earning:		
	<50 % AMI	50-80% AMI	80-120% AMI
Dollar Amount Budgeted	N/A	N/A	N/A
No. of units	N/A	N/A	N/A

NSP STRATEGY 3

REDEVELOPMENT (OPTIONAL)

The purpose of this NSP strategy is to turn vacant or blighted properties into productive use that will help stabilize a neighborhood which has been negatively impacted by foreclosures.

Justification
N/A

Timeline: Please provide a tentative timeline for the following steps:

Activity	Tentative Start Dates
Identification of units for acquisition	N/A
Appraisal of units	N/A
<i>If acquired units will be demolished, indicate tentative date for demolition</i>	N/A
<i>If new construction will occur, indicate tentative date for completion</i>	N/A
Disposition	N/A

Performance Measures:

	Individuals or Households Earning:		
	<50 % AMI	50-80% AMI	80-120% AMI
Dollar Amount Budgeted	N/A	N/A	N/A
No. of units	N/A	N/A	N/A

ADMINISTRATION

Administrative costs must be associated with overall program management. This does not include homebuyer counseling or other activity delivery costs.

Total Budget: Please enter your total administration budget. This amount cannot exceed 6.8% of your total allocation.

Administration Budget	\$70,029.00
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SUBRECIPIENTS

Please list any potential Subrecipients or non-profit partners:

Narrative
A contract with Guardian CRM, Inc. has been completed for grant administration. The County is still in the process of preparing Requests for Proposal for a contractor to rehabilitate, when necessary, the foreclosed properties that are purchased and a Community Based Organization (CBO) that will manage the rental properties.

LOW INCOME TARGETING

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Narrative
Flagler County intends to use its funding to assist at least two (2) low-income households to lease an NSP eligible property. The County will expend at least \$257,461 of NSP3 funding to meet this target. Additional households can potentially be assisted with this funding and additional funds could also be expended to assist even more low-income households. The County, or a contracted project manager, shall monitor partners to ensure compliance with HUD guidelines. Households in this category must have a household income below 50% of the most recently published HUD Area Medium Income as adjusted for family size. Units to be rented will be checked to ensure compliance with the 2011 HUD Fair Market Rents guidelines. The partner owning/managing a rental housing unit may review the current fair market rates and reduce the rents to ensure that they are affordable to tenants at or below 50% of AMI.

CITIZEN PARTICIPATION

Briefly describe how the Applicant met federal citizen participation requirements. Please indicate dates the comment period began/ended, and the method of notice.

Narrative

Flagler County used its local citizen participation plan (CPP) as a guide regarding this proposed NSP3 plan by first presenting it to the Citizen's Advisory Task Force (CATF). That meeting was held on May 5, 2011, and provided for both the local advisory committee input but also provided a first public meeting for citizen input. Comments were received and the plan updated to reflect comments by the CATF and public.

In accordance with the NSP3 notice, the plan was made available for public review and comment via local newspaper and on the internet for 15 days (May 1 to May 15, 2011). That public review period was announced in an advertisement in a local newspaper on **March 5, 2011** and was announced on the County's website as well.

The County then announced, by publishing the Flagler County Board of County Commissioners (BOCC) agenda on line on May ???, 2011, the date of presentation of this Application to the BOCC. The public meeting was held on May 16, 2011.

DATA SOURCES

Describe the data sources used to determine the areas of greatest need.

Narrative

Flagler County's primary sources of data were provided by the HUD NSP3 mapping tool and maps and information provided by the National Community Stabilization Trust (NCST). Also, information was gathered from local providers groups such as the Flagler County Board of Realtors and national data sources such as RealtyTrac.com, policyMap.com, and MortgageBankers.com.

TECHNICAL ASSISTANCE

List technical assistance that you will need to administer the program.

Technical Assistance Needs

Flagler County will require technical assistance to write its NSP3 plan and to manage the grant. The County has contracted with Guardian CRM, Inc. for that grants management, housing project delivery and technical assistance.

PART V ASSURANCES, CERTIFICATIONS AND SIGNATURE

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR Part 24, except as those provisions are modified by the notice for the NSP program published by HUD.
- (7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR Part 135.
- (8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (9) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.
- (10) **The jurisdiction certifies:**
 - a. That all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
 - b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or

charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(11) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(12) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(13) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(14) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(15) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(16) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

Signature/Authorized Official

Date

Title

RECIPIENT: Flagler County, Florida
Contract Award: DCA NSP3 Plan
Project Budget and Performance Measures

ACTIVITY	TYPE UNIT	ESTIMATED NUMBER OF UNITS	UNITS - 50% AMI and BELOW	UNITS - 51% to 80% AMI	UNITS - 81% TO 120% AMI	NSP Funds
Administration	N/A	N/A	N/A	N/A	N/A	70,029.00
Acquisition & Repair (Rent Only)	HU	5	0	3	2	702,354.00
Acquisition & Repair (Rent Only) (VLI Set Aside)	HU	2	2	0	0	257,461.00
Land Banking (optional activity)		0				0.00
Redevelopment (optional activity)		0				0.00
TOTALS		7	2	3	2	1,029,844.00

ATTACHMENT B

ACTIVITY WORK PLAN

Date Start (month/year)	Date End (month/year)	Activities	Estimated Program Dollars Requested by "Date End"	Estimated Administration Dollar Requested by "Date End"
		Administration		
06/2011	08/2011	Complete Environmental Review, Submit Request for Release of Funds		\$3,000
06/2011	08/2011	Solicitation/Procurement of Non-Profit/Housing Authority/other partner (optional)		\$2,000
04/2011	05/2011	Solicitation/Procurement of Grant Administrator (optional)		\$39,000
		STRATEGY 1: Acquisition, Rehabilitation, and Resale of Foreclosed or Abandoned Homes for households earning up to 120% AMI.		
		33% Residential Units Completed		
		66% Residential Units Completed		
		100% Residential Units Completed and National Objective met		
		STRATEGY 1: Acquisition and Rehabilitation of Foreclosed or Abandoned Homes for Long-Term Rental managed up to 50% of AMI.		
08/2011	06/2012	33% Residential Units Completed	\$84,962	\$2,000
06/2012	06/2013	66% Residential Units Completed	\$169,924	\$4,000
06/2013	01/2014	100% Residential Units Completed and National Objective met	\$257,461	\$6,000
		STRATEGY 1: Acquisition and Rehabilitation of Foreclosed or Abandoned Homes for Long-Term Rental managed up to 120% of AMI.		
08/2011	06/2012	33% Residential Units Completed	\$231,776	\$5,000
06/2012	06/2013	66% Residential Units Completed	\$463,553	\$10,000
06/2013	01/2014	100% Residential Units Completed and National Objective met	\$702,354	\$15,000
		STRATEGY 2: LAND BANK (if applicable)		
		Legal Entity to Hold Title to Land Established		
		Properties Acquired		
		National Objective met		
		STRATEGY 3: REDEVELOPMENT (if applicable)		
		33% Residential Units Completed		
		66% Residential Units Completed		
		100% Residential Units Completed and National Objective has been met		
01/2014	03/2014	SUBMIT CLOSE OUT ON ORIGINAL GRANT ALLOCATION		\$5,029

THURSDAY, APRIL 28, 2011



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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Select a State Select a County

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): Tract Outline

[Click here for an Overview](#)

NSP3 Options

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 8220489

NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 15380 County Road 565A Suite B Groveland FL 34736

Grantee Email: elba.cherry@guardiancrm.com

Neighborhood Name: Bunnell proper 1

Date:2011-04-28 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 548

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.18

Percent Persons Less than 80% AMI: 67.02

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 630

Residential Addresses Vacant 90 or more days (USPS, March 2010): 21

Residential Addresses NoStat (USPS, March 2010): 34

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 382

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.41

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.36

Number of Foreclosure Starts in past year: 41

Number of Housing Units Real Estate Owned July 2009 to June 2010: 12

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 8

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.3

Place (if place over 20,000) or county unemployment rate June 2005*: 4.3

Place (if place over 20,000) or county unemployment rate June 2010*: 15.1

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-81.266127 29.467101 -81.266384 29.467269 -81.266448 29.469324 -81.265268 29.469399 -81.266041
29.470015 -81.267114 29.471715 -81.266491 29.471996 -81.266212 29.472313 -81.262736 29.474592
-81.263616 29.474573 -81.263680 29.477039 -81.261706 29.477114 -81.261749 29.477338 -81.260827
29.477637 -81.260569 29.476348 -81.258037 29.476479 -81.255355 29.477824 -81.255419 29.476628
-81.253510 29.476628 -81.253488 29.474779 -81.252115 29.474779 -81.252651 29.474144 -81.251364
29.473228 -81.250999 29.472818 -81.251171 29.471155 -81.249905 29.471192 -81.248617 29.470314
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29.463570 -81.262007 29.463720 -81.262329 29.463682 -81.262350 29.464075 -81.262565 29.464093
-81.262608 29.464411 -81.262028 29.464486 -81.262028 29.465831 -81.265054 29.465775 -81.265354
29.466466 -81.266427 29.466428

Blocks Comprising Target Neighborhood

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Neighborhood Stabilization Program Grants

The Neighborhood Stabilization Program (NSP) provides grants to address the problems associated with homes that have been foreclosed upon and are creating economic problems for their communities.

Enter an Address, city or state

Select a State Select a County

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): Tract Outline

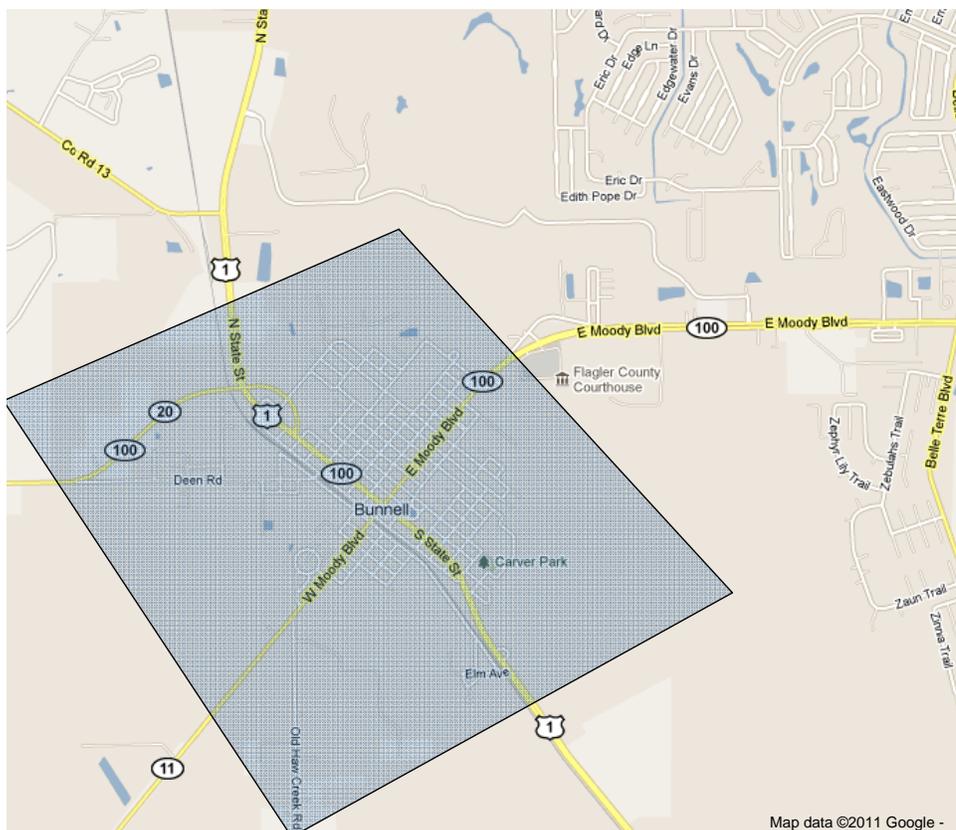
[Click here for an Overview](#)

NSP3 Options

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Map data ©2011 Google -

Neighborhood ID: 1008514

NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 15380 County Road 565A Suite B Groveland FL 34736

Grantee Email: elba.cherry@guardiancrm.com

Neighborhood Name: Flagler Bunnell square 2

Date:2011-04-28 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 761

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.99

Percent Persons Less than 80% AMI: 67.87

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 883

Residential Addresses Vacant 90 or more days (USPS, March 2010): 29

Residential Addresses NoStat (USPS, March 2010): 50

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 533

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.69

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.44

Number of Foreclosure Starts in past year: 57

Number of Housing Units Real Estate Owned July 2009 to June 2010: 17

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 11

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.3

Place (if place over 20,000) or county unemployment rate June 2005*: 4.3

Place (if place over 20,000) or county unemployment rate June 2010*: 15.1

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

Latitude and Longitude of corner points

-81.256685 29.480775 -81.281404 29.471435 -81.263380 29.447670 -81.235828 29.460973

Blocks Comprising Target Neighborhood

120350602012010, 120350602012012, 120350602012015, 120350602012014, 120350602012013,
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Neighborhood Stabilization Program Grants

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Enter an Address, city or state

Select a State Select a County

Map Options : Clear | Reset

Click Mode: Zoom | Info

NSP3 Legend (%): Tract Outline

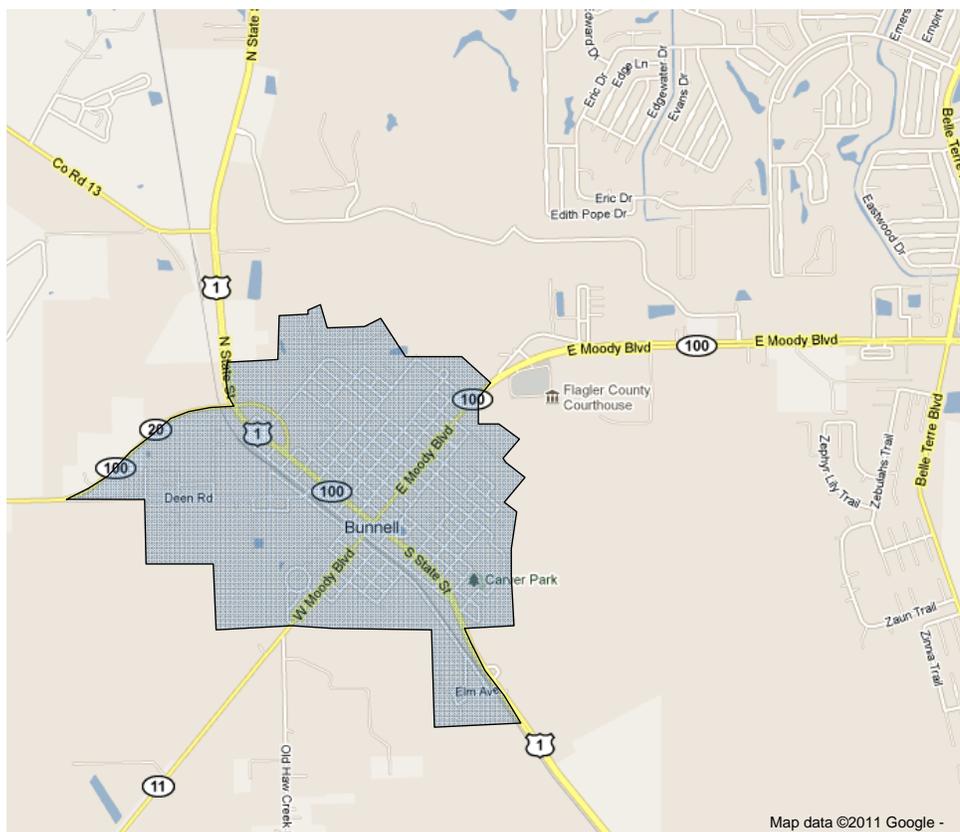
[Click here for an Overview](#)

NSP3 Options

14 Current Zoom Level

Show Tracts Outline (Zoom 11+)

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a sum of all housing units in all target areas and the NSP3 score for all target areas drawn. Grantees are advised to know their state minimum and if the summary score is less than the state minimum the grantee should delete, add, or revise target areas. Note that if you delete or add, the tool only recalculates after you close the "View Projects" box and reopen it. HUD also advises grantees to think carefully about the size of their target areas in total. If those target areas have a very large number of total housing units relative to the dollars available, HUD will likely ask that the grantee reduce the number and/or size of their target areas.



Neighborhood ID: 6330841

NSP3 Planning Data

Grantee ID: 1299990N

Grantee State: FL

Grantee Name: FL NONENTITLEMENT

Grantee Address: 15380 County Road 565A Suite B Groveland FL 34736

Grantee Email: elba.cherry@guardiancrm.com

Neighborhood Name: flagler bunnell all 4 Q's

Date:2011-04-25 00:00:00

NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 640

Area Benefit Eligibility

Percent Persons Less than 120% AMI: 81.31

Percent Persons Less than 80% AMI: 66.21

Neighborhood Attributes (Estimates)

Vacancy Estimate

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

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USPS Residential Addresses in Neighborhood: 740

Residential Addresses Vacant 90 or more days (USPS, March 2010): 23

Residential Addresses NoStat (USPS, March 2010): 41

Foreclosure Estimates

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 446

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 23.5

Percent of Housing Units 90 or more days delinquent or in foreclosure: 17.41

Number of Foreclosure Starts in past year: 48

Number of Housing Units Real Estate Owned July 2009 to June 2010: 14

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 9

Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -39.3

Place (if place over 20,000) or county unemployment rate June 2005*: 4.3

Place (if place over 20,000) or county unemployment rate June 2010*: 15.1

*Bureau of Labor Statistics Local Area Unemployment Statistics

Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

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Latitude and Longitude of corner points

-81.250334 29.473378 -81.252115 29.474798 -81.255634 29.474816 -81.257222 29.476909 -81.258209
29.476423 -81.260548 29.476367 -81.260977 29.477618 -81.261728 29.477338 -81.261749 29.477151
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Blocks Comprising Target Neighborhood

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