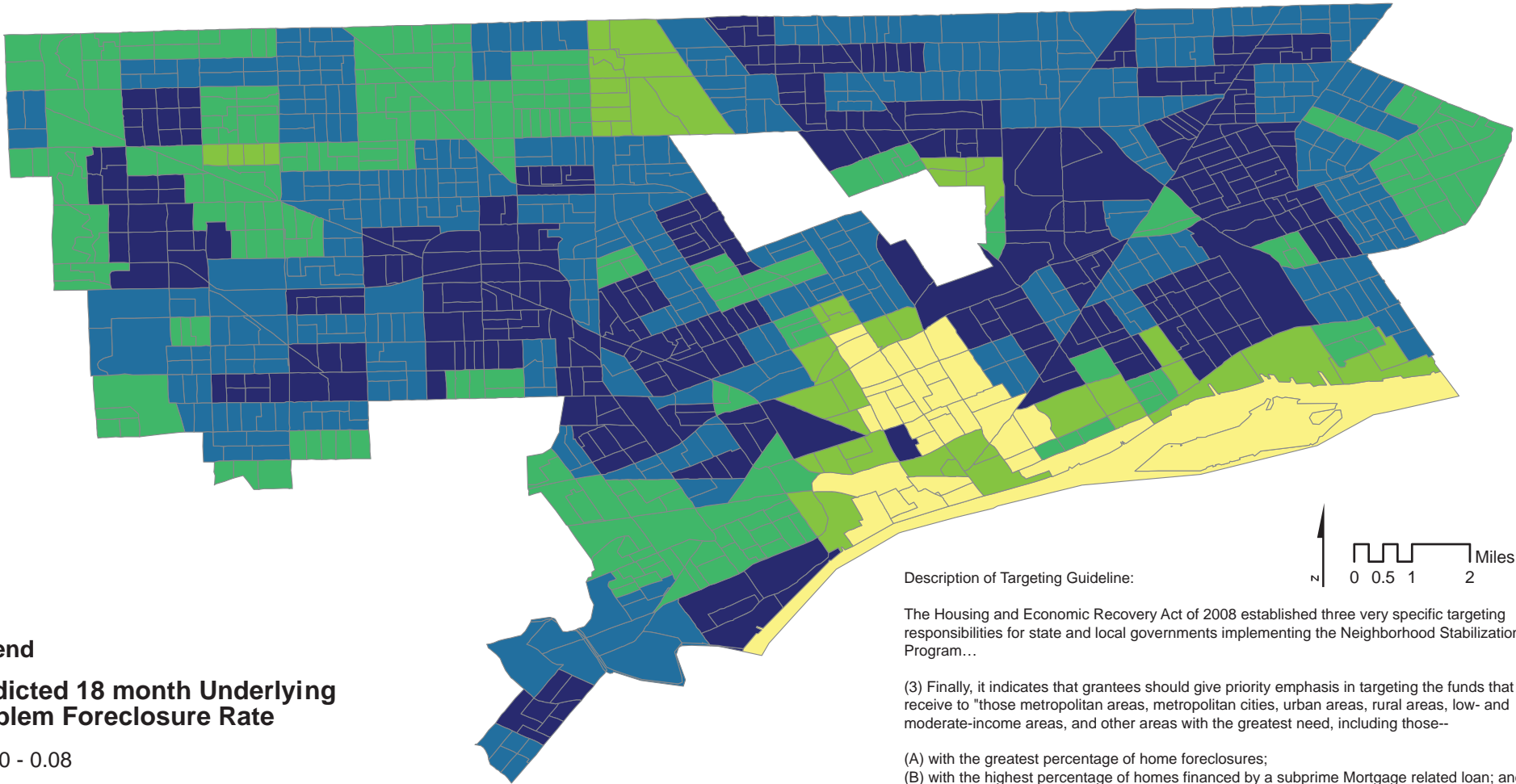


**PREDICTED 18 MONTH UNDERLYING PROBLEM FORECLOSURE RATE, DETROIT BLOCK GROUP**



**Legend**

**Predicted 18 month Underlying Problem Foreclosure Rate**

- 0 - 0.08
- 0.08 - 0.13
- 0.13 - 0.16
- 0.16 - 0.17
- 0.17 - 0.22

Sources: Block Group Boundary File, HUD, Available at <http://www.huduser.org/geo/statequery2.asp?statename=Michigan&level=090>; 18 mo Foreclosure Rate Table, HUD, Available at [http://www.huduser.org/publications/commdevl/excel/MI120\\_LM.xls](http://www.huduser.org/publications/commdevl/excel/MI120_LM.xls)

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**Description of Targeting Guideline:**

The Housing and Economic Recovery Act of 2008 established three very specific targeting responsibilities for state and local governments implementing the Neighborhood Stabilization Program...

(3) Finally, it indicates that grantees should give priority emphasis in targeting the funds that they receive to "those metropolitan areas, metropolitan cities, urban areas, rural areas, low- and moderate-income areas, and other areas with the greatest need, including those--

- (A) with the greatest percentage of home foreclosures;
- (B) with the highest percentage of homes financed by a subprime Mortgage related loan; and
- (C) identified by the State or unit of general local government as likely to face a significant rise in the rate of home foreclosures."

The "Estimated\_foreclosure\_abandonment\_risk\_score" and the "predicted\_18\_month\_underlying\_problem\_foreclosure\_rate" do not provide the actual level of problem in each neighborhood, but rather indicate there is a risk for problems. If a state or local government is looking for a place to start in considering how to target their funds, they may want to look at the neighborhoods with high risk scores. States and local governments are encouraged to use other data, such as county records on foreclosure filings or tax foreclosures, that may also point to areas with the greatest problems.