

NSP3 Downloadable Data Files – Data Dictionary

LOGRECNO Type: String Width: 12

Logical Record Number from the Census 2000 downloadable data. This can be used to match these data to other data downloaded from the Census 2000 SF3 data files at summary level 090.

SUM090 Type: String Width: 23

This is the unique GeoID from Census 2000 for this record. The subcomponents are:

- State 1-2 State FIPS Code
- County 3-5 Census 2000 County FIPS code
- County Subdivision 6-10 Census 2000 Census County Subdivision Code
- Place 11-15 Census 2000 Census Place Code
- Tract 12-21 Census 2000 Census Tract Code
- Urban/Rural 22 Census 2000 Designation as Urban or Rural (U/R)
- Block Group 23 Census 2000 Block Group Code

STA Type: String Width: 2

The Alpha Code for the State

NSPNAME Type: String Width: 20

This reflects the NSP3 Grantee serving the geography. Note that State Nonentitlement grantees can provide funding for target areas that are also being served by another NSP Grantee.

NSPID Type: String Width: 8

This is a unique ID for this data set for each NSP3 Grantee. It is not intended to match any other IDs that may be assigned to the NSP3 Grantee.

CDBGNAME Type: String Width: 24

The name of the CDBG Entity that administers the CDBG grant for this area.

COUNTYNAME Type: String Width: 45

The name of the County.

PLACENAME Type: String Width: 24

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The name of the Place (if the area is located in a place).

NSP3NEED Type: Number Width: 8 Dec: 0

The NSP3 foreclosure need score for the target geography. See the methodology for the formula for an explanation of how this score was calculated.

NSP3_MIN Type: Number Width: 8 Dec: 0

The minimum need score for NSP3 targeting eligibility within target area geography's state. 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.

HU2007 Type: Number Width: 8 Dec: 0

This is an estimated count of housing units in the block group as of 2007.

PCT_LMMI Type: Number Width: 6 Dec: 1

Percent persons estimated less than 120% AMI in this target geography for purposes of determining Area Benefit eligibility for NSP. From Census 2000. To qualify for area benefit under NSP, the target area needs to be 51% or more LMMI.

PCT_LM Type: Number Width: 6 Dec: 1

Percent persons estimated less than 80% AMI in this target geography for purposes of determining Area Benefit eligibility for CDBG. From Census 2000. To qualify for area benefit under CDBG, the target area needs to be 51% or more LM.

USPS_ADD Type: Number Width: 8 Dec: 0

USPS count of addresses for the identified area in March 2010. Note that this address count is based on a Census Tract address count that is assigned to Block Group parts based on the HU2007 variable above.

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Note that if the address count is significantly different from the HU2007 variable above, users are advised to use this information 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_VAC Type: Number Width: 8 Dec: 0

USPS data on addresses not receiving mail in the last 90 days as of March 2010. This 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 is a very good indicator of a current or potential serious blight problem. This number has been adjusted to reduce the count of vacancies due to vacation rentals.

USPS_NS Type: Number Width: 8 Dec: 0

USPS “NoStat” indicator. This variable 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.

HMDA Type: Number Width: 8 Dec: 0

Home Mortgage Disclosure Act count of primary mortgages executed between 2004 and 2007. Note that this mortgage count is based on Census Tract level data that is assigned to Block Group parts based on the HU2007 variable above.

HC_RATE Type: Number Width: 6 Dec: 1

Home Mortgage Disclosure Act data showing the percent of primary mortgages executed between 2004 and 2007 that were high cost. This is the Census Tract level rate.

SDQ_RATE Type: Number Width: 6 Dec: 1

The estimated rate of mortgages Serious Delinquent (90+ or more days delinquent or in foreclosure) in June 2010. HUD used a July 2010 extract of county level serious delinquency rates from McDash Analytics to develop a predictive model using public data that was available for every Census Tract in the United States. The predictive model, which was weighted on number of mortgages in each county, was able to predict most of the variance between counties in their serious delinquency rate (R-square of 0.821). The model used is as follows:

0.523 (intercept)
+0.476 Unemployment Change 3/2005 to 3/2010 (BLS LAUS)
-0.176 Rate of low cost high leverage loans 2004 to 2007 (HMDA)
+0.521 Rate of high cost high leverage loans 2004 to 2007 (HMDA)
+0.090 Rate of high cost low leverage loans 2004 to 2007 (HMDA)
-0.188 Fall in Home Value Since Peak (FHFA Metro and Non-Metro Area)

The predictive model was applied at the Census Tract level to calculate a Serious Delinquency Rate for each Census Tract.

STARTS Type: Number Width: 8 Dec: 0

Estimated number of foreclosure starts in the target area in the past year. Each geographic area was allocated its estimated share of foreclosure starts in the state (from Mortgage Bankers Association National Delinquency Survey State Counts of Foreclosure Starts July 2009 to June 2010) based on its estimated share of serious delinquent borrowers (calculated for each geographic area as $HMDA * SDQ_RATE$).

REO Type: Number Width: 8 Dec: 0

Estimated number of completed foreclosures in the target area in the past year. Each geographic area was allocated its estimated share of completed foreclosures in the state (from RealtyTrac Count of REO completions July 2009 to June 2010) based on its estimated share of serious delinquent borrowers (calculated for each geographic area as $HMDA * SDQ_RATE$).

IMPACT Type: Number Width: 8 Dec: 0

Estimated number of properties needed to make an impact in identified target area. There is not magic to this number, it is presuming that a minimum of 20% of REO in a target area would need to be addressed to make a visible impact. The purpose of this variable is to encourage grantees to select target areas that are small enough so that their NSP investment has a chance of stabilizing a 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.

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PRICECHG Type: Number Width: 6 Dec: 1

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). Used in the serious delinquency rate predictive model.

UNEM_05 Type: Number Width: 6 Dec: 1

Place (if place over 20,000) or county unemployment rate June 2005 from the Bureau of Labor Statistics Local Area Unemployment Statistics. The change in unemployment rates between 2005 and 2010 are used in the serious delinquency rate predictive model.

UNEM_10 Type: Number Width: 6 Dec: 1

Place (if place over 20,000) or county unemployment rate June 2010 from the Bureau of Labor Statistics Local Area Unemployment Statistics. The change in unemployment rates between 2005 and 2010 are used in the serious delinquency rate predictive model.