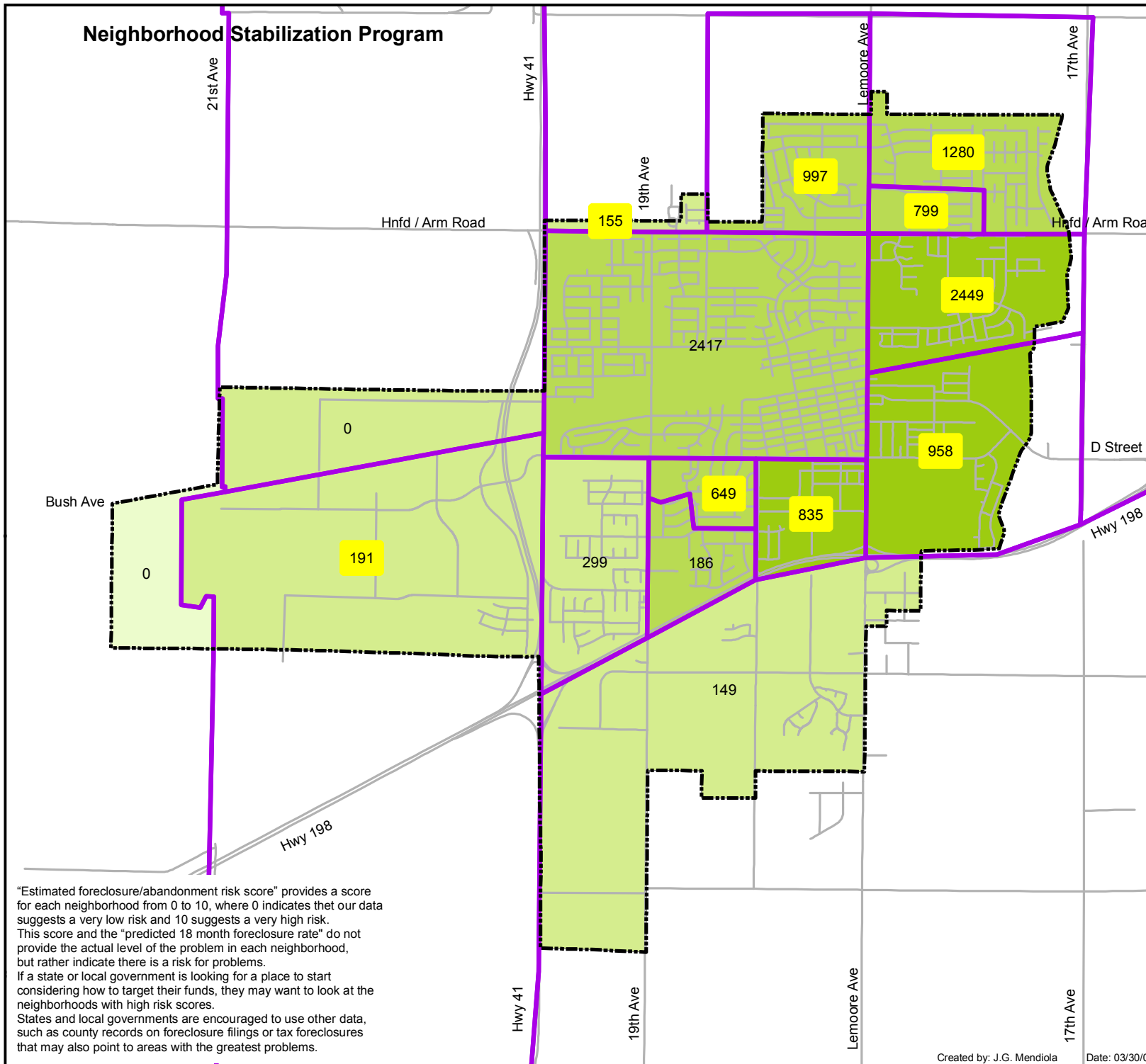


CITY OF LEMOORE



Neighborhood Stabilization Program

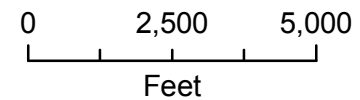


Legend

- City_Limits
 - Streets
 - 2000 Census Block Group
 - 000 PERSONS (<120% AMI)
 - 000 Low / Low Mod Priority
- #### HUD - block group
- Pred. 18 mo. Foreclosure Rate
- 8.66% - 9.43%
 - 7.87% - 8.65%
 - 7.09% - 7.86%
 - 6.30% - 7.08%

Note: All statistics and block group geography obtained from http://www.huduser.org/publications/commdevl/nsp_target.html

"Estimated foreclosure/abandonment risk score" provides a score for each neighborhood from 0 to 10, where 0 indicates that our data suggests a very low risk and 10 suggests a very high risk. This score and the "predicted 18 month foreclosure rate" do not provide the actual level of the 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 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.

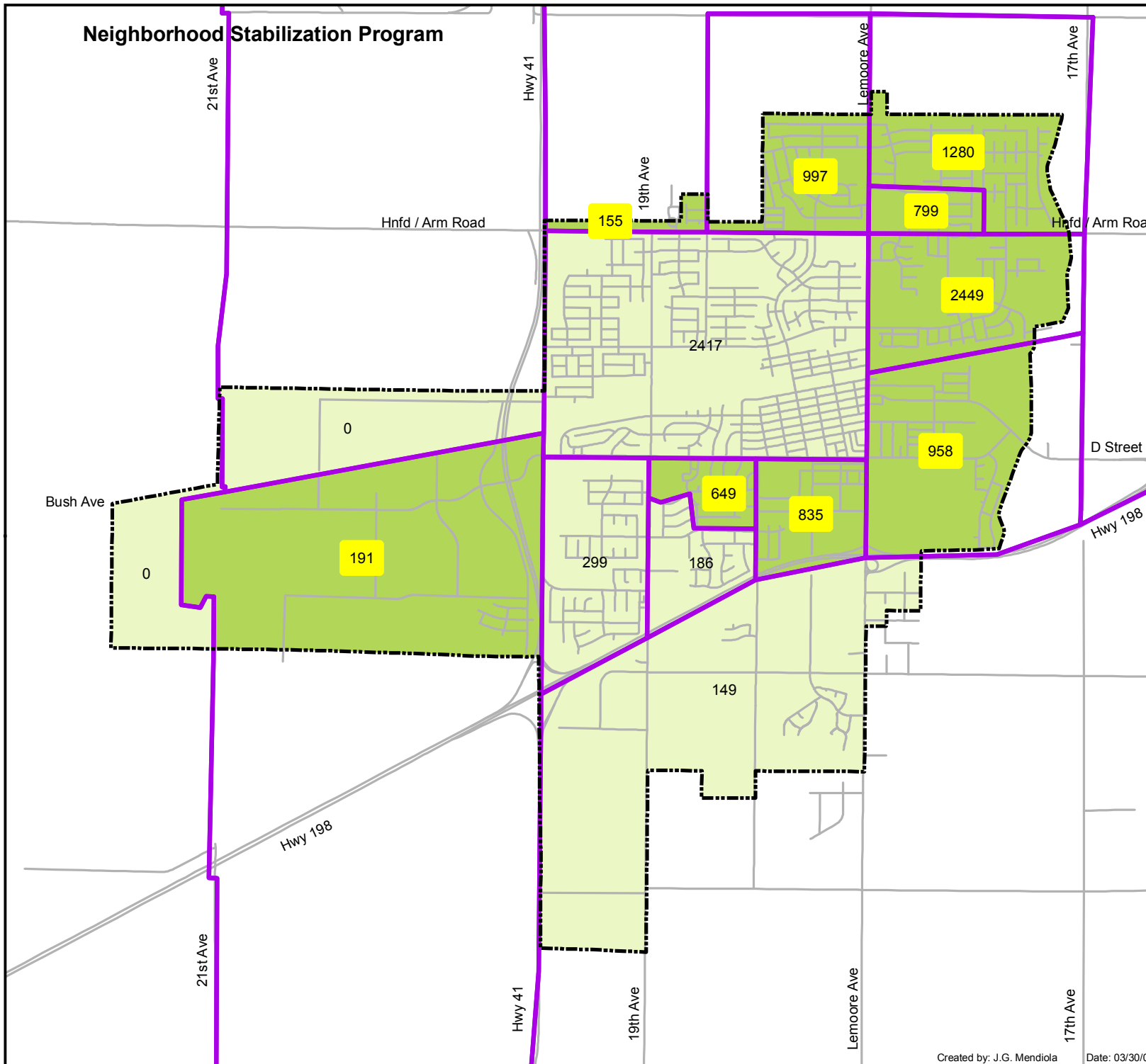


Scale 1:40,000

CITY OF LEMOORE



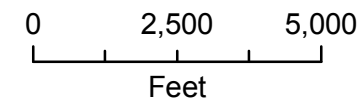
Neighborhood Stabilization Program



Legend

- City_Limits
- Streets
- 2000 Census Block Group
- 000 PERSONS (<120% AMI)
- 000 Low / Low Mod Priority
- HUD - block group**
- Less Than 120% AMI**
- Low/Low Mod
- Not Eligible

Note: All statistics and block group geography obtained from http://www.huduser.org/publications/commdev/nsp_target.html

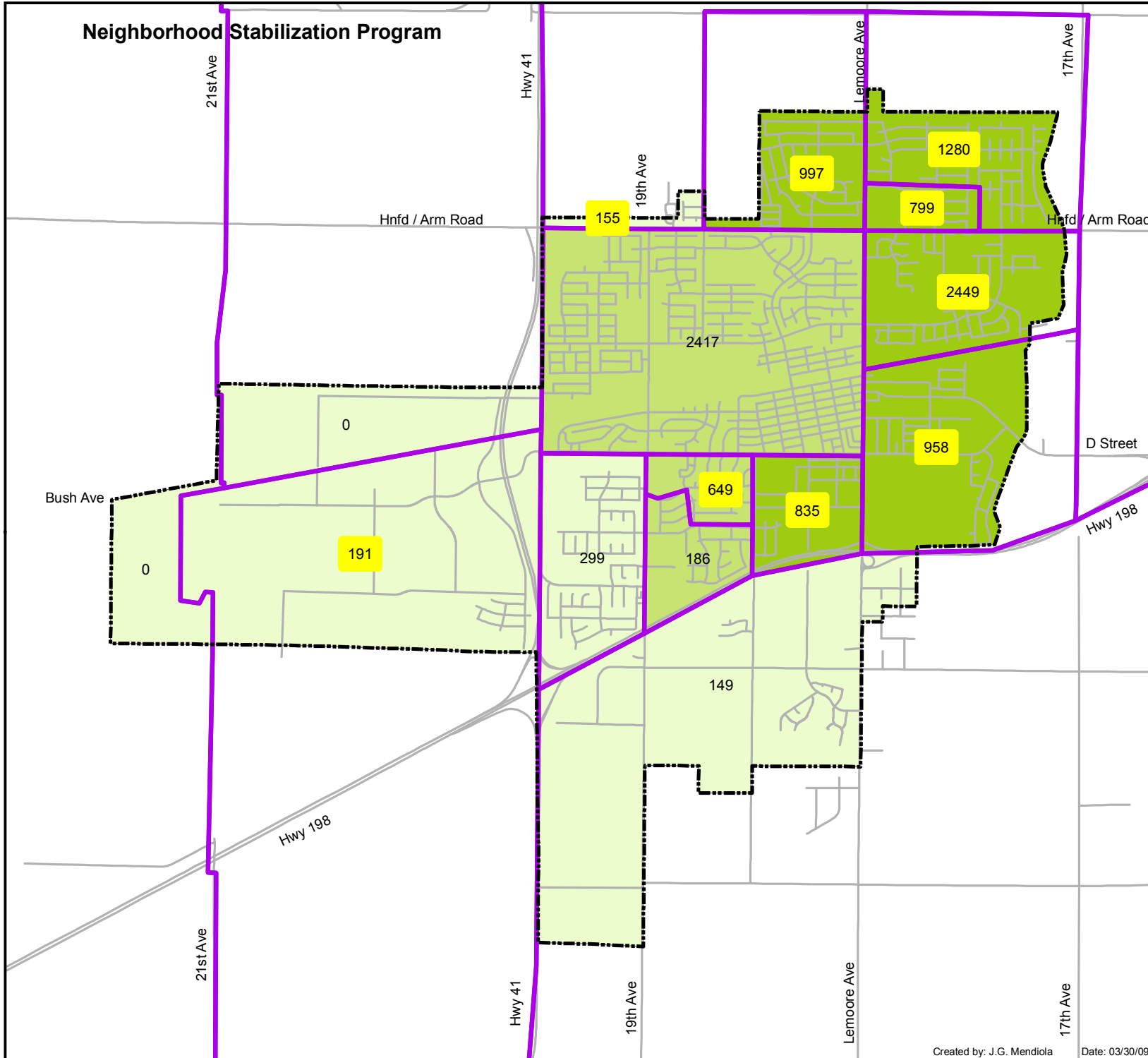


Scale 1:40,000

CITY OF LEMOORE



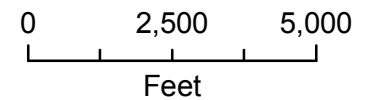
Neighborhood Stabilization Program



Legend

- City_Limits
- Streets
- 2000 Census Block Group
- 000 PERSONS (<120% AMI)
- 000 Low / Low Mod Priority
- HUD - block group HMDA Hi-Cost Loan**
- 31.01% - 37.33%
- 30.33% - 30.79%
- 17.70% - 24.24%

Note: All statistics and block group geography obtained from http://www.huduser.org/publications/commdev/nsp_target.html

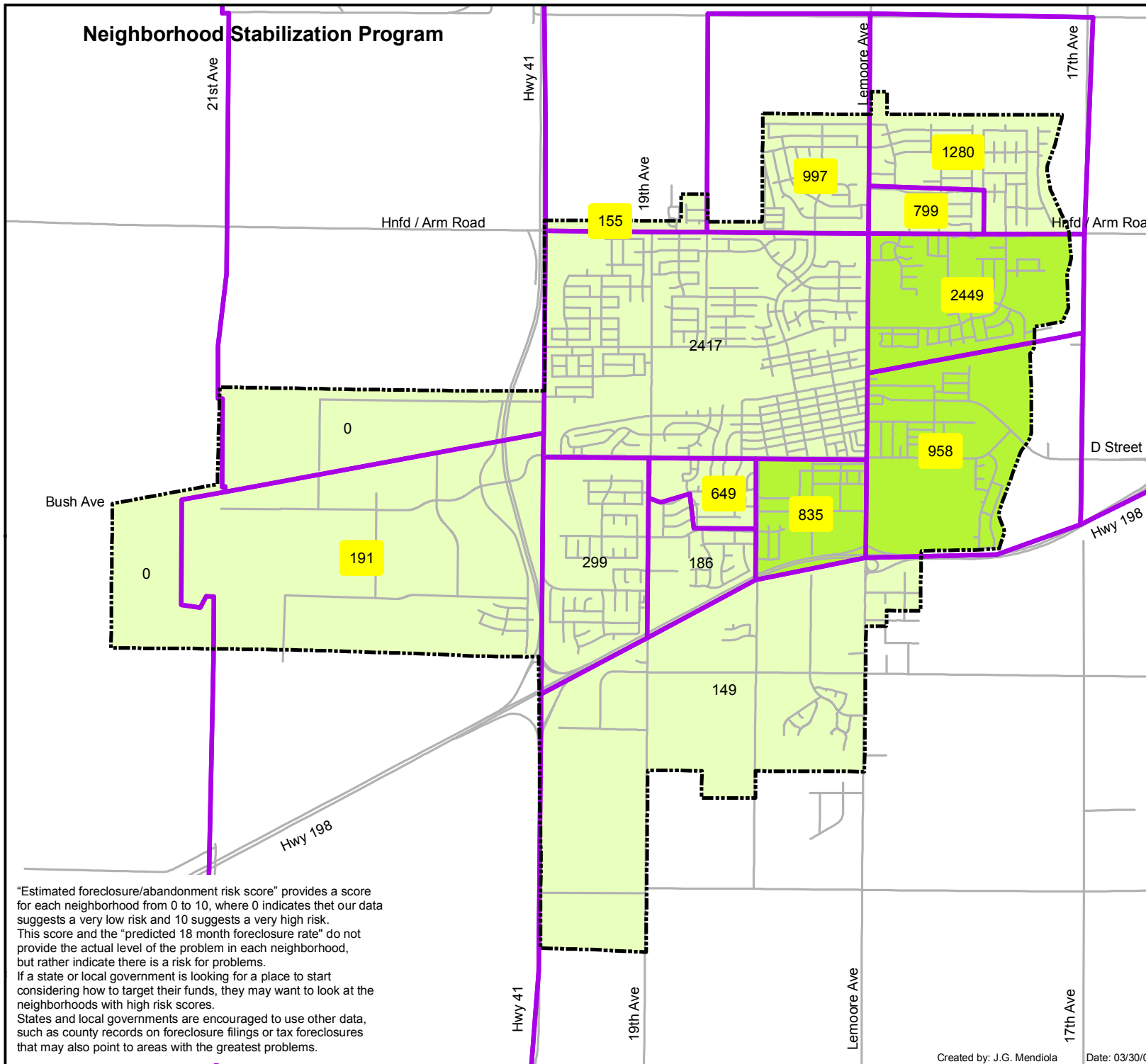


Scale 1:40,000

CITY OF LEMOORE



Neighborhood Stabilization Program

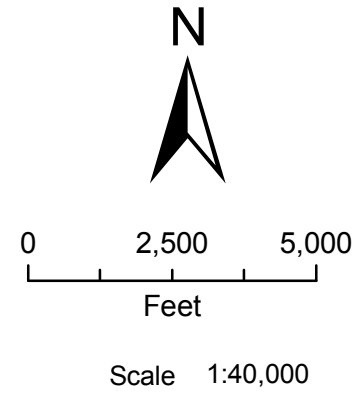


Legend

- City_Limits
- Streets
- 2000 Census Block Group
- 000 PERSONS (<120% AMI)
- 000 Low / Low Mod Priority
- HUD - block group Est. Fore/Aband Risk**
- 8
- 7

Note: All statistics and block group geography obtained from http://www.huduser.org/publications/commdev/nsp_target.html

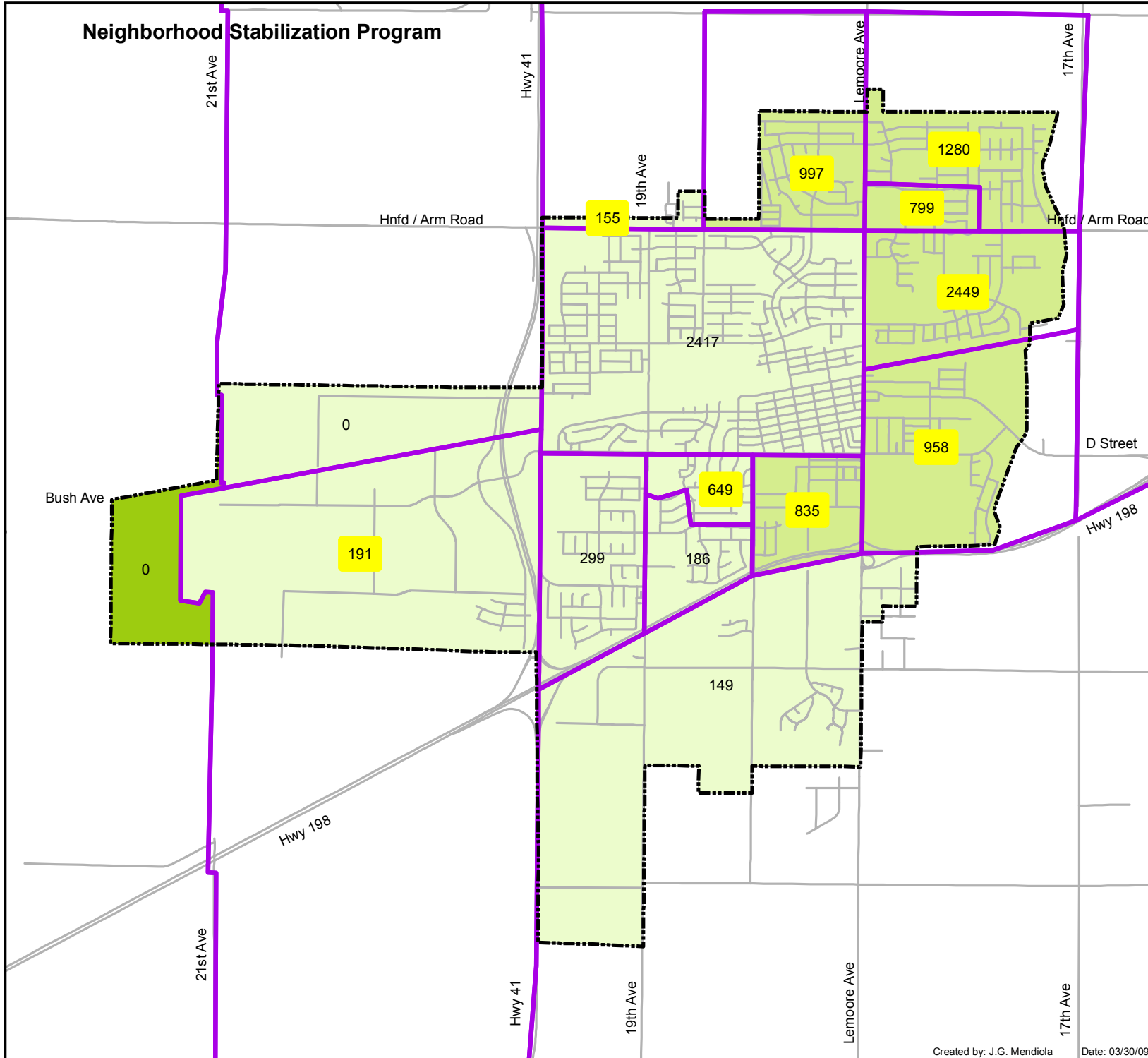
"Estimated foreclosure/abandonment risk score" provides a score for each neighborhood from 0 to 10, where 0 indicates that our data suggests a very low risk and 10 suggests a very high risk. This score and the "predicted 18 month foreclosure rate" do not provide the actual level of the problem in each neighborhood, but rather indicate there is a risk for problems. If a state or local government is looking for a place to start 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.



CITY OF LEMOORE



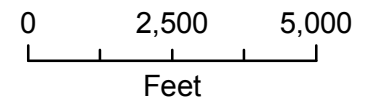
Neighborhood Stabilization Program



Legend

- City_Limits
 - Streets
 - 2000 Census Block Group
 - 000 PERSONS (<120% AMI)
 - 000 Low / Low Mod Priority
- ### HUD - block group USPS Res Vac Rate
- 1.46% - 1.78%
 - 1.13% - 1.45%
 - 0.8% - 1.12%
 - 0.46% - 0.79%

Note: All statistics and block group geography obtained from http://www.huduser.org/publications/commdevl/nsp_target.html



Scale 1:40,000