

Grantee: Hammond, IN

Grant: B-11-MN-18-0006

April 1, 2013 thru June 30, 2013 Performance Report



Grant Number:

B-11-MN-18-0006

Obligation Date:**Award Date:****Grantee Name:**

Hammond, IN

Contract End Date:

03/15/2014

Review by HUD:

Reviewed and Approved

Grant Amount:

\$1,243,934.00

Grant Status:

Active

QPR Contact:

Dennis Radowski

Estimated PIRL Funds:

\$1,250,000.00

Total Budget:

\$2,493,934.00

Disasters:

Declaration Number

No Disasters Found

Narratives

Summary of Distribution and Uses of NSP Funds:

NSP 3 funding is to be used for the Acquisition and Rehabilitation of Foreclosed, Vacant properties located in the designated Area of Greatest Need. Upon completion, the houses will be made available for sale to those income eligible households at 120% or less of the Area Median Income.

LMMH (75%)	\$ 808,557.00
LH25 (25%)	\$ 310,984.00
Administration	\$ 124,393.00
Total Grant	\$ 1,243,934.00

How Fund Use Addresses Market Conditions:

The City of Hammond utilized various data sources to determine the areas of greatest need. According to RealtyTrac data (2009) Indiana's foreclosure rate ranked No. 11 out of the 50 states for all of 2008, with 1.67 percent of all housing units receiving a foreclosure filing during the year. Lake County ranks second in the state in the number of foreclosed properties in December 2010 (323 foreclosures) and in December 2010, Hammond ranks first of the three large older industrial cities and second overall of all cities and towns in Lake County (RealtyTrac data). In doing a geographical comparison, the following graphically demonstrates the high continuing rate of foreclosure activity in the City of Hammond's zip code 46324, (which is where the targeted neighborhoods the city is requesting NSP3 funding). in comparison with the state, county and city averages. According to data collected from the county's Sheriff's office and geo-coded by the City of Hammond's Mayor's Housing Task Force, during calendar year 2010, the number of foreclosures in the City of Hammond totaled 717.

(Note: The Sheriff's Foreclosure Sales Listings were provided by the Lake County Sheriff's Office. Based on that data the district with the highest area of foreclosure activity is the Fourth District, the District in which the target area of greatest need is located.) The following is a list of year-to-date (January 2010 - December 2010) list of foreclosures by the City of Hammond Common Council District:

The targeted area the City selected, received 647 mortgages from 2004 through 2007. The total number of housing units in the targeted area is 1836; a certain number of these housing units may be rental. During the 2004-07, three year period, this targeted neighborhood had over one third of it's housing units or 35%, receive new mortgages. Of these new mortgages 38.82 % (261) are described as high cost mortgages. This condition may further support the high foreclosure rate in the targeted area. Homes that are 90 or more days delinquent total 11.28% or approximately 207 homes. In the past year there have been 48 foreclosure starts in the targeted area.

The Area of Greatest Need is located in City of Hammond's 4th Council District as indicated by the "blocks" identified in the NSP3 Mapping Tool Detail, pages 2 and 3, Blocks Comprising Target Neighborhood. The area is physically bounded by 169th Street on the North, Calumet Avenue on the East, and Harrison Avenue on the West through 173rd Street on the South, then from 173rd Street on the North to River Drive on the South, Harrison Avenue on the West, and Columbia Avenue on the East.

Included in the selection criteria for determining the target area is the potential resale of acquired and rehabilitated properties. The targeted area and its immediate vicinity have accounted for 47.69% of the total residential properties sold in Hammond for the years 2008, 2009, and 2010. Using 2008 as the base year, that area is the only sales market area in Hammond that has reflected an increase in "Days On Market (DOM)." Whereas other sales market areas in Hammond reflect slightly decreased DOMs, the sales market area in which the targeted area is located has shown an increase of 9.35% (10 days) in DOM. Over the same 3 year period, that sales market



How Fund Use Addresses Market Conditions:

area has shown an 8.55% decrease in sales price or \$6,844 per unit. However, what continues to support this area as the prime basis for a successful program is that it continues to attract a comparatively greater proportion of new homebuyers in Hammond. This program will have a greater impact by rehabilitating 11 foreclosed, abandoned or vacant properties for that reason. This will reinforce to the prospective home buyers that the neighborhoods in this designated area continue to be viable and an attractive area in which to purchase an affordable house. The Sales Market Data was provided by a local realtor from the Multiple Listing Data Base.

An important and attractive marketing and selling point to prospective home buyers in Hammond is that all Hammond homeowners who have children that attend school for at least 6 years, and have met the program's grade requirements are eligible to receive free college tuition for 4 years through the City's College Bound program. This City program may further reinforce some borderline homebuyers to purchase a home in this area.

- 1. First District 79 YTD
- 2. Second District 96 YTD
- 3. Third District 105 YTD
- 4. Fourth District 160 YTD
- 5. Fifth District 128 YTD
- 6. Sixth District 149 YTD

Ensuring Continued Affordability:

The City of Hammond will ensure continued affordability for NSP 3-assisted housing by adopting the HOME program standards at 24 CFR 92.252 (a), (c), (e), and (f) for rental units and 92.254 for homeownership units.

The affordability period for NSP 3-assisted acquisition or acquisition/rehab of rental and homeownership units will, at a minimum, meet the HOME standard:

Per-unit NSP 3 Assistance	Min. Affordability Period
up to \$15,000	5 years
\$15,000-\$40,000	10 years
above \$40,000	15 years

Definition of Blighted Structure:

Blighted Structure:

A structure will be considered blighted when it meets the following Indiana Unsafe Buildings and Unsafe Premises condition as defined in Indiana Statue condition:

IC 36-7-9-4 Unsafe buildings and unsafe premises described Sec. 4.

(a) For purposes of this chapter, a building or structure, or any part of a building or structure, that is:

- (1) in an impaired structural condition that makes it unsafe to a person or property;
- (2) a fire hazard;
- (3) a hazard to the public health;
- (4) a public nuisance;
- (5) dangerous to a person or property because of a violation of a statute or ordinance concerning building condition or maintenance; or
- (6) vacant and not maintained in a manner that would allow human habitation, occupancy, or use under the requirements of a statute or an ordinance;

are considered unsafe premises.

(b) For purposes of this chapter:

- (1) an unsafe building; and
 - (2) the tract of real property on which the unsafe building is located;
- are considered unsafe premises.

(c) For purposes of this chapter, a tract of real property that does not contain a building or structure, not including land used for production agriculture, is considered an unsafe premises if the tract of real property is:

- (1) a fire hazard;
- (2) a hazard to public health;
- (3) a public nuisance; or
- (4) dangerous to a person or property because of a violation of a statute or an ordinance.

Definition of Affordable Rents:

For the purposes of the NSP program, the City will utilize the definition of High-HOME rents from the HOME Investment Partnerships program: Efficiency, \$537; 1 BR, \$669; 2 BR, \$816; 3 BR, \$975; 4 BR, \$1,006; 5 BR, \$1157; 6 BR, \$1,308

Housing Rehabilitation/New Construction Standards:

All rehabilitation under the NSP 3 program will utilize the same rehabilitation standards used for its HOME-funded Owner-Occupied Rehabilitation Program. These standards are based upon local housing codes and comply with the 2003 International Residential Code, with Indiana Amendments, and specifically Appendix J (Existing Buildings and Structures). Structures with more than two units must comply with the IBC with Indiana Amendments In addition, effective May 6,2010, Indiana Energy Conservation Code 2010 (ASHRAE 90.1, 2007 edition, as amended) where applicable. All gut rehabilitation or new construction (as defined by HUD) of residential buildings up to three stories will be designed to meet the standard for Energy Star Qualified New Homes. Other rehabilitation will meet these standards to the "extent applicable" to the rehabilitation work undertaken, e.g., replace older obsolete products and appliances (such as windows, doors, lighting, hot water heaters, furnaces, boilers, air conditioning units, refrigerators, stoves, clothes washers and dryers, and dishwashers) with



Energy Star-46 labeled products.

Vicinity Hiring:

Vicinity Hiring. The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of all NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects. The City of Hammond will make attempts to see that persons and/or companies from the NSP 3 target areas are engaged and/or hired. Given the target area is primarily residential, this may present some challenges to hire businesses specifically in the targeted area. But because much of our community has substantial number of low to moderate income census tracts corresponding to its residents, if qualified residents are available and new hires are being sought we believe employment opportunities will develop. The City of Hammond has long defined the hiring preference "vicinity" for the CDBG program to be all of Hammond. It will use this same definition of "vicinity" for NSP 3 as a preference. The City will detail in advertisements for contractor, and in construction contracts, the requirement that contractors must make a "best faith effort" to meet Section 3 goals and standards when hiring new employees for NSP 3 projects. Quarterly reports will be maintained by the City to determine as to whether Section 3 and Vicinity Hiring goals are achieved, and by whom.

The City has initiated the outline of a Work Force Program which will provide OSHA Safe Work Place Practices training to made available to City of Hammond residents. Names of participants completing the training will be made available to all contractors for NSP related projects and activities.

Procedures for Preferences for Affordable Rental Dev.:

Rental Preference:

At this time with this application, the City of Hammond does not intend to utilize a rental program for the properties being acquired in the target area. The Hammond Housing Authority has undertaken a reconstruction and rehabilitation of existing structures and currently offers in excess of 390 rental units in a complex immediately adjoining the targeted area. In addition, Hammond Housing Authority also owns, maintains, and manages an additional site complex in the City of Hammond with 199 rental units located approximately 3 miles North of the targeted area. Historically The City of Hammond has stated that an estimated 65% of its 38,000 housing units were owner occupied, with the remainder being rental. Typically cities and towns to the South of Hammond have owner occupancy rates of an estimated 75%. With NSP1 and its Down Payment Assistance Program, the City of Hammond has noted an increased demand for home ownership. In 2 years of providing down payment assistance, the City has assisted an estimated 200 households with home ownership. The increased demand for home ownership may partially attributed to the City's College Bound Scholarship Program. The Program basically allows the children of Hammond residents (home owners) to obtain college tuition for 4 years at an annual amount equal to that of a State University. The Program does have conditions of eligibility relating to students' Grade Point Averages in High School and the college they choose to attend.

Grantee Contact Information:

City Of Hammond Department Of Planning & Development
649 Conkey Street, Hammond, IN 46324
Dennis Radowski, 219-853-6333, radowskid@gohammond.com

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$1,243,934.00
Total Budget	\$0.00	\$1,243,934.00
Total Obligated	\$0.00	\$1,243,934.00
Total Funds Drawdown	\$145,424.35	\$458,687.65
Program Funds Drawdown	\$145,424.35	\$458,687.65
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$145,424.35	\$458,687.65
Match Contributed	\$0.00	\$0.00



Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$186,590.10	\$0.00
Limit on Admin/Planning	\$124,393.40	\$124,393.00
Limit on State Admin	\$0.00	\$124,393.00

Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	\$124,393.40	\$124,393.00

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$310,983.50	\$310,984.00

Overall Progress Narrative:

NSP 3 QPR II 2013 (4/1/13 – 6/30/13)

Although property foreclosure activity continues to increase in the Hammond NSP3 Target Area, a limited number of properties are being made available for sale through the local Multiple Listing Service (MLS). The City of Hammond did not attain the goal of expending 50% of its NSP 3 Funding by the 3/14/13 Deadline due primarily to the lack of vacant, foreclosed properties made available through NCST and the local Multiple Listing Service. However, as of 6/30/13, NSP 3 expenditures total \$458,688 or 36.9% of the NSP 3 Funding Amount of \$1,243,934. Following a meeting with Regional and Headquarter HUD representatives, the City of Hammond has been granted an extension to 8/6/13 to achieve the 50% NSP 3 Expenditure Goal. Progress to date is as follows:

- a) 5/31/13 - Completed and sold 909 175th Street for the list price of \$107,500 to a Qualified HUD Household Income Buyer. The tentative closing date is 7/18/13.
- b) 6/11/13 - Sold 7403 Oakdale Avenue for the List Price of \$110,000 to a Qualified HUD Household Income Buyer. The anticipated completion date is 7/18/13 and tentative closing date is 7/29/13.
- c) 5/30/13 – Acquired 7417 Maplewood Avenue for the amount of \$59,400
- d) 5/30/13 – Executed a Purchase Agreement to purchase 7116 Woodlawn Avenue through NCST in the amount of \$52,435. The tentative closing date is 7/10/13.
- e) 5/31/13 – Executed a Purchase Agreement to purchase 7345 Jarnecke Avenue for the amount of \$59,400. The tentative closing date is 7/5/13.
- f) 6/30/13 – Executed an offer to purchase 7526 Jarnecke Avenue for the amount of \$60,000. If the offer is accepted, the tentative closing date could be 8/30/13.
- g) Scheduled to complete the Bid process for the Abatement and Rehab Contracts for 7417 Maplewood Avenue on 7/12/13. The Contracts, totaling \$94,464 are scheduled to be awarded on 7/17/13, with completion by 10/30/13. A key component to the Bid Awards, in addition to price, was to consider the awarding of bids to General Contractors who have the capacity to initiate the rehab process within 30 days of acquisition and complete the process in a timely and efficient manner, subsequently allowing expenditures to be paid as quickly as possible. The City of Hammond is expected to expend, at a minimum, 50% of its NSP3 Funding Allocation by the extended Funding Deadline of 8/6/13.

PROPERTY ACQUISITION/IDENTIFICATION TO HOUSEHOLD INCOME ALLOCATIONS - Per the monthly Lake



County Sheriff's Sale Report there were an estimated 15 properties in the City of Hammond's 4th Council District going to sale in 7/13, 13 of which are in the NSP 3 Target Area. Of the 15 that went to sale in 6/13, 11 were in the NSP3 Target Area, of the 10 properties that went to sale in 5/13, 7 were in the NSP3 Target Area, including 7116 Woodlawn (estimated judgment of \$69,985) which is the initial stages of Due Diligence inspections/reporting and acquisition. In 4/13, 12 properties went to sale, 8 were located in the NSP 3 Target Area. The NSP Target Area remains one with a large number of vacant, foreclosed houses which have a detrimental impact on houses there, both from a marketability and valuation standpoint.

All properties acquired through NSP 3 funding are intended to be available for sale to any buyer qualified under the NSP HUD Household Income Guidelines, allocating and targeting a minimum of 25% of that funding to buyers with Household Incomes at or below 50% of the Area Median Income. A large part of the NSP 3 Target Area is located in the 0217.00 Census Tract of Hammond IN. The population of that Census Tract has been identified through Census Data as being a Middle Income Tract Area. However, Census Reporting also indicates that the 2010 Tract Median Household Income is \$45,764 or 69.23% of the MSA Area Median Income of \$66,100.

Properties acquired and rehabbed in that Target Area typically have current "completed" Fair Market Values ranging from \$92,000 to \$115,000. A Low Income Household of 4 with an annual income of \$31,400 may be identified as a prospective buyer for one of these houses. A mortgage payment can be expected to be as follows: a \$100,000 mortgage principal amortized over a 30 year period with monthly payments of \$727.04. The monthly payment may be broken down as: \$449.04 in Principal and Interest, \$125 to Real Estate Tax Escrow, \$80 to Homeowners Insurance Escrow, and \$73 to possible PMI/FHA Insurance premiums. The Debt to Income ratio for this buyer would be 27.78%, well within prudent lending standards. The mortgage amount may vary to a lesser amount with the utilization of an Affordability Assistance Allowance (AAA). The AAA may be used for down payment and closing cost expenses in an amount of 20% of the Purchase Price to a maximum of \$25,000.

Impediments to NSP 3 Property Acquisitions - A major impediment to the acquisition of NSP3 properties has been the availability of properties made available by lender/owners. Although the Target area has shown a large number of foreclosures, the number of properties made available for purchase have been substantially lesser in number. In properties made available for acquisition/purchase, NSP staff has been unable to acquire properties due to purchase price values, with the lender/owners stating values higher than those determined by the NSP staff. NSP staff values are determined by current Fair Market Values as stated in independently completed URAR appraisals.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
3.2, Acquisition/Rehabilitation Residential Properties LMMI	\$61,986.02	\$808,557.00	\$62,761.02
3.5, Acquisition Rehabilitation of Residential Properties LIH	\$83,438.33	\$310,984.00	\$271,533.63
3.6, Administration NSP 3	\$0.00	\$124,393.00	\$124,393.00



Activities

Grantee Activity Number:	NSP 3 - 3.2
Activity Title:	Acquisition/reconstruction SFRs LMMI (75%)

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

3.2

Projected Start Date:

03/15/2011

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Planned

Project Title:

Acquisition/Rehabilitation Residential Properties LMMI

Projected End Date:

03/14/2014

Completed Activity Actual End Date:

Responsible Organization:

City of Hammond

Overall	Apr 1 thru Jun 30, 2013	To Date
Total Projected Budget from All Sources	N/A	\$808,557.00
Total Budget	\$0.00	\$808,557.00
Total Obligated	\$0.00	\$808,557.00
Total Funds Drawdown	\$61,986.02	\$62,761.02
Program Funds Drawdown	\$61,986.02	\$62,761.02
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$61,986.02	\$62,761.02
City of Hammond1	\$61,986.02	\$62,761.02
Match Contributed	\$0.00	\$0.00

Activity Description:

NSP Eligible Use B: Acquisition and Rehabilitation - This Activity will consist of identifying and acquiring vacant foreclosed single family residential properties, then reconstructing those properties in accordance with applicable guidelines. The upgraded property will then be marketed for sale to Low, Moderate, and Middle Income Households with a total Household Income not exceeding 120% of the Area Median Income (LMMIH75, 75%).

Location Description:

The NSP 3 Targeted Area is bounded by 165th Street to the North, River Drive to the South, Harrison Avenue to the West, and Columbia Avenue to the East.

Activity Progress Narrative:

Attached are Maps prepared and provided by the Mayor's Housing Task Force a group in which NSP staff participates. The Maps are provided on a monthly basis to reflect a historical account of foreclosures in the City of Hammond, specifically citing all areas of the City of Hammond, including the NSP 3 Target Area. NSP staff reviews the maps and performs preliminary inspections of those NSP3 prospective properties as the information is received. Also attached is a document that reflects the current status of NSP 3 properties which have been acquired, have an accepted offer to purchase, or are in the process of preliminary due diligence reviews.

The applications taken, complete with necessary information supporting household income, for the Purchasers of the properties located at 909 175th Street and 7403 Jarnecke reveals that both are Qualified Buyers (75% Allocation) using HUD Household Income Quidelines. The closings for these 2 properties should provide an estimated \$200,000 in Program Income



for NSP 3.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	0/8
#High efficiency heating plants	0	0/8
#Efficient AC added/replaced	0	0/8
#Replaced thermostats	0	0/8
#Replaced hot water heaters	0	0/8
#Refrigerators replaced	0	0/8
#Clothes washers replaced	0	0/8
#Low flow toilets	0	0/8
#Low flow showerheads	0	0/8

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/8
# of Singlefamily Units	0	0/8

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Low/Mod%	
# of Households	0	0	0	0/0	0/8	0/8	0
# Owner Households	0	0	0	0/0	0/8	0/8	0

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	



Grantee Activity Number: NSP 3 - 3.5

Activity Title: Acquisition/ Rehabilitation SFRS LI25 (25%)

Activity Category:

Rehabilitation/reconstruction of residential structures

Activity Status:

Planned

Project Number:

3.5

Project Title:

Acquisition Rehabilitation of Residential Properties LIH

Projected Start Date:

03/15/2011

Projected End Date:

03/14/2014

Benefit Type:

Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:

NSP Only - LH - 25% Set-Aside

Responsible Organization:

City of Hammond

Overall

	Apr 1 thru Jun 30, 2013	To Date
Total Projected Budget from All Sources	N/A	\$310,984.00
Total Budget	\$0.00	\$310,984.00
Total Obligated	\$0.00	\$310,984.00
Total Funds Drawdown	\$83,438.33	\$271,533.63
Program Funds Drawdown	\$83,438.33	\$271,533.63
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$83,438.33	\$271,533.63
City of Hammond1	\$83,438.33	\$271,533.63
Match Contributed	\$0.00	\$0.00

Activity Description:

NSP Eligible Use B: Acquisition and Rehabilitation - This Activity will consist of identifying and acquiring vacant foreclosed single family residential properties, then rehabbing them in accordance with applicable guidelines. The completed properties will then be marketed for sale to Low Income Households with a total Household Income not exceeding 50% of the Area Median Income (LIH25, 25%).

Location Description:

The NSP 3 Targeted Area is bounded by 165th Street to the North, River Drive to the South, Harrison Avenue to the West and Columbia Avenue to the East.

Activity Progress Narrative:

The property located at 909 175th Street has been funded as a LIH 25% project. However the Buyer has qualified as a LMMI 75% Buyer. Buyer demographics will be entered into DRGR upon a closing and deed transfer. The transaction is scheduled to close by July 29, 2013,

The property located at 7403 Oakdale Avenue ihaws also been funded as a LIH 25% project but sold to a Buyer qualified as a LMMI 75% Buyer. Buyer demographics will be entered into DRGR upon a closing and deed transfer. The transaction is scheduled to close by July 27, 2013,

Staff continues their attempts to aggressively pursue the acquisition of additional properties in the NSP 3 Target Area.



Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: NSP 3 - 3.6

Activity Title: NSP 3 Administration

Activity Category:

Administration

Activity Status:

Planned

Project Number:

3.6

Project Title:

Administration NSP 3

Projected Start Date:

03/15/2011

Projected End Date:

03/14/2014

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

City of Hammond

Overall

Total Projected Budget from All Sources

Apr 1 thru Jun 30, 2013

N/A

To Date

\$124,393.00

Total Budget

\$0.00

\$124,393.00

Total Obligated

\$0.00

\$124,393.00

Total Funds Drawdown

\$0.00

\$124,393.00

Program Funds Drawdown

\$0.00

\$124,393.00

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$0.00

\$124,393.00

City of Hammond1

\$0.00

\$124,393.00

Match Contributed

\$0.00

\$0.00

Activity Description:

Activity 24CFR 570.206 Administration: The City of Hammond will use 10% of it's NSP 3 Allocation for the purpose of administrating the City of Hammond NSP 3 activities. Funding will be used for, but not limited to, eligible staff salaries, consultant fees, and other expenses deemed to be necessary, allowable, and applicable for the administration of NSP 3 in the City of Hammond.

Location Description:

The City of Hammond's NSP Targeted Area is bound by 165th Street to the North, River Drive to the South, Harrison Avenue to the West, and Columbia Avenue to the East.

Activity Progress Narrative:

With the receipt of Program Income through the sale of the 2 completed NSP 3 houses an estimated \$20,000 will be made available for Administrative Expenses. Although there are no Administrative Expenses currently pending, it is expected that those funds are to be used toward Salary and Benefits of NSP staff.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

Address	City	County	State	Zip	Status / Accept
			Indiana	-	Not Validated / N

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

