

**Grantee: Hammond, IN**

**Grant: B-11-MN-18-0006**

**October 1, 2013 thru December 31, 2013 Performance Report**

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**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

**LOCCS Authorized 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 its 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

<b>Overall</b>	<b>This Report Period</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$1,243,934.00
<b>Total Budget</b>	\$0.00	\$1,243,934.00
<b>Total Obligated</b>	\$0.00	\$1,243,934.00
<b>Total Funds Drawdown</b>	\$251,267.16	\$1,026,792.89
<b>Program Funds Drawdown</b>	\$193,868.34	\$844,618.02
<b>Program Income Drawdown</b>	\$57,398.82	\$182,174.87
<b>Program Income Received</b>	\$95,961.85	\$293,147.20
<b>Total Funds Expended</b>	\$104,629.75	\$880,155.48
<b>Match Contributed</b>	\$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 Staff continue to seek viable opportunities for property acquisitions and prospective qualified buyers with its remaining NSP 3 funding. Local lenders, NCST, as well as realtors through the local Multiple Listing Service are among those targeted as prospective property sellers. The Target Area for NSP 3 continues to be one with what appears to be the highest Foreclosure Rate (per Housing Unit) in the City of Hammond. Typically there are approximately 10 single family residences in the Target Area scheduled for the Lake County Sheriff's Foreclosure Sale each month. A number of those properties remain vacant, and others are being rented or leased, some with Rent To Own opportunities for the tenants.

NSP Staff continues to seek those properties with a lesser interest from the buying public. It is the intent to acquire and rehab those less desirable properties, with the expectation that the market place support the acquisition of the more desirable properties.

There continues to be an avid interest on behalf of prospective home buyers in purchasing NSP properties. Prospective buyers of NSP properties are referred to NSP staff through a number of sources, among those being real estate agents, mortgage lenders, Home Owner Education providers, and referrals by existing owners of NSP properties. The NSP Household Income Guideline (120% or less of the Area Median Income adjusted for household size) is a factor for the demand for NSP houses, as is the consistent quality of the rehab on NSP houses, and the 20% Affordability Assistance Allowance. It should be noted however, that there has yet to be a NSP property sold to a buyer with a household adjusted income exceeding 80% of the Area Median Income. Six Vacant Foreclosed Single Family Residences have been acquired with NSP 3 Grant Funding. Of the six properties acquired, three, 909 175th Street, 7403 Oakdale Avenue, and 7417 Maplewood Avenue have had the Abatement and Rehab process completed and have been sold. The buyers include a White Hispanic Household, a Black Female Head of Household, and a White Household. A fourth property, 7345 Jarnecke Avenue, is expected to be completed during the 1st week of January 2014 and has been sold with an anticipated closing date of 1/15/2014. All buyers of the sold properties have been prequalified NSP HUD Household Income qualified. Of the two remaining acquired properties one, 7611 Woodlawn Avenue has the Abatement Process completed and Environmental Clearance achieved; the property is currently in the Rehab Process. The remaining property, 7526 Jarnecke Avenue, has had the Abatement and Rehab Bids Awarded. The Abatement Process is expected to begin during the 1st week of January 2014, with Rehab to begin after an Environmental Clearance is achieved, estimated



on or about the 1st week of February 2014.

\$1,026,792.89 or 82.54% of the NSP 3 Grant has been expended through 12/30/13. An additional \$64,085 or 5.15% has been approved for pay out and will be entered on the DRGR system by January 15, 2014. Program Income generated from the sale of the 3 completed properties has been \$293,197.40. An additional \$99,000 of Program Income is expected as Net Proceeds generated from the sale of 7345 Jarnecke Avenue. NSP staff has obligated in excess of 100% of NSP 3 Funds to date and expects to expend a minimum of 100% of the original NSP 3 Grant by March 15, 2014. Although contractor work has been initiated on both 7116 Woodlawn Avenue and 912 Mulberry Street (a qualified NSP 3 expenditure property), no invoices have been submitted by the General Contractors to date.

NSP 3 Property Update:

- 1) 7403 Oakdale Avenue &ndash 7/26/13, Sold and Closed for the List Price (Fair Market Value) of \$110,000 to a HUD Qualified Household Income LMMI (75% Allocation) Buyer.
- 2) 909 175th Street &ndash 7/30/13, Sold and Closed for the List Price (Fair Market Value) of \$107,500 to a HUD Qualified Household Income LIH (25% Allocation) Buyer.
- 3) 7417 Maplewood Avenue &ndash 12/5/13, Sold and Closed for the List Price (Fair Market Value) of \$106,500 to a HUD Qualified Household Income LMMI (75% Allocation) Buyer.
- 4) 7345 Jarnecke Avenue &ndash 12/6/13, Sold for the List Price (Fair Market Value) of \$107,500 to a HUD Qualified Household Income LMMI (75% Allocation) Buyer. The closing is to be scheduled and occur prior to 1/16/14.
- 5) 7611 Woodlawn Avenue&ndash 11/7/13, Rehab Process initiated, Abatement completed and Clearance achieved on 10/15/13.
- 6) 7526 Jarnecke Avenue&ndash 11/14/13, Abatement and Rehab Bids Awarded

## 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	\$193,868.34	\$808,557.00	\$413,672.70
3.5, Acquisition Rehabilitation of Residential Properties LIH	\$0.00	\$310,984.00	\$306,552.32
3.6, Administration NSP 3	\$0.00	\$124,393.00	\$124,393.00



## Activities

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

**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:**

Acquistion/Rehabilitation Residential Properties LMMI

**Projected End Date:**

03/14/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Hammond

Overall	Oct 1 thru Dec 31, 2013	To Date
<b>Total Projected Budget from All Sources</b>	N/A	\$1,746,057.00
<b>Total Budget</b>	\$0.00	\$1,746,057.00
<b>Total Obligated</b>	\$0.00	\$808,557.00
<b>Total Funds Drawdown</b>	\$250,263.66	\$591,854.80
<b>Program Funds Drawdown</b>	\$193,868.34	\$413,672.70
<b>Program Income Drawdown</b>	\$56,395.32	\$178,182.10
<b>Program Income Received</b>	\$95,961.85	\$293,147.20
<b>Total Funds Expended</b>	\$103,626.25	\$445,217.39
City of Hammond1	\$103,626.25	\$445,217.39
<b>Match Contributed</b>	\$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:**

NSP Staff continues to seek additional vacant, foreclosed single family properties in the NSP 3 Target Area. Demand for completed NSP houses in this area continues, however the market, inspite of the number of foreclosures, has little to offer for acquisition. NSP staff will continue to seek the acquisition of a minimum of 2 vacant, foreclosed single family properties prior to the NSP 3 Deadline. Acquisitions of qualified properties will continue thereafter with the use of Program Income. Properties Owned by the Hammond Redevelopment Commission, utilizing NSP 3's LMMI (75%) Allocation for Abatement, Rehab, ....

- 1) 7403 Oakdale Avenue &ndash 7/26/13, Sold and Closed for the List Price (Fair Market Value) of \$110,000 to a HUD Qualified Household Income LMMI (75% Allocation) Buyer.
- 2) 7417 Maplewood Avenue &ndash 12/5/13, Sold and Closed for the List Price (Fair Market Value) of \$106,500 to a HUD



Qualified Household Income LMMI (75% Allocation) Buyer.

3) 7345 Jarnecke Avenue &ndash 12/6/13, Sold for the List Price (Fair Market Value) of \$107,500 to a HUD Qualified Household Income LMMI (75% Allocation) Buyer. The closing is to be scheduled and occur prior to 1/16/14.

4) 912 Mulberry Street - Abatement completed and Clearance achieved. Currently in the process of Rehab.

**NOTES:**

1) Previously the Buyer of 909 175th Street was classified as a LMMI Household. At the time of the prospective buyers' application, NSP Staff used an abundance of caution in determining the annual household income, using both the husband's and wife's income in 2012, even though the wife claimed no income in 2013 due to the birth of their first child. The wife is no longer employed and the loan was granted by the Lender solely on the income of the husband, as evidenced by the Lender's Loan Application (form 1003) and its Underwriting and Transmittal Worksheet (form LT 92900) thereby changing the allocation from a LMMIH 75% Allocation to that of a LIH 25% Allocation. A change in the Beneficiary will be made to the DRGR Reporting System upon receipt of a signed affidavit by the Beneficiary stating that she is no longer employed and the recipient of personal income.

2) A Review and Reconciliation of the NSP 3 DRGR Activity Funding indicated a difference in the amount drawn as reflected in DRGR and the amount expended by the City of Hammond. The Net Difference of \$33,240.97 is primarily due to various expenses incurred through NSP3 for the various prospective and acquired properties. All expense vouchers related to the \$29,885.91 have been approved as required and Drawn via DRGR. To date those expenses have not been paid by the City of Hammond. There are a total of 9 voucher/claims totaling \$29,885.91 that have been approved and not paid. Those vouchers are for services performed on and/or for NSP3 properties and include expenses for utilities, maintenance, rehab, and Due Diligence reporting. These noted expenses are expected to be paid within Quarter I 2014.

### Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Properties	1		3/8	
#High efficiency heating plants	1		3/8	
#Efficient AC added/replaced	1		3/8	
#Replaced thermostats	1		3/8	
#Replaced hot water heaters	1		3/8	
#Refrigerators replaced	1		3/8	
#Clothes washers replaced	1		3/8	
#Low flow toilets	0		0/8	
#Low flow showerheads	0		0/8	

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	1		3/8	
# of Singlefamily Units	1		3/8	

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	1	1	0/0	3/8	3/8	100.00
# Owner Households	0	1	1	0/0	3/8	3/8	100.00

### Activity Locations

Address	City	County	State	Zip	Status / Accept
7417 Maplewood Ave	Hammond		Indiana	46324-2727	Match / Y





## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

#### Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

## Activity Supporting Documents

#### Update Date

#### Update User

#### Document Name

01/13/2014

Dennis Radowski

NSP Property Map 01 14 14.pdf

01/13/2014

Dennis Radowski

NSP Property Tracking Report Mapping MHTF 12 30 13 (2).xls

01/13/2014

Dennis Radowski

NSP Weekly Update 12 30 13.xls.pdf

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**Grantee Activity Number: NSP 3 - 3.5**

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

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

3.5

**Projected Start Date:**

03/15/2011

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Planned

**Project Title:**

Acquisition Rehabilitation of Residential Properties LIH

**Projected End Date:**

03/14/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Hammond

<b>Overall</b>	<b>Oct 1 thru Dec 31, 2013</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$623,484.00
<b>Total Budget</b>	\$0.00	\$623,484.00
<b>Total Obligated</b>	\$0.00	\$310,984.00
<b>Total Funds Drawdown</b>	\$1,003.50	\$310,545.09
<b>Program Funds Drawdown</b>	\$0.00	\$306,552.32
<b>Program Income Drawdown</b>	\$1,003.50	\$3,992.77
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$1,003.50	\$310,545.09
City of Hammond1	\$1,003.50	\$310,545.09
<b>Match Contributed</b>	\$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:**

NSP Staff continues to seek additional vacant, foreclosed single family properties in the NSP 3 Target Area. Demand for completed NSP houses in this area continues, however the market, inspite of the number of foreclosures, has little to offer for acquisition. NSP staff will continue to seek the acquisition of a minimum of 2 vacant, foreclosed single family properties prior to the NSP 3 Deadline. Acquisitions of qualified properties for both the LMMI (75%) and LIH (25%) Allocations will continue thereafter with the use of Program Income.

Properties Owned by the Hammond Redevelopment Commission, utilizing NSP 3's LIH (25%) Allocation for Abatement, Rehab, .....

1) 909 175th Street - 7/30/13, Sold and Closed for the List Price (Fair Market Value) of \$107,500 to a HUD Qualified Household Income LIH (25% Allocation) Buyer.

NOTE: Previously the Buyer of 909 175th Street, a property which had its acquisition and abatement/rehab funded through the NSP3 LIH (25%) Allocation, was classified as being sold to a LMMI (75%) Household Beneficiary. At the time of the prospective buyers' application, NSP Staff used an abundance of caution in determining the annual household income, using both the husband's and wife's income in 2012, even though the wife claimed no income in 2013 due to the birth of



their first child. The wife is no longer employed and the loan was granted by the Lender solely on the income of the husband, as evidenced by the Lender's Loan Application (form 1003) and its Underwriting and Transmittal Worksheet (form LT 92900) thereby changing the allocation from a LMMIH 75% Allocation to that of a LIH 25% Allocation. A change in the Beneficiary will be made to the DRGR Reporting System upon receipt of a signed affidavit by the Beneficiary stating that she is no longer employed and the recipient of personal income.

## 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

## Activity Supporting Documents

Update Date	Update User	Document Name
01/13/2014	Dennis Radowski	NSP Property Map 01 14 14.pdf
01/13/2014	Dennis Radowski	NSP Property Tracking Report Mapping MHTF 12 30 13 (2).pdf
01/13/2014	Dennis Radowski	NSP Weekly Update 12 30 13.xls.pdf



**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**

	<b>Oct 1 thru Dec 31, 2013</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$124,393.00
<b>Total Budget</b>	\$0.00	\$124,393.00
<b>Total Obligated</b>	\$0.00	\$124,393.00
<b>Total Funds Drawdown</b>	\$0.00	\$124,393.00
<b>Program Funds Drawdown</b>	\$0.00	\$124,393.00
<b>Program Income Drawdown</b>	\$0.00	\$0.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$124,393.00
City of Hammond1	\$0.00	\$124,393.00
<b>Match Contributed</b>	\$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:**

**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	

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