

**Grantee: Hammond, IN**

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

**October 1, 2014 thru December 31, 2014 Performance**

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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

**Grant Award Amount:**

\$1,243,934.00

**Grant Status:**

Active

**QPR Contact:**

Owana Miller

**LOCCS Authorized Amount:**

\$1,243,934.00

**Estimated PI/RL 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
LIH25 (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

<b>Overall</b>	<b>This Report Period</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	N/A	\$2,493,934.00
<b>Total Budget</b>	\$0.00	\$2,493,934.00
<b>Total Obligated</b>	\$699,975.00	\$2,181,434.00
<b>Total Funds Drawdown</b>	\$67,170.25	\$1,512,143.88
<b>Program Funds Drawdown</b>	\$18,189.54	\$979,621.91
<b>Program Income Drawdown</b>	\$48,980.71	\$532,521.97
<b>Program Income Received</b>	\$188,932.32	\$681,331.18
<b>Total Funds Expended</b>	\$67,170.25	\$1,512,143.88
<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	\$623,484.00

## Overall Progress Narrative:

Through December 31, 2014, NSP Staff has continued 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. Scheduled Lake County Sheriff Foreclosure Sales have decreased from 50 in January to 40 in February, 29 in March, 29 in April, 2014, 49 in May 2014, and 36 in June 2014, 49 in July 2014, 36 in August, 2014, 40 in September, 2014, no sale in October 2014, 30 in November, 2014, and 54 in December, 2014. There have been 473 single family residences scheduled for foreclosure in the City of Hammond in 2014, 55 of which were in the NSP 3 Target Area. 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. Seven Vacant Foreclosed Single Family Residences have been acquired with NSP 3 Grant Funding. Of the seven properties acquired, six, 909 175th Street, 7403 Oakdale Avenue, 7417 Maplewood Avenue, 7345 Jarnecke Avenue, 7526 Jarnecke, and 7116 Woodlawn Avenue have the Abatement and Rehab process completed and have been sold and closed. The buyers include a White Hispanic Household, two Black Female Heads of Households, one Black Male Head of Household, and 2 White Households. All buyers of the sold properties have been prequalified NSP HUD Household Income qualified. The remaining acquired



property, 538 169th Street has been secured with Work Write Ups being prepared for the Construction Process. Program Income generated through 12/31/14 from the sale of the 6 completed properties is \$681,331.18. Due to IT issues the Program Income generated by the sale/closing of 7116 Woodlawn Avenue in the amount of \$87,945.32 has not been reported on DRGR.

Effective November 6, 2014, United Neighborhoods Inc., the certified Community Housing Development Organization (CHDO) for the City of Hammond, became the Sub Recipient of Hammond's Neighborhood Stabilization Programs. The Sub Recipient status was approved by the Hammond Redevelopment Commission at its regularly scheduled meeting. Dennis Radowski who managed the City's NSP Grants, as the HOME/NSP Manager, resigned his position with the City of Hammond and accepted the position of Executive Director of United Neighborhoods, Inc.

\$1,481,459 or 121.6% of the NSP 3 funds (Grant and Program Income) had been expended through 1/12/15.

Property Transactions:

10/08/14 - Acquired foreclosed, vacant property located at 538 169th Street for the amount of \$20,000 with the Net Cost of \$16,847.44.

11/07/14 - Closed on the sale of 7527 Jarnecke Avenue for the List Price of \$114,000 with Net Proceeds of \$100,987.00

12/12/14 - Closed on the sale of 7116 Woodlawn Avenue for the List Price of \$97,500 with Net Proceeds of \$87,945.32.

## 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	\$18,189.54	\$1,746,057.00	\$548,676.59
3.5, Acquisition Rehabilitation of Residential Properties LIH	\$0.00	\$623,484.00	\$306,552.32
3.6, Administration NSP 3	\$0.00	\$124,393.00	\$124,393.00



## Activities

**Project # / Title:** 3.2 / Acquisition/Rehabilitation Residential Properties LMMI

**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

**Program Income Account:**

Sales to LMMHI-75%

**Activity Status:**

Under Way

**Project Title:**

Acquisition/Rehabilitation Residential Properties LMMI

**Projected End Date:**

03/14/2014

**Completed Activity Actual End Date:**

**Responsible Organization:**

City of Hammond1

Overall	Oct 1 thru Dec 31, 2014	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>	\$699,975.00	\$1,746,057.00
<b>Total Funds Drawdown</b>	\$67,170.25	\$1,077,205.79
<b>Program Funds Drawdown</b>	\$18,189.54	\$548,676.59
<b>Program Income Drawdown</b>	\$48,980.71	\$528,529.20
<b>Program Income Received</b>	\$188,932.32	\$681,331.18
<b>Total Funds Expended</b>	\$67,170.25	\$1,077,205.79
City of Hammond1	\$67,170.25	\$1,077,205.79
<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:**

LMMIH – 75% ALLOCATION

The NSP 3 LMMIH Allocation has 1 property remaining in its inventory, 538 169th Street. The property has been



reviewed by environmental engineers for work to be performed related to its environmental remediation. Project Managers have reviewed the property and are preparing a Work Write Up (WWU) for work to be completed related to both Environmental Remediation and Rehab. Upon completion of the WWUs Bid Packages will be submitted to Contractors for bidding. HAS BEEN CORRECTED AS OF 02-26-2015:  
 Due to IT issues. the Program Income in the amount of \$87,945.32 derived from one sales transaction related to 7116 Woodlawn Avenue on 12/12/14 has NOT been included in the Report as of this date.

## Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
		Total		Total
# of Properties		2		6/9
#High efficiency heating plants		2		6/9
#Efficient AC added/replaced		2		6/9
#Replaced thermostats		2		6/9
#Replaced hot water heaters		2		6/9
#Refrigerators replaced		2		6/9
#Clothes washers replaced		2		6/9
#Low flow toilets		3		3/9
#Low flow showerheads		0		0/9

	This Report Period		Cumulative Actual Total / Expected	
		Total		Total
# of Housing Units		2		6/9
# of Singlefamily Units		2		6/9

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	2	2	0/0	6/9	6/9	100.00
# Owner Households	0	2	2	0/0	6/9	6/9	100.00

## Activity Locations

Address	City	County	State	Zip	Status / Accept
7116 Woodlawn Avenue	Hammond		Indiana	46324	Match / 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	

## Activity Supporting Documents





**Document** NSP Weekly Update 01 12 15.xlsx  
**Document** NSP 3 Property Tracking Report 12 30 14.xls  
**Document** NSP 3 FC MAPS 2014 01 19 15.pdf

**Project # / Title: 3.5 / Acquisition Rehabilitation of Residential Properties LIH**

**Grantee Activity Number: NSP 3 - 3.5**  
**Activity Title: Acquisition/ Rehabilitation SFRS LI25 (25%)**

**Activity Category:**  
 Rehabilitation/reconstruction of residential structures

**Activity Status:**  
 Under Way  
**Project Title:**  
 Acquisition Rehabilitation of Residential Properties LIH

**Project Number:**  
 3.5  
**Projected Start Date:**  
 03/15/2011

**Projected End Date:**  
 03/14/2014  
**Completed Activity Actual End Date:**

**Benefit Type:**  
 Direct ( HouseHold )  
**National Objective:**  
 NSP Only - LH - 25% Set-Aside

**Responsible Organization:**  
 City of Hammond1

**Program Income Account:**  
 Sales to LMMHI-75%

Overall	Oct 1 thru Dec 31, 2014	To Date
<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>	\$0.00	\$310,545.09
<b>Program Funds Drawdown</b>	\$0.00	\$306,552.32
<b>Program Income Drawdown</b>	\$0.00	\$3,992.77
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$310,545.09
City of Hammond1	\$0.00	\$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:

The NSP 3 LMMIH Allocation has no properties in its allocation inventory at this time. However it should be noted that all NSP properties are listed and made available for sale to any Income-qualified household. As in NSP1 it is possible that properties in the 75% Allocation for NSP3 could be sold to a Buyer qualified as a LIH25% Household. In speaking to the attendees at the Home Buyer Workshops and other groups this point is addressed and is emphasized.

In its search for NSP 3 prospective properties, NSP Staff will continue to seek properties that would be conducive for sale to any qualified Buyer under NSP3. The property being acquired at 538 169th Street is a prospective Affordable Housing property for a LIH25% Household

## Accomplishments Performance Measures

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Properties	0		1/3	
#Additional Attic/Roof Insulation	0		1/3	
#High efficiency heating plants	0		1/3	
#Efficient AC added/replaced	0		1/3	
#Replaced thermostats	0		1/3	
#Replaced hot water heaters	0		1/3	
#Refrigerators replaced	0		1/3	
#Clothes washers replaced	0		1/3	

	This Report Period		Cumulative Actual Total / Expected	
	Total		Total	
# of Housing Units	0		1/3	
# of Singlefamily Units	0		1/3	

## Beneficiaries Performance Measures

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

## 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	

**Project # / Title: 3.6 / Administration NSP 3**

**Grantee Activity Number: NSP 3 - 3.6**  
**Activity Title: NSP 3 Administration**

<b>Activity Category:</b> Administration	<b>Activity Status:</b> Planned
<b>Project Number:</b> 3.6	<b>Project Title:</b> Administration NSP 3
<b>Projected Start Date:</b> 03/15/2011	<b>Projected End Date:</b> 03/14/2014
<b>Benefit Type:</b> ( )	<b>Completed Activity Actual End Date:</b>
<b>National Objective:</b> N/A	<b>Responsible Organization:</b> City of Hammond

<b>Overall</b>	<b>Oct 1 thru Dec 31, 2014</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 its 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:**

The Administration expenses drawn to date have been for NSP Staff payroll and employee benefit expenses. Home Buyer workshops are sponsored by United Neighborhoods Inc., the City of Hammond's certified CHDO. Any expenses are paid for by the CHDO through restrictive funds as solicited from and provided by various lenders and other voluntary donors to assist prospective home buyers in their acquisition of a personal residence. There is no charge to the attendees for this service and workshop. Participation by the guest speakers, which include but are not limited to are: a Lender, a Real Estate Agent/Broker, a Home Inspection professional, and City of Hammond staff speaking in regard to down payment assistance programs offered by the City.



NSP staff is engaged to speak at numerous public events, detailing the City's NSP and affordable housing opportunities. Typically all expenses related to the events are paid for outside of NSP funds, usually through donations contributed to the CHDO or a sponsoring entity. NSP staff seeks various marketing outlets for promoting its NSP without incurring any costs or expenses to the program(s).

## Accomplishments Performance Measures

**No Accomplishments Performance Measures**

## 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

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