

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Radowski, Dennis
Email Address	radowskid@gohammond.com
Phone Number	219-853-6333
Mailing Address	649 Conkey Street, Hammond, IN 46324

## 2. Areas of Greatest Need

### Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

### Data Sources Used to Determine Areas of Greatest Need

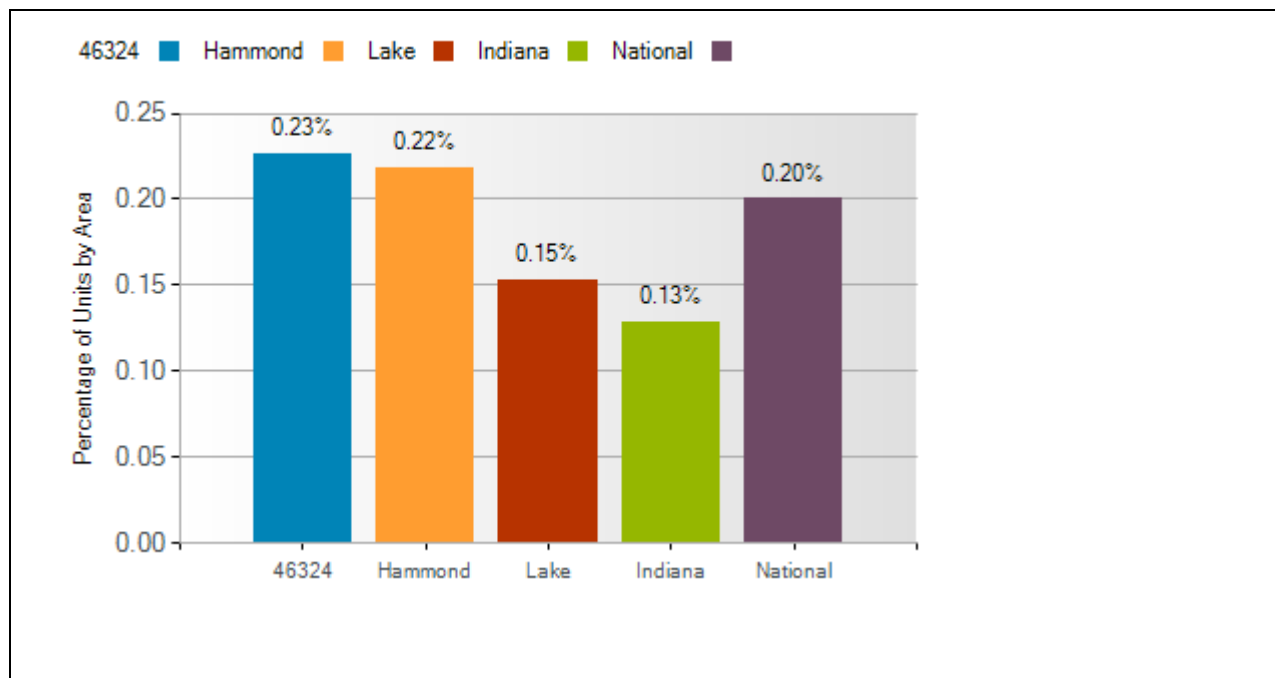
#### Describe the data sources used to determine the areas of greatest need.

Response:

The City of Hammond used 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 Taskforce, during calendar year 2010, the amount 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. But, there is no question on the district with the highest area of foreclosure activity.) The following is a list of year-to-date (through December 2010) list of foreclosures by councilmanic district:

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



### Determination of Areas of Greatest Need and Applicable Tiers

**Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.**

Response:

The primary areas of greatest need were established on the basis of their conformity to the following criteria:

- 1) an NSP3 threshold (i.e., "need") score of at least 17 in Indiana; our target area scored 19 in the census tract areas that had the highest rates of foreclosure in the city during the last year according to the sheriff foreclosure data.
- 2) a percentage of persons less than 120% AMI of at least 70%; our targeted area scored 71.3 %.
- 3) a percentage of persons less than 80% AMI of at least 40%. In addition, the total (overall) number of properties needed to make an impact in identified (primary) target areas could not exceed 11 our targeted area estimated that 20% of the REO in the past year would total 9 properties. This number is based, in part, on what the city considers feasible in terms of acquiring, rehabilitating, and selling homes to qualified homebuyers, which is based on the city's past experience with NSP1.

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, while 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 are described as high cost mortgages. or 261 of those mortgages were high cost mortgages. This further supports 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.

Whata makes this area attractive for a successful program, is that it still attracts new homebuyers that with an impact of rehabilitating 11 foreclosed , abandoned or vacant properties, this will reinforce the buying public that this neighborhood continues to be viable and somewhat attractive. All Hammond homeowners who have children that attend school for at least 6 yrs and have a C+ average can receive free college tuition for 4 years from the city's collegebound program. This further reinforces some borderline homebuyers.

### 3. Definitions and Descriptions

#### Definitions

Term	Definition
Blighted Structure	A structure will be considered blighted when in the code officials judgment it is dilapidated, or has become so out of repair as to be dangerous, unsafe, insanitary, or otherwise unfit for human habitation or occupancy, and such that it is unreasonable to repair the structure.
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 \$1308

#### Descriptions

Term	Definition								
Long-Term Affordability	<p>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:</p> <table border="0"> <tr> <td>Per-unit NSP 3 Assistance</td> <td>Min. Affordability Period</td> </tr> <tr> <td>up to \$15,000</td> <td>5 years</td> </tr> <tr> <td>\$15,000-\$40,000</td> <td>10 years</td> </tr> <tr> <td>above \$40,000</td> <td>15 years</td> </tr> </table>	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
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								
Housing Rehabilitation Standards	<p>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</p>								

	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, clothes washers and dishwashers) with Energy Star-46 labeled products.
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#### 4. Low-Income Targeting

##### Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

<b>Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.</b>
Response: Total low-income set-aside <b>percentage</b> (must be no less than 25 percent): 25.00% Total funds set aside for low-income individuals = \$310,983.50

##### Meeting Low-Income Target

<b>Provide a summary that describes the manner in which the low-income targeting goals will be met.</b>
Response: The city in it's NSP1 program purchased and rehabbed some eligible properties and with some financing mechanisms , has and is offering homes to be purchased by households whose household incomes are 50% or less of the median income . This acquisition rehabilitation program will be offered in NSP3 to the low-income targeted household. In addition, the city, if necessary, will consider offering these properties to eligible households as a lease purchase property in which the leasee can potentially somewhere down the road purchase the property

#### 5. Acquisition and Relocation

##### Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	No
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	
The number of NSP affordable housing units made available to low- , moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by	

each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	

## 6. Public Comment

### Citizen Participation Plan

<b>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</b>
Response: To be determined, pending public response.

### Summary of Public Comments Received.

The summary of public comments received is included as an attachment.

## 7. NSP Information by Activity

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled “Activity Number 4,” “Activity Number 5,” “Activity Number 6,” and “Activity Number 7.” If you are unsure how to delete a table, see the instructions [above](#).)

The field labeled “Total Budget for Activity” will populate based on the figures entered in the fields above it.

Consult the [NSP3 Program Design Guidebook](#) for guidance on completing the “Performance Measures” component of the activity tables below.

Activity Number 1	
<b>Activity Name</b>	NSP3 Acquisition and Rehabilitation
<b>Uses</b>	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms <input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
<b>CDBG Activity or Activities</b>	24CFR 570.201 (a) Acquisition and 24CFR 570.202 Rehabilitation
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	(The grantee will improve "greatest need" neighborhood by purchasing vacant, foreclosed houses, rehabilitating the houses, and selling the houses to low- moderate-middle income households. And, to assist the homeowners by offering them a soft second write down mortgages will be available as financing mechanism. The Mayor's housing taskforce sheriff data collection in

	conjunction with aforementioned RealtyTrac data show that the primary target neighborhood have suffered severe foreclosure rates in housing, which indicates a negative trend in neighborhood stability. By transforming vacant foreclosed houses into owner-occupied units in the target neighborhood, the goals of improving housing values and stabilizing target neighborhoods are anticipated.	
<b>Location Description</b>	Census Tracs 21600 and 21700 NSP Need Score 19	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$\$808,557.00
	FHLB NSA Program (Other funding source)	\$13,500 \$
<b>Total Budget for Activity</b>	<b>\$822,057.00</b>	
<b>Performance Measures</b>	(Goals: - Increase the number of homeownership opportunities in Hammond NSP 3 target area , promote energy efficient housing,enhance affordability. (Outcomes: - Reduce the number of vacant and foreclosed properties in Hammond targeted neighborhood by rehabilitating 8 homes and selling them to 8 eligible households. - Attract new residents to the target area	
<b>Projected Start Date</b>	5/1/2011	
<b>Projected End Date</b>	4/30/14	
<b>Responsible Organization</b>	<b>Name</b>	(City Of Hammond Department Of Planning & Development
	<b>Location</b>	(649 Conkey Street, Hammond, IN 46324
	<b>Administrator Contact Info</b>	(Dennis Radowski, 219-853-6333, radowskid@gohammond.com

<b>Activity Number 2</b>	
<b>Activity Name</b>	NSP3 Acquisition and Rehabilitation Targeted 25% V/L-Income
<b>Use</b>	Select all that apply:
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24CFR 570.201 (n) Direct Homeownership Assistance
<b>National Objective</b>	Low-Income Housing to Meet 25% Set-Aside (LH25)
<b>Activity Description</b>	(The grantee will improve "greatest need" neighborhood by purchasing vacant, foreclosed houses, rehabilitating the houses, and selling the houses to 50% or less of AMI to income households. And, to assist the potential homeowners, by offering them a soft second write down mortgages will be available as a financing mechanism. If the 50% or less of AMI purchaser is not able to secure private sector financing, the city reserves the right to offer the home through a lease purchase program to the eligible purchaser.

<b>Location Description</b>	Census Tracs 21600 and 21700 NSP Need Score 19	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$\$310,983.50
	FHLBI NSA Program (Other funding source)	\$\$13,500.00 \$
<b>Total Budget for Activity</b>	\$324,483.50	
<b>Performance Measures</b>	(Goals: - Increase the number of homeownership or housing opportunities for households whose incomes are at or less than 50% AMI, in the Hammond NSP 3 target area (Outcomes: - Reduce the number of vacant and foreclosed properties in Hammond targeted neighborhood by rehabilitating 3 homes and selling them to 3 eligible households.	
<b>Projected Start Date</b>	5/1/2011	
<b>Projected End Date</b>	4/30/2014	
<b>Responsible Organization</b>	<b>Name</b>	City Of Hammond Department Of Planning & Development
	<b>Location</b>	649 Conkey Street, Hammond, IN 46324
	<b>Administrator Contact Info</b>	Dennis Radowski, 219-853-6333, radowskid@gohammond.com

<b>Activity Number 3</b>		
<b>Activity Name</b>	NSP 3 Administration	
<b>Use</b>	Select all that apply:	
	<input type="checkbox"/>	Eligible Use A: Financing Mechanisms
	<input type="checkbox"/>	Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/>	Eligible Use C: Land Banking
	<input type="checkbox"/>	Eligible Use D: Demolition
<input type="checkbox"/>	Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24CFR 570.206 Administration	
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)	
<b>Activity Description</b>	The City of Hammond will use 10% of it's NSP 3 allocation, for the purpose of administrating the City of Hammond's NSP 3 programs. Funding will be used for portions of staff salaries and consultant fees for the implementation of NSP 3 activities.	
<b>Location Description</b>	(Area or possible areas of greatest need where activity is being undertaken)	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$124,393.00
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>	\$124,393.00	

<b>Performance Measures</b>	(Goals: - Increase the number of homeownership or housing opportunities for households whose incomes LMMI and households whose incomes are less than 50% AMI, in the Hammond NSP 3 target area (Outcomes: - Reduce the number of vacant and foreclosed properties in Hammond targeted neighborhood by rehabilitating 11 homes and selling them to 11 eligible households with a minimum 25% going to households whose incomes are 50% or less of AMI.	
<b>Projected Start Date</b>	5/1/2011	
<b>Projected End Date</b>	4/30/2014	
<b>Responsible Organization</b>	<b>Name</b>	City Of Hammond Department Of Planning & Development
	<b>Location</b>	649 Conkey Street, Hammond, IN 46324
	<b>Administrator Contact Info</b>	Dennis Radowski, 219-853-6333, radowskid@gohammond.com

## 8. Certifications

### Certifications for State and Entitlement Communities

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.



(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

## Certifications for Non-Entitlement Local Governments

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.
- (7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.
- (8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.
- (9) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.
- (10) **The jurisdiction certifies:**
  - a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and
  - b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect

to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

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- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(12) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(13) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(14) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(15) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP3 projects.

(16) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP3 funds.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

\_\_\_\_\_  
Title

Neighborhood ID: 1185394

### **NSP3 Planning Data**

Grantee ID: 1812720E

Grantee State: IN

Grantee Name: HAMMOND

Grantee Address: 2209 169th Street Suite 6 Hammond Indiana 46323

Grantee Email: joe@nspconsulting.com

Neighborhood Name: Hammond NSP-3 Target Neigh

Date:2011-01-31 00:00:00

#### NSP3 Score

The neighborhoods identified by the NSP3 grantee as being the areas of greatest need must have an individual or average combined index score for the grantee's identified target geography that is not less than the lesser of 17 or the twentieth percentile most needy score in an individual state. For example, if a state's twentieth percentile most needy census tract is 18, the requirement will be a minimum need of 17. If, however, a state's twentieth percentile most needy census tract is 15, the requirement will be a minimum need of 15. If more than one neighborhood is identified in the Action Plan, HUD will average the Neighborhood Scores, weighting the scores by the estimated number of housing units in each identified neighborhood.

Neighborhood NSP3 Score: 19

State Minimum Threshold NSP3 Score: 17

Total Housing Units in Neighborhood: 1836

#### Area Benefit Eligibility

Percent Persons Less than 120% AMI: 71.3

Percent Persons Less than 80% AMI: 40.01

#### Neighborhood Attributes (Estimates)

##### *Vacancy Estimate*

USPS data on addresses not receiving mail in the last 90 days or "NoStat" can be a useful measure of whether or not a target area has a serious vacancy problem. For urban neighborhoods, HUD has found that neighborhoods with a very high number vacant addresses relative to the total addresses in an area to be a very good indicator of a current for potentially serious blight problem.

The USPS "NoStat" indicator can mean different things. In rural areas, it is an indicator of vacancy. However, it can also be an address that has been issued but not ever used, it can indicate units under development, and it can be a very distressed property (most of the still flood damaged properties in New Orleans are NoStat). When using this variable, users need to understand the target area identified.

In addition, the housing unit counts HUD gets from the US Census indicated above are usually close to the residential address counts from the USPS below. However, if the Census and USPS counts are substantially different for your identified target area, users are advised to use the information below with caution. For example if there are many NoStats in an area for units never built, the USPS residential address count may be larger than the Census number; if the area is a rural area largely served by PO boxes it may have fewer addresses than housing units.

USPS Residential Addresses in Neighborhood: 1804

Residential Addresses Vacant 90 or more days (USPS, March 2010): 84

Residential Addresses NoStat (USPS, March 2010): 3

### *Foreclosure Estimates*

HUD has developed a model for predicting where foreclosures are likely. That model estimates serious delinquency rates using data on the leading causes of foreclosures - subprime loans (HMDA Census Tract data on high cost and highly leveraged loans), increasing unemployment (BLS data on unemployment rate change), and fall in home values (FHFA data on house price change). The predicted serious delinquency rate is then used to apportion the state total counts of foreclosure starts (from the Mortgage Bankers Association) and REOs (from RealtyTrac) to individual block groups.

Total Housing Units to receive a mortgage between 2004 and 2007: 647

Percent of Housing Units with a high cost mortgage between 2004 and 2007: 38.32

Percent of Housing Units 90 or more days delinquent or in foreclosure: 11.28

Number of Foreclosure Starts in past year: 48

Number of Housing Units Real Estate Owned July 2009 to June 2010: 31

HUD is encouraging grantees to have small enough target areas for NSP 3 such that their dollars will have a visible impact on the neighborhood. Nationwide there have been over 1.9 million foreclosure completions in the past two years. NSP 1, 2, and 3 combined are estimated to only be able to address 100,000 to 120,000 foreclosures. To stabilize a neighborhood requires focused investment.

Estimated number of properties needed to make an impact in identified target area (20% of REO in past year): 9

### Supporting Data

Metropolitan Area (or non-metropolitan area balance) percent fall in home value since peak value (Federal Housing Finance Agency Home Price Index through June 2010): -6.6

Place (if place over 20,000) or county unemployment rate June 2005<sup>\*</sup>: 6.8

Place (if place over 20,000) or county unemployment rate June 2010<sup>\*</sup>: 12.1

<sup>\*</sup>Bureau of Labor Statistics Local Area Unemployment Statistics

### Market Analysis:

HUD is providing the data above as a tool for both neighborhood targeting and to help inform the strategy development. Some things to consider:

1. Persistent Unemployment. Is this an area with persistently high unemployment? Serious consideration should be given to a rental strategy rather than a homeownership strategy.
2. Home Value Change and Vacancy. Is this an area where foreclosures are largely due to a combination of falling home values, a recent spike in unemployment, and a relatively low vacancy rate? A down payment assistance program may be an effective strategy.
3. Persistently High Vacancy. Are there a high number of substandard vacant addresses in the target area of a community with persistently high unemployment? A demolition/land bank strategy with selected acquisition rehab for rental or lease-purchase might be considered.
4. Historically low vacancy that is now rising. A targeted strategy of acquisition for homeownership and rental to retain or regain neighborhood stability might be considered.
5. Historically high cost rental market. Does this market historically have very high rents with low vacancies? A strategy of acquiring properties and developing them as long-term affordable rental might be considered.

### Latitude and Longitude of corner points

-87.516403 41.588357 -87.516232 41.573719 -87.508936 41.571793 -87.499838 41.572114 -87.500181  
41.581103 -87.509108 41.581103 -87.509022 41.588357

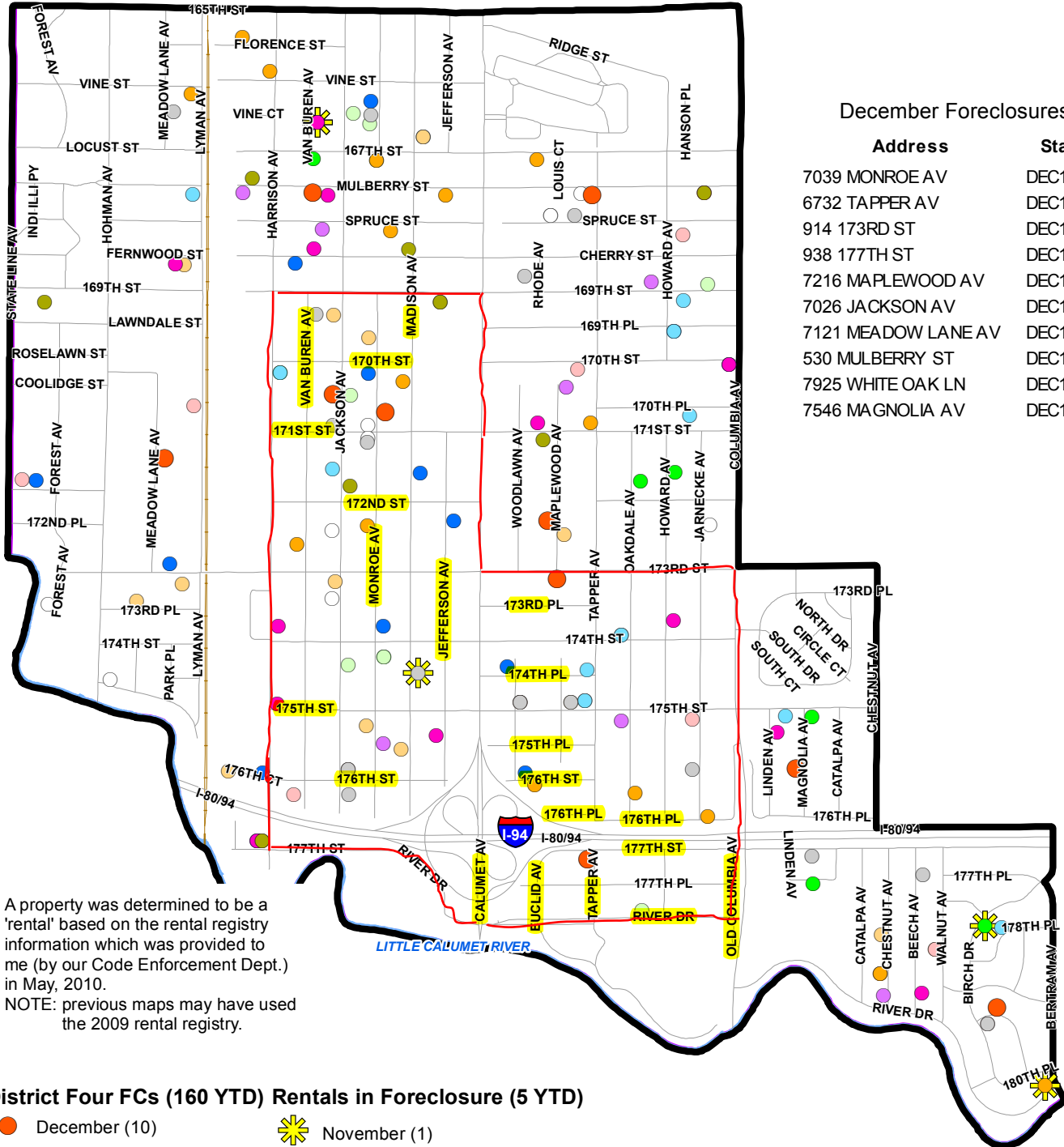
Blocks Comprising Target Neighborhood

180890216001000, 180890216001001, 180890216001003, 180890216001005, 180890216001007,  
180890216001009, 180890216001011, 180890216001019, 180890216001018, 180890216001017,  
180890216001016, 180890216001015, 180890216001014, 180890216001013, 180890216001012,  
180890216001010, 180890216001008, 180890216001006, 180890216001004, 180890216001002,  
180890216002000, 180890216002007, 180890216002019, 180890216002018, 180890216002017,  
180890216002015, 180890216002014, 180890216002013, 180890216002012, 180890216002011,  
180890216002010, 180890216002009, 180890216002008, 180890216002001, 180890216002002,  
180890216003000, 180890216003007, 180890216003014, 180890216003013, 180890216003012,  
180890216003011, 180890216003010, 180890216003009, 180890216003008, 180890216003006,  
180890216003001, 180890216003002, 180890217001000, 180890217001004, 180890217001006,  
180890217001008, 180890217001014, 180890217001013, 180890217001012, 180890217001011,  
180890217001010, 180890217001009, 180890217001007, 180890217001005, 180890217001001,  
180890217001002, 180890217003000, 180890217003005, 180890217003007, 180890217003014,  
180890217003012, 180890217003011, 180890217003010, 180890217003009, 180890217003008,  
180890217003006, 180890217003004, 180890217003001, 180890217003002, 180890217003003,  
180890217005004, 180890217005006, 180890217005008, 180890217005009, 180890217005007,  
180890217005005,

# Sheriff Foreclosure Sales Listings December, 2010 Council District Four

## December Foreclosures

Address	Status
7039 MONROE AV	DEC10
6732 TAPPER AV	DEC10
914 173RD ST	DEC10
938 177TH ST	DEC10
7216 MAPLEWOOD AV	DEC10
7026 JACKSON AV	DEC10
7121 MEADOW LANE AV	DEC10
530 MULBERRY ST	DEC10
7925 WHITE OAK LN	DEC10
7546 MAGNOLIA AV	DEC10



A property was determined to be a 'rental' based on the rental registry information which was provided to me (by our Code Enforcement Dept.) in May, 2010.  
NOTE: previous maps may have used the 2009 rental registry.

### District Four FCs (160 YTD) Rentals in Foreclosure (5 YTD)

- December (10)
  - November (16)
  - October (17)
  - September (8)
  - August (9)
  - July (11)
  - June (14)
  - May (12)
  - April (18)
  - March (7)
  - February (8)
  - January (16)
  - Cancelled (14)
- ★ November (1)
  - ★ October (1)
  - ★ June (1)
  - ★ February (1)
  - ★ January (1)

The 'Sheriff Foreclosure Sales Listings' were provided by the Lake County Sheriff's office. Note that this does not mean that a foreclosure actually took place since the homeowner has until the beginning of the auction to prevent it.  
NOTE: Some addresses may have been cancelled one month and re-listed on a subsequent month.

