

Grantee: Hammond, IN

Grant: B-11-MN-18-0006

January 1, 2014 thru March 31, 2014 Performance Report



Grant Number:

B-11-MN-18-0006

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

Hammond, IN

Contract End Date:

03/15/2014

Review by HUD:

Reviewed and Approved

Grant Award Amount:

\$1,243,934.00

Grant Status:

Active

QPR Contact:

Dennis Radowski

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

| Overall | This Report Period | To Date |
|--|--------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$2,493,934.00 |
| Total Budget | \$1,250,000.00 | \$2,493,934.00 |
| Total Obligated | \$153,125.00 | \$1,397,059.00 |
| Total Funds Drawdown | \$223,683.67 | \$1,250,476.56 |
| Program Funds Drawdown | \$14,027.18 | \$858,645.20 |
| Program Income Drawdown | \$209,656.49 | \$391,831.36 |
| Program Income Received | \$98,684.16 | \$391,831.36 |
| Total Funds Expended | \$370,321.08 | \$1,250,476.56 |
| Match Contributed | \$0.00 | \$0.00 |



Progress Toward Required Numeric Targets

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

Progress Toward Activity Type Targets

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

Progress Toward National Objective Targets

| National Objective | Target | Actual |
|-------------------------------|--------------|--------------|
| NSP Only - LH - 25% Set-Aside | \$310,983.50 | \$623,484.00 |

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. Scheduled Lake County Sheriff Foreclosure Sales IN 2014 have decreased from 50 in January to 40 in February and to 29 in March, with 29 scheduled for April 2014. Included were properties located in the NSP 3 Target Area: 13 in January, 6 in February, 3 in March, and 6 in April. Typically there have been 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 unavailable for acquisition. Vacant properties continue to be detrimental to property values in the area. 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, four, 909 175th Street, 7403 Oakdale Avenue, 7417 Maplewood Avenue, and 7345 Jarnecke Avenue have the Abatement and Rehab process completed and have been sold. The buyers include a White Hispanic Household, a Black Female Head of Household, and 2 White Non-Hispanic Households. All buyers of the sold properties have been prequalified NSP HUD Household Income qualified. The two remaining acquired properties 7611 Woodlawn Avenue and 7526 Jarnecke Avenue, have the Abatement Process completed and Environmental Clearance achieved and are currently in the



Rehab Process. The properties are expected to be completed by May 15, 2014. Program Income generated through 3/31/14 from the sale of the 4 completed properties has been \$391,831.

\$1,250,477 or 100.53% of the NSP 3 Grant has been expended through the NSP 3 100% Expenditure Deadline of 3/15/14. Additional funds totaling \$67,521 or 5.43% have been approved for pay out and will be Drawn Down on the DRGR system by April 17, 2014.

NSP 3 Property Update:

- 1) 7403 Oakdale Avenue – 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 – 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 – 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– 1/16/14, Sold and closed for the List Price (Fair Market Value) of \$107,500 to a HUD Qualified Household Income LMMI (75% Allocation) Buyer.
 - 5) 7611 Woodlawn Avenue– 3/31/14, an estimated 50% of the Rehab is complete; 11/7/13; the property should be completed by 5/15/14. Rehab Process initiated, Abatement completed and Clearance achieved on 10/15/13.
 - 6) 7526 Jarnecke Avenue– 3/31/14, an estimated 70% of the Rehab is complete; the property should be completed by 5/15/14. 11/14/13, Abatement and Rehab Bids Awarded
- 912 Mulberry Avenue - 3/3/14 - Received offer for the purchase of 912 Mulberry Street in the amount of \$108,000, the result per appraisals stating a current Fair Market "As Completed" Value, The prospective Buyer is a HUD Approved Household Income Buyer for the LMMI 75% Allocation. The Buyer has obtained a Mortgage Loan Pre-Approval from a qualified lender. The Buyer has also attended and received a certificate certifying his attendance at a Home Buyer's Workshop. The offer to sell the property will be published in local news media as a "10 Day Notice" upon receipt of 2 appraisals stating current Fair Market Value. The property is scheduled for completion within 45 days, subject to weather conditions.

Through the sale of the last completed NSP 3 property, 7345 Jarnecke Avenue, 20.1% of Funds spent on completed and sold properties have been for the benefit of a LMI 25% Household who purchased a NSP 3 property, which is less than the required minimum of 25%. Efforts continue by NSP Staff to seek HUD- Income Qualified Households for the 25% Allocation. Lenders, Realtors, and Home Ownership Workshops historically have been the primary referral sources of Low Income Households for the purchase of a NSP Property.

On May 22, 2014, The City of Hammond and Mayor Thomas M. McDermott Jr. will host the City of Hammond Annual Realtors' Breakfast. There is no cost to any Breakfast attendee; there is no cost or expense to the Hammond NSP for this affair. Speakers at the Breakfast will include NSP staff detailing the results of Hammond's NSP Funding, as well as describing NSP and the process to follow for the purchase of an NSP property.

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 | \$14,027.18 | \$1,746,057.00 | \$427,699.88 |
| 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 | Jan 1 thru Mar 31, 2014 | To Date |
|--|-------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$1,746,057.00 |
| Total Budget | \$937,500.00 | \$1,746,057.00 |
| Total Obligated | \$153,125.00 | \$961,682.00 |
| Total Funds Drawdown | \$223,683.67 | \$815,538.47 |
| Program Funds Drawdown | \$14,027.18 | \$427,699.88 |
| Program Income Drawdown | \$209,656.49 | \$387,838.59 |
| Program Income Received | \$98,684.16 | \$391,831.36 |
| Total Funds Expended | \$370,321.08 | \$815,538.47 |
| City of Hammond1 | \$370,321.08 | \$815,538.47 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

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

Location Description:

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

Activity Progress Narrative:

1/16/14 - Sold 7345 Jarnecke for the FMV List Price of \$107,500 to an approved HUD Household Income Buyer at the LMMI 75% Allocation. The Net Sales Proceeds are \$98,684.16.



4/8/14 - A Prospective Buyer for the purchase of 912 Mulberry was approved by the Hammond Redevelopment Commission for the purchase price (current Fair Market Value) of \$108,000. The closing is expected to occur prior to May 1, 2014. The estimated date of completion for the property is 4/30/14. 2/22/14 - Met with a Prospective Buyer for 912 Mulberry Street. The property is approximately 50% complete. All exterior work on all properties has been delayed due to the adverse weather conditions which have not been conducive to exterior construction of any type. "As Completed" appraisals will be ordered, a Public Notice of Sale published for the appraised value, and the property listed for the appraised value. The prospective Buyer has been pre-approved for a FHA Mortgage by a Lender that has participated in Hammond's NSP with other buyers. It is expected that the value of the property will range between \$100,000 and \$115,000, which is agreeable to the Prospective Buyer.

The two remaining NSP properties, 7116 Woodlawn Avenue and 7526 Jarnecke Avenue should have Rehab completed by 5/15/14. Upon completion Listing Prices will be determined through appraisals stating Fair Market Values.

Accomplishments Performance Measures

| | This Report Period | Cumulative Actual Total / Expected |
|---------------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Properties | 1 | 4/9 |
| #High efficiency heating plants | 1 | 4/9 |
| #Efficient AC added/replaced | 1 | 4/9 |
| #Replaced thermostats | 1 | 4/9 |
| #Replaced hot water heaters | 1 | 4/9 |
| #Refrigerators replaced | 1 | 4/9 |
| #Clothes washers replaced | 1 | 4/9 |
| #Low flow toilets | 0 | 0/9 |
| #Low flow showerheads | 0 | 0/9 |

| | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
| | Total | Total |
| # of Housing Units | 1 | 4/9 |
| # of Singlefamily Units | 1 | 4/9 |

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 | 4/9 | 4/9 | 100.00 |
| # Owner Households | 0 | 1 | 1 | 0/0 | 4/9 | 4/9 | 100.00 |

Activity Locations

| Address | City | County | State | Zip | Status / Accept |
|---------|------|--------|-------|-----|-----------------|
|---------|------|--------|-------|-----|-----------------|

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 Hammond Foreclosure Maps 04 04 14.pdf
- Document** NSP 3 Property Tracking Report DRGR 03 31 14 (2).xls
- Document** NSP 3 Target Area Foreclosure Report 03 31 14 .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 Number: 3.5 | Project Title: Acquisition Rehabilitation of Residential Properties LIH |
| Projected Start Date: 03/15/2011 | Projected End Date: 03/14/2014 |
| Benefit Type: Direct (HouseHold) | Completed Activity Actual End Date: |
| National Objective: NSP Only - LH - 25% Set-Aside | Responsible Organization: City of Hammond1 |
| Program Income Account: Sales to LMMHI-75% | |

| Overall | Jan 1 thru Mar 31, 2014 | To Date |
|--|--------------------------------|----------------|
| Total Projected Budget from All Sources | N/A | \$623,484.00 |
| Total Budget | \$312,500.00 | \$623,484.00 |
| Total Obligated | \$0.00 | \$310,984.00 |
| Total Funds Drawdown | \$0.00 | \$310,545.09 |
| Program Funds Drawdown | \$0.00 | \$306,552.32 |
| Program Income Drawdown | \$0.00 | \$3,992.77 |
| Program Income Received | \$0.00 | \$0.00 |
| Total Funds Expended | \$0.00 | \$310,545.09 |
| City of Hammond1 | \$0.00 | \$310,545.09 |
| Match Contributed | \$0.00 | \$0.00 |

Activity Description:

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

Location Description:

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



Activity Progress Narrative:

Funds budgeted for the acquisition, Abatement, Rehab, and Sale for properties intended for the LHI 25% Allocation were used toward the following properties:

1) 7403 Oakdale Avenue – 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 – 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.

Other properties had Acquisition, Abatement, Rehab, and Sale funding budgeted through the LMMI (75%) Allocation:

1) 7417 Maplewood Avenue – 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.

2) 7345 Jarnecke Avenue– 1/16/14, Sold and closed for the List Price (Fair Market Value) of \$107,500 to a HUD Qualified Household Income LMMI (75% Allocation) Buyer.

3) 7611 Woodlawn Avenue– 3/31/14, an estimated 50% of the Rehab is complete; 11/7/13; the property should be completed by 5/15/14. Rehab Process initiated, Abatement completed and Clearance achieved on 10/15/13.

4) 7526 Jarnecke Avenue– 3/31/14, an estimated 70% of the Rehab is complete; the property should be completed by 5/15/14. 11/14/13, Abatement and Rehab Bids Awarded,

Although 25% of NSP houses sold (1 of 4) have been purchased by a LIH (25%) Household, only 20.1% of the the funds utilized for those 4 properties were for the benefit of a LIH 25% Allocation Household.

Efforts will continue to seek qualified LIH (25% Allocation) buyers of NSP properties in order for the City of Hammond to meet or exceed its NSP3 quotas.

Accomplishments Performance Measures

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

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

Beneficiaries Performance Measures

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

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found



Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Activity Supporting Documents

Document NSP FORECLOSURE MAPS HAMMOND 04 04 14.pdf

Document NSP 3 Target Area Foreclosure Report 03 31 14 .pdf

Document NSP 3 Property Tracking Report DRGR 03 31 14 (2).xls

Project # / Title: 3.6 / Administration NSP 3

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

Jan 1 thru Mar 31, 2014

To Date

Total Projected Budget from All Sources

N/A

\$124,393.00

Total Budget

\$0.00

\$124,393.00

Total Obligated

\$0.00

\$124,393.00

Total Funds Drawdown

\$0.00

\$124,393.00

Program Funds Drawdown

\$0.00

\$124,393.00

Program Income Drawdown

\$0.00

\$0.00

Program Income Received

\$0.00

\$0.00

Total Funds Expended

\$0.00

\$124,393.00

City of Hammond1

\$0.00

\$124,393.00

Match Contributed

\$0.00

\$0.00

Activity Description:

Activity 24CFR 570.206 Administration: The City of Hammond will use 10% of it's NSP 3 Allocation for the purpose



of administrating the City of Hammond NSP 3 activities. Funding will be used for, but not limited to, eligible staff salaries, consultant fees, and other expenses deemed to be necessary, allowable, and applicable for the administration of NSP 3 in the City of Hammond.

Location Description:

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

Activity Progress Narrative:

Typically the funds allocated to Administration are utilized for the salaries and benefits for NSP Staff. Any funding that may be classified as such is expended as Program Delivery, such as all expenses related to the identification, acquisition, abatement, rehab, and sale of NSP properties.

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

| Address | City | County | State | Zip | Status / Accept |
|---------|------|--------|-------|-----|-----------------|
|---------|------|--------|-------|-----|-----------------|

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found | |
| Total Other Funding Sources | |

