

Grantee: Hammond, IN

Grant: B-11-MN-18-0006

April 1, 2012 thru June 30, 2012 Performance Report



Grant Number:

B-11-MN-18-0006

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

Hammond, IN

Contract End Date:

03/15/2014

Review by HUD:

Reviewed and Approved

Grant Amount:

\$1,243,934.00

Grant Status:

Active

QPR Contact:

Dennis Radowski

Estimated PIRL Funds:

\$1,250,000.00

Total Budget:

\$2,493,934.00

Disasters:

Declaration Number

No Disasters Found

Narratives

Summary of Distribution and Uses of NSP Funds:

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

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

How Fund Use Addresses Market Conditions:

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

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

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

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

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



How Fund Use Addresses Market Conditions:

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

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

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

Ensuring Continued Affordability:

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

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

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

Definition of Blighted Structure:

Blighted Structure:

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

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

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

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

are considered unsafe premises.

(b) For purposes of this chapter:

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

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

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

Definition of Affordable Rents:

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

Housing Rehabilitation/New Construction Standards:

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



Energy Star-46 labeled products.

Vicinity Hiring:

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

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

Procedures for Preferences for Affordable Rental Dev.:

Rental Preference:

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

Grantee Contact Information:

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

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$1,243,934.00
Total Budget	\$0.00	\$1,243,934.00
Total Obligated	\$124,393.00	\$1,243,934.00
Total Funds Drawdown	\$46,628.49	\$79,287.63
Program Funds Drawdown	\$46,628.49	\$79,287.63
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$46,628.49	\$108,370.62
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	\$46,515.48
Limit on State Admin	\$0.00	\$46,515.48

Progress Toward Activity Type Targets

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

Progress Toward National Objective Targets

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

Overall Progress Narrative:

Through 6/30/12 City of Hammond NSP staff has increased its efforts to identify and purchase eligible properties for its NSP 3. In addition to the acquired property at 909 175th Street, NSP staff identified a NSP prospective property at 7403 Oakdale Avenue; the property was made available for purchase through NCST. The property is located within one-half mile from 6 other NSP properties which will allow for a cluster effect on sale prices in the area. The agreed acquisition cost for 7403 Oakdale Avenue is \$26,300; an executed Purchase Agreement with the Lender is in process. The property had an appraised value of \$35,000; upon completion the property is expected to be valued at an estimated \$110,000. The Abatement and Rehabilitation Work Write Ups (WWUs) for the property have been completed and the Environmental Review is currently in process, expected to be completed by 7/25/12. The Purchase Agreement dictates that the Acquisition Closing is to occur no later than 8/28/12.

The acquired property at 909 175th Street was placed on a Bid List for Rehabilitation scheduled for distribution on 7/9/12, with bids due by 7/20/12. The Bid Procedure included a detailed WWU (Work Write UP) for the contractors to review upon their on-site inspections of the property on 7/11/12 and 7/12/12. All bids are scheduled to be submitted by 7/20/12 and reviewed on 7/24/12. Upon completion of the Rehab process, estimated on or about 10/31/12, 2 URAR appraisals will be ordered to determine the listing price; the property will then be offered for sale through a 10 day Public Notice. The Public Notice will be published in 2 local print media publications. If no acceptable bids or offers to purchase are submitted, the property will immediately (next day) be contracted with a pre-approved Real Estate Broker for listing to the MLS (Multiple Listing Service).

In addition to utilizing the efforts of local realtors, lenders, and NCST, City of Hammond NSP staff has identified 31 properties in the NSP 3 Designated Area foreclosed on during the period 1/2/12 to 6/30/12. Local government agency sites have been investigated to determine ownership of the properties. Letters expressing the City of Hammond's interest in purchasing those properties will be sent to those lenders of the properties that are determined to be "bank-owned."

Although the number of foreclosures in the City of Hammond was somewhat static over the last 6 months, there continues to be a minimum of eligible foreclosed properties offered for sale in the NSP 3 Designated Area. The 31 foreclosed properties in the NSP 3 Designated Area represent 9.3% of the total of 333 foreclosures in the City of Hammond to date in the year 2012. The letter writing campaign is intended to step up the potential acquisition process of those foreclosed properties.



In addition, efforts are continuing with NCST to locate properties in the NSP 3 Target Area through the NCST 1st Look and Bulk (Aged) Programs. The City of Hammond NSP staff continue to utilize the other sources of identification of prospective NSP 3 properties: 1) current MLS listings, 2) NCST 1st Look and Bulk listings, and 3) contacts with local lenders. The realtor provides updated MLS reports/lists of Foreclosed/REO properties. The list is broken down into specific areas of Hammond, including the NSP 3 Target Area.

The City of Hammond NSP staff remains confident, that despite the minimal number of properties currently available for acquisition, it will meet or exceed the 50% NSP 3 Expense requirement prior to the deadline of 3/31/13. In order to meet or exceed the requirement, City of Hammond NSP staff needs to acquire a minimum of 6 properties with a minimum of \$110,000 to be expended per property. The \$110,000 expended through the deadline date would include, but not be limited to, Delivery Expenses such as Acquisition, Abatement, and Rehab, as well as ongoing maintenance expenses such as security services, utilities, and property maintenance.

City of Hammond NSP staff continues to promote its NSP efforts and properties through HUD approved Home Ownership workshops, various media means listing the properties available for sale, as well as through the Mayor's Housing Task Force and other community groups.

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	\$0.00	\$808,557.00	\$575.00
3.5, Acquisition Rehabilitation of Residential Properties LIH	\$113.01	\$310,984.00	\$32,197.15
3.6, Administration NSP 3	\$46,515.48	\$124,393.00	\$46,515.48



Activities

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

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

3.2

Projected Start Date:

03/15/2011

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Planned

Project Title:

Acquistion/Rehabilitation Residential Properties LMMI

Projected End Date:

03/14/2014

Completed Activity Actual End Date:

Responsible Organization:

City of Hammond

Overall	Apr 1 thru Jun 30, 2012	To Date
Total Projected Budget from All Sources	N/A	\$808,557.00
Total Budget	\$0.00	\$808,557.00
Total Obligated	\$0.00	\$808,557.00
Total Funds Drawdown	\$0.00	\$575.00
Program Funds Drawdown	\$0.00	\$575.00
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$575.00
City of Hammond	\$0.00	\$575.00
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:

Activity 3.2
 Efforts to identify and acquire Prospective Properties continues. However it should be noted that the majority of Prospective Properties appear to be those affordable for LIH 25% Buyers as well.
 In addition to the acquired property at 909 175th Street, NSP staff identified a NSP prospective property at 7403 Oakdale Avenue; the property was made available for purchase through NCST. The property is located within one-half mile from 6 other NSP properties which will allow for a cluster effect on sale prices in the area. The agreed acquisition cost for 7403 Oakdale Avenue is \$26,500; an executed Purchase Agreement with the Lender is in process. The property had an estimated appraised value of \$35,000; upon completion the property is expected to be valued at an estimated \$110,000. The Abatement and Rehabilitation Work Write Ups (WWUs) for the property have been completed and the Environmental Review is currently in



process, expected to be completed by 7/25/12. The Purchase Agreement dictates that the Acquisition Closing is to occur no later than 8/28/12.

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Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

Grantee Activity Number: NSP 3 - 3.5

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

Activity Category:

Rehabilitation/reconstruction of residential structures

Project Number:

3.5

Projected Start Date:

03/15/2011

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Planned

Project Title:

Acquisition Rehabilitation of Residential Properties LIH

Projected End Date:

03/14/2014

Completed Activity Actual End Date:

Responsible Organization:

City of Hammond

Overall	Apr 1 thru Jun 30, 2012	To Date
Total Projected Budget from All Sources	N/A	\$310,984.00
Total Budget	\$0.00	\$310,984.00
Total Obligated	\$0.00	\$310,984.00
Total Funds Drawdown	\$113.01	\$32,197.15
Program Funds Drawdown	\$113.01	\$32,197.15
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$113.01	\$61,280.14
City of Hammond	\$113.01	\$61,280.14
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:

NSP staff identified a NSP prospective property at 7403 Oakdale Avenue; the property was made available for purchase through NCST. The property is located within one-half mile from 6 other NSP properties which will allow for a cluster effect on sale prices in the area. The agreed acquisition cost for 7403 Oakdale Avenue is \$26,500; an executed Purchase Agreement with the Lender is in process. The property had an estimated appraised value of \$35,000; upon completion the property is expected to be valued at an estimated \$110,000. The Abatement and Rehabilitation Work Write Ups (WWUs) for the property have been completed and the Environmental Review is currently in process, expected to be completed by 7/25/12. The Purchase Agreement dictates that the Acquisition Closing is to occur no later than 8/28/12.

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City of Hammond NSP staff continue to promote its NSP efforts and properties through HUD approved Home Ownership workshops, various media means listing the properties available for sale, and through the Mayor's Housing Task Force.



Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources



Grantee Activity Number: NSP 3 - 3.6

Activity Title: NSP 3 Administration

Activity Category:

Administration

Project Number:

3.6

Projected Start Date:

03/15/2011

Benefit Type:

()

National Objective:

N/A

Activity Status:

Planned

Project Title:

Administration NSP 3

Projected End Date:

03/14/2014

Completed Activity Actual End Date:

Responsible Organization:

City of Hammond

Overall

	Apr 1 thru Jun 30, 2012	To Date
Total Projected Budget from All Sources	N/A	\$124,393.00
Total Budget	\$0.00	\$124,393.00
Total Obligated	\$124,393.00	\$124,393.00
Total Funds Drawdown	\$46,515.48	\$46,515.48
Program Funds Drawdown	\$46,515.48	\$46,515.48
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$46,515.48	\$46,515.48
City of Hammond	\$46,515.48	\$46,515.48
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:

Activity 3.6

Funds continue to be expended on NSP staff salaries and benefits, training, marketing, as well as for non-delivery related items for projects/activities and services performed by contracted consultants.

To further promote the City of Hammond NSP, NSP Staff has continued to appear at various events and meetings including the Monthly Mayor's Night Out, the Annual Hammond Pampered Woman's Show, and The Annual Hammond Energy Efficiency Show. NSP Staff is also scheduled to present the City Hammond NSP at the Annual Mayor McDermott Realtor's Breakfast. The Realtor Event is scheduled for 5/19/2011 with an anticipated 350 realtors and lenders to be in attendance. Following the Realtors' Breakfast, NSP Staff will schedule a Lender's Breakfast for those mortgage lenders interested in participating in the City of Hammond NSP. Each of the events attended and planned will be of no cost or expense to NSP. NSP has also been advertised in a local "free" news publication, the Mayor's Community Connection News Letter, as well as through a number of pamphlets and brochures distributed at each of the events. The Mayor's Task Force on Housing has provided funding for the production of a brochure to include NSP.



Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources

