Grantee: Hammond, IN

Grant: B-08-MN-18-0006

January 1, 2013 thru March 31, 2013 Performance Report



Grant Number: B-08-MN-18-0006	Obligation Date:	Award Date:
Grantee Name: Hammond, IN	Contract End Date: 04/01/2013	Review by HUD: Reviewed and Approved
Grant Amount: \$3,860,473.00	Grant Status: Active	QPR Contact: Dennis Radowski
Estimated PI/RL Funds: \$4,402,100.00		
Total Budget: \$8,262,573.00		
Disasters:		
Declaration Number No Disasters Found		
Narratives		
Areas of Greatest Need:		
	is application, staff has determined that ALL area gh risk of destabilization due to the foreclosure co oring 9 or 10 out of a scale of 10).	
Distribution and and Uses of Funds:		
sources of abandonment and blight within their	ds are needed to acquire and redevelop foreclos- communities. The City will use the NSP funds to properties in areas of greatest need. The City will apped properties.	acquire, demolish, rehabilitate or otherwise
Definitions and Descriptions:		
Low Income Targeting:		
Acquisition and Relocation:		
Public Comment:		

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	\$7,908,678.08
Total Budget	\$0.00	\$7,908,678.08
Total Obligated	\$0.00	\$7,760,769.46
Total Funds Drawdown	\$254,994.63	\$6,241,342.21
Program Funds Drawdown	\$0.00	\$3,835,821.53
Program Income Drawdown	\$254,994.63	\$2,405,520.68



 Program Income Received
 \$288,877.34
 \$2,660,895.25

 Total Funds Expended
 \$270,461.62
 \$6,302,052.96

 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	\$51,134.00
Limit on Public Services	\$579,070.95	\$0.00
Limit on Admin/Planning	\$386,047.30	\$444,424.23
Limit on State Admin	\$0.00	\$444,424.23

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective Target Actual

NSP Only - LH - 25% Set-Aside \$965,118.25 \$4,853,871.31

Overall Progress Narrative:

Through 3/31/13, 29 City of Hammond NSP Properties have been completed, sold, and closed for the benefit of HUD-eligible home buyers. An additional 2 properties have prospective buyers with signed Purchase Agreements and are expected to close prior to 5/1/13. The City of Hammond NSP Property closed sales reflect diversity among those purchasing the properties: Head of Household, Single Female-13, Single Male-8; Ethnicity, Hispanic or Latino-7, Not Hispanic or Latino-22; Race, White-20, Black/African American-8, Asian - 1. Of all NSP 1 funds expended through 3/31/13 totaling \$6,241,342, \$1,995,030 (32%) has been expended on properties sold to LIH (25%) households. Of all NSP 1 funds obligated through 3/31/13 totaling \$7,337,761, \$1,995,030 (27%) has been expended on properties sold to LIH (25%) households.

According to the HUD Published NSP Weekly Commitment and Expenditure Update, the City of Hammond continues to perform comparatively well among the nation-wide NSP Fund Recipients. Through 3/31/13 The City of Hammond NSP has received \$2,660,893 in Program Income through the sales of its completed NSP properties to HUD Income-Qualified Households; \$2,405,521 of that Program Income has been drawn. Program Income represents 62.31% of the Grant Amount appropriated to the City of Hammond&rsquos NSP 1. With 161.7% of its total NSP 1 Funds (Grant Amount plus Program Income) Drawn, the City of Hammond is among the top 4% of all 307 NSP Fund Recipients in that category.

Through 3/31/13 the City of Hammond has acquired 45 properties through its NSP funding. To date of the 45 acquired properties: 42 have Abatement completed of which 33 have Rehab completed with appropriate clearances obtained and listed for sale. Of the 33 properties listed for sale 29 have been sold and closed, 2 have executed Purchase Agreements, and 1 is awaiting an executed Purchase Agreement: 16 to LMMH 75% Households and 13 to LIH 25% Households), 2 have executed purchase agreements and are awaiting closing (1 LMMH 75% and 1 LIH 25%), and 2 properties remain listed for sale; 3 additional properties have abatement completed and are expected to have the rehab completed by 5/14/13 and will be listed for sale shortly thereafter. 6 properties have been abated and are awaiting rehab to begin or in process at this time. 1 property (sold with an executed Purchase Agreement) is currently awaiting an Abatement Contract to be executed with its Rehab Bid previously awarded on 9/4/12.



The City of Hammond continues to utilize its Affordability Assistance Allowance Program which allows for a qualified buyer to obtain 20% of the purchase price (to a maximum of \$25,000) in the form of a soft second mortgage on the property. All Purchase Agreements written and presented to the City for NSP properties include contingencies for approval of both sale and assistance. To date all 25 buyers have opted to utilize the Affordability Assistance Allowance with their purchases. It should be noted that no buyer of an NSP property in the City of Hammond to date reported Household Income exceeding 80% of the Area Median Income.

NSP Staff continues its efforts to build partnerships within the framework of NSP.

Staff continues to discuss with Hammond Housing Authority (HHA) representatives its Contingent Activity to address use of properties as Lease with Option To Purchase, specifically to the LIH 25% Allocation. Hammond Housinghority reresentatives have agreed to participate in the program. Initially HHA has agreed to purchase 2 Hammond NSP properties as part of the program. Properties have been identified and will be sold pending review of documentation by legal counsel of both parties. Discussions have resumed with HHA regarding the Lease with Option to Purchase Program with HHA&rsquos new administration. In addition HHA has resumed its HUD-Approved Home Owner Education classes. City of Hammond NSPstaff has been invited to speak to the prospective home owner classes to promote the City&rsquos NSP 1 and 3 programs. Staff has attended and spoke to 4 of the classes, currently held twice a month. Each class has approximately 25 prospective home buyers in attendance, with class attendees being an excellent source of prospective home buyers.. Other speakers at these classes, in addition to NSP staff, are representatives of lending institutions, and City of Hammondstaff detailing other home ownership programs offered through the City of Hammond. The classes are conducted at no cost to the attendees, as well as at no cost to NSP. City of Hammond NSP Staff has met with and continues to communicate with representatives from 17 local Mortgage Lenders: 5/3 Bank, A & M Mortgage, Lake Mortgage, Centier Bank, Harris Bank, First Financial Bank, PNC Mortgage, Guaranteed Rate, Gateway Funding, 1stMortgage Corporation, Lake Bank, Citizens Financial, Select Home Mortgage, Horizon Bank, Chase Bank, National Fidelity Mortgage Inc. and Sagamore Home Mortgage. Lender&rsquos representatives have reviewed NSP documentation, including that ofHammond&rsquos NSP Affordability Assistance Allowance, and found it acceptable to their loan programs. Lenders were also given an opportunity to tour and inspectHammond&rsquos NSP properties in various stages of abatement, rehab and completion. Those who viewed the properties were impressed with the quality of rehabilitation performed and the end results. NSP Staff had also met with representatives of 14 Lending Institutions specifically in regard to NSP. To date all 17 Lending Institutions have agreed to allow mortgage applicants to utilize the AAA; Mortgage Loans to NSP property purchasers have been made by 14 of those lenders.

Annually the Mayor&rsquos Housing Task Force works in cooperation with Purdue University Calumet in the analysis of the quality of housing throughout the City ofHammond. The research is performed by students as a class project under the guidance of a Professor at Purdue University Calumet&rsquos Department of Construction Science and Organizational Leadership. The research project initially analyzed 1,753 houses in the Edison neighborhood ofHammondin 2011; data is forthcoming for an additional 156 properties. This neighborhood was selected due to the number of foreclosures within it and its selection as the targeted area for the City of Hammond NSP 3. The Survey details properties as Good, Moderate, or Poor, those with Code Violations, and if the properties are rental, owner occupied, or vacant. It also details the properties as having Serious Code Violations, Serious Problems, Moderate Problems, or Aesthetic Problems. The Task Force has selected that additional area in the City ofHammondin which to perform this project; the project currently is in process. The Survey has been completed with information dissimilated to all members of the Task Force to be made available upon request to any interested party. An additional area of the City, not previously reviewed as part of this project, is under consideration as this year&rsquos project.

In cooperation with the City of Hammond, The Mayor&rsquos Housing Task Force, with information provided by City ofHammond NSPstaff, updates a City-wide mapping system reflecting a detailed progress of its NSP. NSP Staff is currently in the initial planning stages for the Annual Mayor McDermott Realtors Breakfast. The breakfast will be held on a day within the first 2 weeks of May 2013 and is expected to draw an audience of an estimated 100 participants. The Breakfast provides an excellent forum for explaining NSP and its results and is provided at no cost to NSP (all funding for the event is provided by Mayor McDermott of Hammond).

Project Summary

Project #, Project Title	This Report Period	eport Period To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP-1, Financing Mechanisms for Purchase and Rehabilitation	\$0.00	\$0.00	\$0.00



NSP-2, ACQUISITION-REHABILITATION OF FORECLOSED	\$0.00	\$2,602,941.85	\$1,299,141.65
NSP-3, Land Banking	\$0.00	\$0.00	\$0.00
NSP-4, DEMOLITION OF BLIGHTED STRUCTURES	\$0.00	\$0.00	\$0.00
NSP-5, ACQUISITION-REHABILITATION OF FORECLOSED,	\$0.00	\$4,853,871.31	\$2,160,054.81
NSP-6, ADMINISTRATION OF THE NSP PROGRAM	\$0.00	\$451,864.92	\$376,625.07



Activities

Grantee Activity Number: NSP - 2.1

Activity Title: ACQUISITION-REHABILITATION

Activitiy Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-2

Projected Start Date:

04/01/2009

Benefit Type: Direct (HouseHold)

National Objective:

NSP Only - LMMI

Activity Status:

Under Way

Project Title:

ACQUISITION-REHABILITATION OF FORECLOSED

Projected End Date:

03/31/2014

Completed Activity Actual End Date:

Responsible Organization:

City of Hammond

Overall	Jan 1 thru Mar 31, 2013	To Date
Total Projected Budget from All Sources	N/A	\$2,602,941.85
Total Budget	\$0.00	\$2,602,941.85
Total Obligated	\$0.00	\$2,031,935.20
Total Funds Drawdown	\$0.00	\$2,031,935.20
Program Funds Drawdown	\$0.00	\$1,299,141.65
Program Income Drawdown	\$0.00	\$732,793.55
Program Income Received	\$2.39	\$1,271,720.19
Total Funds Expended	\$0.00	\$2,046,232.13
City of Hammond1	\$0.00	\$2,046,232.13
Match Contributed	\$0.00	\$0.00

Activity Description:

The City will purchase and rehabilitate foreclosed homes and properties in target areas. Homes will be bought at a minimum discount of fifteen percent from the appraised value. Units will be sold to homebuyers whose household income is at or below 120% of the area median income.

Location Description:

Foreclosures throughout the City. Specific addresses yet to be determined. Locations will be based on areas of greatest need.

Activity Progress Narrative:

Through 3/31/13 of the 19 LMMH 75% activity locations acquired by the City of Hammond, 16 properties have been sold and closed, and 1 is currently in the process of abatement/rehabilitation and &ldquopre-sold&rdquo with an executed Purchase Agreement.

The 19 acquired properties, with the exception of 842 176th Street,912 Mulberry Street, and 1748 Davis Avenue have been completed. Abatement is completed on 912 Mulberry with the start of Rehab to be on or about 05/15/13; 1748 Davis will be scheduled for Abatement prior to 5/15/13; 842 176th Street is in the rehabilitation process and 90% complete with an expected completion date of 5/15/13.

The 19 LMMH 75% Allocation properties are:

1)7505 Magnolia Avenue was completed and listed for sale for \$113,500, to a LMMH75% Household and closed on 4/13/11 for \$113,500.



2)6928 Magoun Avenue was completed and listed for sale for \$90,000, sold to a LMMH75% Household and closed on 4/28/11 for \$90,000.

3)3918 Henry Avenue was completed and listed for sale for \$84,000, sold to a LMMH75% Household and closed on 7/25/11 for \$84,000.

4) 6918 Jackson was completed and listed for sale for \$95,000, sold to a LMMH75% Household and closed on 8/4/11 for \$95,000

5)6229 Rev. Burns Drive was completed and listed for sale for \$114,000, sold to a LMMH75% Household and closed on 9/19/11 for \$114,000.

6) 6513 Idaho was completed and listed for sale for \$119,000, sold to a LMMH75% Household and closed on 9/19/11 for \$114,000.

7)935 175th Street was completed and listed for sale for \$104,000, sold to a LIH25% Household and closed on 10/31/11 for \$104,000

8)7338 Magoun Avenue was completed and listed for sale for \$132,000, sold to a LIH 25% Household and closed on 2/3/13. 9)7228 Wicker Avenue was completed and listed for sale for \$132,000, sold to a LMMH 75% Household and closed on 9/24/12. 10)6411 Forest Avenue was completed and listed for sale on 8/31/12,sold to a LMMH75% Household and closed on 12/20/12. 11)1621 173rd Place was completed and listed for sale for \$133,500, sold to a LMMH75% Household for \$133,500 and closed on 12/23/11.

12)6324 Nebraska Avenue was completed, and listed for sale \$81,100, sold to a LIH25% Household and closed on 1/27/12. 13)4019 Johnson Avenue was completed and listed for sale for \$102,500, sold to a LMMH75% Household and closed on 12/23/11 for \$102,500.

14)7218 Monroe Avenue was completed and listed for sale for \$109,000, sold to a LMMH75% Household and closed on 4/13/11 for \$109,000.

15)937 174th Place was completed and listed for sale for \$99,500, sold to a LIH25% Household and closed on 6/4/12 for \$99,500.

16)7004 Magoun Avenue was completed and sold for \$123,500 to a LMMH75% Household for the price of \$123,500 and closed on 2/5/13.

17)912 Mulberry Street has its Abatement completed, the Rehab Bid awarded, and the Rehab Process scheduled to begin on 5/15/13.

18)1748 Davis Avenue has the Abatement and the Rehab Bids awarded. The property has a pending sales contract with a LMMH75% Household with an &ldquoAs Completed&rdquo value of \$134,000. The property has an estimated completion and closing date of 6/1/13.

19)842 176th Street has its abatement completed and is currently in the Rehab Process with an anticipated completion date of 5/15/13.

At this time, all NSP Abatement and Rehab contracts are dependent on funding through Program Income derived from the sales proceeds of the completed NSP houses being sold. As funds are received, contracts are executed and Letters to Proceed issued.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	1	15/12
	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	1	15/12

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	15/12	15/12	100.00
Activity Locations							
Address		City	County	S	tate	Zip	Status / Accept



7004 Magoun Ave

Hammond

46324-2212 Match / Y

Indiana

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 - 5.1

Activity Title: Acquisition/Rehab of Foreclosed Properties

Activitiy Category:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-5

Projected Start Date:

04/01/2009

Benefit Type:

Direct (HouseHold)

National Objective:

NSP Only - LH - 25% Set-Aside

Activity Status:

Under Way

Project Title:

ACQUISITION-REHABILITATION OF FORECLOSED.

Projected End Date:

03/31/2014

Completed Activity Actual End Date:

Responsible Organization:

City of Hammond

Overall	Jan 1 thru Mar 31, 2013	To Date
Total Projected Budget from All Sources	N/A	\$4,853,871.31
Total Budget	\$0.00	\$4,853,871.31
Total Obligated	\$0.00	\$5,276,969.34
Total Funds Drawdown	\$254,994.63	\$3,764,982.78
Program Funds Drawdown	\$0.00	\$2,160,054.81
Program Income Drawdown	\$254,994.63	\$1,604,927.97
Program Income Received	\$288,874.95	\$1,389,175.06
Total Funds Expended	\$270,461.62	\$3,764,982.78
City of Hammond1	\$270,461.62	\$3,764,982.78
Match Contributed	\$0.00	\$0.00

Activity Description:

The City will use funds to rehabilitate foreclosed, vacant properties into affordable housing within target areas. At least \$965,118.37 will be used for the purchase and rehabilitation of properties that will benefit households whose incomes do not exceed 50% of the area median income in order for this activity to meet the NSP statutory requirements, That 25% (\$965,118.37) of NSP funds are to serve those at or below 50% of AMI, The City of Hammond will ensure the property that is rehabilitated will be secured by deed restrictions to for all units to comply with the affordability periods of the HOME Program (24 CFR 92.252(e) for rental and 92.254(a)(4) for homebuyer). Homes will be bought at a minimum discount of one percent from the appraised value.

Location Description:

Vacant foreclosed properties throughout the City. Specific addresses yet to be determined.

Activity Progress Narrative:

Through 3/31/13 26 activity locations had been acquired by the City of Hammond.

1)6351 Monroe Avenuei was completed and listed for sale for \$92,500, sold to a LI25% Household and closed on 8/4/11 for \$92,500.

2)4135 Towle Avenue was completed and listed for sale for \$102,500, sold to a LI25% Household and closed on 9/22/11 for \$102,500.

3)1242 177th Place was completed and listed for sale for \$95,500, sold to a LI25% Household and closed on 8/3/11 for \$95,500.

4)6334 Tennessee Avenue was completed and listed for sale for \$92,500. The property was re-appraised to determine its current Fair Market Value and re- listed at the updated value of \$83,500. The property was to a LI25% Household and closed on 2/20/13 for \$83,500.

5)6750 Forestdale Avenue was completed and listed for sale for \$116,000, sold to a LMMH75% Household and closed on



8/19/11 for \$116,000.

6)3815 165th Street was completed and listed for sale for \$92,500, sold to a LI25% Household and closed on 5/16/12 for \$92,500.

7)6823 Parrish Avenue was completed and listed for sale for \$91,000, sold to a LMMH75% Household and closed on 9/29/11 for \$91,000.

8)1107 Morris Street was completed and listed for sale for \$82,500, sold to a LI25% Household and closed on 1/27/12 for \$82,500.

9)7339 Howard Avenue was completed and listed for sale for \$97,500. The property was re-appraised on 10/20/12 to determine its current Fair Market Value and is currently listed at the updated value of \$92,500.

10)7221 Missouri Avenue was completed and listed for sale for \$96,500, sold to a LI25% Household and closed on 5/29/12 for \$96,500.

11)5624 Beall Avenuei was completed and listed for sale for \$73,000 and has an executed Purchase Agreement with a LIH 25% Household Buyer with an expected closing of 5/31/13.

12)6146 Ray Street was completed and listed for sale for \$81,500. On 7/27/12 the property was sold to a buyer who although receiving a Mortgage Loan preapproval could not obtain financing. The property has been re-appraised and re-listed for sale at due to a market re-evaluation for \$78,000 and has a prospective buyer for \$78,000. The buyer is awaiting the completion of water damage repairs prior to executing the Purchase Agreement.

13)4930 Ash Avenue has the Abatement process completed and currently is in the in the process of rehabilitation.

14)2707 162nd Place was completed and listed for sale for \$88,000, sold to a LMMH75% Household and closed on 7/11/12 for \$88,000.

15)1321 Indiana Street has the Abatement process completed and is currently in the process of rehabilitation.

16)3018 Crane Avenue has the Abatement process completed and is currently in the process of rehabilitation.

17)6631 Missouri Avenue was completed and listed for sale for \$82,000, sold to a LMMH75% Household and closed on 12/19/11 for \$80,000.

18)6712 Colorado Avenue has the Abatement process completed and is in the process of rehabilitation.

19) 1013-15 May Street is listed for sale for \$115,000.

20)933 170th Place was completed listed for sale for \$84,500, sold to a LIH25% Household and closed on 6/5/12 for \$84,500.

21)1128 Mulberry Street has been pre-sold for \$116,500 to a LIH25% Household and closed on 1/25/13 for \$116,500.

22)7038 Lyman Avenue has had the Abatement process completed with the Rehabilitation process initiated.

23)824 Wilcox Street has the Abatement process completed and is awaiting for the process of rehabilitation to be initiated.

24)537 Hoffman Street is currently in the process of Abatement.

25)4615 Johnson Avenue is currently in the process of Abatement.

26)223 Williams Street is currently in the process of Abatement Clearance Reviews.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	12/21
# ELI Households (0-30% AMI)	0	0/0
	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	12/21

Beneficiaries Performance Measures

	Th	This Report Period		Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total Lo	ow/Mod%
# of Households	2	0	2	13/21	1/0	14/21	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found



Other Funding Sources Amount

No Other Funding Sources Found Total Other Funding Sources



Grantee Activity Number: NSP - 6.1

Activity Title: Administration

Activity Category: Activity Status:

Administration Under Way

Project Number: Project Title:

NSP-6 ADMINISTRATION OF THE NSP PROGRAM

Projected End Date:

03/31/2014

Completed Activity Actual End Date:

National Objective: Responsible Organization:

N/A City of Hammond

Overall	Jan 1 thru Mar 31, 2013	To Date
Total Projected Budget from All Sources	N/A	\$451,864.92
Total Budget	\$0.00	\$451,864.92
Total Obligated	\$0.00	\$451,864.92
Total Funds Drawdown	\$0.00	\$444,424.23
Program Funds Drawdown	\$0.00	\$376,625.07
Program Income Drawdown	\$0.00	\$67,799.16
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$490,838.05
City of Hammond1	\$0.00	\$490,838.05
Match Contributed	\$0.00	\$0.00

Activity Description:

Projected Start Date:

04/01/2009

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Benefit Type:

The City will pay for staff and other delivery costs to ensure the NSP program is run effectively and satisfies all federal requirements.

Location Description:

Not Applicable for Administration

Activity Progress Narrative:

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

To further promote the City of Hammond NSP, NSP Staff has continued to appear at various events and meetings including the Monthly Mayor&rsquos Night Out and other events sponsored by the City and local community organizations with City of Hammond NSP staff speaking at the events explaining NSP and its results to date. NSP property location maps, program description, and pamphlets are distributed to all attendees. NO federal or NSP funding was utilized for these efforts. NSP has also been advertised in a local &Idquofree&rdquo news publication, the Mayor&rsquos Community Connection News Letter, as well as through a number of pamphlets and brochures distributed at each of the events. The Mayor&rsquos Task Force on Housing has provided funding for the production of a brochure to include NSP. The most recent event that NSP staff participated in was the City ofHammond Pampered Women&rsquos Show held on 3/23/13 &ndash 3/24/13. The most productive source of marketing the City of Hammond&rsquos NSP has been through the Home-Owner Education classes conducted by staff of the Hammond Housing Authority which re-instituted its classes in 12/12. The classes are conducted at no cost to the attendees.



Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

Address	City	County	State	Zip	Status / Accept
6334 Tennessee Ave	Hammond		Indiana	46323-1933	Match / Y
1128 Mulberry St	Hammond		Indiana	46324-1626	Match / Y

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found Total Other Funding Sources

