

Grantee: Hammond, IN

Grant: B-08-MN-18-0006

October 1, 2014 thru December 31, 2014 Performance



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 Award Amount:

\$3,860,473.00

Grant Status:

Active

QPR Contact:

Dennis Radowski

LOCCS Authorized Amount:

\$3,860,473.00

Estimated PI/RL Funds:

\$4,496,420.00

Total Budget:

\$8,356,893.00

Disasters:**Declaration Number**

No Disasters Found

Narratives**Areas of Greatest Need:**

After reviewing the data listed in Section A of this application, staff has determined that ALL areas of the City except census tract 040300-block group 5 as described on page 3 face a high risk of destabilization due to the foreclosure crisis. HUD has assigned a high risk score to 86 of the 87 census block groups in Hammond (scoring 9 or 10 out of a scale of 10).

Distribution and and Uses of Funds:

Neighborhood Stabilization Program (NSP) funds are needed to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The City will use the NSP funds to acquire, demolish, rehabilitate or otherwise redevelop foreclosed, abandoned, and vacant properties in areas of greatest need. The City will also use NSP funds to provide financing to income eligible homebuyers to acquire redeveloped properties.

Definitions and Descriptions:**Low Income Targeting:****Acquisition and Relocation:****Public Comment:****Overall****Total Projected Budget from All Sources****This Report Period**

N/A

To Date

\$8,331,776.11

Total Budget

\$0.00

\$8,331,776.11

Total Obligated

\$0.00

\$7,760,769.46

Total Funds Drawdown

\$94,419.52

\$7,372,257.46

Program Funds Drawdown

\$0.00

\$3,860,473.00

Program Income Drawdown

\$94,419.52

\$3,511,784.46



Program Income Received	\$94,419.52	\$3,511,784.46
Total Funds Expended	\$345,953.98	\$7,977,200.20
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	\$444,437.23
Limit on State Admin	\$0.00	\$444,437.23

Progress Toward Activity Type Targets

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	\$965,118.25	\$5,276,969.34

Overall Progress Narrative:

Through 12/30/14, 40 City of Hammond NSP Properties have been completed, sold, and closed for the benefit of HUD-eligible home buyers. The City of Hammond NSP Property closed sales reflect diversity among those purchasing the properties: Head of Household, Single Female-17, Single Male-12; Ethnicity, Hispanic or Latino-11, Not Hispanic or Latino-27; Race, White-26, Black/African American-13 Asian- 1. Of all NSP 1 funds drawn through 12/30/14 total \$7,372,257 with \$4,801,466 (65.97%) being drawn or allocated for expenses related to properties sold or to be sold for the benefit of LIH (25%) households. Total Expenditures paid by the City of Hammond, and not yet drawn total 7,623,791.92

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 1/12/15 The City of Hammond NSP has received \$3,511,784.46 in Program Income through the sales of its completed NSP properties to HUD Income-Qualified Households, all of which has been drawn through that date. Program Income represents 90.97% of the Grant Amount appropriated to the City of Hammond's NSP 1. With 190.97% of its total NSP 1 Funds (Grant Amount plus Program Income) Drawn, the City of Hammond is among the top 3% of all 307 NSP Fund Recipients in that category. It should be noted that the City of Hammond has advanced funding in the amount of \$251,534.46 for the purpose of rehab and sale of NSP1 properties. As properties are sold, Program income is utilized to offset the funds advanced.

Through 12/30/14 the City of Hammond has acquired 45 properties through its NSP 1 funding. To date of the 45 acquired properties: all 45 have Abatement completed and all have achieved an Environmental Clearance. Of those 45 properties, 40 have Rehab completed with appropriate Environmental Clearances obtained, had been listed for sale, sold, and closed. 23 properties (58% of the total sold) have been sold to LMMH 75% Households and 17 properties (42%) to LIH 25% Households).

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 40 buyers have opted to utilize the Affordability Assistance Allowance with their purchases. It should be noted that no buyer of a 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.

Due to the demand for and sale of NSP properties, Staff has not continued discussions with Hammond Housing Authority (HHA) representatives for a Contingent Activity to address use of NSP properties as Lease with Option To Purchase, specifically to the LIH 25% Allocation. Due to the relatively high demand for NSP properties, there are no intentions to Lease/Rent NSP properties at this time.

United Neighborhoods Inc., a certified CHDO in the City of Hammond, continues to sponsor Home Owner Education Work Shops on a monthly basis. The Work Shop classes are widely promoted and advertised as they have a source of prospective buyers for NSP properties as well as properties acquired through conventional methods. These classes are being conducted at no cost to the attendees, as well as at no cost to the City of Hammond NSP. Recently, over the last 3-4 months, typically between 15 and 20 prospective Hammond home owners attend each Work Shop. The Work Shops have been a source for NSP Property buyers.

City of Hammond NSP Staff has met with and continues to communicate with representatives from 21 local Mortgage Lenders. To date 21 Lending Institutions have agreed to allow mortgage applicants to utilize the AAA; Mortgage Loans to NSP property purchasers have been made by 17 of those lenders.

5/3 Bank, A & M Mortgage, Lake Mortgage, Centier Bank, BMO Harris Bank, First Financial Bank, PNC Mortgage, Guaranteed Rate, Gateway Funding, 1stMortgage Corporation, Lake Bank, Citizens Financial, Select Home Mortgage, Horizon Bank, CitiBank, Chase Bank, National Fidelity Mortgage Inc., Sagamore Home Mortgage, Cole Taylor Mortgage, Primary Residential Mortgage, and Peoples' Bank. Lender's representatives have reviewed NSP documentation, including that of Hammond's NSP Affordability Assistance Allowance, and found it acceptable to their loan programs. Lenders were also given an opportunity to tour and inspect Hammond's 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 21 Lending Institutions specifically in regard to NSP. To date all Lending Institutions have agreed to allow mortgage applicants to utilize the AAA; Mortgage Loans to NSP property purchasers have been made by 17 of those lenders. NSP staff has also met and become a member of the Northwest Indiana Reinvestment Alliance, a Not For Profit Organization with a membership consisting primarily of local bank representatives.

'Northwest Indiana Reinvestment Alliance is to assist and promote active participation from area housing and lending providers, community groups and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low-to-moderate income and minority residents.'

In cooperation with the City of Hammond The Mayor's Housing Task Force, with information provided by City of Hammond NSP staff, updates a City-wide mapping system reflecting a detailed progress of its NSP. Details of the progress with NSP, as well as any impediments, are detailed to the Task Force participants. In addition to Lenders, City of Hammond NSP Staff has also met with real estate firms to explain and promote the City of Hammond NSP. Year to Date (1/2014 – 12/2014) scheduled foreclosures in Hammond for 2014 total 473 (1.44% of the total Housing Units in Hammond). Comparatively speaking, the scheduled Lake County Sheriff's Sale for Foreclosed Properties through from 1/2013 through 12/2013, the City of Hammond has had a total 726 properties (2.20% of the total Housing Units in Hammond) scheduled for foreclosure sale proceedings Current Quarter Sales Activity: 10/10/14 – 223 Williams Street, completed and sold to a HUD Income-qualified LMMHI-75% Household for \$107,500, with Net Proceeds of \$94,419.52.

Effective 11/6/2014, United Neighborhoods Inc. the certified Community Housing Development Organization (CHDO) for the City of Hammond is the approved Sub Recipient of the NSP1 and NSP3 Programs for the City of Hammond.

Project Summary

Project #, Project Title

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
NSP-1, Financing Mechanisms for Purchase and	\$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	\$2,184,706.28
NSP-6, ADMINISTRATION OF THE NSP PROGRAM	\$0.00	\$451,864.92	\$376,625.07



Activities

Project # / Title: NSP-2 / ACQUISITION-REHABILITATION OF FORECLOSED

Grantee Activity Number: NSP - 2.1

Activity Title: ACQUISITION-REHABILITATION

Activity 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 Hammond1

Overall	Oct 1 thru Dec 31, 2014	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	\$0.00	\$1,561,633.34
Total Funds Expended	\$0.00	\$2,127,241.94
City of Hammond1	\$0.00	\$2,127,241.94
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 12/30/14 all 19 LMMH75% activity locations had been acquired by the City of Hammond. All 19 Properties that were initially identified as LMMH75% properties have been sold and closed. The 19 properties acquired through the LMMH 75% Allocation are:



- 1)7505 Magnolia Avenue, completed/listed for sale at \$113,500, sold to a LMMH75% Household for \$113,500, closed 4/13/11
- 2)6928 Magoun Avenue, completed/listed for sale at \$90,000, sold to a LMMH75% Household for \$90,000, closed 4/28/11
- 3)3918 Henry Avenue, completed/listed for sale at \$84,000, sold to a LMMH75% Household for \$84,000, closed 7/25/11
- 4)6918 Jackson Avenue, completed/listed for sale at \$95,000, sold to a LMMH75% Household for \$95,000, closed 8/4/11
- 5)6229 Rev. Burns Drive, completed/listed for sale at \$114,000, sold to a LMMH75% Household for \$114,000, closed 9/19/11
- 6)6513 Idaho Avenue, completed/listed for sale at \$119,000, sold to a LMMH75% Household for \$115,000, closed on 11/7/11
- 7)935 175th Streetcompleted/listed for sale at \$104,000, sold to a LIH25% Household for \$104,000 and closed on 10/31/11
- 8)7338 Magoun Avenue, completed/listed for sale at \$132,000, sold to a LIH 25% Household for \$132,000, closed on 2/3/13
- 9)7228 Wicker Avenue, completed/listed for sale at \$132,000, sold to a LMMH 75% Household for \$132,000, closed on 9/24/12
- 10)6411 Forest Avenue, completed/listed for sale at \$115,000, sold to a LMMH75% Household for \$115,000, closed on 12/20/12
- 11)1621 173rd Placecompleted/listed for sale at \$133,500, sold to a LMMH75% Household for \$133,500, closed on 12/23/11
- 12)6324 Nebraska Avenue, completed/listed for sale at \$81,100, sold to a LIH25% Household for \$81,000, closed on 1/27/12
- 13)4019 Johnson Avenue, completed/listed for sale at \$102,500, sold to a LMMH75% Household for \$102,500, closed on 12/23/11
- 14)7218 Monroe Avenue, completed/listed for sale at \$109,000, sold to a LMMH75% Household for \$109,000, on 4/13/11
- 15)937 174th Place, completed/listed for sale at \$99,500, sold to a LIH25% Household for \$99,500, closed on 6/4/12
- 16)7004 Magoun Avenue, completed/sold at \$123,500 to a LMMH 75% Household for \$123,500, closed on 2/5/13
- 17)1748 Davis Avenue, completed/sold at \$134,000 to a LMMH 75% Household for \$123,500, closed on 12/16/13
- 18)842 176th Street, completed/listed for sale at \$105,500, sold to a LIH25% Household for \$105,500, closed on 12/10/13
- 19)912 Mulberry Street, completed/listed for sale at \$108,000, sold to a LMMH 75% Household for \$105,500, closed on 5/19/14

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	33/12
#Additional Attic/Roof Insulation	0	18/12
#High efficiency heating plants	0	18/12
#Efficient AC added/replaced	0	18/12
#Replaced thermostats	0	18/12
#Replaced hot water heaters	0	18/12
#Refrigerators replaced	0	18/12
#Clothes washers replaced	0	18/12
#Sites re-used	0	18/12
#Units deconstructed	0	4/3

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	18/12
# of Singlefamily Units	0	18/12



Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	0/0	18/12	18/12	100.00
# Owner Households	0	0	0	0/0	18/12	18/12	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	

Activity Supporting Documents

Document NSP 1 Property Tracking Report 12 30 14.xls

Document NSP 3 FC MAPS 2014 01 19 15.pdf

Document NSP FC REPORTS 2014 01 28 15.pdf

Document NSP Weekly Update 01 12 15.xlsx

Project # / Title: NSP-5 / ACQUISITION-REHABILITATION OF FORECLOSED,

Grantee Activity Number: NSP - 5.1

Activity Title: Acquisition/Rehab of Foreclosed Properties

Activity 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 Hammond1



Overall	Oct 1 thru Dec 31, 2014	To Date
Total Projected Budget from All Sources	N/A	\$5,276,969.34
Total Budget	\$0.00	\$5,276,969.34
Total Obligated	\$0.00	\$5,276,969.34
Total Funds Drawdown	\$94,419.52	\$4,895,885.03
Program Funds Drawdown	\$0.00	\$2,184,706.28
Program Income Drawdown	\$94,419.52	\$2,711,178.75
Program Income Received	\$94,419.52	\$1,950,151.12
Total Funds Expended	\$345,953.98	\$5,359,120.21
City of Hammond1	\$345,953.98	\$5,359,120.21
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 12/30/14, 26 activity locations had been acquired by the City of Hammond with 21 having been sold and closed:

- 1)6351 Monroe Ave, completed/listed for sale at \$92,500, sold to a LI25% Household for \$92,500, closed 8/4/11
- 2)4135 Towie Ave, completed/listed for sale at \$102,500, sold to a LI25% Household for \$102,500, closed 9/22/11
- 3)1242 177th Pl, completed/listed for sale at \$95,500, sold to a LI25% Household for \$95,500, closed 8/3/11
- 4)6334 Tennessee Ave, completed/listed for sale at \$92,500, sold to a LI25% Household for \$83,500 (updated re-appraised value), closed 2/20/13
- 5)6750 Forestdale Ave, completed/listed for sale at \$116,000, sold to a LMMH75% Household for \$116,000, closed 8/19/11
- 6)3815 165th St, completed/listed for sale at \$92,500, sold to a LI25% Household for \$92,500, closed 5/16/12.
- 7)6823 Parrish Ave, completed/listed for sale at \$91,000, sold to a LMMH75% Household for \$91,000, closed 9/29/11
- 8)1107 Morris St, completed/listed for sale at \$82,500, sold to a LI25% Household for \$82,500, closed 1/27/12
- 9)7339 Howard Ave, completed/listed for sale at \$82,000, sold to a LIH75% Household, for \$82,000, closed 5/30/14
- 10)7221 Missouri Ave, completed//listed for sale at \$96,500, sold to a LI25% Household for \$96,500, closed 5/29/12
- 11)5624 Beall Ave, completed/listed for sale at \$69,500, sold to a LMMH 75% Household for \$69,500, and closed 9/5/13
- 12)6146 Ray St, completed/listed for sale at \$81,500, re-appraised and re-listed for the Fair Market Value of \$78,000, sold to a LIH25% Household, for \$78,000, closed 8/9/13
- 13)4930 Ash Ave, completed/listed for sale at \$86,000, sold to a LIH75% Household, for \$86,000, closed 1/29/14
- 14)2707 162nd Pl, completed/listed for sale for sale at \$88,000, sold to a LMMH75% Household for \$88,000, closed 7/11/12
- 15)1321 Indiana St, completed/listed for sale at \$64,000, sold to a LIH25% Household for \$64,500, closed 4/22/14
- 16)3018 Crane Pl, completed/ listed for sale at \$97,500, sold to a LMMH75% Household for \$97,500, closed 10/17/13
- 17)6631 Missouri Ave, completed/listed for sale at \$82,000, sold to a LMMH75% Household for \$80,000, closed 12/16/11
- 18)6712 Colorado Ave, Abatement process completed, in the process of rehabilitation, awaiting continued rehabilitation due to funding constraints
- 19) 1013-15 May St, completed/listed for sale at \$115,000, sold to a LIH25% Household for an updated Fair Market



Value of \$100,000, closed 10/23/13

20)933 170th St, completed/listed for sale at \$84,500, sold to a LIH25% Household for \$84,500, closed 6/5/12

21)1128 Mulberry St, completed/listed for sale at \$116,500, sold to a LI25% Household, closed 1/25/13

22)7038 Lyman Ave, Abatement process completed, property Cleared, Rehabilitation process initiated, rehabilitation delayed due to funding constraints

23)824 Wilcox St, Abatement process completed, property Cleared,,rehabilitation delayed due to funding constraints

24)537 Hoffman St, Abatement process completed, property Cleared, rehabilitation delayed due to funding constraints

25)4615 Johnson Ave, Abatement process completed, property Cleared, rehabilitation delayed due to funding constraints

26)223 Williams St, completed/listed for sale at \$107,500, sold to a LIH75% Household, closed 10/10/14

Currently all Rehab Projects for NSP 1 properties are initiated upon the sales of existing completed properties. All Grant funding has been utilized, and the funding of the Rehab process of the remaining houses is solely dependent upon Program Income

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	34/21
#Additional Attic/Roof Insulation	0	21/21
#High efficiency heating plants	0	22/21
#Efficient AC added/replaced	0	23/21
#Replaced thermostats	0	23/21
#Replaced hot water heaters	0	23/21
#Refrigerators replaced	0	23/21
#Clothes washers replaced	0	23/21
#Sites re-used	0	23/21
#Units deconstructed	0	4/12
# ELI Households (0-30% AMI)	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	22/21
# of Singlefamily Units	0	22/21

Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	17/21	4/0	21/21	100.00
# Owner Households	0	0	0	17/21	4/0	21/21	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

Project # / Title: NSP-6 / ADMINISTRATION OF THE NSP PROGRAM

Grantee Activity Number:	NSP - 6.1
Activity Title:	Administration

Activity Category:

Administration

Activity Status:

Under Way

Project Number:

NSP-6

Project Title:

ADMINISTRATION OF THE NSP PROGRAM

Projected Start Date:

04/01/2009

Projected End Date:

03/31/2014

Benefit Type:

()

Completed Activity Actual End Date:

National Objective:

N/A

Responsible Organization:

City of Hammond

Overall	Oct 1 thru Dec 31, 2014	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	\$444,437.23
Program Funds Drawdown	\$0.00	\$376,625.07
Program Income Drawdown	\$0.00	\$67,812.16
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:

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:



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 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 "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. NSP Staff have also been requested to speak at the HUD-approved Home Ownership workshops. These speaking engagements have generated interest in NSP by the participants resulting in a number of prospective NSP property buyers. Included in the past quarter's speaking engagements have been 3 Home Buyer Workshops sponsored by United Neighborhoods Inc. Each workshop was attended by 15-20 prospective Home Buyers at no cost to them

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources

Amount

No Other Funding Sources Found

Total Other Funding Sources
