

Action Plan

Grantee: Hammond, IN

Grant: B-08-MN-18-0006

LOCCS Authorized Amount:	\$ 3,860,473.00
Grant Award Amount:	\$ 3,860,473.00
Status:	Reviewed and Approved
Estimated PI/RL Funds:	\$ 4,496,420.00
Total Budget:	\$ 8,356,893.00

Funding Sources

Funding Source

Sale of 223 Williams Street

Funding Type

Program Income

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:



Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
NSP-1	Financing Mechanisms for	NSP - 1.1	FINANCING MECHANISMS
NSP-2	ACQUISITION-REHABILITATION OF	NSP - 2.1	ACQUISITION-REHABILITATION
NSP-3	Land Banking	NSP - 3.1	Land Banking
NSP-4	DEMOLITION OF BLIGHTED	NSP - 4.1	Demolition
NSP-5	ACQUISITION-REHABILITATION OF	NSP - 5.1	Acquisition/Rehab of Foreclosed Properties
		NSP - 5.2	Redevelopment - LMMI
NSP-6	ADMINISTRATION OF THE NSP	NSP - 6.1	Administration



Activities

Project # / NSP-1 / Financing Mechanisms for Purchase and

Grantee Activity Number: NSP - 1.1
Activity Title: FINANCING MECHANISMS

Activity Type:

Homeownership Assistance to low- and moderate-income

Project Number:

NSP-1

Projected Start Date:

04/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:

Under Way

Project Title:

Financing Mechanisms for Purchase and

Projected End Date:

03/31/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 0.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

Owner Households

of Households

Total	Low	Mod	Low/Mod%
			0.0
			0.0

Proposed Accomplishments

of Housing Units

Total

Activity is being carried out by

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

City of Hammond1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Hammond1

Organization Type

Unknown

Proposed Budget

\$ 0.00



Location Description:

Properties will be located throughout the City in designated areas of greatest need.

Activity Description:

Funds will be used to provide financial assistance to income eligible homebuyers to purchase redeveloped properties.

Environmental Assessment:

Environmental None

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

Grantee Activity Number:	NSP - 2.1
Activity Title:	ACQUISITION-REHABILITATION

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-2

Projected Start Date:

04/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:

Under Way

Project Title:

ACQUISITION-REHABILITATION OF

Projected End Date:

03/31/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 2,602,941.85

**Most Impacted and
Distressed Budget:** \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 2,602,941.85

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries	Total	Low	Mod	Low/Mod%
# Owner Households	12		12	100.00
# of Households	12		12	100.00

Proposed Accomplishments	Total
# of Singlefamily Units	12
# of Housing Units	12
#Units deconstructed	3
#Sites re-used	12
#Clothes washers replaced	12
#Refrigerators replaced	12
#Light fixtures (outdoors) replaced	24
#Light Fixtures (indoors) replaced	120
#Replaced hot water heaters	12
#Replaced thermostats	12
#Efficient AC added/replaced	12
#High efficiency heating plants	12
#Additional Attic/Roof Insulation	12
# of Properties	12

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hammond¹

Proposed budgets for organizations carrying out Activity:

Responsible Organization	Organization Type	Proposed Budget
City of Hammond ¹	Unknown	\$ 1,300,000.00

Location Description:

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

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.

Environmental Assessment:

Environmental None

Project # / NSP-3 / Land Banking

Grantee Activity Number: NSP - 3.1
Activity Title: Land Banking

Activity Type:

Land Banking - Acquisition (NSP Only)

Project Number:

NSP-3

Projected Start Date:

04/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:

Under Way

Project Title:

Land Banking

Projected End Date:

03/31/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 0.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 0.00

Benefit Report Type:

NA

Proposed Accomplishments

of Housing Units

of Properties

Total

Activity is being carried out by

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

City of Hammond1

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Hammond1

Organization Type

Unknown

Proposed Budget

\$ 0.00

Location Description:

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

Activity Description:

The City will purchase foreclosed homes in target areas. Homes will be bought at a minimum discount of fifteen percent from the appraised value. Properties will be held and maintained until redeveloped.

Environmental Assessment:**Environmental**

None

Project # / NSP-4 / DEMOLITION OF BLIGHTED STRUCTURES**Grantee Activity Number:**

NSP - 4.1

Activity Title:

Demolition

Activity Type:

Clearance and Demolition

Project Number:

NSP-4

Projected Start Date:

04/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:**Activity Status:**

Under Way

Project Title:

DEMOLITION OF BLIGHTED STRUCTURES

Projected End Date:

03/31/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:****Total Budget:**

\$ 0.00



Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Most Impacted and Distressed Budget:

\$ 0.00

Other Funds:

\$ 0.00

Total Funds:

\$ 0.00

Benefit Report Type:

NA

Proposed Accomplishments

Total

of Housing Units

of Properties

Activity is being carried out by

Yes

Activity is being carried out through:

Grantee Employees and Contractors

Organization carrying out Activity:

City of Hammond1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Hammond1

Organization Type

Unknown

Proposed Budget

\$ 0.00

Location Description:

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

Activity Description:

The City will demolish and clear structures that meet the definition of blighted included in this submission. This activity is not expected to benefit households below 50% of the area median income. After clearance, some properties may be redeveloped.

Environmental Assessment:

Environmental

None

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



Grantee Activity Number: NSP - 5.1
Activity Title: Acquisition/Rehab of Foreclosed Properties

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-5

Projected Start Date:

04/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

Activity Status:

Under Way

Project Title:

ACQUISITION-REHABILITATION OF

Projected End Date:

03/31/2014

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 5,276,969.34

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 5,276,969.34

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	21	21		100.00
# of Households	21	21		100.00

Proposed Accomplishments

	Total
# of Singlefamily Units	21
# of Housing Units	21
# ELI Households (0-30% AMI)	
#Units deconstructed	12
#Sites re-used	21
#Clothes washers replaced	21
#Refrigerators replaced	21
#Light fixtures (outdoors) replaced	42
#Light Fixtures (indoors) replaced	210
#Replaced hot water heaters	21
#Replaced thermostats	21
#Efficient AC added/replaced	21
#High efficiency heating plants	21
#Additional Attic/Roof Insulation	21
#Energy Star Replacement Windows	420



Activity is being carried out by

No

Activity is being carried out through:**Organization carrying out Activity:**

City of Hammond1

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Hammond1

Organization Type

Unknown

Proposed Budget

\$ 2,174,426.13

Location Description:

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

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.

Environmental Assessment:**Environmental**

None

Grantee Activity Number: NSP - 5.2
Activity Title: Redevelopment - LMMI

Activity Type:

Rehabilitation/reconstruction of residential structures

Project Number:

NSP-5

Projected Start Date:

04/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

Activity Status:

Under Way

Project Title:

ACQUISITION-REHABILITATION OF

Projected End Date:

03/31/2013

Project Draw Block Date by HUD:

Activity Draw Block Date by HUD:

Total Budget: \$ 0.00

Most Impacted and Distressed Budget: \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 0.00

Benefit Report Type:

Direct (Households)

Proposed Beneficiaries

of Households

Total

Low

Mod

Low/Mod%

0.0

Proposed Accomplishments

of Housing Units

of Properties

Total

Activity is being carried out by

No

Activity is being carried out through:

Organization carrying out Activity:

City of Hammond1

Proposed budgets for organizations carrying out Activity:

Responsible Organization

City of Hammond1

Organization Type

Unknown

Proposed Budget

\$ 0.00

Location Description:

Areas of greatest need



Activity Description:

Redevelop vacant properties into housing within target areas.

Environmental Assessment:

Environmental None

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

Grantee Activity Number: NSP - 6.1
Activity Title: Administration

Activity Type:

Administration

Project Number:

NSP-6

Projected Start Date:

04/01/2009

Project Draw Block by HUD:

Not Blocked

Activity Draw Block by HUD:

Not Blocked

Block Drawdown By Grantee:

Not Blocked

National Objective:

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

Activity Status:

Under Way

Project Title:

ADMINISTRATION OF THE NSP PROGRAM

Projected End Date:

03/31/2014

Project Draw Block Date by HUD:**Activity Draw Block Date by HUD:**

Total Budget: \$ 451,864.92

**Most Impacted and
Distressed Budget:** \$ 0.00

Other Funds: \$ 0.00

Total Funds: \$ 451,864.92

Benefit Report Type:

NA

Activity is being carried out by

No

Activity is being carried out through:**Organization carrying out Activity:**

City of Hammond1

Proposed budgets for organizations carrying out Activity:**Responsible Organization**

City of Hammond1

Organization Type

Unknown

Proposed Budget

\$ 386,047.35

Location Description:

Not Applicable for Administration

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.

Environmental Assessment:**Environmental**

None

Action Plan Comments:

- Reviewer - This plan has all of the funds budgeted that were allocated to Hammond. However, there is no activity set up that allocates 25 percent to the those that are 50 percent or below AMI. All of the funds (besides Admin) are budgeted for LMML.
- Reviewer - Rejected per grantee request - HAJ
- Reviewer - New budget and activity allocation approved. City de-obligated in order to move the budget around to reflect the 25% SA activity increase. City to go in re-enter obligations within the next business day to accurately reflect obligations to date. 8/28/10 - HAJ
- Reviewer - AB - action plan has been reviewed and approved to include increases due to PI.
- Reviewer - AB - action plan has been reviewed and approved to include additional changes due to PI.
- Reviewer - AB - action plan has been reviewed and approved for changes to Program Income (PI).

Reviewer - AB - action plan reviewed and approved for changes as grantee is aligning units from PI.

Reviewer - AB - reviewed and approved for changes related to additional PI.

Reviewer - AB - no changes made, grantee opened the action plan in error. Approved in advance of submission of QPR.

Action Plan History

Version	Date
B-08-MN-18-0006 AP#1	08/03/2010
B-08-MN-18-0006 AP#2	08/27/2010
B-08-MN-18-0006 AP#3	02/28/2012
B-08-MN-18-0006 AP#4	04/23/2012
B-08-MN-18-0006 AP#5	07/19/2012
B-08-MN-18-0006 AP#6	10/30/2013
B-08-MN-18-0006 AP#7	10/29/2014
B-08-MN-18-0006 AP#8	10/30/2019

