

# Action Plan

**Grantee:** Lake County, IN

**Grant:** B-08-UN-18-0002

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<b>LOCCS Authorized Amount:</b>	\$ 5,738,024.00
<b>Grant Award Amount:</b>	\$ 5,738,024.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 3,221,185.41
<b>Total Budget:</b>	\$ 8,959,209.41

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

The housing crisis in Northwest Indiana hit hardest in 5 of our 16 Entitlement Communities. As part of preparing to submit the Application, Lake County consulted a number of sources of information concerning housing, property foreclosures, sub prime loans, & prime loans & properties at risk of foreclosure. These sources included Lake County's Sheriff's sales from March 2007 thru November 2008, the HUD data provided for NSP, Foreclosure.com & Realty.com. The foreclosure data broke down the Lake County communities into 3 distinct groups of high, medium, & low rates of foreclosures. The communities of Merrillville, Crown Point, Hobart & Lake Station are all in the "high" rate category. These are communities which have experienced over 100 properties in Sheriff's sales since March 2007. The one exception is Highland - it showed up as "high"(over 300 units) in the HUD data, but only in the "medium" range in the Sheriff's sale data. Due to these communities "high" ratings of foreclosure, they are considered the areas of "greatest need". Lake County will target its NSP activities to the Towns of Merrillville & Highland, and to the Cities of Crown Point, Lake Station & Hobart during the initial 18 month execution period of the Program. As new foreclosure information becomes available, we will move into the "medium" category communities (over 50 properties at Sheriff's sale). This would include Griffith, Lowell, Schererville and Whiting.

### Distribution and and Uses of Funds:

Urban Lake County will use NSP funds to undertake the following eligible activities to begin recovery from the housing crisis in the targeted communities of Merrillville, Hobart, Highland, Lake Station, and Crown Point. 1)Acquisition/Rehab/ Resale - foreclosed units will be acquired, rehabilitated and sold to income eligible families. 2) Acquisition/Demolition/Redevelopment of units that would cost more to rehabilitate than the purchase price. 3) Provide financing for development of new rental housing for developmentally handicapped persons on vacant or foreclosed land. 4) Demolition of blighted structures in targeted areas.

### Definitions and Descriptions:

### Low Income Targeting:



**Acquisition and Relocation:**

**Public Comment:**

## Project Summary

<b>Project #</b>	<b>Project Title</b>	<b>Grantee Activity #</b>	<b>Activity Title</b>
9999	Restricted Balance		<i>No activities in this project</i>
NSP-1	Acquisition /Rehabilitation /Resale	NSP-1	Acquisition/Rehabilitation/Resale
NSP-2	Acquisition/Demolition/Redevelop	NSP-2	Acquisition/Redevelopment
NSP-3	Financing Mechanism	NSP-3A	102 N INDIANA STREET, CROWN POINT
		NSP-3B	7079 BROADWAY, MERRILLVILLE
		NSP-3C	6996 BROADWAY, MERRILLVILLE
		NSP-3D	6966-76 JACKSON COURT, MERRILLVILLE
NSP-4	Demolition	NSP-4	Demolition
NSP-5	Administration	NSP-5	Administration



# Activities

**Project # /** NSP-1 / Acquisition /Rehabilitation /Resale

**Grantee Activity Number:** NSP-1  
**Activity Title:** Acquisition/Rehabilitation/Resale

**Activity Type:**

Acquisition - general

**Project Number:**

NSP-1

**Projected Start Date:**

03/19/2009

**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 /Resale

**Projected End Date:**

12/31/2019

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 5,154,862.98

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 5,154,862.98

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
25			0.00

# of Households

25 0.00

# of Permanent Jobs Created

0.0

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

25

# of Housing Units

25

Total acquisition compensation to owners

# of Parcels acquired by admin settlement

# of Parcels acquired by condemnation

# of buildings (non-residential)

# of Properties

25



**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Lake County

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

**Responsible Organization**

Lake County

**Organization Type**

Local Government

**Proposed Budget**

\$ 5,154,862.98

**Location Description:**

Towns of Merrillville and Highland, and Cities of Crown Point, Hobart and Lake Station.

**Activity Description:**

Purchase and rehab homes and sell to individuals whose incomes do not exceed 120% of median.

**Environmental Assessment:** EXEMPT

**Environmental** None

**Project # / NSP-2 / Acquisition/Demolition/Redevelopment**

**Grantee Activity Number:** NSP-2  
**Activity Title:** Acquisition/Redevelopment

**Activity Type:**  
Acquisition - general

**Project Number:**  
NSP-2

**Projected Start Date:**  
03/19/2009

**Project Draw Block by HUD:**  
Not Blocked

**Activity Draw Block by HUD:**  
Not Blocked

**Block Drawdown By Grantee:**  
Not Blocked

**Activity Status:**  
Under Way

**Project Title:**  
Acquisition/Demolition/Redevelopment

**Projected End Date:**  
03/19/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 280,549.39



**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:** \$ 280,549.39

**Benefit Report Type:**

Direct (Households)

**Program Income Account:**

NSP-2

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Owner Households	1			0.00
# of Households	1			0.00
# of Permanent Jobs Created				0.0

**Proposed Accomplishments**

	<b>Total</b>
# of Singlefamily Units	1
# of Housing Units	1
Total acquisition compensation to owners	
# of Parcels acquired voluntarily	1
# of Parcels acquired by admin settlement	
# of Parcels acquired by condemnation	
# of buildings (non-residential)	
# of Properties	1

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Lake County

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
Lake County	Local Government	\$ 280,549.39

**Location Description:**

Towns of Merrillville and Highland, and Cities of Crown Point, Hobart and Lake Station targeted areas for our program.

**Activity Description:**

Acquisition/redevelopment of foreclosed, abandoned or vacant property that would require more funds to rehabilitate than demolish and rebuild.

To date one structure has been demolished, 229 N Court Street in Crown Point. Architectural design in process currently.



Environmental Assessment: EXEMPT

Environmental None

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**Project # / NSP-3 / Financing Mechanism**

**Grantee Activity Number:** NSP-3A  
**Activity Title:** 102 N INDIANA STREET, CROWN POINT

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-3

**Projected Start Date:**

03/19/2009

**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:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

05/01/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,367,430.36

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,367,430.36

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

Total	Low	Mod	Low/Mod%
4			0.00

# of Households

4			0.00
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**Proposed Accomplishments**

# of Properties

Total
1



**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

IN-PACT, INC.1

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

Responsible Organization	Organization Type	Proposed Budget
IN-PACT, INC.1	Unknown	\$ 1,309,837.03

**Location Description:**

IN-PACT will be looking in our targeted areas of the Towns of Merrillville and Highland, and cities of Crown Point, Hobart and Lake Station

**Activity Description:**

The County will provide a loan to IN-PACT a local non profit that provides rental housing for the developmentally disabled. IN-PACT will acquire vacant foreclosed or abandoned property for the construction of livable apartment buildings (units). Upon completion these units will be available to handicapped persons who are at or below 50% of AMI. Affordability will be assured by yearly monitoring of the new units, and the aforementioned mortgage on the property. Building will be administered by IN-Pact.

Property tax bill was due for payment

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number:** NSP-3B  
**Activity Title:** 7079 BROADWAY, MERRILLVILLE

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-3

**Projected Start Date:**

03/19/2009

**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:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

09/20/2011

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 546,604.07

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 546,604.07

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Renter Households	2	2		100.00
# of Households	2	2		100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Multifamily Units	2
# of Housing Units	2
# ELI Households (0-30% AMI)	2
Activity funds eligible for DREF (Ike Only)	
#Units $\checkmark$ other green	
#Units deconstructed	
#Sites re-used	1
#Units exceeding Energy Star	2
#Units with bus/rail access	2
#Low flow showerheads	2
#Low flow toilets	2
#Units with solar panels	
#Dishwashers replaced	2
#Clothes washers replaced	1
#Refrigerators replaced	2
#Light fixtures (outdoors) replaced	1





#Light Fixtures (indoors) replaced	8
#Replaced hot water heaters	2
#Replaced thermostats	2
#Efficient AC added/replaced	2
#High efficiency heating plants	2
#Additional Attic/Roof Insulation	1
#Energy Star Replacement Windows	2
# of Properties	1

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

IN-PACT, INC.2

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

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed Budget</b>
IN-PACT, INC.2	Non-Profit	\$ 544,283.42

**Location Description:**

Demolition and re-construction of 2 unit apartment building.

**Activity Description:**

The County will provide a loan to IN-PACT a local non profit that provides rental housing for the developmentally disabled. IN-PACT will acquire vacant foreclosed or abandoned property for the construction of livable apartment buildings (units). Upon completion these units will be available to handicapped persons who are at or below 50% of AMI. Affordability will be assured by yearly monitoring of the new units, and the aforementioned mortgage on the property. Building will be administered by IN-Pact.

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number:** NSP-3C  
**Activity Title:** 6996 BROADWAY, MERRILLVILLE

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-3

**Projected Start Date:**

03/19/2009

**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:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

10/08/2011

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 477,585.94

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 477,585.94

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Renter Households	4	4		100.00
# of Households	4	4		100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Multifamily Units	4
# of Housing Units	4
# ELI Households (0-30% AMI)	4
Activity funds eligible for DREF (Ike Only)	
#Units $\checkmark$ other green	
#Units deconstructed	
#Sites re-used	1
#Units exceeding Energy Star	
#Units with bus/rail access	4
#Low flow showerheads	4
#Low flow toilets	4
#Units with solar panels	
#Dishwashers replaced	4
#Clothes washers replaced	
#Refrigerators replaced	4
#Light fixtures (outdoors) replaced	16



#Light Fixtures (indoors) replaced	16
#Replaced hot water heaters	
#Replaced thermostats	4
#Efficient AC added/replaced	
#High efficiency heating plants	
#Additional Attic/Roof Insulation	
#Energy Star Replacement Windows	24
# of Properties	1

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

IN-PACT, INC.2

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

Responsible Organization	Organization Type	Proposed Budget
IN-PACT, INC.2	Non-Profit	\$ 473,804.47

**Location Description:**

Property located at 6969 Broadway in Merrillville. Remodeling construction of property into 4 units - 1 - 1 bedroom and 3 - 2 bedrooms

**Activity Description:**

The County will provide a loan to IN-PACT a local non profit that provides rental housing for the developmentally disabled. IN-PACT will acquire vacant foreclosed or abandoned property for the construction of livable apartment buildings (units). Upon completion these units will be to available to handicapped persons who are at or below 50% of AMI. Affordability will be assured by yearly monitoring of the new units, and the aforementioned mortgage on the property. Building will be administered by IN-Pact.

**Environmental Assessment:** COMPLETED

**Environmental** None



**Grantee Activity Number:** NSP-3D  
**Activity Title:** 6966-76 JACKSON COURT, MERRILLVILLE

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP-3

**Projected Start Date:**

02/02/2012

**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:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

07/01/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 517,104.52

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

**Other Funds:** \$ 0.00

**Total Funds:** \$ 517,104.52

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	3			0.00
# of Households	3			0.00

**Proposed Accomplishments**

# of Multifamily Units

# of Housing Units

**Total**

3

3

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

IN-PACT, INC.2

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

**Responsible Organization**

IN-PACT, INC.2

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 511,000.00

**Location Description:**



PROPERTY IS LOCATED AT 6966-76 JACKSON COURT, MERRILLVILLE

**Activity Description:**

THE PROPERTY WAS ACQUIRED THROUGH FORECLOSURE. IT CONTAINS ONE FOUR (4) BEDROOM UNIT AND TWO (2) - TWO (2) BEDROOM UNITS. IN-PACT WILL DO A COMPLETE REMODEL OF THE INTERIOR AND SIGNIFICANT EXTERIOR AND PROPERTY IMPROVEMENTS INCLUDING ROOF, FASCIA AND CONCRETE WALKS AND ENTRIES. THE PROPERTY WILL BE AVAILABLE FOR LEASE UPON COMPLETION.

**Environmental Assessment:** EXEMPT

**Environmental** None

**Project # / NSP-4 / Demolition**

**Grantee Activity Number:** NSP-4  
**Activity Title:** Demolition

**Activity Type:**  
Clearance and Demolition

**Project Number:**  
NSP-4

**Projected Start Date:**  
03/19/2009

**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

**Benefit Report Type:**  
Area Benefit (Survey)

**Activity Status:**  
Completed

**Project Title:**  
Demolition

**Projected End Date:**  
11/05/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 100,000.00  
**Most Impacted and Distressed Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 100,000.00

**Proposed Beneficiaries** **Total** **Low** **Mod** **Low/Mod%**



# of Persons 14 0.00

**Proposed Accomplishments**

**Total**

# of Singlefamily Units 14  
# of Housing Units 14  
Activity funds eligible for DREF (Ike Only)  
# of Non-business Organizations benefitting  
# of Businesses  
# of public facilities  
# of buildings (non-residential)  
# of Properties 14

**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees and Contractors

**Organization carrying out Activity:**

Lake County

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

**Responsible Organization**

Lake County

**Organization Type**

Local Government

**Proposed Budget**

\$ 100,000.00

**Location Description:**

Towns of Merrillville and Highland, and cities of Crown Point, Hobart and Lake Station

**Activity Description:**

Removal of blighted structures from targeted areas.  
Fourteen blighted structures have been demolished in Lake Station and Merrillville.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Project # / NSP-5 / Administration**

**Grantee Activity Number:** NSP-5  
**Activity Title:** Administration



**Activity Type:**

Administration

**Project Number:**

NSP-5

**Projected Start Date:**

03/19/2009

**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)

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

Administration

**Projected End Date:**

12/31/2019

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:****Total Budget:** \$ 514,455.66**Most Impacted and Distressed Budget:** \$ 0.00**Other Funds:** \$ 0.00**Total Funds:** \$ 514,455.66**Activity is being carried out by**

No

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

Lake County

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

Lake County

**Organization Type**

Local Government

**Proposed Budget**

\$ 514,455.66

**Location Description:**

N/A

**Activity Description:**

Payment of charges for planning and reasonable administration cost for the NSP Grant. These cost will include but not be limited to staff hours, oversight cost of program, consultant fees, legal fees, equipment and office supplies etc.... related to running the program.



**Environmental Assessment:** EXEMPT

**Environmental** None

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## Action Plan Comments:

- Reviewer - The Urban County Action Plan has been approved for the required 2008 Action Plan Substantial Amendment. The NSP-5 activity is an eligible and approved activity.
- Reviewer - The Urban County Action Plan has been approved for the required 2008 Action Plan Substantial Amendment. The NSP-5 activity is an eligible and approved activity.
- Reviewer - AB - Activities are consistent with the approved 2008 Action Plan Substantial Amendment.
- Reviewer - Action plan rejected by the request of the county to make corrections.
- Reviewer - Reviewed and approved - HAJ
- Reviewer - Reviewed and approved. NSP-3 activity budgeted at \$315,568.93 due to error in system. -HAJ
- Reviewer - Approved so grantee can submit QPR.
- Reviewer - AB - rejected so grantee can continue revisions to action plan. Submission was not complete.
- Reviewer - AB - approved so grantee can submit QPR. Once QPR is submitted, grantee will resume editing action plan.
- Reviewer - AB - Edits consisted of gramatical changes - no changes to the activities. Additional edits may be needed in the future due to program income.
- Reviewer - AB - some minor changes. The grantee is having issues understanding DRGR & program income and may have minor revisions in the future to correct program income issues. Approved so QPR can be submmitted.
- Reviewer - AB - minor changes. Grantee continues to have issues in DRGR and system information. Approved with the understanding additional revisions will be necessary.





- Reviewer - AB - minor changes as activities are completed. As activities are wrapped up, additional minor changes may be necessary.
- Reviewer - AB - One activity was closed that should have stayed open. Grantee made revisions and re-opened the activity.
- Reviewer - AB - reviewed and approved.
- Reviewer - AB - minor adjustment for PI. Reviewed and approved.
- Reviewer - AB - reviewed so grantee can submit their QPR timely. Minor changes and revisions.
- Reviewer - AB - reviewed and approved. Will inform the grantee about the three flags showing in the system and the need to address them.
- Reviewer - AB - approved. Only minor change to move funding from Admin into a project.

## Action Plan History

Version	Date
B-08-UN-18-0002 AP#1	04/30/2010
B-08-UN-18-0002 AP#2	09/30/2011
B-08-UN-18-0002 AP#3	01/27/2012
B-08-UN-18-0002 AP#4	04/23/2012
B-08-UN-18-0002 AP#5	07/23/2012
B-08-UN-18-0002 AP#6	09/28/2012
B-08-UN-18-0002 AP#7	11/16/2012
B-08-UN-18-0002 AP#8	11/16/2012
B-08-UN-18-0002 AP#9	01/14/2013
B-08-UN-18-0002 AP#10	02/21/2013
B-08-UN-18-0002 AP#11	04/22/2013
B-08-UN-18-0002 AP#12	01/22/2014
B-08-UN-18-0002 AP#13	04/28/2014
B-08-UN-18-0002 AP#14	06/20/2014
B-08-UN-18-0002 AP#15	06/30/2014
B-08-UN-18-0002 AP#16	03/30/2015
B-08-UN-18-0002 AP#17	09/12/2016
B-08-UN-18-0002 AP#18	01/29/2018
B-08-UN-18-0002 AP#19	04/26/2019
B-08-UN-18-0002 AP#20	11/18/2019



