

# Grantee: Lake County, IN

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

### January 1, 2021 thru March 31, 2021 Performance

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<b>Grant Number:</b> B-08-UN-18-0002	<b>Obligation Date:</b>	<b>Award Date:</b>
<b>Grantee Name:</b> Lake County, IN	<b>Contract End Date:</b> 03/19/2013	<b>Review by HUD:</b> Reviewed and Approved
<b>Grant Award Amount:</b> \$5,738,024.00	<b>Grant Status:</b> Active	<b>QPR Contact:</b> Timothy Brown
<b>LOCCS Authorized Amount:</b> \$5,738,024.00	<b>Estimated PI/RL Funds:</b> \$3,221,185.41	
<b>Total Budget:</b> \$8,959,209.41		

### Disasters:

#### Declaration Number

No Disasters 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:

Overall	This Report Period	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$8,958,592.92



<b>Total Budget</b>	\$0.00	\$8,958,592.92
<b>Total Obligated</b>	\$0.00	\$8,958,592.92
<b>Total Funds Drawdown</b>	\$0.00	\$8,957,686.30
<b>Program Funds Drawdown</b>	\$0.00	\$5,736,500.89
<b>Program Income Drawdown</b>	\$0.00	\$3,221,185.41
<b>Program Income Received</b>	\$0.00	\$3,221,185.41
<b>Total Funds Expended</b>	\$0.00	\$8,957,686.30
<b>HUD Identified Most Impacted and Distressed</b>	\$0.00	\$0.00
<b>Other Funds</b>	\$ 0.00	\$ 0.00
Match Funds	\$ 0.00	\$ 0.00
Non-Match Funds	\$ 0.00	\$ 0.00

### Funds Expended

<b>Overall</b>	<b>This Period</b>	<b>To Date</b>
IN-PACT, INC.1	\$ 0.00	\$ 1,367,430.36
IN-PACT, INC.2	\$ 0.00	\$ 1,541,294.53
Lake County	\$ 0.00	\$ 6,048,961.41

## Progress Toward Required Numeric Targets

<b>Requirement</b>	<b>Target</b>	<b>Projected</b>	<b>Actual</b>
<b>Overall Benefit Percentage</b>	99.99%	.00%	.00%
<b>Minimum Non Federal Match</b>	\$ .00	\$ .00	\$ .00
<b>Overall Benefit Amount</b>	\$8,443,909.27	\$ .00	\$ .00
<b>Limit on Public Services</b>	\$860,703.60	\$ .00	\$ .00
<b>Limit on Admin/Planning</b>	\$573,802.40	\$514,455.66	\$514,455.66
<b>Limit on Admin</b>	\$ .00	\$514,455.66	\$514,455.66
<b>Most Impacted and Distressed</b>	\$ .00	\$ .00	\$ .00
<b>Progress towards LH25 Requirement</b>	\$2,239,802.35		\$2,908,724.89

## Overall Progress Narrative:

We are working on closing out this grant. All of the activity have been completed and reported on. No monies were spent this quarter.

## Project Summary

<b>Project #, Project Title</b>	<b>This Report</b>	<b>To Date</b>	
	<b>Program Funds Drawdown</b>	<b>Project Funds Budgeted</b>	<b>Program Funds Drawdown</b>
NSP-1, Acquisition /Rehabilitation /Resale	\$0.00	\$5,154,862.98	\$3,258,853.87
NSP-2, Acquisition/Demolition/Redevelopment	\$0.00	\$280,549.39	\$280,309.39
NSP-3, Financing Mechanism	\$0.00	\$2,909,341.38	\$1,828,776.24
NSP-4, Demolition	\$0.00	\$100,000.00	\$99,945.00
NSP-5, Administration	\$0.00	\$514,455.66	\$268,616.39

## 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

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Acquisition /Rehabilitation /Resale

**Projected End Date:**

12/31/2019

**Completed Activity Actual End Date:**

**Responsible Organization:**

Lake County

Overall	Jan 1 thru Mar 31, 2021	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$5,154,862.98
<b>Total Budget</b>	\$0.00	\$5,154,862.98
<b>Total Obligated</b>	\$0.00	\$5,154,862.98
<b>Total Funds Drawdown</b>	\$0.00	\$5,153,956.36
<b>Program Funds Drawdown</b>	\$0.00	\$3,258,853.87
<b>Program Income Drawdown</b>	\$0.00	\$1,895,102.49
<b>Program Income Received</b>	\$0.00	\$3,160,433.17
<b>Total Funds Expended</b>	\$0.00	\$5,153,956.36
Lake County	\$0.00	\$5,153,956.36
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**Activity Description:**

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

**Location Description:**

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

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
<b># of buildings (non-residential)</b>	0	0/0
<b># of Parcels acquired by admin</b>	0	0/0
<b># of Parcels acquired by</b>	0	0/0



# of Parcels acquired	0	25/0
# of Properties	-1	24/25
Total acquisition compensation	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	-1	24/25
# of Singlefamily Units	-1	24/25

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent	0	0	0	0/0	0/0	0/0	0

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	3/0	21/0	24/25	100.00
# Owner	0	0	0	3/0	21/0	24/25	100.00

### Activity Locations

No Activity Locations found.

#### Other Funding Sources

No Other Funding Sources Found

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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Activity Supporting Documents: 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

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LMMI

**Program Income Account:**

NSP-2

**Activity Status:**

Under Way

**Project Title:**

Acquisition/Demolition/Redevelopment

**Projected End Date:**

03/19/2013

**Completed Activity Actual End Date:**

**Responsible Organization:**

Lake County

Overall	Jan 1 thru Mar 31, 2021	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$280,549.39
<b>Total Budget</b>	\$0.00	\$280,549.39
<b>Total Obligated</b>	\$0.00	\$280,549.39
<b>Total Funds Drawdown</b>	\$0.00	\$280,549.39
<b>Program Funds Drawdown</b>	\$0.00	\$280,309.39
<b>Program Income Drawdown</b>	\$0.00	\$240.00
<b>Program Income Received</b>	\$0.00	\$240.00
<b>Total Funds Expended</b>	\$0.00	\$280,549.39
Lake County	\$0.00	\$280,549.39
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**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.

**Location Description:**

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

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
<b>#Dishwashers replaced</b>	1	1/0



#Efficient AC added/replaced	1	1/0
# ELI Households (0-30% AMI)	1	1/0
#Low flow showerheads	1	1/0
#Low flow toilets	1	1/0
# of buildings (non-residential)	0	0/0
# of Parcels acquired by admin	0	0/0
# of Parcels acquired by	0	0/0
# of Parcels acquired	0	1/1
# of Properties	0	1/1
#Refrigerators replaced	1	1/0
#Replaced thermostats	0	0/0
Total acquisition compensation	0	0/0
#Units with bus/rail access	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	1/1
# of Singlefamily Units	0	1/1

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Permanent	0	0	0	0/0	0/0	0/0	0

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	0/0	1/0	1/1	100.00
# Owner	0	0	0	0/0	1/0	1/1	100.00

### Activity Locations

No Activity Locations found.

#### Other Funding Sources

No Other Funding Sources Found

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: None

**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

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

05/01/2012

**Completed Activity Actual End Date:****Responsible Organization:**

IN-PACT, INC.1

**Overall****Total Projected Budget from All Sources****Jan 1 thru Mar 31, 2021 To Date**

\$0.00 \$1,367,430.36

**Total Budget**

\$0.00 \$1,367,430.36

**Total Obligated**

\$0.00 \$1,367,430.36

**Total Funds Drawdown**

\$0.00 \$1,367,430.36

**Program Funds Drawdown**

\$0.00 \$903,398.11

**Program Income Drawdown**

\$0.00 \$464,032.25

**Program Income Received**

\$0.00 \$2,740.00

**Total Funds Expended**

\$0.00 \$1,367,430.36

IN-PACT, INC.1

\$0.00 \$1,367,430.36

**Most Impacted and Distressed Expended**

\$0.00 \$0.00

**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

**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 Progress Narrative:**

## Accomplishments Performance Measures

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Properties	0	1/1

  

	This Report Period Total	Cumulative Actual Total / Expected Total
# of Housing Units	0	4/0
# of Multifamily Units	4	4/0

## Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	4/0	0/0	4/4	100.00
# Renter	0	0	0	4/0	0/0	4/4	100.00

## Activity Locations

No Activity Locations found.

### Other Funding Sources

No Other Funding Sources Found

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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**Activity Supporting Documents:** 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  
**Benefit Type:**  
 Direct ( HouseHold )  
**National Objective:**  
 NSP Only - LH - 25% Set-Aside

**Activity Status:**  
 Completed  
**Project Title:**  
 Financing Mechanism  
**Projected End Date:**  
 10/08/2011  
**Completed Activity Actual End Date:**  
  
**Responsible Organization:**  
 IN-PACT, INC.2

Overall	Jan 1 thru Mar 31, 2021	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$477,585.94
<b>Total Budget</b>	\$0.00	\$477,585.94
<b>Total Obligated</b>	\$0.00	\$477,585.94
<b>Total Funds Drawdown</b>	\$0.00	\$477,585.94
<b>Program Funds Drawdown</b>	\$0.00	\$344,887.20
<b>Program Income Drawdown</b>	\$0.00	\$132,698.74
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$477,585.94
IN-PACT, INC.2	\$0.00	\$477,585.94
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**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.

**Location Description:**

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

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
<b>Activity funds eligible for DREF</b>	0	0/0



#Additional Attic/Roof	0	0/0
#Clothes washers replaced	0	0/0
#Dishwashers replaced	0	4/4
#Efficient AC added/replaced	0	0/0
# ELI Households (0-30% AMI)	0	4/4
#Energy Star Replacement	0	24/24
#High efficiency heating plants	0	0/0
#Light fixtures (outdoors)	0	16/16
#Light Fixtures (indoors)	0	16/16
#Low flow showerheads	0	4/4
#Low flow toilets	0	4/4
# of Properties	0	1/1
#Refrigerators replaced	0	4/4
#Replaced hot water heaters	0	0/0
#Replaced thermostats	0	4/4
#Sites re-used	0	1/1
#Units exceeding Energy Star	0	0/0
#Units with bus/rail access	0	4/4
#Units with other green	0	0/0
#Units with solar panels	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	4/4
# of Multifamily Units	0	4/4

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	-12	0	-12	4/4	0/0	4/4	100.00
# Renter	-12	0	-12	4/4	0/0	4/4	100.00

### Activity Locations

No Activity Locations found.

#### Other Funding Sources

No Other Funding Sources Found

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Activity Supporting Documents: 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

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Completed

**Project Title:**

Financing Mechanism

**Projected End Date:**

07/01/2013

**Completed Activity Actual End Date:****Responsible Organization:**

IN-PACT, INC.2

Overall	Jan 1 thru Mar 31, 2021	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$517,104.52
<b>Total Budget</b>	\$0.00	\$517,104.52
<b>Total Obligated</b>	\$0.00	\$517,104.52
<b>Total Funds Drawdown</b>	\$0.00	\$517,104.52
<b>Program Funds Drawdown</b>	\$0.00	\$330,926.83
<b>Program Income Drawdown</b>	\$0.00	\$186,177.69
<b>Program Income Received</b>	\$0.00	\$41,788.13
<b>Total Funds Expended</b>	\$0.00	\$517,104.52
IN-PACT, INC.2	\$0.00	\$517,104.52
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**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.

**Location Description:**

PROPERTY IS LOCATED AT 6966-76 JACKSON COURT, MERRILLVILLE

**Activity Progress Narrative:****Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
<b># of Housing Units</b>	-1	2/3

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	3	0	3	6/0	0/0	6/3	100.00
# Renter	3	0	3	6/0	0/0	6/3	100.00

### Activity Locations

No Activity Locations found.

### Other Funding Sources

No Other Funding Sources Found

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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Activity Supporting Documents: 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

**Benefit Type:**

Area ( Survey )

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Completed

**Project Title:**

Demolition

**Projected End Date:**

11/05/2010

**Completed Activity Actual End Date:**

**Responsible Organization:**

Lake County

Overall	Jan 1 thru Mar 31, 2021	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$100,000.00
<b>Total Budget</b>	\$0.00	\$100,000.00
<b>Total Obligated</b>	\$0.00	\$100,000.00
<b>Total Funds Drawdown</b>	\$0.00	\$100,000.00
<b>Program Funds Drawdown</b>	\$0.00	\$99,945.00
<b>Program Income Drawdown</b>	\$0.00	\$55.00
<b>Program Income Received</b>	\$0.00	\$0.00
<b>Total Funds Expended</b>	\$0.00	\$100,000.00
Lake County	\$0.00	\$100,000.00
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**Activity Description:**

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

**Location Description:**

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

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
<b>Activity funds eligible for DREF</b>	0	0/0
<b># of buildings (non-residential)</b>	0	0/0
<b># of Businesses</b>	0	0/0



# of Non-business	0	0/0
# of Properties	-8	14/14
# of public facilities	0	0/0

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	0/14
# of Singlefamily Units	0	0/14

## Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

### Other Funding Sources

No Other Funding Sources Found

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

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Activity Supporting Documents: None