

**NEIGHBORHOOD  
STABILIZATION  
PROGRAM 3  
(NSP 3)**

**LAKE COUNTY, INDIANA**

Prepared by the  
**LAKE COUNTY COMMUNITY ECONOMIC DEVELOPMENT  
DEPARTMENT**

**MARCH 1, 2011**

**BOARD OF COMMISSIONERS**

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**NEIGHBORHOOD STABILIZATION**

**PROGRAM 3**

**(NSP 3)**

**LAKE COUNTY COMMUNITY ECONOMIC  
DEVELOPMENT DEPARTMENT**

**APPLICATION FOR  
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	<input type="checkbox"/> Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	<b>2. DATE SUBMITTED</b> 03/01/2011	Applicant Identifier
		<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier

**5. APPLICANT INFORMATION**

<b>Legal Name:</b> LAKE COUNTY	<b>Organizational Unit:</b> Department: LAKE COUNTY COMMUNITY ECONOMIC DEVELOPMENT DEPT.
<b>Organizational DUNS:</b> 884008756	<b>Division:</b>
<b>Address:</b> <b>Street:</b> 2293 NORTH MAIN STREET	<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b> Prefix: MR. First Name: MILAN
<b>City:</b> CROWN POINT	<b>Middle Name:</b>
<b>County:</b> LAKE COUNTY	<b>Last Name:</b> GROZDANICH
<b>State:</b> INDIANA	<b>Zip Code:</b> 46307
<b>Country:</b> USA	<b>Email:</b> mgrozdanich@lakecountyin.com

<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 35-6000168	<b>Phone Number (give area code)</b> 219-755-3225	<b>Fax Number (give area code)</b> 219 736-5925
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<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.)	<b>7. TYPE OF APPLICANT: (See back of form for Application Types)</b> B Other (specify)
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<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> □□-□□□	<b>9. NAME OF FEDERAL AGENCY:</b> U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> PORTIONS OF CITIES OF HOBART, WHITING AND TOWN OF MERRILLVILLE	<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> ACQUISITION/REHABILITATION/RESALE-RENTAL OF HOUSING
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<b>13. PROPOSED PROJECT</b> <b>Title (Name of Program):</b> Neighborhood Stabilization Program 3	<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant 1ST      b. Project 1ST
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<b>15. ESTIMATED FUNDING:</b>	<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>																					
<table border="1"> <tr> <td>a. Federal</td> <td>\$</td> <td>1,613,168<sup>00</sup></td> </tr> <tr> <td>b. Applicant</td> <td>\$</td> <td><sup>00</sup></td> </tr> <tr> <td>c. State</td> <td>\$</td> <td><sup>00</sup></td> </tr> <tr> <td>d. Local</td> <td>\$</td> <td><sup>00</sup></td> </tr> <tr> <td>e. Other</td> <td>\$</td> <td><sup>00</sup></td> </tr> <tr> <td>f. Program Income</td> <td>\$</td> <td>800,000<sup>00</sup></td> </tr> <tr> <td>g. TOTAL</td> <td>\$</td> <td>2,413,168<sup>00</sup></td> </tr> </table>	a. Federal	\$	1,613,168 <sup>00</sup>	b. Applicant	\$	<sup>00</sup>	c. State	\$	<sup>00</sup>	d. Local	\$	<sup>00</sup>	e. Other	\$	<sup>00</sup>	f. Program Income	\$	800,000 <sup>00</sup>	g. TOTAL	\$	2,413,168 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
a. Federal	\$	1,613,168 <sup>00</sup>																				
b. Applicant	\$	<sup>00</sup>																				
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f. Program Income	\$	800,000 <sup>00</sup>																				
g. TOTAL	\$	2,413,168 <sup>00</sup>																				
<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b> <input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No																						

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

<b>a. Authorized Representative</b> Prefix: MR. First Name: MILAN Middle Name:	Last Name: GROZDANICH Suffix:
Title: EXECUTIVE DIRECTOR	c. Telephone Number (give area code): 219-755-3225
d. Signature of Authorized Representative: <i>Milan Grozdanich</i>	e. Date Signed: 2/28/2011

## 1. NSP3 Grantee Information

NSP3 Program Administrator Contact Information	
Name (Last, First)	Milan Grozdanich, Executive Director
Email Address	mgrozdanich@lakecountyin.com
Phone Number	219 - 755-3231
Mailing Address	2293 N. Main Street, Crown Point, IN 46307

## 2. Areas of Greatest Need

### Map Submission

The map generated at the HUD NSP3 Mapping Tool for Preparing Action Plan website is included as an attachment.

### Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.

Response:

The primary data source was the HUD Foreclosure Need website and information obtained there. A print out of all block groups in Lake County was created. From this, areas were removed that were in the Cities of Hammond, Gary and East Chicago, as well as those that did not meet the required qualifying NSP 3 score. Then discussions were held with groups the County will partner with for activities. The County also reviewed areas where the County has made an effort to target other activities (i.e. CDBG, HOME, NSP 2, etc.) to support neighborhood stabilization and revitalization. As the County narrowed down the target area possibilities, it supplemented the HUD data with updated U.S. Census data from American Fact finder for the period 2005-09.

### Determination of Areas of Greatest Need

Describe how the areas of greatest need were established.

Response:

Lake County has the benefit of being in the middle of undertaking a major NSP 1 program, and it has learned much from it. It applied what it has learned to selecting areas for undertaking NSP 3 activities. One of the first lessons is that, given the level of funding, the program is not likely to have any significant impact in some of the highest rated areas for distress. They either have levels of deterioration that is beyond the scope of the program, or involve areas where it is highly unlikely that even renovated housing units could be sold at any price. Early on it was determined that just because an area had "great need" did not mean it was an area where a positive impact could be made with the funds available.

Lake County obtained a spreadsheet printout of all of the NSP 3 HUD Needs data. It eliminated those block groups in Gary, Hammond and East Chicago. It also eliminated those areas where the area need score was below the State level of 17. The County looked closely at all block and block group areas in

the Urban County, which had NSP 3 levels from 17-20. While there are areas with ratings of 19, most were determined to be places where it was not likely to be able to undertake a successful program of acquisition, rehabilitation and resale. Since the County has had success with this activity (so far) under NSP 1, it was decided to continue to do what is successful. The County looked closely at areas where it had success acquiring and renovating units under NSP 1. It hopes to be able to parlay this into a greater impact on the general area. Thus, it looked closely at areas where it either had undertaken houses in the area, or close to the area. It also looked at areas where other programs were being undertaken. This meant it looked most closely at areas within the five communities in which it operated under NSP 1. These are Lake Station, Hobart, Crown Point, Merrillville and Highland. Some of these were easy to eliminate. Crown Point and Highland had no areas that met the State distress level, and were dropped from consideration. So, emphasis was placed on areas within the other three communities that met the minimum NSP 3 distress level.

The County looked at a number of different areas in these communities, and sent a number of them to HUD. Some were determined to not meet the needed criteria, others were too big, or were in an area where success in carrying out the activity was not likely.

There was also a consideration of size. As was learned in NSP 1 the public body is really playing "Russian Roulette" in attempting to gain decent housing in areas where it is likely they can be successfully remodeled and sold. As any realtor knows many factors enter into this. There is job location, shopping, general environment, emergency assistance, schools, crime, other amenities and so on. The County found that in NSP 1 that the real estate slogan "location, location, location" is, in fact, true. The County is competing against real estate investors seeking cheap purchases for minor fix up and sale, or to rent. So, the area (s) selected must contain enough foreclosed, vacant, or abandoned structures to make it likely that the County will be able to successfully obtain units that have a good chance for successful remodeling and resale.

During the winnowing process the County considered all of these factors, made use of its extensive NSP 1 experience, talked to realtors, partners and others knowledgeable in the housing market. In the end the County submitted 10 different potential areas for HUD determination of meeting the HUD need criteria, plus myriad of other considerations that must be considered for a successful program. In the end, impact will depend on how successful are the outcomes of the activities undertaken. This will not always be possible in the areas with the highest NSP 3 Need Scores.

After reviewing the HUD response data for the 10 areas submitted, the County set about discussing the pros and cons of all of the areas; location, need score, units required to meet the 20% requirement, likelihood that acceptable units would be available and could be rehabilitated at a reasonable cost and, most important, could be sold at a reasonable return (not too much of a loss) to income eligible households. In addition, the size of the areas was considered, rental units in the area, units acceptable for housing for D&D clients (to meet the 25% very low income benefit), plus all of the other factors mentioned above.

After much discussion, poring over data, maps and such, the ten areas under consideration were narrowed down to three, which are the subject of this application.

**Beverly Hobart**

This target area is located in the City of Hobart. It is generally bounded by E. Old Ridge Road on the

north, N. Wisconsin St. on the west, W. 3<sup>rd</sup> St. on the south and Lake George on the east. The area has a 17 rating on the NSP 3 Need scale. It requires the accomplishment of at least 2 units to meet the 20% improvement criteria. The area has 495 dwelling units. The area has a population where 53% of the persons are below 120% of median income, while 28% are low income (below 80% of area median income). This is one indication that the area is a good subject for the proposed activity. The area had 197 mortgages issued between 2004-2007, the main time frame for sub prime loans. Of these loans 28% were high cost mortgages. There are 9.5% of loans that are over 90 days past due and there were 12 foreclosures in the area in the past year. The USPS vacancy survey found there were 14 addresses vacant more than 90 days.

What is also important is that the County knows this area from NSP 1. It is primarily single family and twin family units, and has seen a conversion of many of these units to rental units recently. The County also has NSP 1 experience in the area. It has looked at many units in the area, purchased one, which is now undergoing extensive rehabilitation. The County also has assisted with HOME funds in the development of a new senior housing complex in another portion of Hobart. Based on this experience, the County feels this area is very likely to be a success and benefit from the use of NSP 3 funds.

#### **Taft – Chase**

This target area is located in the Town of Merrillville. It is generally bounded by Taft St. on the east, U.S. Route 30 the south, Whitcomb St. on the west, and 73<sup>rd</sup> Avenue on the north. The area has an NSP Need rating of 18. It requires 8 units to be acquired, rehabilitated, and sold to eligible buyers to meet the 20% improvement criteria. The area contains 1,648 dwelling units. Its population has 57% below the 120% of area median income, and 30% under 80% of median income. This area saw 613 mortgages issued between 2004-2009. Of these 32.4% were high cost mortgages. There are 10 units 90 days delinquent, and there were 41 foreclosures in the past year. The USPS vacancy survey found there were 42 units vacant over 90 days. While the area has some apartment building it is primarily a single – family area.

The County has considerable experience working in this area with NSP 1 funds. It has viewed, and considered purchasing, several dozen units. It has two in the area under rehabilitation right now. Based on this prior experience in the area the County believes it is quite likely it can successfully accomplish the redevelopment of six units. This, taken with NSP 1, activity will have an impact on this area in terms of stemming decline. It is also an area where it is quite likely IN-PACT will be able to accomplish the development of three units.

#### **Whiting**

This target area involves most of the residential area of the City of Whiting. It is generally bounded by rail track to the north, Atchison Avenue on the west, 121<sup>st</sup> St. on the south and Front St. on the east. The area has an NSP Need rating of almost 19. It requires 6 improved units to be accomplished to meet 20% improvement criteria. The area contains 2064 dwelling units. Its population has 74% of persons under 120% of area median income and 51% below 80% of median income. This area saw 409 mortgages issued between 2004-2009, the main time frame for sub prime loans. Of these mortgages 36% were high cost mortgages and 10.8% are more than 90 days overdue. There were 29 foreclosures in this area in the past year. The USPS vacancy survey found there were 184 addresses vacant more than 90 days.

Unlike the other two target areas the County has no direct NSP 1 experience in the area. However, the County has funded a number of public improvement projects in the area from CDBG funds. In addition, it is aware that local officials have been undertaking a concerted effort to revitalize the community with other funds. The County is also acquainted with the housing stock in the area. It has undertaken a number of housing rehabilitation projects in the City over the years. Most of the housing is single family, duplex and triplex. Given the data available and local knowledge of the area, it appears this target area is one where the proposed NSP 3 activity could be successfully undertaken, and have an impact on the area.

### 3. Definitions and Descriptions

#### Definitions

Term	Definition
Blighted Structure	As defined in Indiana Code 36-7-9-4 and 5
Affordable Rents	See 24 CFR92.252 Rents shall not exceed Section 8 rent levels or 30% of households Section 8 gross income.

#### Descriptions

Term	Definition
Long-Term Affordability	See CFR92.252 (Rental), and 24.CFR92.254 (owner)
Housing Rehabilitation Standards	<p>The minimum housing rehabilitation standard for the Lake County NSP 3 shall be the HUD HQS. That said, it is the intent of the County to rehabilitate these units to a much higher standard, just as it did with NSP 1 funds. It is the intent to make units undertaken with NSP 3 funds “the best house on the block” within cost limitations.</p> <p>The County will be required to conduct rehabilitation in accord with the local codes applicable to the location of the unit. All appliances will be Energy Star. All replaced plumbing will be water efficient toilets, showers and faucets. All gut replacement or new construction will be HUD standard for Energy Star qualified New Homes. Other rehabilitation will meet these standards to the extent applicable for the rehabilitation work undertaken. For example, appliances, if replaced, will be Energy Star-46 labeled products.</p>

### 4. Low-Income Targeting

#### Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP3 to

be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside percentage (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$403,292

### Meeting Low-Income Target

Provide a summary that describes the manner in which the low-income targeting goals will be met.

Response:

Lake County in conjunction with the experienced local non-profit housing group IN-PACT, Inc. will provide NSP 3 funds, in the amount noted above, for the acquisition/rehabilitation/rental of three single family housing units for the developmentally disabled. Three three-bedroom units would house nine clients. These persons are assumed to be very low income because they are handicapped, almost all receive SSI benefits, and many are on Section 8 vouchers. This will meet the required targeting to very low-income persons.

## 5. Acquisition and Relocation

### Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?

No

If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	0
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	0
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	NA

## 6. Public Comment

### Citizen Participation Plan

Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.

Response:

The County placed the NSP 3 substantial amendment on the LAKE County website prior to February 15<sup>th</sup>,

thus meeting the requirement that is available to the public for fifteen days before submission to HUD on March 1, 2011.

**Summary of Public Comments Received.**

The summary of public comments received is included as an attachment.

**7. NSP Information by Activity**

Enter each activity name and fill in the corresponding information. If you have fewer than seven activities, please delete any extra activity fields. (For example, if you have three activities, you should delete the tables labeled "Activity Number 4," "Activity Number 5," "Activity Number 6," and "Activity Number 7." If you are unsure how to delete a table, see the instructions above.)

The field labeled "Total Budget for Activity" will populate based on the figures entered in the fields above it.

Consult the NSP3 Program Design Guidebook for guidance on completing the "Performance Measures" component of the activity tables below.

<b>Activity Number 1</b>	
<b>Activity Name</b>	Acquisition/Rehabilitation/Resale
<b>Uses</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24CFR.570.201 (a) (b) (i) (n), 24CFR.570.202
<b>National Objective</b>	Low Moderate Middle Income Housing (LMMH)
<b>Activity Description</b>	<p>Lake County is fortunate that it is was a major participant in NSP 1. It was able to put in place a process, contractors, and other support agencies and personnel to commit \$5.6 million dollars in NSP 1 funds in an 18-month period. The major portion of these funds went to undertake a program of acquisition/rehabilitation/resale of distressed properties in the selected target areas. To date, the process has enabled the County to acquire 23 single family residential properties, complete extensive rehabilitation of 8 properties, have underway the renovation of 12 properties, and sell 6 dwelling to income qualified households. Most of these have been sold at appraised value.</p> <p>LCCEDD intends to use this same process, and assembled a group of contractors, and support personnel, to undertake the acquisition/rehabilitation/resale activity under NSP 3. It has in place a person to assist with acquiring eligible properties, an organization that undertakes the preparation of work specification, cost estimates, engages contractors,</p>

inspects work and gives final renovation approval, and Realtors to assist with the disposition of the property. However, LCCEDD will retain control of the property, and provide oversight for all facets of this activity, just as it did NSP 1.

The LCCEDD will undertake this activity in the three selected target areas. These have been provided elsewhere. In all selected areas, it will be meeting the 20% "improvement/impact" on the target areas selected. The County has attempted to select areas where it has other activities underway to support the relatively few units it can undertake with NSP 3 funds.

The overall budget for all activities is as follows:

NSP 3 Grant	\$1,613,168
Minus Admin	\$161,316
Program Funds	\$1,451,852
Minus 25%	\$403,292
Activity 1 funds	\$1,048,560

Based on experience with NSP 1, the County estimates it can accomplish 13 single family dwellings units at an average cost of \$131,070.

Based on NSP 1 experience the County has an idea of both costs and project income. It should be able to complete eight units with the initial grant, and five more with projected income from sales for a total of thirteen.

The County, under NSP 1, takes a second mortgage at zero interest on the property, behind the first lender (financial institution). This mortgage bears no interest rate. Its duration depends on the amount of subsidy involved in the ultimate sale of the property. Under \$5,000 five years, under \$40,000 ten years, over \$40,000 fifteen years. The houses are offered at the rehabilitation appraised value which cannot exceed the cost of acquisition, rehabilitation, and eligible soft costs. Under NSP 1 there has always been a subsidy of some amount. However, several properties have sold at the appraised value, others just under.

The main activity beneficiaries will, in most cases, be renters who become homeowners. Distressed existing owners will also be eligible.

The benefit to income-qualified households will be there that at least thirteen such households will be able to purchase renovated dwelling units at a price they can afford. This will remove thirteen vacant, foreclosed or abandoned dwelling units from the target areas thereby reducing blight in these areas.

The design of the activity ensures continued affordability via a second

	<p>mortgage for the amount of the government subsidy. This will permit the recapture of subsidy funds if the units should cease to be affordable. The level of rehabilitation will also ensure continued affordability since the units will, to the extent possible, be brought to "Green" energy standards (see definition of "housing rehabilitation").</p> <p>Virtually all of the targeted areas are almost exclusively residential in composition. There are few, if any businesses in these areas, and they are of a convenience retail type. Lake County uses all local contractors rehabilitation, all small local contractors for property maintenance, security and such. These businesses all hire local (Lake County) residents as employees, if they hire any new employees at all. The County will see that this practice continues, and require all contractors to provide all contractors to provide Section 3 plans for their work.</p> <p>There is no rental housing involved in this activity.</p>	
<b>Location Description</b>	Portions of Cities of Hobart and Whiting and the Town of Merrillville. See maps, attachments and texts.	
<b>Budget</b>	<b>Source of Funding</b>	<b>Dollar Amount</b>
	NSP3	\$1,048,560
	(Other funding source)	\$
	(Other funding source)	\$1,048,560.00
<b>Total Budget for Activity</b>		
<b>Performance Measures</b>	Acquisition/rehabilitation/sale of thirteen single family dwelling units	
<b>Projected Start Date</b>	5/15/2011	
<b>Projected End Date</b>	5/14/2014	
<b>Responsible Organization</b>	<b>Name</b>	LCCEDD
	<b>Location</b>	2293 N. Main St., Crown Point, IN 46307)
	<b>Administrator Contact Info</b>	Milan Grozdanich, Executive Director (219) 755-3231

<b>Activity Number 2</b>	
<b>Activity Name</b>	Acquisition/Rehabilitation/Rental
<b>Use</b>	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition

	<input type="checkbox"/> Eligible Use E: Redevelopment	
<b>CDBG Activity or Activities</b>	24CFR570.201 (a) (b) (i) (n) 24CFR570.202	
<b>National Objective</b>	Low Income Housing to Median	
<b>Activity Description</b>	<p>Over many years, LCCEDD has partnered with IN-PACT to provide housing for developmentally disabled persons in the area. Over the years, this non profit group has worked with the County to provide over 20 new and rehabilitated units for these individuals. This group is also a CHDO. Under NSP 1, they are constructing and rehabilitating an additional 10 units in selected target areas.</p> <p>In developing the NSP 3 program LCCEDD once again turned to IN-PACT to provide additional units for its very low income clients. The County will provide funding in the amount of \$403,292 to IN-PACT in order for them to acquire, rehabilitate and rent three vacant, abandoned, or foreclosed dwelling units in the selected target areas. This would provide housing for an estimated nine developmentally disabled persons.</p> <p>The upgrading of three dwelling units in these target areas will not only provide much needed housing for these handicapped persons, it will also remove three dwelling units from becoming a blight on the target areas, and, in conjunction with the units being undertaken by NSP 1, and activity 1 in NSP 3, have a major impact on the housing market in target areas.</p> <p>As in the past, this assistance will be provided as a no interest loan. It shall have a mortgage term of 15 years, which will ensure continued affordability.</p> <p>All beneficiaries will be handicapped renters. These persons are all very low income (below 50% of the area median income). Virtually all are on SSI and some have Section 8 vouchers.</p> <p>As noted above the 15 year mortgage assures continued affordability.</p> <p>This activity will produce three rental housing units with NSP 3 funds.</p> <p>Virtually all of the target areas are exclusively residential in use, save some areas of Whiting. There are few businesses in these areas. Businesses that are there are convenience retail type. Lake County uses all local contractors for rehabilitation, all small contractors for building maintenance, security and such. These businesses all hire local (Lake County) residents as employees, if they hire anyone at all. The County will see that this practice continues, and require all contactors to provide, and follow, Section 3 plans for their work.</p>	
	Portions of Cities of Hobart and Whiting and the Town of Merrillville. See maps, attachments and texts.	
	<b>Source of Funding</b>	<b>Dollar Amount</b>

	NSP3	\$403,292
	(Other funding source)	\$
	(Other funding source)	\$
<b>Total Budget for Activity</b>		\$403,292
<b>Performance Measures</b>	Acquisition/Rehabilitation/Rental of 3 dwelling units	
<b>Projected Start Date</b>	May 15, 2011	
<b>Projected End Date</b>	May 14, 2014	
	<b>Name</b>	IN-PACT, Inc.
	<b>Location</b>	12300 Marshall Street, Crown Point, IN
	<b>Administrator Contact Info</b>	Herb Grulke, Ex. Director (219) 662-1905, grulke.herb@in-pact.org

Activity Number 3					
<b>Activity Name</b>	(Enter the name of Activity Number 3)				
<b>Use</b>	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment				
<b>CDBG Activity or Activities</b>	(Enter each applicable CDBG Activity or Activities)				
<b>National Objective</b>	(Select One)				
<b>Activity Description</b>	(Enter narrative describing the activity being undertaken and expected benefit to income-qualified persons. See additional requirements in instructions.)				
<b>Location Description</b>	(Area or possible areas of greatest need where activity is being undertaken)				
<b>Budget</b>	<table border="1"> <thead> <tr> <th>Source of Funding</th> <th>Dollar Amount</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Source of Funding	Dollar Amount		
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**ATTACHMENTS**

**SUMMARY OF PUBLIC COMMENTS**

**TARGET AREA MAPS AND HUD DATA**

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**NSP3 Options**

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

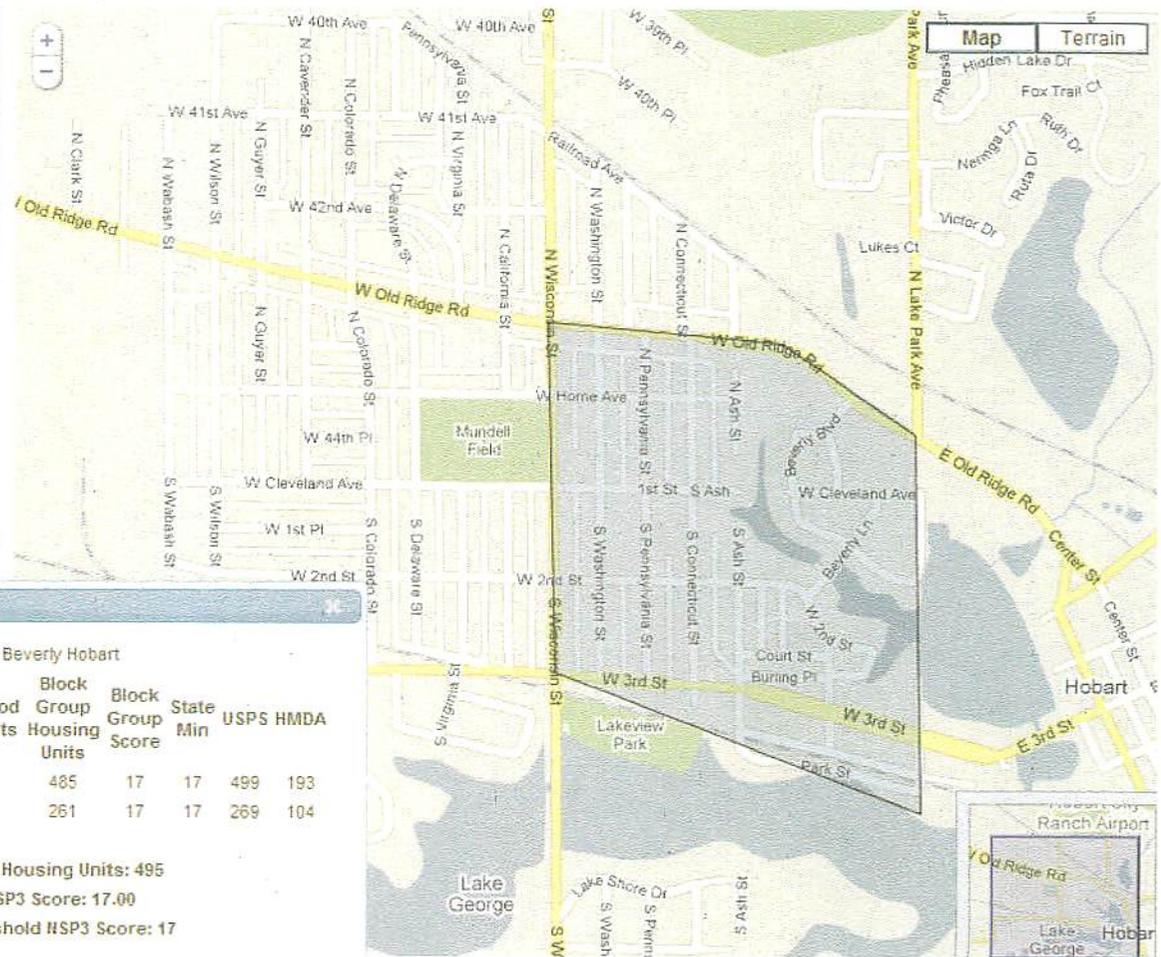
DRAW    ZOOM

VIEW DATA

VIEW PROJECTS

METHODOLOGY    INSTRUCTIONS

The NSP3 mapping tool now provides a summary NSP3 score for all projects drawn. Click on "View Projects", which will list all of the projects (target areas) that have data calculated. It shows the NSP3 score for each target area along with the total estimated housing units in that area. At the bottom of the list is a



**NSP3**

Project Name : Beverly Hobart

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS HMDA	
180893413234114042200U1	462	485	17	17	499	193
180893413234114042200U2	33	261	17	17	269	104

Total Neighborhood Housing Units: 495  
 Neighborhood NSP3 Score: 17.00  
 State Minimum Threshold NSP3 Score: 17

Blocks Comprising Target Neighborhood

180890422001000, 180890422001003, 180890422001004, 180890422001002, 180890422001001,  
180890422001005, 180890422001007, 180890422001016, 180890422001015, 180890422001014,  
180890422001013, 180890422001012, 180890422001011, 180890422001010, 180890422001009,  
180890422001008, 180890422001999, 180890422001998, 180890422001034, 180890422001033,  
180890422001029, 180890422001028, 180890422001027, 180890422001026, 180890422001025,  
180890422001024, 180890422001023, 180890422001022, 180890422001021, 180890422001020,  
180890422001019, 180890422001018, 180890422001017, 180890422001006, 180890422002000,  
180890422002002, 180890422002001,



Blocks Comprising Target Neighborhood

180890425011000, 180890425011005, 180890425011007, 180890425011016, 180890425011015,  
180890425011014, 180890425011013, 180890425011012, 180890425011011, 180890425011010,  
180890425011009, 180890425011008, 180890425011020, 180890425011019, 180890425011006,  
180890425011004, 180890425011001, 180890425011002, 180890425011003, 180890425012000,  
180890425012001, 180890425012003, 180890425012005, 180890425012007, 180890425012009,  
180890425012011, 180890425012020, 180890425012019, 180890425012018, 180890425012017,  
180890425012016, 180890425012015, 180890425012014, 180890425012013, 180890425012012,  
180890425012023, 180890425012022, 180890425012021, 180890425012010, 180890425012008,  
180890425012006, 180890425012004, 180890425012002, 180890425013008, 180890425013010,  
180890425013012, 180890425013011, 180890425013009, 180890425013007,

[Click here for an Overview](#)

**NSP3 Options**

15 Current Zoom Level

Show Tracts Outline (Zoom 11+)

DRAW    FINISH

VIEW DATA

VIEW PROJECTS

METHODOLOGY    INSTRUCTIONS

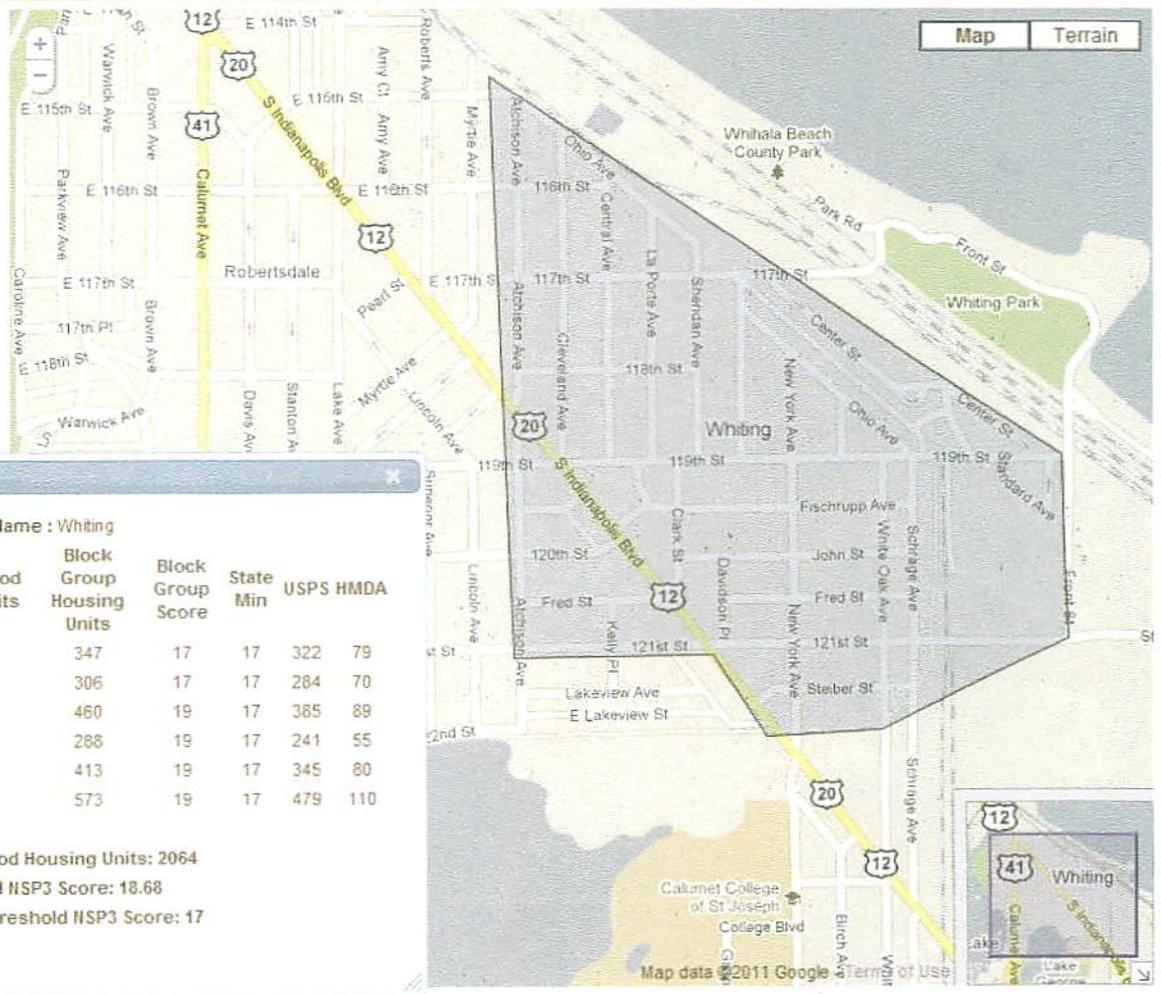
The NSP3 mapping tool now provides a summary NSP3 score for all projects shown. Click on "View Projects" which

**NSP3**

Project Name : Whiting

Block Group	Neighborhood Housing Units	Block Group Housing Units	Block Group Score	State Min	USPS	HMDA
180895441484122040100U1	86	347	17	17	322	79
180895441484122040100U2	244	306	17	17	284	70
180895441484122040200U1	460	460	19	17	385	89
180895441484122040200U2	288	288	19	17	241	55
180895441484122040200U3	413	413	19	17	345	80
180895441484122040200U4	573	573	19	17	479	110

Total Neighborhood Housing Units: 2064  
 Neighborhood NSP3 Score: 18.68  
 State Minimum Threshold NSP3 Score: 17



Blocks Comprising Target Neighborhood

180890401001003, 180890401001004, 180890401001005, 180890401002000, 180890401002001,  
180890401002002, 180890401002003, 180890401002004, 180890401002005, 180890401002006,  
180890401002007, 180890401002008, 180890401002009, 180890402001000, 180890402001001,  
180890402001002, 180890402001003, 180890402001004, 180890402001005, 180890402001006,  
180890402001007, 180890402001008, 180890402001009, 180890402001010, 180890402001011,  
180890402001012, 180890402001013, 180890402002000, 180890402002001, 180890402002002,  
180890402002003, 180890402002004, 180890402002005, 180890402002006, 180890402003000,  
180890402003001, 180890402003002, 180890402003003, 180890402003004, 180890402003005,  
180890402004000, 180890402004001, 180890402004002, 180890402004003, 180890402004004,  
180890402004005, 180890402004006, 180890402004007, 180890402004008, 180890402004009,  
180890402004010, 180890402004011, 180890402004012,