- For each fair housing issue, prioritize the identified contributing factors. Justify the
  prioritization of the contributing factors that will be addressed by the goals set
  below in Question 2. Give the highest priority to those factors that limit or deny fair
  housing choice or access to opportunity, or negatively impact fair housing or civil
  rights compliance.
- 2. For each fair housing issue with significant contributing factors identified in Question 1, set one or more goals. Explain how each goal is designed to overcome the identified contributing factor and related fair housing issue(s). For goals designed to overcome more than one fair housing issue, explain how the goal will overcome each issue and the related contributing factors. For each goal, identify metrics and milestones for determining what fair housing results will be achieved, and indicate the timeframe for achievement.

In conducting the analysis, the City identified significant contributing factors in each section of the analysis. A complete list and description of possible contributing factors is contained in Appendix C. The City can also include factors not included in Appendix C. Some factors may be outside the ability of the City to directly control or influence and make goal setting difficult. However, the identification of such "external factors" and barriers to achieving goals has a value.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Combat Private Discrimination	Private Discrimination Access to Financial Services Lending Discrimination	Private Discrimination vs. African American Buyers Private Discrimination vs. Hispanic Buyers	Conduct at systemic testing on at least three specific tests on discrimination regarding homebuyers and access to lending	City Department of Planning and Development; Hammond Human Relations Commission; South Suburban Housing Center
		All Protected Classes	Quarterly Meetings with Regional Fair Housing Advocates	Hammond Human Relations Commission; SSHC; NWIRA, ICRC; Assisted Housing Providers
		All Protected Classes	Investigate ten fair housing complaints each year	Hammond Human Relations Commission

#### Discussion:

There is a need to better coordinate the efforts of all fair housing agencies within the region to ensure that the limited resources available to each are used to their maximum efficiency. The City will continue to support the Hammond Human Relations Commission to investigate instances of private discrimination. When necessary, the Human Relations Commission will coordinate with other fair housing agencies, including South Suburban Housing Center and Northwest Indiana Reinvestment Alliance, to conduct investigations and enforcement efforts. The specific issue cited above, namely the lack of African American Homebound participants purchasing homes in North Hammond and Robertsdale, will be further assessed in the first year of this plan and develop specific recommendations to ensure any identified issues are addressed. In addition, the South Suburban Housing Center has the capacity to conduct a substantial testing monitoring project to analyze systemic rental, sales, mortgage lending, disability accessibility and REO property testing with funds made available from HUD for this purpose, or to jointly apply with SSHC to obtain funding for the project.

<u>Goal</u>	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Increase Reliability of Public Transportation	Availability, type, frequency, and reliability of public transportation	Availability, type, frequency, and reliability of public transportation directly limits housing choice for persons with disabilities and has a disparate impact on African Americans and Hispanics.	Modify existing bus routes to better serve neighborhoods with concentrations of assisted housing and the RECAP  Explore the possibility of using federal grant dollars to supplement public transportation to increase access to employment centers, especially for neighborhoods with concentrations of assisted housing and the RECAP	City Department of Planning and Development

### Discussion:

The City Department of Planning and Development needs to work with existing transit providers, including NIRPC, PACE, GPTC, and North Township, to improve access to reliable to transportation to person with disabilities.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Address Disparities in Access to Opportunities within RECAP	Siting selection policies / decisions for publicly supported housing	Siting selection policies / decisions for publicly supported housing has created a RECAP where residents do not have equal access to opportunity.	Increase the number and type of services offered to RECAP residents  Sponsor the formation of a non-profit to lead a coordinated response to RECAP priority needs	Department of Planning and Development; CDBG funded social service providers; Hammond Housing Authority; property managers at assisted housing within RECAP

#### Discussion:

In an effort to address a disparity in access to opportunities and promote a healthy, safe, and livable community, the City will focus more of its self-sufficiency programs and provide incentives to community service providers to better service residents living the RECAP and other areas with relatively high concentrations of minorities and poverty. These programs include services directed at youth development, such as Parents as Teachers, Youthbuild, and Big Brothers/Big Sisters.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Encourage Redevelopment and Private Investment	Deteriorated and Abandoned Properties  Land use and zoning laws  Lack of Private Investment in Specific Neighborhoods	The inability to redevelop blighted and vacant properties has a disparate impact on neighborhoods with concentrations of African American and Hispanic residents.	Sponsor in-fill housing development  Evaluate best approach to re-use of small, vacant lots	City Department of Planning and Development

### Discussion:

The City needs to strategically link the redevelopment of new housing units to parcels that are now vacant due to demolition of vacant structures. Hammond has an older housing stock that is not being replaced in large number through rehabilitation or redevelopment. The impediments to redeveloping these blighted properties have a disparate impact on their surrounding areas, which are increasingly populated with Hispanic and African American residents.

Goal	Contributing Factors	Fair Housing Issues	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
Promote Mobility	Lack of Mobility	Housing Choice Vouchers are overwhelmingly used by African American households and limitation on the use of HCV will decrease ability to access areas of opportunity	Initiate voluntary mobility counseling program for Housing Choice Voucher holders	Hammond Housing Authority
			Introduction of "source of income" protections in fair housing ordinances, on a county-wide basis	Hammond City Council;  Lake County and other elected officials throughout County

### Discussion:

In the course of the planning process, South Suburban Housing Center recommended the following proposed actions in order to promote greater mobility.