

City of Hammond Indiana
HUD Five Year Consolidated Plan
(PY2017 to 2021)
DRAFT AS OF JANUARY 18, 2017



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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Hammond receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME). The overarching purpose of these programs is to assist **low- and moderate-income** families and households, which are those that earn less than 80% of the area median income. The funds are used to pursue three goals:

- (1) Provide decent, affordable housing
- (2) Create suitable living environments, and
- (3) Expand economic opportunities.

In order to access these federal funds, the City must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the City's Consolidated Plan, is the result of the planning process. The term of the Consolidated Plan will begin April 01, 2017 and end March 31, 2022. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91. The plan includes the following sections:

- **Process**
Outreach is a key component of any planning effort. This section describes the City's efforts to gather input from residents, especially those that may benefit from the plan, and from service providers, non-profits, and other government agencies that work within the areas of affordable housing and community development.
- **Needs Assessment**
The Needs Assessment details the City's levels of need for affordable housing by household type, income level, and race and ethnicity. It also includes a review of the needs of public housing, the homeless population, non-homeless populations that require supportive housing and services, and non-housing community development needs such as public facilities, public services, and infrastructure.
- **Market Analysis**
The Market Analysis reviews the current condition of the local housing market and economy. This information will help the City formulate the types of programs that will be effective given the current market conditions.

- **Strategic Plan**

The Strategic Plan describes how the City will use the resources available to meet the most pressing needs identified through the planning process. It includes a summary of the City's priority needs, an estimate of available funding, a summary of who will be undertaking the actions called for in the plan, and a set of numeric goals the City hopes to accomplish over the course of the five year plan.

- **PY2017 Annual Action Plan**

The first year Annual Action Plan describes the resources available and the planned actions that the City will undertake in the first year of the plan, from April 01, 2017 to March 31, 2018.

2. Summary of the objectives and outcomes

After reviewing and analyzing the data gathered through the consultation, citizen outreach, needs assessment, and market analysis, the City developed a set of goals and strategies to make the best use of its limited resources to address its most pressing affordable housing, community development, and homeless problems. The City developed eight broad goals to meet its most pressing needs.

In Program Year 2017, **an estimated total of \$2,695,000¹** from the three entitlement programs are expected to be available to carry out programs and administer the grants. Of those funds, approximately 33% will be used for affordable housing programs, 20% will be used for social services and homeless programs, 17% will be used for capital expenditures, and 13% will be used for economic development. The remainder of the funds will be used for planning and program administration. The City estimates that 79% of the funds will directly benefit low and moderate income households. In addition, the City has been approved for a Section 108 Guaranteed Loan in the amount of \$8,651,000. These funds will be used to construct a wellness center aimed at providing healthy recreational opportunities for City residents. All of these funds will directly benefit low and moderate income households.

In the City's proposed Consolidated Plan, the City set forth eight objectives to accomplish over the next five program years. A summary of the proposed budget for the PY2017 are summarized below. A more detailed description of each program is provided in Appendix B.

¹ As of this date, HUD has yet to release estimated allocations for the FY2017 year. This estimate is based on last year's allocation.

Create New Affordable Housing

The City will use available federal resources to subsidize the development of new affordable housing units within the City. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer. The City will also provide operational support to certified Community Housing Development Organizations (CHDOs).

- CHDO Housing Development \$474,909
- CHDO Operational Support \$17,348

Improve Condition of Housing Stock

The City will use available federal resources to support multiple rehabilitation programs, including Emergency Home Repair, and a Ramp Program for disabled residents.

- Emergency Repair Program \$50,000
- Façade/Roof Program \$50,000
- Ramp Program \$50,000

Increase Homeownership

The City will use available federal resources to provide down payment and closing cost assistance to income-eligible homebuyers.

- Homebound Homebuyer Assistance Program \$200,000

Combat Homelessness

The City will use its ESG resources to reduce the levels of homelessness in the community through prevention, re-housing, and support of existing emergency and transitional housing resources.

- Shelter Support and Operations \$80,000
- Prevention and Rehousing \$83,635

Eliminate Blighted Conditions

The City will use available federal resources to demolish and clear blighted structures that destabilize the fabric of its neighborhoods.

- Acquisition/Demolition \$100,000
- Blight Reduction Program – \$268,000 IHCA funds

Increase Economic Opportunities

The City will use available resources to provide loans to for-profit businesses looking to expand in exchange for creating new jobs. The City will also use funds for improvements to exterior of commercial properties and to address code violations.

- Section 108 Loan Repayment \$362,000
- Business Assistance Program \$350,000

Improve Quality of Life in Low and Moderate Income Neighborhoods

The City will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure. The City will also use available federal resources to support non-profit services whose primary purpose is to benefit low and moderate income persons.

- Child Care / After School Program \$34,000
- Parents As Teachers \$42,500
- Youth Sports Program \$85,000
- Big Brothers Big Sisters \$8,500
- CR Works Job Training \$65,000
- Greater Hammond Food Pantry \$34,000
- Hammond Legal Aid Clinic \$25,500
- McAuley Clinic \$42,500
- We Care From the Heart \$17,000

Planning, Administration, and Capacity Building

The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. A portion of funds may be granted to non-profit housing developers actively working within the City to cover a portion of their operating costs.

- CDBG Program Administration \$388,334
- HOME Program Administration \$54,695
- ESG Program Administration \$13,268

3. Evaluation of past performance

In the last Consolidated Plan, the City outlined nine goals with wide-ranging objectives, including the creation and preservation of affordable housing, combating homelessness, and community and economic development. Below is a summary of the City's accomplishments and how its programs have changed based on past performance.

Housing

The City's Homebound program has proven effective in making homeownership more attainable for low and moderate income households. The City is looking for ways to expand upon the success of this program. In the 2015 program year, the City's Homebound Program assisted 48 first-time homebuyers purchase their homes. The program provides grant amounts up to 50% of the required down payment and pay reasonable closing costs up to a maximum total grant of \$2,500 or up to \$5,000 for newly constructed housing.

The City is required to set aside a percentage of its HOME funding for non-profit developers who meet the criteria of Community Housing Development Organizations (CHDOs). The City has certified United Neighborhoods, Inc. (UNI) as a qualified CHDO organization, and provides this local developer HOME and Neighborhood Stabilization Program (NSP) funds primarily for the acquisition and rehabilitation of substandard homes. With the funds available, UNI is able to acquire and rehabilitate two homes per year, on average. The newly renovated homes are sought after by homebuyers and increase the quality of housing stock of the neighborhood. While the unit cost of each home is well within the program

guidelines, the cost of each home may be comparable to the subsidy required for new development. The City also has a large number of vacant parcels within its neighborhoods. Given the high costs of rehabilitation and the availability of vacant parcels, the City will explore a shift from acquisition/rehabilitation to new construction in the new Consolidated Plan.

The City also administers four owner-occupied housing rehabilitation programs, including the Comprehensive Rehabilitation Program, the Emergency Repair Program, the Disability Ramps Program, and the Façade/Roof Program. Each of these programs serve a distinct need within the community. The Comprehensive Rehabilitation Program uses HOME funds to bring the home to code compliance. The Emergency Repair program provides CDBG grants to address health and safety issues. The Disability Ramps program provides grants to disabled residents to make accessibility improvements to their homes allowing them to age in place. The Façade/Roof Program provides funding to homeowners to address moderate rehabilitation needs. While these programs have been successful in the past, turnover in key staff positions may affect the performance of the programs in the near future.

Community Development

In the last Consolidated Plan, the City dedicated a large portion of its community development resources to improvements to public recreational facilities to increase the quality of life for its residents. Two major projects were the improvements to Harrison Park and the acquisition of F.O.P Park. During the 2016 year, the City applied for and was awarded a Section 108 Loan Guarantee to develop a community wellness center. The wellness center should begin construction in 2017 and is scheduled to open in 2018. The wellness center will provide high quality indoor recreational opportunities for residents especially during the winter months.

Every year, the City provides CDBG grants to a number of public service agencies to increase the accessibility of programs for youth, seniors, and low and moderate income residents. For youth services, the City has partnered with CR Works, Parents as Teachers, and Big Brothers Big Sisters to assist approximately 80 youth. The City also administers two internal programs, Child Care Voucher and the Youth Sports Programs, that serve roughly 300 children per year. In addition to better accessibility to quality child care and youth programs, these programs allow working parents more opportunity to find and maintain employment opportunities.

The City also provides operational support to much needed programs designed to assist low and moderate income families overcome challenging times. These programs include:

- Greater Hammond Food Pantry provides needed food to roughly 2,500 persons annually;
- Hammond Legal Aid provides low cost legal services to 250 persons annually; and
- McAuley Health Clinic provides low cost health services to 1,167 uninsured persons.

Blight Elimination and Economic Development

The City has successfully used CDBG funds in recent years to remove blighted commercial properties from the City, including the former site of JC Penny's in downtown and the Queen Anne building in North Hammond. The demolitions remove potential problem properties from neighborhoods, which attract squatters, and also make the newly vacant land more attractive to potential developers who will invest in the City and create economic opportunities for residents. While CDBG funds are primarily used for commercial demolitions, the City uses general fund revenues for the demolition of substandard housing. As noted in the recent fair housing plan, the City has been successful at removing the blighted

properties, but could improve on re-using the now vacant land. In the upcoming five year plan, the City will concentrate on strategies to re-use the land available.

The Business Loan Program offers low-cost financing to expand operations within in Hammond in exchange for creating jobs for low and moderate income residents. The program has struggled to find qualified applicants to take advantage of the incentives offered. As a result, the City will consider shifting the focus of the program to rehabilitation of existing businesses through commercial rehabilitation.

Homelessness

In 2011, HUD rebranded the ESG funding from “Emergency Shelter Grant” to “Emergency Solutions Grant” to reflect a shift in federal homeless policies from a shelter-based approach to a *Housing First* approach. The new approach focuses on prevention and moving people out of the shelters into long-term housing solutions. A key component of Housing First is *Rehousing*, which is the process of transitioning families from shelter environments to permanent housing solutions such as affordable apartments. As a result of this change, the City began funding re-housing in 2011 and has established a successful program.

In 2015, the City and its partner, *Greater Hammond Community Services*, was able to assist 33 homeless households with rehousing. The City has also begun to complement Rehousing with prevention in an effort to help families avoid homelessness in the first place. While these programs can provide assistance for up to six months, most clients only need two or three months to stabilize after a stoppage in income due to health reasons, reduction in employment, or a large one-time expense such as a car repair or hospital bill. Unfortunately, the prevention component can only assist households earning less than 30% of the area median income. To put this in perspective, a person living alone and earning minimum wage would not qualify for assistance due to their income. The City is considering complementing this program with other funding sources, such as HOME or CDBG, which can provide this type of assistance for households up to 80% of area median income.

The City continued to support its emergency and transitional shelters, including Innermission and Haven House, which serve a vital function in the continuum of services. During the course of the last Consolidated Plan, the City lost one its shelters, CAPES House, as the costs to rehabilitate the building was not feasible. Instead of replacing CAPES with another shelter, there have discussions about partnering with local landlords who will work with Greater Hammond to identify and hold specific units for use by homeless persons. This arrangement would eliminate large capital costs and provide greater flexibility in the operation of the program.

4. Summary of citizen participation process and consultation process

CITIZEN PARTICIPATION

A complete draft of this plan was made available for public review and comment for a 30-day period beginning **January 18, 2017 to February 18, 2017**. The availability of both the draft plan and the final plan was posted to www.gohammond.com. The plan was available for review at the Department of Planning and Development. A public hearing regarding the plan is scheduled for the City Council meeting on **February 13, 2017**.

A summary of all comments and feedback received through the public participation process is included as an attachment to the plan.

CONSULTATION

To assess the different needs within the community and in an effort to reach out and better coordinate with other service providers in the area, the City conducted a number of consultations with local non-profits, assisted housing providers, and other governmental agencies and departments. For a complete list of organizations contacted, please refer to Appendix A.

5. Summary of public comments

A summary of all comments and feedback received through the public participation process is included as an attachment to the plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and feedback were accepted and considered when developing the plan.

7. Summary

To develop this Consolidated Plan, the City analyzed the level of need through citizen outreach, consultations with service providers, and a review of needs-related data and the local market. The results of the needs assessment indicate the needs of the community have not significantly changed from the last five year plan. The most pressing needs continue to be a large number of blighted properties, substandard condition of housing, and lack of private investments within the city. As such, the resources available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Grant (HOME), will focus on the elimination of blighted properties, the improvement of the condition of existing housing stock, and investment into public facilities that improve the quality of life within the City. The City will also work to better serve its homeless populations and non-homeless populations with special needs.

On April 1, 2017, the City will begin to implement an updated five year strategic plan to address its priority needs in the areas of affordable housing, community development, and homelessness. In the last five years, the City has mostly recovered from the housing recession and made significant progress in the areas of new economic development, the improvements to quality of life through investments in neighborhoods and the delivery of public services, and the elimination of blighted properties. Over the next five years, the City will continue to take a comprehensive approach to affordable housing and community development in an effort to improve the quality of life for its low and moderate income residents. Major initiatives include the development of the new wellness center and implementation of the City's updated fair housing plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

AGENCY	CONTACT	DEPARTMENT
ESG – City of Hammond	Ms. Owana Miller	Community Development
CDBG – City of Hammond	Ms. Owana Miller	Community Development
HOME – City of Hammond	Ms. Owana Miller	Community Development

Table 1 – Responsible Agencies

Narrative

The City of Hammond is the lead agency for this Consolidated Plan. Specifically, the Community Development Department administers the Consolidated Plan and all of its funded programs on behalf of the City. Some programs are administered directly by the City. For others, the Community Development Department relies on a number of partners, including non-profit organizations, contractors, and other public agencies to undertake the projects.

Consolidated Plan Public Contact Information

City of Hammond Community Development
ATTN: Ms. Owana Miller
5925 Calumet Avenue
Hammond IN 46320

PHONE: 217-853-6508

EMAIL: millero@gohammond.com

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

When developing the plan, the City reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the City's priority needs. At this time, the City also sought to build better working relationships with service providers in the spirit of increasing coordination between the City's efforts and those of the service providers. This section summarizes the consultation efforts made by the City and details specific information required by HUD in regard to coordination on homeless efforts.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

As part of this year's planning process, the City conducted a number of discussion groups with service providers and government agencies. Each discussion group focused on a specific area of community development needs, such as child care and youth activities, job training, community health, job training, and transportation. These discussion sessions provide an opportunity for the service providers and agencies discuss their program offerings, learn about other programs available in the community, and identify common issues and problems. Based on these discussions, the City is planning to build a community website where service providers can better market their programs.

In addition, the City participates in a number of ongoing local and regional coordination efforts throughout the program year. These include the NW Indiana Continuum of Care (CoC). The CoC is a collaborative effort of over 60 service providers in Lake County focused on providing services to the homeless and near homeless populations in the area. The City is also participating in the regional planning efforts to extend the commuter rail line within Lake County and the Lake County Housing Task Force.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The Emergency Solutions Grant is administered by the City's Department of Planning and Development. The Department, on behalf of the City, participates in the Indiana Balance of State Continuum of Care (CoC). All homeless planning and delivery of homeless services is done in conjunction with the local CoC. The local division of the Continuum of Care (CoC) is a collaborative effort of over 60 service providers in Lake County.

The current standards in place for allocating ESG funds, measuring performance, evaluating outcomes, and other policies and procedures were developed in consultation with the members of the CoC. For the required consultation process, the City worked with members of the CoC who are located in Hammond, namely Greater Hammond Community Services (GHCS), Haven House, and Claude Street Shelter.

It is the City's policy that each agency receiving ESG funding receives feedback from its beneficiaries regarding performance of the program and potential shifts in policies and procedures to improve the

performance of the program. The City will re-evaluate its current standards and practices based on this feedback.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

For the current Plan Year the City has not changed any of its homeless strategies or its assessments on the best way to address the needs of homeless, allocation of funds, or any performance standards. The homeless shelters in Hammond participating in the CoC submitted applications for funding as part of the RFP process. The City consults with all of the homeless service providers in Hammond on a periodic basis to review progress and evaluate potential areas for improvement.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities. Identify any agency types not consulted and provide rationale for not consulting.

A list of consultations is included in Appendix A of this document. The City consulted with all agencies and organizations described in the federal guidance on consolidated planning.

Other local/regional/state/federal planning efforts considered when preparing the Plan.

Name of Plan: Continuum of Care Funding Application

Lead Organization: Continuum of Care

Overlap: The Continuum of Care works to alleviate the impact of homelessness in the community through the cooperation and collaboration of social service providers. This effort aligns with the Strategic Plan's goal to support activities that respond to homelessness and its impacts on the community.

Name of Plan: 2013 Comprehensive Economic Development Strategy (CEDS)

Lead Organization: Northwest Indiana Economic Development District

Overlap: The CEDS plan outlines a broad economic development strategy for the entire region of Northwest Indiana, including the redevelopment of core urban areas such as Hammond.

Name of Plan: 2040 Comprehensive Regional Plan

Lead Organization: Northwest Indiana Regional Planning Commission

Overlap: A regional plan with a comprehensive vision for sustainable growth and revitalization of Lake, Porter and LaPorte Counties. The CRP centers on revitalizing the Region’s communities, particularly the older “core” cities. The vision for 2040 in the CRP emphasizes a vibrant, revitalized, accessible and united region.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City is working with Lake County and adjacent municipalities on a number of community development issues, including the extension of the commuter rail line, homelessness, and economic development. The City also works closely with the North Township Trustee. The North Township Trustee administers programs that benefit many of the same clients targeted by the Consolidated Plan. The City is working with the Trustee’s office to coordinate on transportation issues.

PR-15 Citizen Participation

1. Summarize citizen participation process and how it impacted goal-setting

The City has adopted a Citizen Participation Plan (CPP) that outlines the City's policies and procedures for obtaining public input in the planning and decision-making processes associated with the HUD grants and the Fair Housing Assessment. To view a copy of the City's adopted Citizen Participation Plan, please visit:

http://www.gohammond.com/wpcontent/uploads/Departments/Community_Development/pdf/Proposed_Hammond_Citizens_Participation_Plan-English.pdf

Informally, in a process that continues throughout the year, the City works with several groups that represent minority residents, persons with disabilities, and limited English speakers. The Community Development Director frequently meets with the East Hammond /Pullman Neighborhood Watch groups, which represents a portion of the African American neighborhood. There is also frequent contact with the Hammond Hispanic Community Committee and the Ministerial Alliance, these organizations include representation of the African American and Hispanic communities of Hammond. In regards to persons with disabilities, the department of Planning & Development's staff is directly involved with the Mayor's Disabilities Commission which is the primary advocacy group for all Hammond residents with disabilities.

General Outreach

In addition to publishing notice on the City website, the City maintains an Interested Parties List. To be included on the Interested Parties List, please call the City's Community Development Department at 219-853-6358. Persons on the Interested Parties List will be contacted regarding all public participation opportunities related to the covered grant programs and fair housing planning.

Outreach to Persons of Limited English Proficiency (LEP)

In regard to non-English speaking persons, the City has conducted a Four-Factor Analysis to identify Limited English Speaking Persons (LEP). According to the 2013 5 Year ACS Estimates prepared by the U.S. Census, Spanish speakers account for 89% of LEP persons in the City and were the only group of LEP persons of significant size. Based on this analysis, the City will ensure that outreach materials are available in Spanish and that translators are made available during public meeting and hearings.

Outreach to Persons with Disabilities

The City works with the Hammond Disabilities Commission and other local agencies to outreach directly to persons with disabilities within the community.

Publication of Information and Public Comment Period

The City's main method for the dissemination of information is publication to its website at:

<http://www.gohammond.com/departments/planning-and-development/community-development/>

Publication to the City website allows for quick and efficient distribution of large amounts of information to the broadest possible audience. In January 2017, the City published the draft plan for public review. The web site includes a form for interested parties to submit comments to the City in relation to the plan or any of the data presented.

The City will hold a public comment period commencing January 18 and ending February 18. All comments received by the City will be summarized in an attachment to the draft plan. Written

comments received during the formal comment period and those received orally at public hearings will receive a written response and will be included in the documents submitted to HUD. The City will accept comments throughout the year outside of the public comment periods, but the City cannot guarantee that these comments will be included in the submitted versions to HUD.

To date, the City has received no comments in regard to the proposed Plan. Comments may be emailed to millero@gohammond.com or submitted in writing to:

City of Hammond Community Development
ATTN: Ms. Owana Miller
5925 Calumet Avenue
Hammond IN 46320

Public Hearing

On February 13, the draft plan will be discussed at the City Council meeting and public hearing. The public is invited to provide their input and comments. The City will accept public comments on the Plan from January 18 to February 18. A draft of the plan is available for public viewing, by appointment at the offices of Planning & Development at City Hall between the hours of 9:00am to 4:00pm.

During this planning cycle, the City followed a formal and informal process to solicit public participation. The formal process, including public hearings, publication of a draft plan, and solicitation of public comments is described in the Citizen Participation Plan.

Citizen Participation Outreach Schedule

September 2016	Publication of Request for Proposals
December 2017	Consultation with Hammond Ministerial Alliance
January 2017	Publication of Draft Consolidated Plan and Annual Action Plan
January 2017	Start of Public Comment Period for Draft Plan
January 2017	Presentation to Hammond Hispanic Community Committee
January 2017	Presentation to Mayor's Commission on Disabilities
January 2017	Presentation to Public Housing Residents
January 2017	Presentation to Hammond Human Relations Commission
January 2017	Annual MLK Candlelight March and Celebration
February 2017	End of Public Comment Period for Draft Plan
February 13, 2017	Public Hearing for Draft Consolidated Plan and Annual Action Plan
February 15, 2017 ²	Submission of Final Plan to HUD

² The City has been advised by HUD to wait until the final appropriations are determined before submittal of the plan. Therefore, the timing of the final submission may change.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

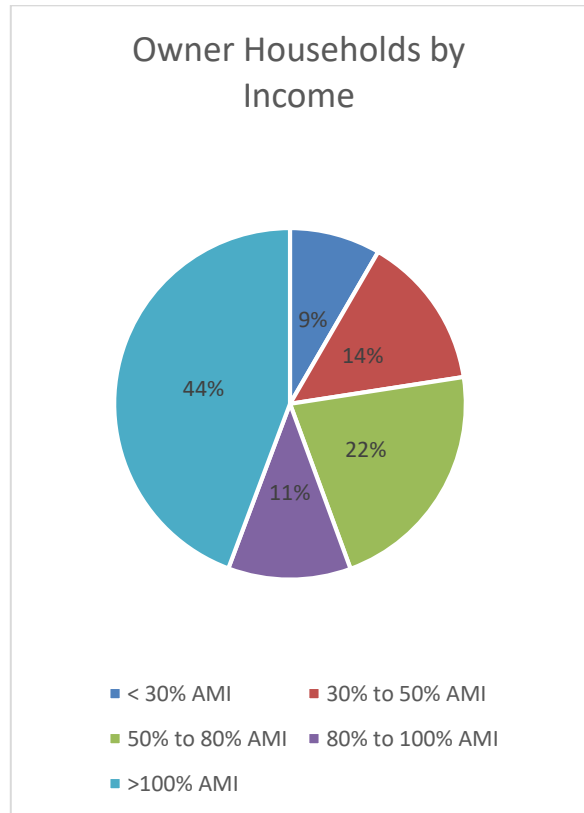
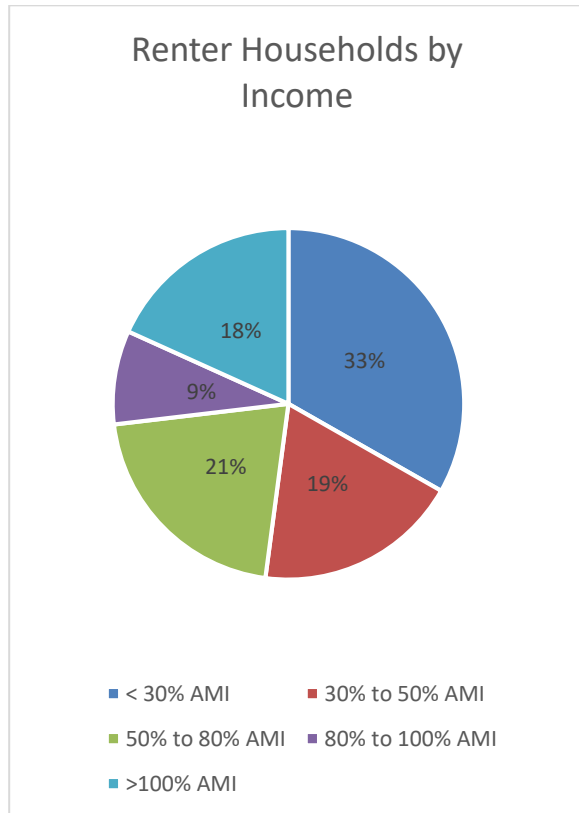
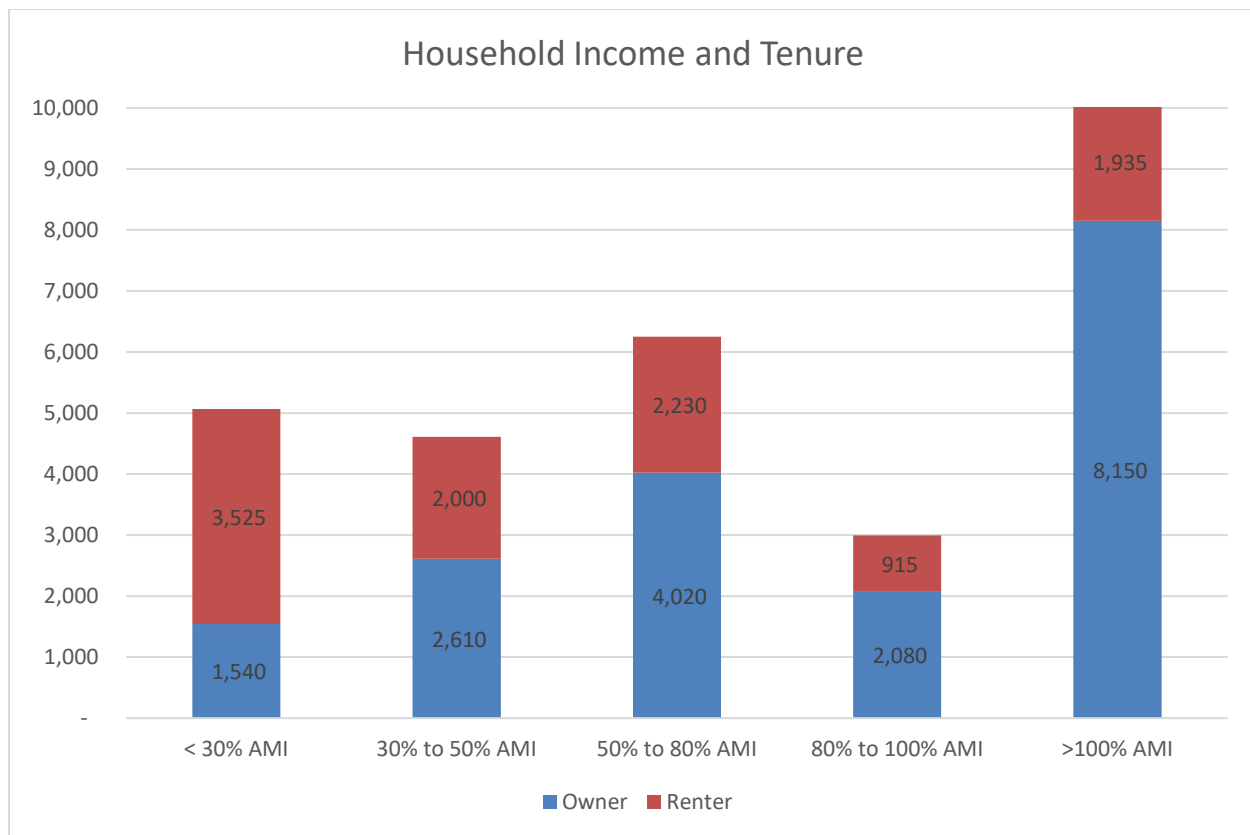
As part of the planning process, the City conducted an analysis and review of HUD-sponsored data that summarizes housing needs for lower income households. The City also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.

Both CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits for Federal Fiscal Year 2016 are included below.

Income Level	Household Size				
	1	2	3	4	5
Extremely Low Income 30% of Area Median Income	\$13,450	\$16,020	\$20,160	\$24,300	\$28,440
Low Income 50% of Area Median Income	\$22,400	\$25,600	\$28,800	\$32,000	\$34,600
Moderate Income 80% of Area Median Income	\$35,850	\$41,000	\$46,100	\$51,200	\$55,300

FY2016 Income Limits by Household Size

It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered “middle class”. Based on the current income limits and 2015 annual mean wages calculated by the Bureau of Labors Statistics for the area, the following occupations would qualify for assistance: cashiers (\$18,560) and retail salespersons (\$24,810), firefighters (\$42,060), Nursing Assistant (\$24,260), and carpenters (\$48,470).



NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

HUD received a special tabulation of data, Comprehensive Housing Affordability Strategy (CHAS), from the U.S. Census Bureau specifically designed to help jurisdictions with the development of the Consolidated Plan. HUD uses some of these data in allocation formulas for distributing funds to local jurisdictions. Part of this data set addresses quality of housing stock and estimates the number of units that have housing problems. HUD considers a unit to have a housing problem if it meets one of the following criteria.

- Overcrowded: A unit that has more than one person per room is considered overcrowded.
- Cost Burdened: A unit where the household pays more than 30% of its income on housing costs has a cost burden. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
- Without complete kitchen or plumbing facilities

In addition to the data sets provided by HUD, the City consulted local service providers, city staff, and local stakeholders regarding the condition of housing stock. The condition of the housing stock in the City is considered to be fair for the most part, but there are a large number of homes in substandard condition. Some of the homes are suitable for rehabilitation while some units are beyond repair, especially in low and moderate income, CDBG-eligible areas. For the purpose of this document, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Population Trends

Hammond is one of a number of older communities in the Chicago metro area that has experienced a long, slow decline as upper income households have moved further from the central core. Since the 1970's, the heavy manufacturing industry in the area has reduced its workforce by half. The City's population declines have mirrored the declines in manufacturing. In 1970, the City population stood at 107,983. According to the 2010 census, the population was 80,830.

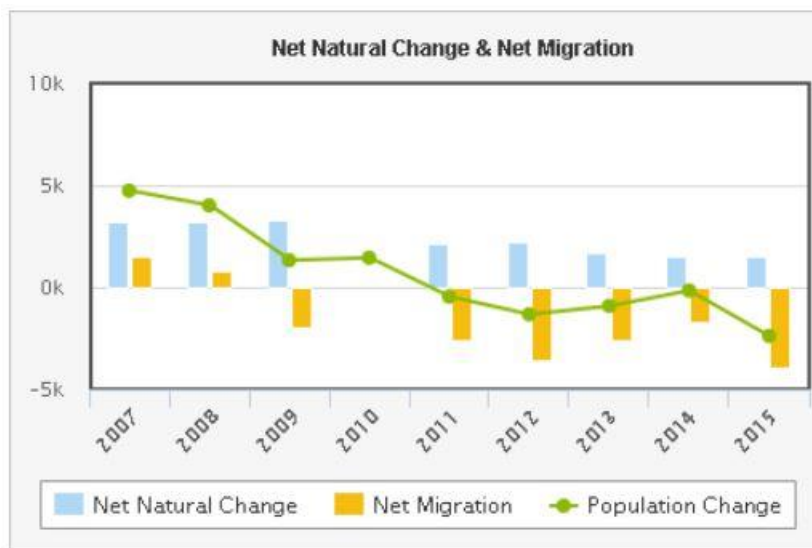
Population losses have been offset by the increase of lower-income families. With the exception of Chicago, new housing development continues to be concentrated in the communities on the outskirts of the metropolitan region. Older communities closer to Chicago, especially those in southern Cook County and northern Lake County, including Hammond, are not experiencing large levels of redevelopment of housing. This lack of private investment within the City's neighborhoods has resulted in a disparity of opportunities.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	83,048	80,122	-4%
Households	34,139	28,465	-17%
Median Income	35,528	38,365	8%

Table 2 - Housing Needs Assessment Demographics

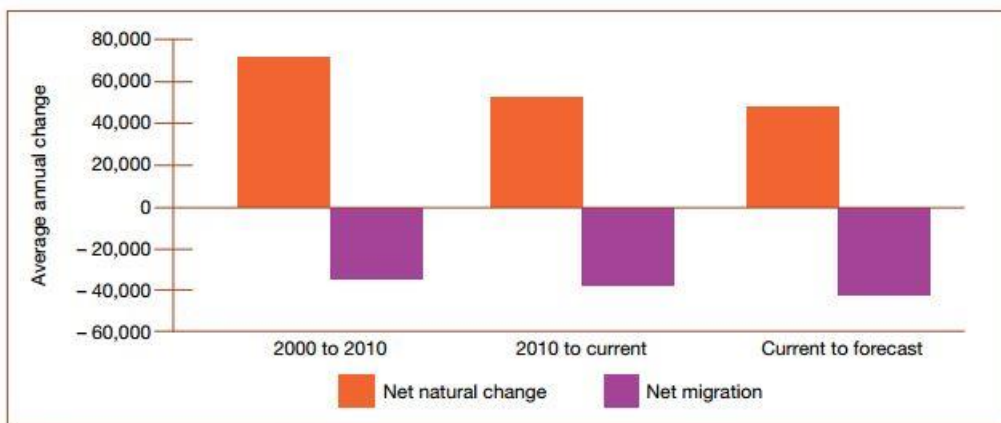
Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

The graph below is based on U.S. Census Bureau Population Estimates from 2007 to 2015 for the Gary Metropolitan Division, which includes Lake, Newton, Jasper, and Porter Counties. The graph clearly shows a downward trend in population spurred by households migrating out of the area. The declines are only partially offset by a net natural change (more births than deaths).



Data Source: U.S. Census Bureau Population Estimates

The graph below is based on Census data and was prepared by HUD’s Office of Policy Development and Research (PD & R) as part of a 2016 Comprehensive Housing Market Analysis for the Chicago-Naperville-Elgin Metro Area. This region is the third largest metro area in the nation based on population, and includes the Gary Metro Division cited above, nine counties in Illinois surrounding Chicago, and Kenosha County, Wisconsin. The downward trend in regard to migration is similar to that seen at the metropolitan division.



* Chicago-Naperville-Elgin HMA.

Notes: The current date is June 1, 2016. The forecast date is June 1, 2019.

Sources: 2000 and 2010—2000 Census and 2010 Census; current and forecast—estimates by analyst

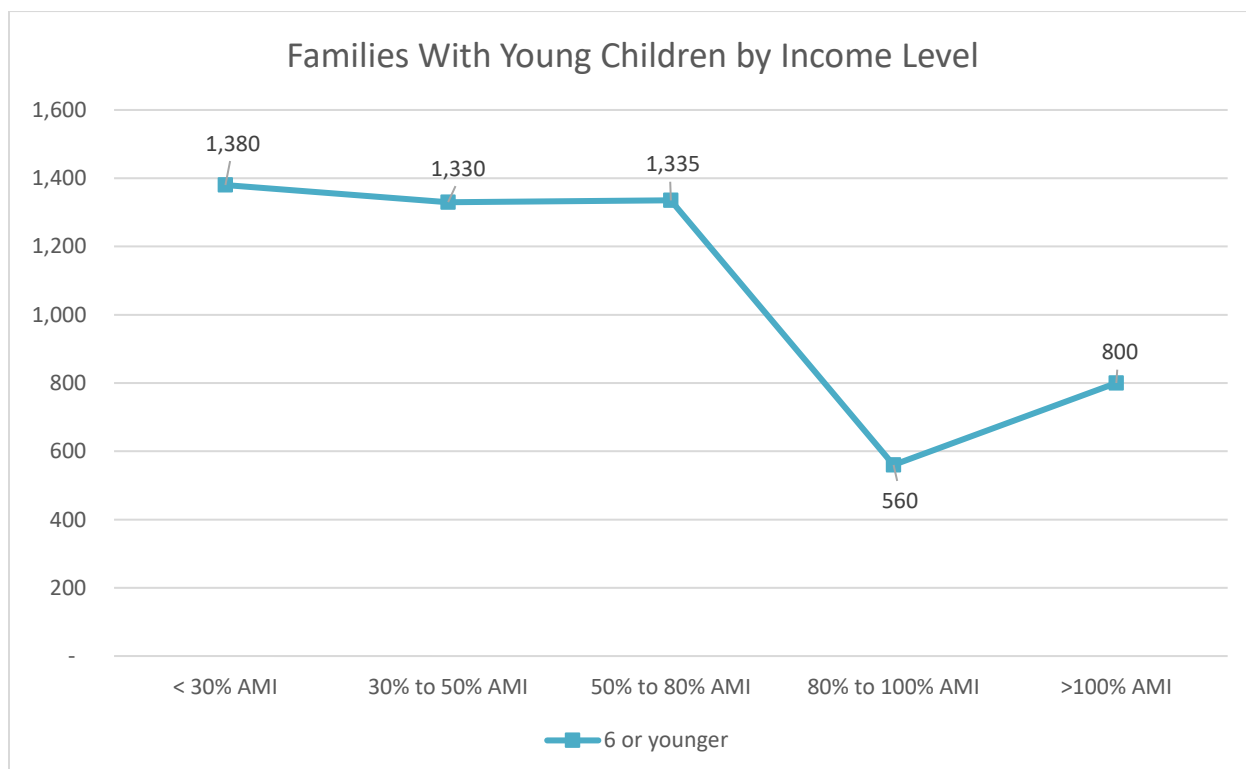
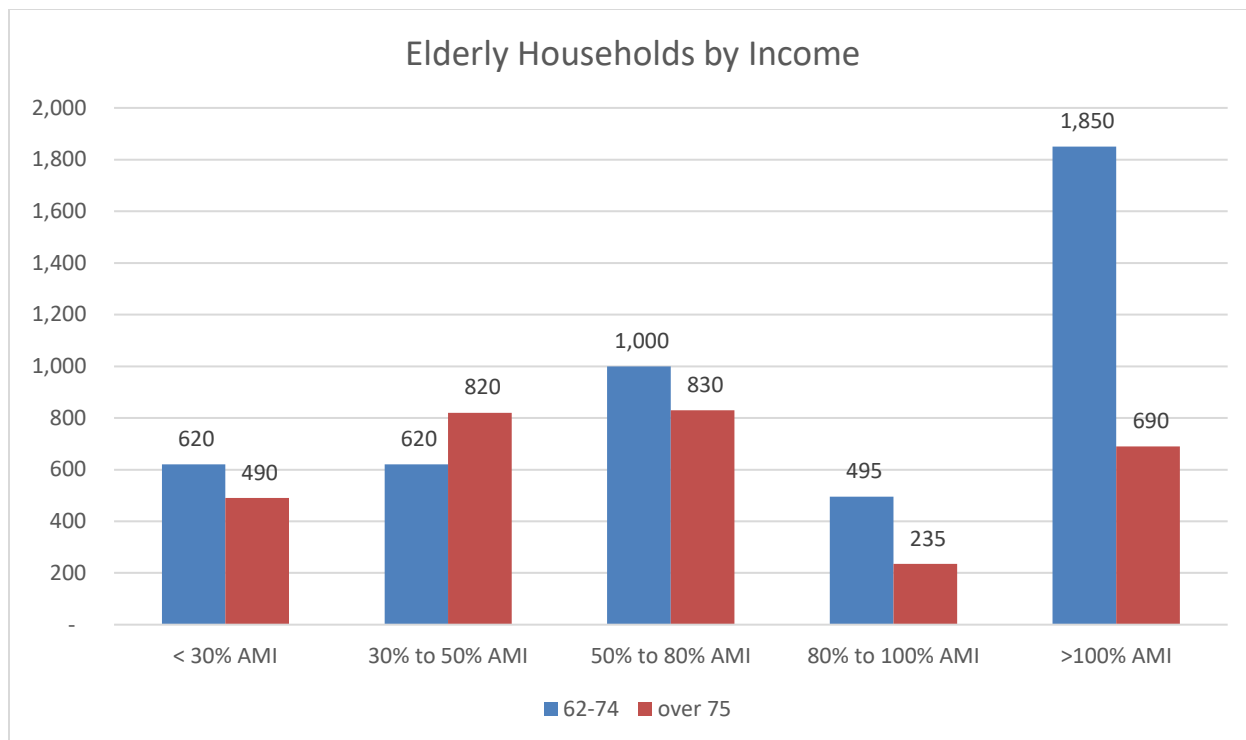
Number of Households Table

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI
Total Households	5,080	4,610	5,995	2,740	10,050
Small Family Households	1,805	1,725	2,435	1,205	5,245
Large Family Households	580	580	870	400	930
Household with senior (62-74 years of age)	620	620	1,000	495	1,850
Household with senior (75 or older)	490	820	830	235	690
Households with child (6 or younger)	1,380	1,330	1,335	560	800
Table 3 - Total Households Table					

Data Source: 2008-2012 CHAS

Data Discussion

- 55% of total households are at or below 80% the Area Median Income (AMI).
- 54% of total households are family households and 46% are non-family households (not displayed in graph).
- 12% of total households are large family households with five or more members. 60% of these households are at or below 80% AMI.
- 27% of total households contain at least one person over 62 years of age. 55% of these households are at or below 80% AMI.
- 16% of households contain at least one person age 75 or older. 70% of these households are at or below 80% AMI.
- 18.6% of households have one or more children 6 years old or younger. **75% of these households are at or below 80% AMI. Based on these data points, the presence of young children is the family type most likely to be under 80% of area median income.**



Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

Renter Households	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total
Substandard Housing	105	35	35	30	205
Severely Overcrowded	30	20	0	0	50
Overcrowded	85	115	40	60	300
Severe cost burden (50% or more)	2,000	820	30	0	2,850
Housing cost burden (30-50%)	330	790	1,065	175	2,360
Zero/negative Income	365	0	0	0	365

Table 4a – Renter Housing Problems Table

Data 2008-2012 CHAS
Source:

Data Discussion

- Cost burden is the most common problem for renters, accounting for 9 of every 10 problems. **Severe cost burdens for renters below 30% of area median income account for one third of all housing problems.**
- There are 3,525 renters earning less than 30% of area median income (extremely low income). **Two out of three households in this market segment have a cost burden or severe cost burden.** HUD calculated the annual income for a family of three at 30% of area median income to be \$20,160. An affordable housing cost (rent plus utilities) for a family at this income would be around \$500. If the family pays more than \$500 per month, it is considered cost burdened. If the family pays more than \$840 per month, it is considered severely cost burdened.
- HUD has determined that the 2017 Fair Market Rent (FMR) for 2 bedroom units in Hammond ranges from \$820 to \$990. The FMR is the rent at which 40 percent of the rental housing units can be rented. **Based on this data, only 40% of the two bedroom units in Hammond are affordable to extremely low income households, meaning that most renter households earning less than \$20,000 will face a cost burden.**
- Substandard homes (those without complete plumbing or kitchen facilities) account for only 4% of problems and overcrowding (more than one person per room) accounts for only 6%. Based on anecdotal information from City building officials, it is assumed the overcrowding numbers are understated due to underreporting of illegal apartments and single family properties that have been divided into multiple units.

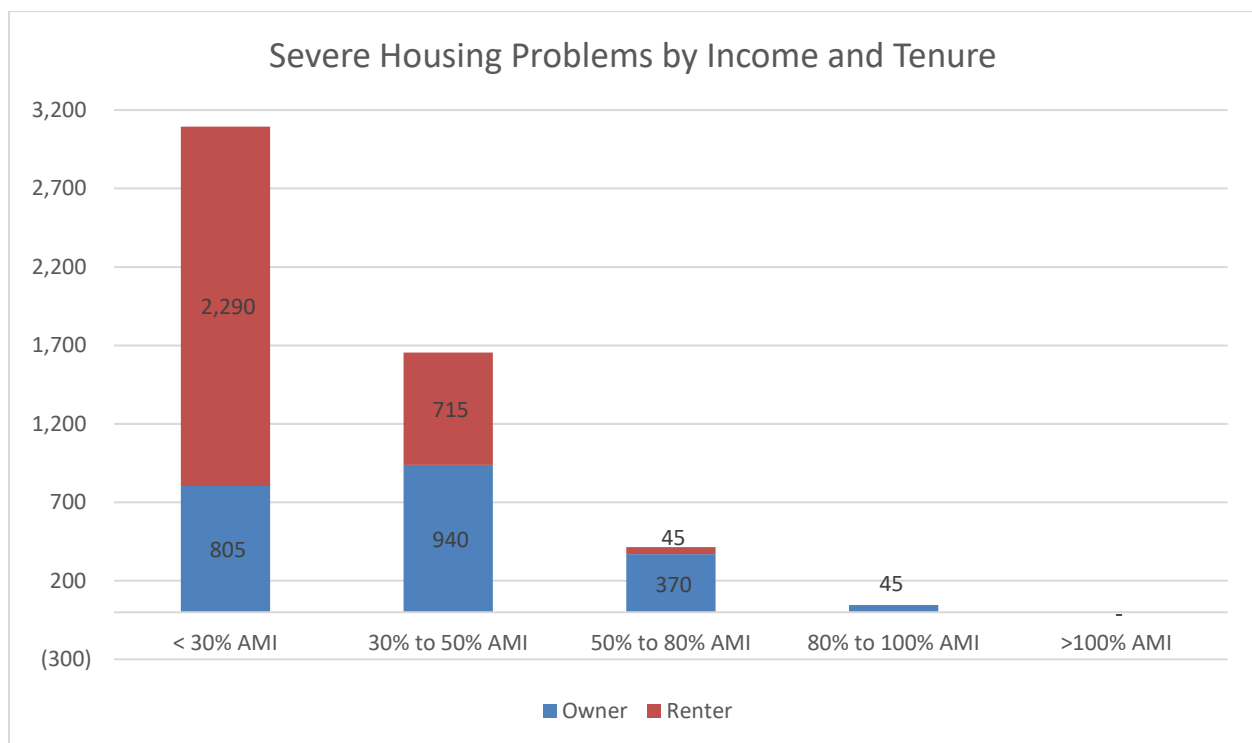
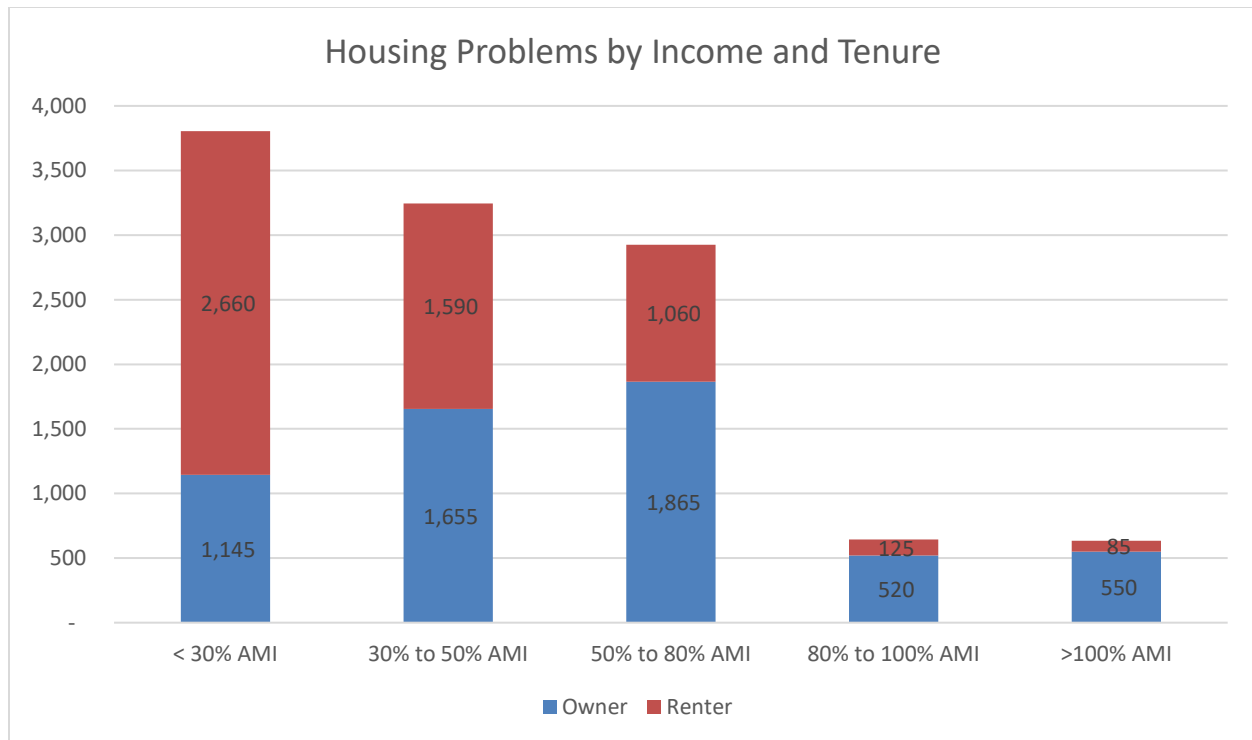
Owner Households	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total
Substandard Housing	20	15	4	0	39
Severely Overcrowded	4	15	15	10	44
Overcrowded	10	100	165	105	380
Severe cost burden	975	815	325	65	2,180
Housing cost burden	285	610	1,110	220	2,225
Zero/negative Income	150	0	0	0	150

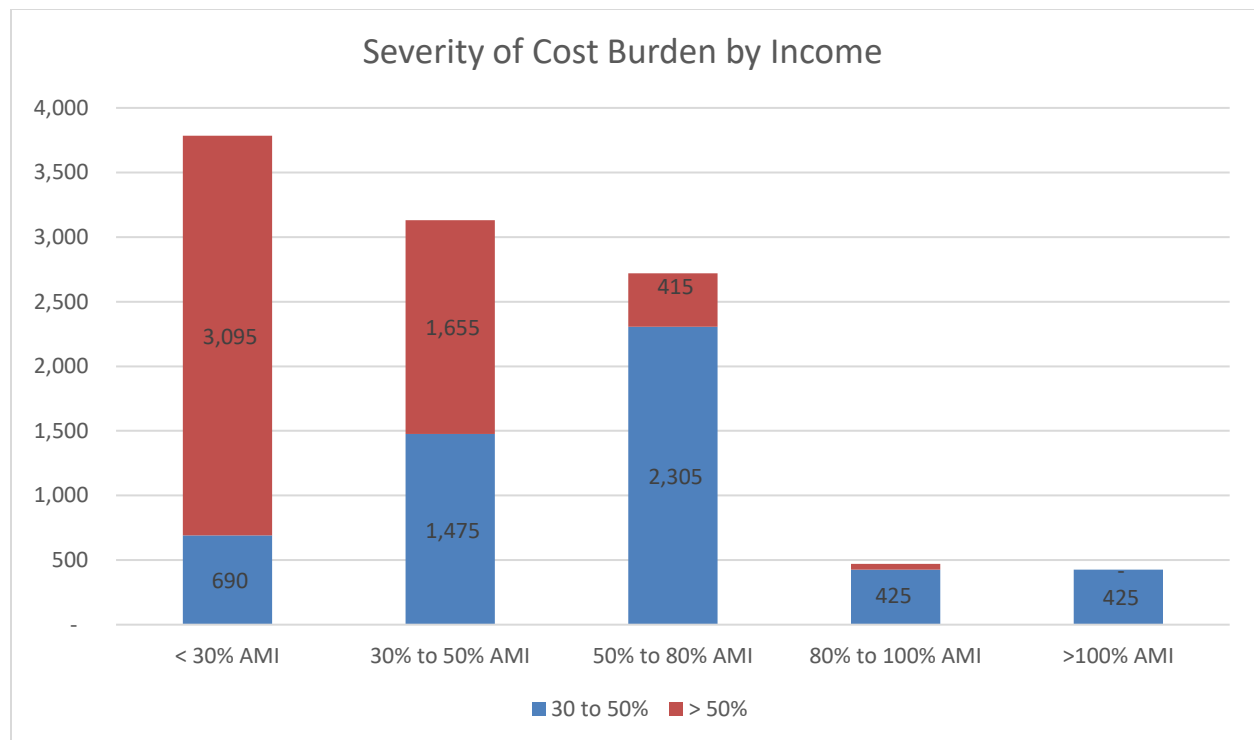
Table 5b – Owner Housing Problems Table

Data 2008-2012 CHAS
Source:

Data Discussion

- Cost burden is the most common problem among owners, accounting for 9 of every 10 problems. **Whereas housing problems for renters are concentrated at the lowest income level, housing problems for owners are more evenly distributed across the bottom three income levels.** Moderate income owners (50-80% of area median income) account for 33% of housing problems while low income owners (30-50% of area median income) account for 31% of housing problems.
- Of the 4,020 owners earning between 50 to 80% of area median income (moderate income), 36% are considered to have a housing problem. A family of three earning 50% of area median income can only spend \$720 per month on housing (mortgage payment, utilities, insurance, and real estate taxes) before considered cost burdened.
- Substandard homes (those without complete plumbing or kitchen facilities) account for only 1% of problems and overcrowding (more than one person per room) accounts for only 9%. Overcrowding is more prevalent at the higher income levels.





Housing Problems by Income Level

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

Renter Households	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total
At least one problem	2,220	990	110	95	3,415
No problems	835	1,245	2,190	975	5,245
Negative income, but no problems	365	0	0	0	365

Table 6a – Renter Housing Problems 2

Data 2008-2012 CHAS
Source:

Data Discussion

- Housing problems for renters are much more prevalent at the 0-30% income level. Sixty five percent of extremely low income renters have at least one housing problem. Forty-four percent of low income renters have at least one housing problem. Only five percent of moderate income renters and nine percent of middle income renters have a housing problem.
- Overall, 38% of renters have at least one housing problem.

Owner Households	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total
At least one problem	1,010	945	510	175	2,640
No problems	500	1,415	3,185	1,500	6,600
Negative income, but no problems	150	0	0	0	150

Table 7b – Owner Housing Problems 2

Data 2008-2012 CHAS
Source:

Data Discussion

- Housing problems for owners are prevalent at the 0-30% and 30-50% income levels. Sixty one percent of extremely low income (0-30% AMI) owners have at least one housing problem. Forty percent of low income (30-50% AMI) owners have at least one housing problem. Only fourteen percent of moderate income and ten percent of middle income owners have a housing problem.
- Overall, 28% of renters have at least one housing problem.

3. Cost Burden > 30%

HOUSEHOLDS	Renter				Owner			
	0-30% AMI	30-50% AMI	50-80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	Total
Small Related	1,125	665	420	2,210	385	605	750	1,740
Large Related	260	165	235	660	180	300	265	745
Elderly	285	249	165	699	430	400	285	1,115
Other	835	610	320	1,765	295	220	215	730
Total	2,505	1,689	1,140	5,334	1,290	1,525	1,515	4,330

Table 8 – Cost Burden > 30%

Data 2008-2012 CHAS
Source:

Data Discussion

- Small related family households account for the largest portion of cost burdens. Forty one percent of renters and forty percent of owners that have a cost burden are small, related households (family households with less than five members).
- Other households, which includes persons living alone, account for the second largest of cost burdens for renters (33%), but one of the smallest portions of owners with a cost burden (17%).
- Only thirteen percent of elderly renters have a cost burden. Twenty six percent of elderly owners have a cost burden.
- The cost burdens for renters are heavier in the lower income levels. About half (47%) of renters with a cost burden are extremely low income, 32% are low income, and 21% are moderate income.
- The cost burdens for owners are spread equally across all three income levels. Thirty percent of owners with a cost burden are extremely low income, 35% are low income, and 35% are moderate income.

4. Cost Burden > 50%

HOUSEHOLDS	Renter				Owner			
	0-30% AMI	30-50% AMI	50-80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	Total
Small Related	1,065	310	0	1,375	260	385	130	775
Large Related	250	70	0	320	155	170	50	375
Elderly	170	100	20	290	340	175	95	610
Other	680	340	20	1,040	250	125	50	425
Total	2,165	820	40	3,025	1,005	855	325	2,185

Table 9 – Cost Burden > 50%

Data 2008-2012 CHAS
Source:

Data Discussion

- Small related family households account for the largest portion of severe cost burdens. Forty five percent of renters and thirty five percent of owners that have a severe cost burden are small, related households (family households with less than five members).
- Other households, which includes persons living alone, account for the second largest of cost burdens for renters (34%), but one of the smallest portions of owners with a cost burden (19%).
- Only ten percent of elderly renters have a severe cost burden. Twenty eight percent of elderly owners have a severe cost burden.
- The severe cost burdens for renters are heavier in the lower income levels. Seventy two of renters with a cost burden are extremely low income, 27% are low income, and only 1% are moderate income.
- The severe cost burdens for owners are concentrated at the extremely low income level. Almost half (46%) of owners with a severe cost burden are extremely low income, 39% are low income, and 15% are moderate income.

5. Crowding (More than one person per room)

Households	Renter					Owner				
	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	Total
Single family	115	80	40	45	280	14	80	120	60	274
Multiple, unrelated family	0	35	0	20	55	0	35	60	55	150
Other, non-family	0	20	0	0	20	0	0	0	0	0
Total	115	135	40	65	355	14	115	180	115	424

Table 10 – Crowding Information – 1/2

Data Source: 2008-2012 CHAS

Data Discussion

- Based on the HUD provided data above, overcrowding does not appear to be a widespread issue.
- Substandard homes (those without complete plumbing or kitchen facilities) account for only 1% of problems and overcrowding (more than one person per room) accounts for only 9%. Overcrowding is more prevalent at the higher income levels.

	Renter				Owner			
	0-30% AMI	30-50% AMI	50-80% AMI	Total	0-30% AMI	30-50% AMI	50-80% AMI	Total
Households with Children Present	620	600	860	4,104	786	759	1,089	5,197

Table 11 – Crowding Information – 2/2

Data Source:

Comments: Totals from 2010 Census; income ranges based on percentages of families from Table 6.

Data Discussion

- The data above is an estimate based on 2010 household types by tenure and the income breakout of tenure found in Table 1. Based on these estimates, approximately half (49%) of households with children are below 80% of area median income.
- The largest populations of households with children within the income eligible categories are 50-80% AMI owner and renters.

Describe the number and type of single person households in need of housing assistance.

In the tables above, single-person households are included in the “Other Households” category. A total of 1,288 “Other” low and moderate income renters experience a housing problem, while 248 low and moderate income owners experience a housing problem. Of those, sixty percent of the renters and sixty six percent of owners have a severe housing problem where more than half of their income is used for housing. Single-person households with severe cost burdens are at high risk of homelessness if there is any disruption in income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Domestic Violence is a pattern of behavior used to establish power and control over another person through fear and intimidation, often including the threat or use of violence. Other terms for domestic violence include battering, relationship abuse, spousal abuse, or family violence. National advocates cite that one in four women will experience domestic violence during their lifetime.

Of the persons included in the 2015 CAPER, 117 reported having a history with domestic violence and 25 reported fleeing domestic violence.

Based on the 2015 CAPER, 16% of the homeless persons served in Hammond had a mental illness and 15% had a chronic health condition. Approximately 5% reported to have a developmental disability and 5% reported a physical disability. These figures are not mutually exclusive in that a person could be counted in more than one category.

According to the most recent Point in Time Homeless count, there were 42 homeless persons who identified themselves as victims of domestic violence. This was up from the 34 persons in 2015.

What are the most common housing problems?

Of the HUD-defined needs, cost burden is by far the most common housing problem, accounting for 90% of the housing problems. From a broader perspective, the overall condition of aging stock throughout the City is the most common housing problem. Throughout the community meetings, the consultations, and other outreach efforts, housing was cited as a major concern. The rehabilitation, renovation, and replacement of older homes were considered a very high priority among the residents. Affordable housing and increased housing assistance resources were deemed major needs for the community.

Are any populations/household types more affected than others by these problems?

As would be expected, lower income households, especially renters, experience cost burdens more often than higher incomes. The next section details disparities in housing problems by race and ethnicity.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Based on the HUD-provided data above, there are 2,165 renter households earning less than 30% of the area median income that pay more than 50% of their income toward housing. These households are at imminent risk of homelessness as any disruption of income could lead to eviction. In the tables above, low-income individuals are included in the "Other Households" category. Six hundred and eighty "Other" renter households earning less than 30% of area median income are at risk of homelessness. An additional 860 renter households at higher income levels experience a severe cost burden and may be at risk of homelessness.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

Households with a severe cost burden, where more than half of household income is used to pay for housing, is the most common characteristic associated with instability and increased risk of homelessness. When so much income is necessary to maintain housing, any disruption in income, through loss of employment, sickness, or disability, could lead to eviction or foreclosure. In addition to cost burden, the age and substandard condition of some housing units within the City can lead to homelessness if the conditions pose an immediate threat to health and safety and the owner of the property is unable to pay for the corrections.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is 10% or higher than the jurisdiction as a whole. For example, if 80% of low-income Hispanics suffered a cost burden, whereas only 60% of all low-income households within the jurisdiction encountered a cost burden, then low-income Hispanics would be considered to have a disproportionately greater need ($80\% - 60\% > 10\%$).

The following tables provide disproportionate need by income level and type of housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined housing problems, including lack of complete kitchen or bathroom, overcrowding, and a housing cost burden greater than 30% of income. These numbers do not include substandard housing due to age and deferred maintenance.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	3805	755	505
White	1320	345	145
Black / African American	1330	290	160
Asian	20	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	1015	115	200

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2008-2012 CHAS
Source:

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	3245	1370	0
White	1430	900	0
Black / African American	750	180	0
Asian	4	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	1020	255	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2008-2012 CHAS
Source:

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	2925	3320	0
White	1095	1865	0
Black / African American	740	545	0
Asian	10	50	0
American Indian, Alaska Native	29	0	0
Pacific Islander	0	0	0
Hispanic	1040	850	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2008-2012 CHAS
Source:

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	645	2345	0
White	300	1290	0
Black / African American	115	395	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	650	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2008-2012 CHAS
Source:

Discussion

Based on the information above, the following populations were identified to have disproportionately greater need. It should be noted, however, that the Asian, American Indian, and Pacific Islander populations are less than 100 households, making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI) Asian and American Indians;
- Low Income (30-50% AMI) African American, Pacific Islander, and Hispanic;
- Moderate Income (50-80% AMI) African American and American Indian;
- No races at Middle Income (80-100% AMI) were identified as having a disproportionately greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole.

The following tables provide disproportionate need by income level and type of **severe** housing problem. For the purpose of this discussion, the statistics only include households that experience one of the HUD-defined **severe** housing problems, including lack of complete kitchen or bathroom, more than 1.5 persons per room, and a housing cost burden greater than 50% of income. These numbers do not include substandard housing due to age and deferred maintenance.

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	3160	1395	505
White	1020	650	145
Black / African American	1110	515	160
Asian	20	0	0
American Indian, Alaska Native	40	0	0
Pacific Islander	0	0	0
Hispanic	930	200	200

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2008-2012 CHAS

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	1900	2715	
White	750	1580	
Black / African American	460	470	
Asian	4	4	
American Indian, Alaska Native	0	0	
Pacific Islander	4	0	
Hispanic	655	615	

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2008-2012 CHAS

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	785	5460	
White	275	2680	
Black / African American	125	1160	
Asian	0	60	
American Indian, Alaska Native	25	4	
Pacific Islander	0	0	
Hispanic	350	1540	

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2008-2012 CHAS

80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	No/negative income, but no housing problems
Jurisdiction as a whole	230	2765	
White	105	1485	
Black / African American	40	465	
Asian	0	0	
American Indian, Alaska Native	0	0	
Pacific Islander	0	0	
Hispanic	80	800	

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2008-2012 CHAS

Discussion

Based on the information above, the following populations were identified to have disproportionately greater need. It should be noted, however, that the Asian, American Indian, and Pacific Islander populations are less than 100 households, making it difficult to extrapolate any meaning from the differences in levels of need.

- Extremely-low Income (0-30% AMI) Asian and American Indians;
- Low Income (30-50% AMI) Pacific Islander and Hispanic;
- Moderate Income (50-80% AMI) American Indian;
- No races at Middle Income (80-100% AMI) were identified as having a disproportionately greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

As defined by HUD, a disproportionately greater housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's households within a particular category of need is at least 10% higher than found for the category as a whole.

The following tables provide disproportionate need by income level and level of cost burden. If a household's housing cost is greater than 30% of income, the household has a cost burden, which is one of the HUD-defined housing problems. If housing cost is greater than 50% of income, the household is considered to have a severe cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income
Jurisdiction as a whole	17965	5320	5210	520
White	10380	2280	1860	145
Black / African American	3155	1365	1590	160
Asian	190	14	20	0
American Indian, Alaska Native	25	4	40	0
Pacific Islander	0	0	4	0
Hispanic	4090	1605	1625	215

Table 20 – Greater Need: Housing Cost Burdens AMI

Data 2008-2012 CHAS
Source:

Discussion:

Overall 18% of the jurisdiction has a cost burden between 30 and 50% and an additional 18% have a cost burden greater than 50%. The three largest race/ethnic categories have percentages close to the overall percentages: White (16% and 13%), African American (22% and 25%) and Hispanic (21% and 22%). American Indians and Pacific Islanders have a disproportionately greater need in regard to severe cost burdens (over 50%), but the small size of that population make it difficult to draw any meaningful conclusion.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Based on 2010 Census data, the City's population is a plurality of racial and ethnic groups, meaning that a no single racial or ethnic group comprises more than half of the population.

- White, Non-Hispanic population was the largest group, accounting for 41.5 percent of the City population.
- Hispanics accounted for the second largest segment, representing 34 percent of the population.
- Black, Non-Hispanic residents accounted for the third largest segment, representing 22 percent of the population.
- Multi-racial, Asian, Pacific Islanders, Native Americans, and Other Non-Hispanic groups accounted for the remaining 2.5 percent.

According to Census data from 1990, 2000, and 2010. The City's population has changed significantly from 1990 to 2010:

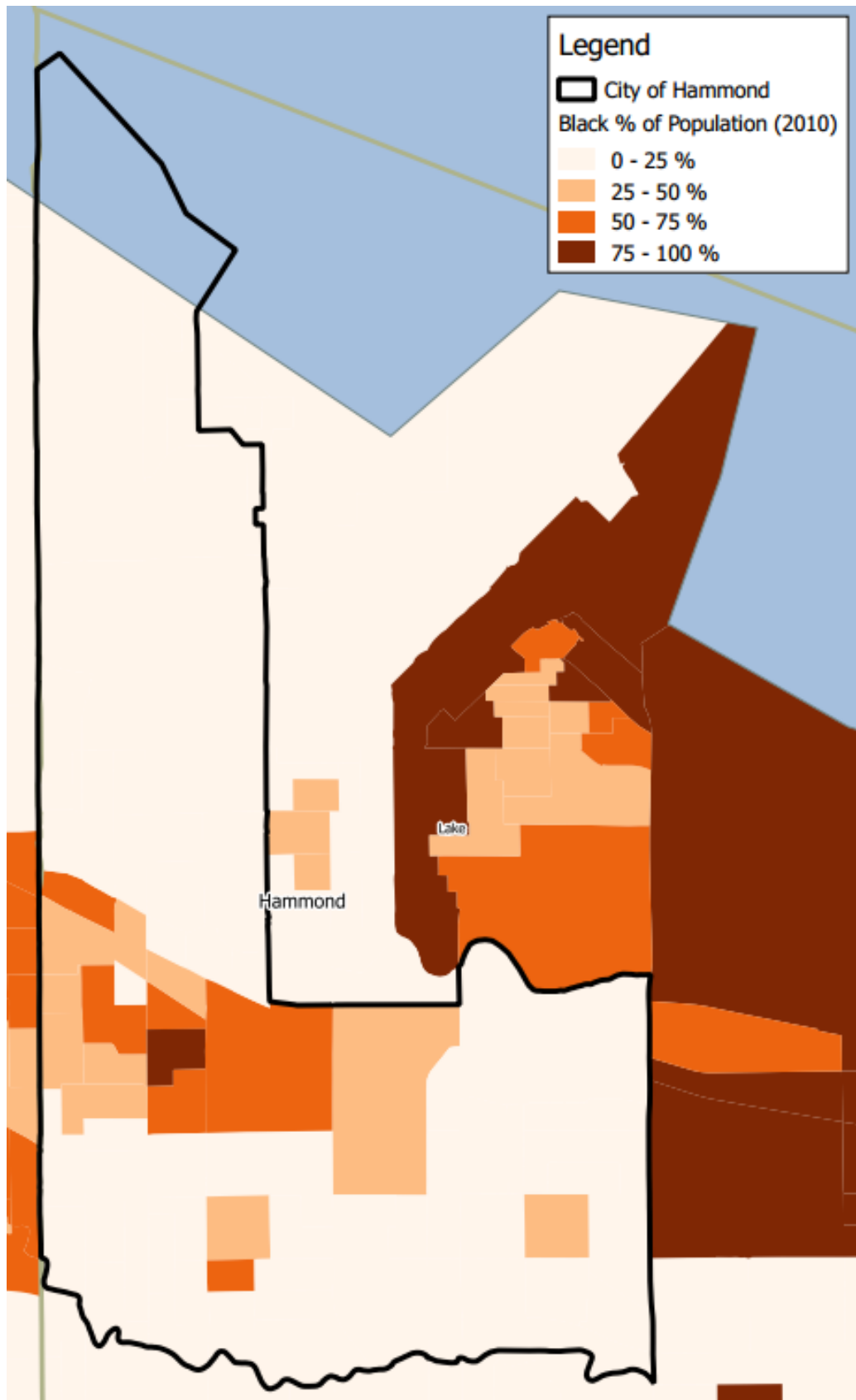
- Overall, the population decreased by four percent from 1990 to 2010, decreasing from 84,236 to 80,830. This continued a downward trend since 1970, when the City population stood at 107,983.
- White Non-Hispanic population decreased by almost half, decreasing from 66,029 to 33,534. In 1990, this segment accounted for 78 percent of the overall population. As of 2010, this was still the largest segment of the population. However, it only accounted for 41.5 percent.
- The Hispanic population grew by 17,643, increasing from 9,920 to 27,563. The 2010 population represents an increase of 178% over the 1990 population.
- The Black Non-Hispanic grew by 9,442, increasing from 7,626 to 17,568. The 2010 population represents an increase of 130% over the 1990 population.

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole? If they have needs not identified above, what are those needs?

Overall, the minority populations other than Black/African American and Hispanic are too small to draw any meaningful conclusion regarding disproportionately greater housing needs. Black/African American residents were identified as having disproportionately greater need at the 30-50% AMI and 50-80% AMI income levels. The discussion above is focused mainly on HUD-defined housing problems with a strong focus on cost burden. It does include the physical condition of housing units occupied by each race-income combination.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Compared to neighboring communities, Hammond has relatively racially and ethnically diverse neighborhoods. With that said, African Americans in Hammond form a majority in neighborhoods within the Central Hammond Planning District (see maps below).



NA-35 Public Housing – 91.205(b)

Introduction

HUD requires the City to coordinate with public housing agencies (PHAs) that share jurisdiction with the City when preparing its plan. It is important for the City and PHAs to coordinate their strategies and approaches to assisted housing. The City consulted with the Hammond Housing Authority and used the HUD-provided data to assess the need of public housing residents and housing voucher holders.

In most cases, the federal resources available to the City and the public agency are not co-mingled. Public Housing agencies, including the City's Hammond Housing Authority, receive HUD funds that are not included in this plan. The HHA receives an annual allocation from the Capital Fund for capital and management activities, including modernization and development of new public housing. HUD also provides funding to the HHA to administer a housing choice voucher program (formerly Section 8). This program provides housing assistance payments to local landlords on behalf of eligible tenants to provide decent, safe, and sanitary housing for very low income families at rents they can afford. Housing assistance payments are generally the difference between the local payment standard and 30 percent of the family's adjusted income.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	274	1,024	126	898	0	0	0

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: Hammond Housing Authority

Characteristics of Residents

	Public Housing	Vouchers				
		Total	Project - based	Tenant - based	Special Purpose Voucher	
					Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	10,298	12,070	13039	12,006		
Average length of stay	5	4	0	4		
Average Household size	2	2	3	2		
# Homeless at admission	0	0	0	0		
# of Elderly Program Participants (>62)	51	39	1	38		
# of Disabled Families	90	128	13	115		
# of Families requesting accessibility features	264	NA	NA	NA		
# of HIV/AIDS program participants						
# of DV victims						

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Public Housing	Vouchers					
		Total	Project -based	Tenant -based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	114	102	17	85			
Black/African American	150	577	25	552			
Asian							
American Indian/Alaska Native							
Pacific Islander							
Other							
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Public Housing	Vouchers					
		Total	Project -based	Tenant -based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	22	82	7	75			
Not Hispanic	242	597	35	562			
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Based on consultation with the Hammond Public Housing Authority, there is not a significant need for accessible units.

What are the most immediate needs of residents of Public Housing and Housing Choice voucher holders? How do these needs compare to the housing needs of the population at large?

The needs of public housing residents and voucher holders are less than those of the population at large given that their cost burden is eliminated through public housing assistance.

NA-40 Homeless Needs Assessment – 91.205(c)

As part of the planning process, the City reviewed and analyzed information on the homeless population within its jurisdiction. The main source of homeless information is the Continuum of Care (CoC), called the Indiana Balance of State Continuum of Care (www.indianabos.org). This organization is an umbrella group of agencies and service providers that joined together to create a unified approach to serving the homeless needs of Indiana outside of Indianapolis and St Joseph. Hammond is located in Region 1a of the CoC which covers Lake County.

This section includes information on the number, type, and nature of homelessness within the CoC's jurisdiction. The Continuum of Care (CoC) undertakes an annual survey of the homeless population called a Point in Time Count (PiT) and is the source of most of the information below. It should be noted that HUD has a specific definition of homelessness and only those that meet this definition are included below. HUD's definition of homeless includes:

- An individual who lacks a fixed, regular, and adequate nighttime residence;
- An individual who has a primary nighttime residence not designed as a regular accommodation, including a car, park, or bus or train station;
- An individual or family living in a homeless shelter, including hotels and motels;
- An individual or family who will imminently lose their housing via eviction and lacks the resources or support networks needed to obtain other permanent housing; and
- Unaccompanied youth and homeless families who have experienced a long-term period without living independently in permanent housing, have experienced persistent instability, and can be expected to continue in such status.

It is surmised by local service providers that there is a large number of families that are missed by the count, but who would normally be considered homeless. For example, families that are temporarily "doubled-up" with friends or family are not considered homeless under HUD's definition. It should also be noted that the CoC is a regional approach that covers all of Lake County so the data provided below includes an area larger than Hammond. For the purposes of the plan, the data presented below is for the entire CoC jurisdiction, rather than the City by itself, to reflect the regional approach to homelessness.

In addition to the homeless, the City reviewed information on the near-homeless or at risk of homelessness. The at-risk of becoming homeless population is defined as when an individual or family faces immediate eviction and cannot identify another residence or shelter. This group lives on the edge of homelessness constantly. One minor emergency, an unexpected bill, or even a temporary loss of employment can create a situation in which the mortgage or the rent cannot be paid and eviction or foreclose can occur. This population is divided into six categories.

- families at-risk
- domestic violence victims
- at-risk youth
- persons with mental illness
- persons with alcohol and substance abuse problems
- persons with health problems

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	116	0				
Persons in Households with Only Children	7	0				
Persons in Households with Only Adults	115	25				
Chronically Homeless Individuals	9	2				
Chronically Homeless Families	0	0				
Veterans						
Unaccompanied Child						
Persons with HIV	1	0				

Table 25 - Homeless Needs Assessment

Alternate Data Source Name:
Continuum of Care Consultation
Data Source
Comments:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

CHRONIC HOMELESS

Of the 263 total homeless persons included in the 2016 PIT, 11 were considered chronically homeless individuals. Nine of the 11 were staying in an emergency shelter. Five chronically homeless persons were reported in the 2015 City CAPER.

FAMILIES WITH CHILDREN

Of the 263 total homeless persons included in the 2016 PIT count, 116 were in families with at least one adult and one child. All of these households were sheltered. In addition, there were seven persons in households with only children.

UNACCOMPANIED YOUTH

There were 7 households with only children under 18 years old reported on the night of the 2016 count. There were also 16 unaccompanied youth. Only one person in this subset was unsheltered.

VETERANS

The 2016 PIT count did not include any veteran households with children. 18 veteran households without children were counted. Of those, 15 were in emergency shelter or transitional housing and 3 were unsheltered. Almost all were male. 3 were considered to be chronically homeless. No veterans were reported in the most recent CAPER report for Hammond.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on the information from the homeless count, all thirty six homeless families with children were sheltered. However, it is assumed that there is a large homeless or near homeless population within the City that is not reflected in the homeless count, including those staying temporarily with friends or family. Poverty is concentrated in families with children, especially those living in single parent households. According to the 2014 ACS, single parent households with children accounted for 59% of the families in poverty in Hammond. Based on the PIT count, the need of housing assistance for veterans is much lower.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In families with children, 78% of the persons were African American and 16% were White. The remaining six percent were American Indian (3%) and multi-racial (3%). For households without children, 57% of the persons were African American and 40% were White. The remaining three percent American Indian, Pacific Islander, and multiracial. According to the 2015 CAPER, 74% of the homeless persons receiving services were African American and 17% were White. Fifteen percent were Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In households without children, the vast majority of homeless households are single persons over the age of 24. Seventy percent of this population is male. Twenty-five of these individuals were unsheltered during the 2016 PIT count. In households with children, all households were sheltered. This population slightly increased from 116 persons from 102 persons in 2015.

According to Hammond's 2015 CAPER, two-thirds of the persons served were in families with children. 43% of the persons were children. Only a small number of persons served (3) were aged 62 or older.

Eighty-seven percent of persons served in 2015 were able to leave the shelter environment within six months. Of those who remained longer than six months, the vast majority (86%) were families with children. Unfortunately, 58% of "leavers" did not provide information related to their next accommodation. Twenty-three percent of those leaving were able to secure non-temporary housing such as their own apartment. Eighteen percent found temporary accommodations such as staying with family.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section provides descriptions and estimates of persons who are not homeless but require supportive housing. This includes:

- the elderly and frail elderly,
- persons with disabilities (mental, physical, developmental),
- persons with alcohol or other drug addiction, and
- persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

For the purpose of this plan, HUD defines elderly households as those where the head of household is at least 62 years old. According to the ACS used for this plan, approximately 15% of the Hammond population is over the age of 60. According to the HUD CHAS data, there are 7,650 households with at least one elderly person. Fifty seven percent of these households are income-eligible (earning less than 80% of the area median income). The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the National Institute on Aging, roughly forty percent of those over 75 meet the definition of frail elderly. Using HUD's CHAS data as a basis, this would mean there are approximately 1,226 frail elderly households within the City.

Persons with Physical/Developmental Disability

According to the ACS used for this plan, approximately 15% of the City population (12,093) is considered to have a disability. Of this population, 10% are under 18, 58% are working age, and 32% are 65 and older. Ambulatory difficulty was the most common disability reported (6,420 residents), followed by those with a cognitive disability (4,533) and those with an independent living disability (4,239). It should be noted that persons may be counted in more than one category.

Persons with Mental Illness, Drug or Alcohol Addiction

While there is not a reliable data source that estimates the number of persons with mental illness within the community, those with untreated severe mental illness often become homeless and are served by the local homeless agencies. Similar to those with mental illness, persons recovering from drug or alcohol addictions require intensive case management in order to return to independent living.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly/Frail Elderly

The cost of maintaining a home rises with age of the house, yet incomes of elderly households are often fixed. Many elderly persons prefer to remain in their current homes than to downsize. As a result, a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient and immediate access to recreational, medical, and social service resources. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

Overall, the elderly accounted for a small portion (14%) of rental households with a cost burden and 26% of owners with a cost burden. Through the consultations and citizen outreach process, the City documented that while cost burden may not affect a large number of senior households, those on fixed incomes did not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible.

Persons with Physical/Developmental Disability

The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. **A larger community issue that adversely affects housing choice for persons with disabilities is the lack of public transportation options within the City.**

Other Special Needs Populations

The housing and supportive services needs of persons with mental illness and those with substance abuse issues are similar. There is also a degree of overlap between these two populations. Those that suffer from both mental illness and drug and alcohol addiction are considered "dually diagnosed". Those most affected by mental illness, substance abuse, or both, will lose housing stability and end up in the homeless continuum of care. Both populations require intensive case management in conjunction with other supportive services, often for long periods of time. For those able to progress to independent living, ongoing counseling and support for caregivers can help prevent relapse and regression. For some in this population, permanent supportive housing (PSH) is the only viable long term housing option as the client is not able to sustain independent living.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

From the community development perspective, public facilities include a number of different types of facilities, including but not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers. In discussions with City departments and consultations with local stakeholders, there is a need for after school activities and recreational facilities for the City's children and youth populations.

How were these needs determined?

To determine public facility needs, the City consulted City staff and local stakeholders, including non-profits providing services in the City and civic leaders such as the Ministerial Alliance. Staff also assessed the needs detailed in the City's capital planning schedules. Staff also consulted with staff within the City and reviewed recent studies and reports.

Describe the jurisdiction's need for Public Improvements:

From the community development perspective, public improvements include a variety of needs, including but not limited to Street and Sidewalks, Parking, Water/Sewer, and Flood Drainage. In neighborhood meetings, one of the most oft cited need related to street and streetscape improvements, including street repair, street lighting, installation of speed bumps, and covered benches at bus stops.

The need for improved street lighting, sidewalks/bike trails, and drainage improvements was cited in discussions with City staff and a review of recent studies and reports. The City is currently making drainage improvements in several areas to avoid future flood risks and improvements to sidewalks and trail systems to improve user safety. Street lighting helps reduce crime and improves neighborhood aesthetics.

How were these needs determined?

To determine public improvement needs, the City consulted City staff and local stakeholders, including non-profits providing services in the City and civic leaders such as the Ministerial Alliance. Staff also assessed the needs detailed in the City's capital planning schedules. Staff also consulted with staff within the City and reviewed recent studies and reports.

Describe the jurisdiction's need for Public Services:

From the community development perspective, public services include any new or improved service, including but not limited to youth, senior, employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, and recreation. Based on consultations with local service providers, the following were identified as public service needs:

- Transportation (better bus service)
- Youth Activities, including tutoring, recreation opportunities, and after school programs
- Elderly services

- Hardship programs, such as food pantry, health services, and legal services
- Homeless supportive services
- Crime Prevention

How were these needs determined?

To determine public improvement needs, the City consulted City staff and local stakeholders, including non-profits providing services in the City and civic leaders such as the Ministerial Alliance. Staff also consulted with staff within the City and reviewed recent studies and reports.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

HUD requires the City to analyze current housing market conditions in order to best determine how the available federal funds can have the greatest amount of impact in terms of helping income-eligible owners and renters. This includes identifying the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. It also includes an examination of housing stock available to serve persons that HUD considers to be non-homeless with special needs which may require supportive services in conjunction with housing, such as elderly and frail elderly households, persons with disabilities and persons with HIV/AIDS and their families.

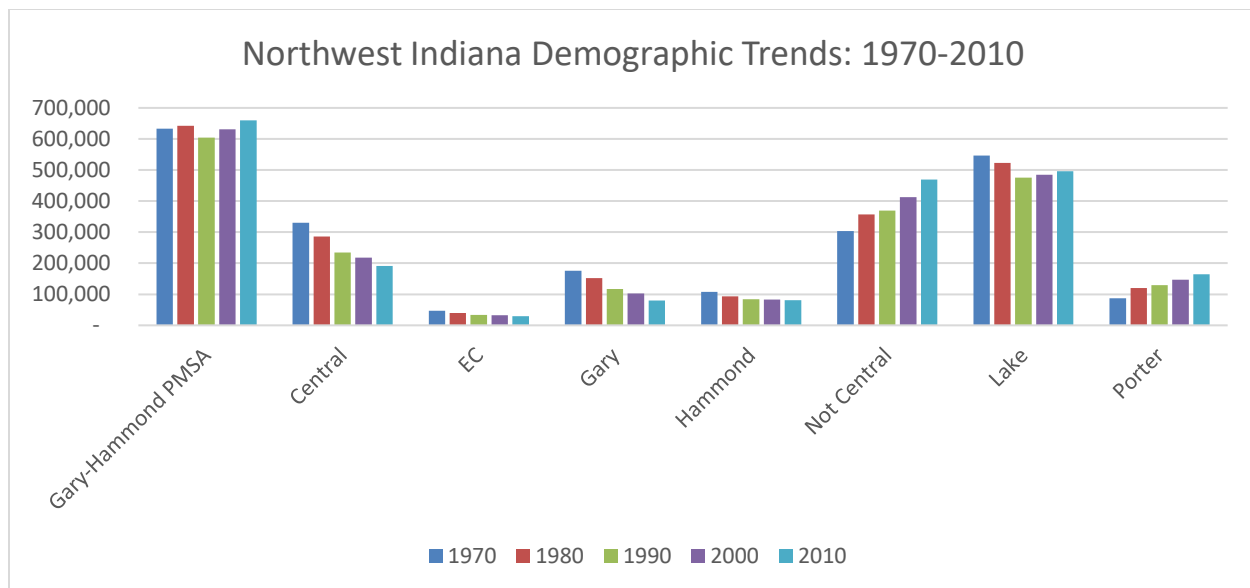
In regard to housing market conditions, the City has included a review of the larger regional markets, defined as the Chicago metropolitan market and the Gary metropolitan division, and the more localized market within the City. For the regional market analysis, the City relied heavily on HUD's 2016 Market Analysis and Market-At-A-Glance Report for the Gary metropolitan division. For the market within the City, data sources included the Greater Northwest Indiana Association of Realtors (GNIAR), consultations, and informal reviews of housing listings.

Regional Overview

The population of the Chicago HMA only increased by 0.1 percent annually between 2010 and 2016. The small net population gains in the HMA can be attributed entirely to net natural increase (resident births minus resident deaths). **The HMA has recorded net out-migration every year since 1991.**

When viewing data for Northwest Indiana, which for the purposes of this study includes Lake County and Porter County, the following trends emerge:

- Overall, the population of Northwest Indiana has grown from 604,526 in 1990 to 660,348 in 2010. This represents an increase of 9 percent.
- The majority of population growth (63%) occurred in Porter County, while Lake County accounted for 37% of the growth.
- The three cities located in the northern portion of Lake County, including Hammond, East Chicago, and Gary, all experienced population loss. Taken together, these three communities form the "Central" portion of the Gary-Hammond PMSA. Gary lost 31 % of its population while East Chicago lost 12%. Taken together, these three cities lost 43,952 residents. By comparison, the areas outside these three cities added 99,774 residents, an increase of 27%, over the same period of time.



Economic conditions in the Chicago HMA have improved since 2011, following 3 years of declines. During the 12 months ending May 2016, nonfarm payrolls grew by 1.7 percent from a year earlier. This growth rate is expected to remain steady for the next three years. Professional and business services sector is the largest employment sector in the HMA. The largest employer is the U.S. Government, with approximately 45,650 jobs as of December 31, 2014 (Crain's Chicago Business).

Sales housing market conditions in the HMA are soft but improving, with the sales vacancy rate estimated at two percent. During the 12 months ending April 2016, new and existing home sales were generally stable with average sales prices at \$277,000, an increase of nearly 10 percent from the previous 12 month period. Demand is forecast for 25,375 new homes during the next 3 years. During the next 3 years, the HUD study estimated demand for 3,625 new homes in the southern submarket of the metro area. There are an estimated 850 homes currently under construction that will satisfy some of the demand. Demand is expected to be greatest for homes priced from \$200,000 to \$299,999.

The rental housing market in the HMA is currently balanced. The estimated overall vacancy rate is 6.6 percent, down from 9.3 percent in 2010. The apartment market in the HMA is slightly tight, however, with a vacancy rate of 4.5 percent as of the first quarter of 2016 (MPF Research). During the next 3 years, demand is estimated for 19,375 new market-rate rental units. There are approximately 14,400 units currently under construction.

The rental housing market in the southern submarket of the region is slightly soft but an improving vacancy rate of 7%. Approximately 1,600 vacant and newly constructed rental units have been absorbed in the submarket since 2010. Single-family rental units currently comprise an estimated 45 percent of the rental housing stock compared with 36 percent in 2000, indicating the effect of foreclosures and resulting single-family home conversions into rental units. The apartment market in the submarket is balanced with an apartment vacancy rate of 5.6 percent during the first quarter of 2016, down from 6.0 percent a year earlier (MPF Research). **The Gary/Hammond area had the highest vacancy rates in the submarket at 6.5%.** The average monthly apartment rent in the submarket was \$959 during the first quarter of 2016, up 3 percent from \$929 a year earlier.

Local Overview

Hammond is one of a number of older communities in the Chicago metro area that has experienced a long, slow decline as upper income households have moved further from the central core. Since the 1970's, the heavy manufacturing industry in the area has reduced its workforce by half. The City's population declines have mirrored the declines in manufacturing. In 1970, the City population stood at 107,983. According to the 2010 census, the population was 80,830.

With the exception of Chicago, new housing development continues to be concentrated in the communities on the outskirts of the metropolitan region. Older communities closer to Chicago, especially those in southern Cook County and northern Lake County, including Hammond, are not experiencing large levels of redevelopment of housing. Over the last six years, new housing development and investment is primarily located in the southern portion of Lake County. Crown Point, St. John, Merrillville, Cedar Lake, and Winfield account for 75% of the new housing units authorized by permits reported from 2010-2015. Conversely, Hammond, East Chicago, Whiting, and Gary accounted for only 5% of the permit activity.

NAME	1 unit	2 unit	3-4 unit	5+ unit	Total
Lake Station	6	-	-	-	6
New Chicago	11	-	-	-	11
Gary	20	-	-	-	20
Highland	21	-	-	6	27
Griffith	41	6	-	-	47
Whiting	24	-	-	24	48
East Chicago	22	2	3	57	84
Dyer	91	-	-	-	91
Hammond	14	24	64	-	102
Hobart	103	-	-	-	103
Munster	111	-	-	-	111
Lowell	250	-	-	-	250
Schererville	216	12	32	30	290
Winfield	310	10	125	-	445
Cedar Lake	487	-	-	-	487
Merrillville	122	74	-	485	681
St. John	897	-	6	-	903
Crown Point	1,034	4	43	42	1,123
TOTAL	3,780	132	273	644	4,829

This lack of private investment within the City's neighborhoods has resulted in a regional disparity of opportunities. Those households that can afford new development purchase homes outside of the core urban cities of Lake County. Population losses within Hammond, East Chicago, and Gary have been offset somewhat by the increase of lower-income families attracted by the lower cost of housing.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

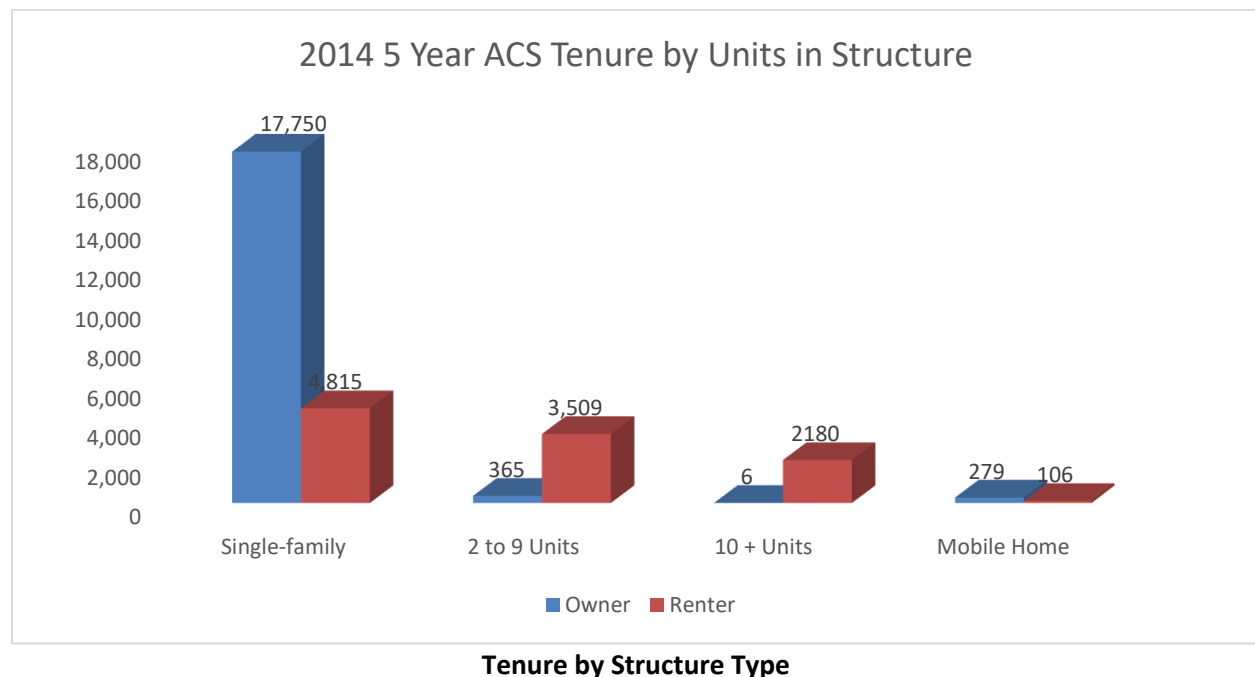
Hammond's housing stock consists primarily of single-family homes. Seventy-two percent of all units within the city are single-family detached. All single-family, included attached single-family such as duplexes, totals 75% of the total. Small multi-family structures, including 2-to-4 unit multifamily structures (11%), and 5-to-19 unit multifamily structures (9%), account for most of the remainder stock. Large multifamily structures with 20 or more units only account for four percent of stock (1,369 units) and mobile homes/boats/RV number a mere 315. Owner-occupied housing is almost exclusively single-family (97%). Excluding mobile homes, there are only 371 owner units within the city that are not single-family. Rental housing was relatively more diverse. Single family homes account for roughly half (46%) of the rental housing stock. 2-to-9 unit multifamily accounted for 33% of the rental stock while the remaining units were in multifamily structures with more than 10 units (21%) and mobile homes (1%).

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	23,706	72
1-unit, attached structure	1,015	3
2-4 units	3,450	11
5-19 units	2,879	9
20 or more units	1,369	4
Mobile Home, boat, RV, van, etc	315	1
Total	32,732	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS



Almost all owner-occupied units are 3 or more bedroom (71%) or 2 bedroom (27%) homes. Only one percent of owner-occupied homes have one bedroom or less (278 units). A majority of the renter-occupied homes are 2 bedroom (40%) or 3 or more bedroom homes (30%). However, there is a significant stock of smaller rental units with one bedroom or less (3,292 units).

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	31	0%	322	3%
1 bedroom	247	1%	2,970	27%
2 bedrooms	4,721	27%	4,394	40%
3 or more bedrooms	12,535	71%	3,245	30%
Total	17,534	99%	10,931	100%

Table 27 – Unit Size by Tenure

Data Source: 2008-2012 ACS

The number of building permits is a good measure of the new housing supply within a community. From 2011 to 2015, the City had only 102 housing starts as measured by Census estimates. Over this same period, Lake County registered 4,829 housing starts. A considerable portion of the units started in the last five years can be attributed to developments that public subsidies, including the redevelopment of Columbia Center by the Hammond Housing Authority.

In an effort to analyze current consumer demand for housing, the City reviewed the characteristics of new housing built in the Midwest in 2015, as gathered by the Census. Of the new units, the median size in square footage is 2,320. Approximately 11% of the new homes were smaller than 1,400 square feet and 18% of new homes built were smaller than 1,800 square feet. About half of all new units (47%) were three bedroom while 36% had four or more bedrooms. Only 17% of new homes had 2 or fewer bedrooms. In terms of lots size, half of the new units are on half acre or larger lots 37% were on lots ranging from 0.2 acres to half acre, and the remaining 32% were on lots smaller than 0.2 acres. Air conditioning was standard in almost all units (96%).

The City also did an informal review of 106 properties listed for sale during the development of the plan. Of those units, the sizes ranged from 704 to 2,625 square feet with a median size of 1,237 square feet. Seventy five percent of the listed units contained three or more bedrooms, which is in line with the characteristics of the new housing. However, 75% of the units listed only had one bathroom. The median year built of the listings is 1943, with a range from 1890 to 1972. Based on this informal survey, the most recently built home of the listings was constructed 44 years ago.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Hammond has a number of developments funded through Low Income Housing Tax Credits. Of the following list, only one, the 7-unit development on 584 Sibley, is located within the RECAP. The first four developments listed (American Heartland 1 & 2, Saxony Town Homes, and Golden Manor, are clustered around HHA's Columbia Center. Douglas Pointe Apartments, and the two additional properties, 237 Highland and 15 Waltham, are near Harrison Park.

Project Name	Project Address	Total Units
American Heartland Homes Two	7418 7422 Linden Pl	49
American Heartland Homes One	1402 173rd St	94
Saxony Town Homes	1349 175th St	57
Golden Manor Apts	1201 175th St	80
Sibley	237 Highland St	44
15 Waltham St	15 Waltham St	6
584 Sibley St	584 Sibley St	7
Douglas Pointe Apts I	5525 Hyles Blvd	108
Douglas Pointe Apts II	5525 Hyles Blvd	112
Douglas Pointe Apts III	5525 Hyles Blvd	64

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The affordability compliance period for several of the properties have already expired. Based on current market rates, the City does not expect any currently subsidized properties to be lost from the affordable housing inventory.

Does the availability of housing units meet the needs of the population? Describe the need for specific types of housing.

The housing stock within the City currently adequately meets the needs of the existing population. It is unclear if the lack of variety in types of owner housing (i.e. condominiums and townhomes) is affecting potential demand. There are some discrepancies between characteristics of new housing and those of the existing stock within Hammond. However, most of the development recorded by the Census is occurring in new subdivisions that do not face the same limitations that potential in-fill housing is subject to within the City. In consultations, there has been discussion for the need of smaller, newly constructed homes targeted at seniors. While low-cost affordable rental units will always be in need, the feasibility of developing large amounts of subsidized rental units is questionable.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing demand is directly related to the local economy and the perceived quality of life of the community. The primary indicators for demand for owner-occupied housing are the number of sales and change in sales price. In its informal review of 106 home listings during the development of the plan, prices for homes ranged from \$46,900 to \$140,000 with a median of \$79,500. The City also discussed the local market with representatives of the Greater Northwest Indiana Association of Realtors (GNIAR). According to GNIAR the sales market in Hammond is tightening. Housing inventory and Days on Market are down while prices are up. The median list price in June 2016 was \$84,900, an increase of \$10,000 from June 2015. The median days on market were down to 47 days in July 2016 from 71 days in July 2015. Months of inventory reduced from 5.3 in July in 2015 to 2.9 in July 2016. The trends in these three indicators all point to a tighter market and the need for more owner housing.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	78,500	92,400	18%
Median Contract Rent	439	654	49%

Table 28 - Cost of Housing

Data Source: 2000 Census (Base Year), 2008-2012 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,094	28.3%
\$500-999	7,501	68.6%
\$1,000-1,499	329	3.0%
\$1,500-1,999	0	0.0%
\$2,000 or more	7	0.1%
Total	10,931	100.0%

Table 29 - Rent Paid

Data Source: 2008-2012 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,040	No Data
50% HAMFI	2,680	3,255
80% HAMFI	7,900	7,680
100% HAMFI	No Data	9,500
Total	11,620	20,435

Table 30 - Housing Affordability

Data Source: 2008-2012 CHAS

Federal Rent Limits FY2016

Monthly Rent (\$)	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	535	707	867	1107	1188
High HOME Rent	535	707	867	1107	1188
Low HOME Rent	535	620	743	859	958

Table 31 – Federal Rent Limits Gary Metro Area FY2016

Data Source: HUD FMR and HOME Rents

Rent limits for the HOME program determine the maximum a household will pay for an assisted unit. The rent limit is equal to the lesser of the Fair Market Rent (FMR), which is based on the 40th or 50th percentile rent based on actual market prices, or an affordable rent for a family whose annual income equals 65 percent of the area median income. When the rent is based on a percentage of income as opposed market prices, this signals that households at 65% of AMI cannot rent half of the units without incurring a cost burden without some type of subsidy. The gap between the FMR and the High HOME Rent, if there is any, is a rough indicator of the subsidy amount a household at 65% AMI would need to make a market rate unit affordable. Since the High HOME limit is based on the FMR, this indicates the market unit is affordable to a household at 65% AMI.

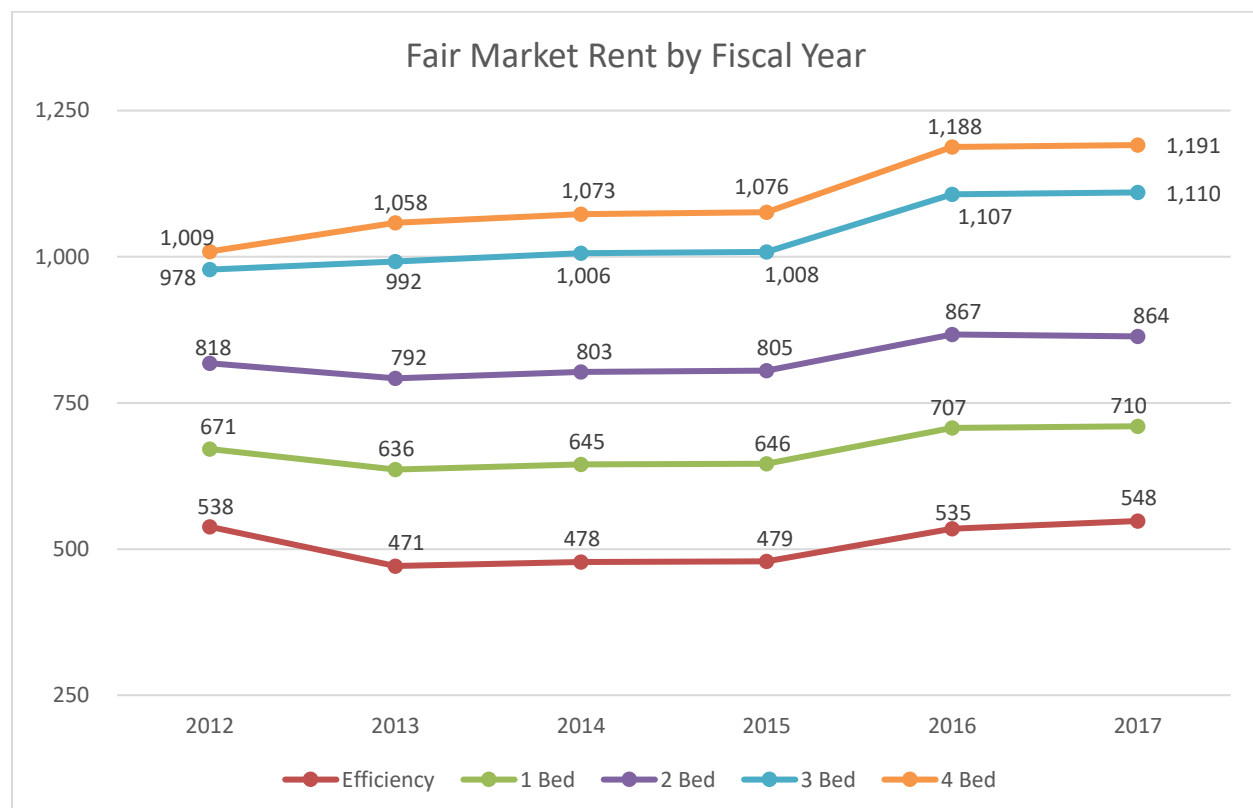
FY2017 HUD Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	1 Bed	2 Bed	3 Bed	4 Bed
46320	\$620	\$710	\$830	\$1,060	\$1,250
46323	\$700	\$810	\$940	\$1,200	\$1,420
46324	\$740	\$850	\$990	\$1,260	\$1,500
46327	\$670	\$770	\$900	\$1,150	\$1,360
46394	\$610	\$700	\$820	\$1,050	\$1,240
Average	\$668	\$768	\$896	\$1,144	\$1,354

Currently, rent limits for Hammond are set by those for the Gary Metro Area, which includes all of Lake, Newton, and Porter Counties. Given Hammond's closer proximity to the Chicago job market, the rent limits in Hammond do not reflect the market price of rental housing. In consultations with the administrators of the Housing Choice Voucher program, voucher holders have a difficult time finding acceptable units with the current rent limits. In 2016, HUD proposed to change the rent limits from a metro area to zip codes. As part of the proposal, they calculated rent limits for each zip code. The rent limits for Hammond zip codes are provided below. In most cases, especially for 46324, the zip code limits are much higher than the metro limits. For example, the rent limit for a 3 bedroom unit in zip code 46324 is \$153 a month higher than the metro limit.

To approach housing affordability from the consumer perspective, the City calculated the wages required to make the unit rented at the average rent limit affordable, meaning the household pays no more than 30% for housing costs. The table below shows the number of weekly hours a minimum wage worker (\$7.25) would need to work in order to make a unit affordable. The table also shows the annual salary and hourly wage a worker would need to earn to make a unit affordable. The hourly calculations are conservative in that they use a 40 hour work week for 52 weeks per year (i.e. no paid leave).

Wages Required to Make Average Unit Affordable	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Minimum Wage Weekly Hours	71	81	95	121	144
Required Annual Salary	\$26,720	\$30,720	\$35,840	\$45,760	\$54,160
Required Hourly Wage	\$12.85	\$14.77	\$17.23	\$22.00	\$26.04

The graph below shows the FMR by bedroom size for 2012-2017. Overall, the FMRs for small units have remained fairly steady. Efficiencies increased only 2% over the time period, while 1 and 2 bedroom units rose by a modest 6%. The larger units saw the largest increases. 3 bedroom unit rates rose 13% while 4 bedroom units incurred the largest rate of increase, rising 18% over the last five years.



Is there sufficient housing for households at all income levels?

Based on consultations with GNIAR, the housing sales market in Hammond is tightening. Trends in Median Price, Months Inventory, and Days on Market all point to a tighter market and the need for more owner housing.

There will always be a need for additional rental units affordable to households at the lowest income levels. Based on the HUD market analysis, the Gary/Hammond area had the highest rental vacancy rates in the submarket at 6.5%. A healthy vacancy rate is typically between 5% and 8%. Rates below 5% signal a shortage of housing while rates above 10% signal an oversupply. Fair Market Rents for the last five years, which signal level of demand, have remained fairly flat with the exception of larger units.

How is affordability of housing likely to change considering changes to home values and/or rents?

In a presentation to the Northwest Indiana Bankers Council, analysts from the Chicago Federal Reserve provided data that indicated that while housing costs were not rapidly rising, rental housing was becoming less affordable due a decrease in wages earned by renters.

Overall, homeownership within Hammond is within reach and affordable to most income levels. Given the median sales price of \$77,000 and the conservative assumptions below, a family earning \$28,800 (50% AMI for a 3 person household) could afford to buy the median priced home. Two minimum-wage workers earning working full-time throughout the year gross roughly \$29,000.

ASSUMPTIONS

Rate	5.0%
Term	30 Years
Taxes	\$1,300
Insurance	\$500
Non-Housing	
Debt Payments	\$300
Back End Ratio	36%

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents and fair market rents are comparable to area median rent. Existing rent levels are not expected to impact the City's overall strategy to produce affordable housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Definitions

For the purposes of Hammond’s plan, units are considered to be in “standard condition” when the unit is in compliance with the local building code, which is based on the International Building Code. Units are considered to be in “substandard condition but suitable for rehabilitation” when the unit is out of compliance with one or more code violations and it is both financially and structurally feasible to rehabilitate the unit.

Condition of Units

The table below displays the number of housing units with housing problems as defined by HUD, including units that lack complete plumbing facilities, lack complete kitchen facilities, have more than one person per room (over-crowded), and where the household pays more than 30% of their income for housing (cost-burdened). As discussed in the Needs Assessment, ninety percent of the conditions are cost burdened, which does not speak to the physical condition of the housing stock.

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,228	30%	5,535	51%
With two selected Conditions	204	1%	270	2%
With three selected Conditions	6	0%	28	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,096	69%	5,098	47%
Total	17,534	100%	10,931	100%

Table 32 - Condition of Units

Data Source: 2008-2012 ACS

Year Unit Built

The housing stock within the City continues to age as older units are not being replaced with newer units through in-fill development. Age of housing alone is not a determinant in the condition or value of housing. In fact, there are a large number of historic homes within Hammond that add value and character to the City’s neighborhoods. However, housing more than 30 years old is more likely to have significant need of rehabilitation or repair. In addition, homes built before 1978 have the potential of containing lead-based paint (discussed below).

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	344	2%	452	4%
1980-1999	584	3%	977	9%
1950-1979	7,656	44%	4,602	42%
Before 1950	8,950	51%	4,900	45%
Total	17,534	100%	10,931	100%

Table 33 – Year Unit Built

Data Source: 2008-2012 CHAS

Discussion

The median age of housing stock within a community can be used to measure growth and indicate the condition of housing. While older housing is not necessarily in poor condition, older homes are more likely to be in need of rehabilitation and obsolescent in terms meeting current housing preferences. The construction of new units and the demolition of older units have the effect of reducing the median age.

Risk of Lead-Based Paint Hazard

Indiana is a home rule state, where the local health departments (93) have the public health authority. For the lead program, the county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. However, if the local health department needs assistance, the State Health Department can provide assistance for some of those services. Additionally, Medicaid children are required to be screened for lead poisoning. According to Indiana State Rules, confirmatory testing is initiated at a lead level of $\geq 10\mu\text{g/dL}$. Additionally, ISDH recommends local health departments do confirmatory testing at $\geq 5\mu\text{g/dL}$. Confirmatory testing at 5-9 $\mu\text{g/dL}$ varies by county. Therefore, for surveillance purposes and to understand lead poisoning we use both initial screenings and confirmed cases in our lead surveillance reporting and targeting.

Currently, the Lake County Department of Health (LCHD) administers the City's lead screening program. LCHD closed its satellite office in Hammond in 2009, but activities are carried out from the main office in Crown Point. The Department conducts tests on an as-needed basis and as requested by the citizens or the School City of Hammond. The School City of Hammond did not report any cases of elevated lead among children last year.

According to CDC data for 2015, 1,183 children in Lake County were tested. 56 tested between 5 and 9 $\mu\text{g/dL}$ and 6 tested at 10 or greater $\mu\text{g/dL}$.

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,606	95%	9,502	87%
Housing Units build before 1980 with children present	555	3%	215	2%

Table 34 – Risk of Lead-Based Paint

Data Source: 2008-2012 ACS (Total Units) 2008-2012 CHAS (Units with Children present)

Key Points

Housing built before 1979 may contain lead-based paint. Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Lead is especially dangerous for pregnant women and households with children under the age of six. Lead poisoning is one of the most widespread environmental hazards facing children today. Lead poisoning is considered to be the most serious environmental threat to children's health. Today, high blood lead levels are due mostly to deteriorated lead-based paint in older homes and contaminated dust and soil. Soil that is

contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Data Source: CHAS

Discussion

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

As part of the planning process, the City assessed the number and condition of public housing developments and other assisted housing within the City.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units			274	898	126	898			
# of accessible units			23						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.

The Hammond Housing Authority administers 7 developments with a total of 400 units. Some of the physical development are considered traditional public housing, while some are privately owned by the HHA. In addition to the physical housing stock, the HHA also receives funding from HUD for 898 housing choice vouchers (Section 8) that provide low income renters subsidies for housing of their own choosing. Based on information published by HUD, inspection scores were posted for only the five developments listed below. It should also be noted that the most recent inspection scores published are from 2007.

- Turner Park Townhomes is a group of 80 townhomes ranging from 2 to 4 bedroom. These units are in fair condition. Some homes were recently demolished due to termite infestation.
- Turner Park Hi-Rise (Hubert Humphrey) contains 118 units located adjacent to Turner Park Townhomes. The units are a mix of studios and 1 bedroom units reserved for nearly elderly (50 years or older) and persons with disabilities. These units are in fair condition.
- American Heartland I and II are in good condition and were part of a major redevelopment in 2011 and 2012 at the site of the former Columbia Center.
- Flagstone Village is currently under development. It is the fifth and final phase that will replace Columbia Center. Construction of the 76 unit development began in October 2015.
- Saxony Townhomes is a 68 unit LIHTC property with 21 project based vouchers. The property includes 2, 3, and 4 bedroom units. The property opened in 2009 and remains in good condition.
- Columbia Center, now demolished, was built in the 1940s.

Public Housing (Section 9)	0-1 BR	2BR	3BR	4BR	Total
Tuner Park Townhomes		28	28	24	80
Turner Park Hi-Rise (Hubert Humphry Building)	118				118
Columbia Center			1		1
American Heartland Homes 1	11	18	14		43
American Heartland Homes 2		7	10		17
Flagstone Village	9	6			15

Project Based Vouchers	0-1 BR	2BR	3BR	4BR	Total
American Heartland Homes 1	3	6	24		33
American Heartland Homes 2	2	6	7	3	18
Flagstone Village	39	15			54
Saxony Townhomes		13	3	5	21

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

The final phase of the redevelopment of Columbia Center began in 2015 with construction soon to be finished. The current level of revitalization needs are low.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

As part of the planning process, the City evaluated the existing inventory of facilities, housing, and services that meet the needs of homeless persons.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	34	0	0	0	0
Households with Only Adults	2	0	0	0	0
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

Table 38 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

Continuum of Care Consultation

Data Source

Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

Members of the local Continuum of Care conduct an assessment during intake to determine client needs and possible referrals to service providers. These referrals include mainstream services, including health services, mental health resources, and employment services. The Balance of State CoC mandates its subrecipients to include connection to mainstream resources such as public housing programs, programs receiving project-based or tenant-based Section 8, Supportive Housing for persons with disabilities (Section 811), HOME Investment Partnerships Program, Temporary Assistance for Needy Families (TANF), State Children's Health Insurance Program, Head Start, Mental Health and Substance Abuse Block Grants and services funded under the Workforce Investment Act.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Facility	Beds
Emergency Shelter	
Capes House	9 families
Disabled American	25 beds
Hammond Rescue Mission	35 beds
Hammond Rescue Mission- Motel	89 beds
Haven House	27 families
Claude Street Shelter	4 families
Crisis Center/Alternative House (Gary)	52 beds
Total	240
Transitional Housing	
Serenity House (Gary)	9 beds
Aliveness Project (Gary)	96
Haven House	12 beds
Ark Bridges (Gary)	14 families
Total	131
Supportive Housing	
Aliveness Project of Northwest Indiana (Gary)	96 beds
Regional Mental Health Systems	52 units
Total	148

Table 59 - Continuum of Care Network Partners

Aliveness Project	Haven House
ALPHA	Hammond Rescue Mission
Arc Bridges	Linden House
Brother's Keeper	Middle Passage
Calumet Township Trustee	North Township Trustee
Canaanite House	NWI Community Action Center
Capes House	Red Cross
Catholic Charities of Northwest Indiana	Refuge House
City of East Chicago	Regional Mental Health Systems
City of Gary	Salvation Army
City of Hammond	Serenity House
Claude Street Shelter	Sojourner Truth/Missionaries of Charity
Continuum of Care Network	The Ark
Corinthian Christian Center	The Rainbow
CR Works	U.S. Dept. of Veterans Affairs
Crisis Center/Alternative House	Visiting Nurse Association
Disabled American	Willow Glen Academy
Edgewater System for Balanced Living	Hammond Legal Aid Clinic
Food Pantry	Workforce Development
Gary Health Department	Hammond Housing Authority

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section provides descriptions of the facilities and services available to persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addiction, and persons with HIV/AIDS.

The majority of housing within Hammond is single-family detached. From a regional perspective, the City contains affordable housing in a range of bedroom sizes. The City incentivizes seniors and persons with disabilities to maintain their homes through the Ramp Assistance Program. The program is available as a grant to both owners and renters to improve mobility access to the City's housing stock.

For persons with disabilities that require additional supportive services, there are a number of in-home supportive services, such as We Care From the Heart, and group homes. The City supports We Care From the Heart through its community development block grant funding. The group homes are clustered in the southern communities of Lake County, although In-Pact does manage one property within Hammond. A number of half-way houses for persons recovering from substance and alcohol abuse are also available throughout the County.

Name	City State Zip	Beds
Bethesda Lutheran Communities Inc.	Lowell, IN 46356	6
Dungarvin Indiana LLC	Merrillville, IN 46410	8
In-Pact Inc.	Dyer, IN 46311	5
In-Pact Inc.	Merrillville, IN 46410	5
In-Pact Inc.	Merrillville, IN 46410	5
In-Pact Inc.	Hobart, IN 46342	6
In-Pact Inc.	Crown Point, IN 46307	6
In-Pact Inc.	Crown Point, IN 46307	5
In-Pact Inc.	Hammond, IN 46324	5
Rem-Indiana Inc.	Hobart, IN 46342	8
Rem-Indiana Inc.	Merrillville, IN 46410	8
Tradewinds Services Inc.	Crown Point, IN 46307	8
Tradewinds Services Inc.	Crown Point, IN 46307	8
Tradewinds Services Inc.	Hobart, IN 46342	8
Tradewinds Services Inc.	St John, IN 46373	8
Tradewinds Services Inc.	Crown Point, IN 46307	8
Tradewinds Services Inc.	St John, IN 46373	8

Licensed Residential Care Facilities	City Location
Assisted Living At Hartsfield Village	Munster, IN 46321
Bickford Of Crown Point	Crown Point, IN 46307
Brentwood At Hobart	Hobart, IN 46342

Brookdale Merrillville	Merrillville, IN 46410
Lake Park Residential Care Inc.	Lake Station, IN 46405
Miller Beach Terrace	Gary, IN 46403
Residences At Deer Creek	Schererville, IN 46375
Terrace At Towne Centre The	Merrillville, IN 46410
Cedar Creek Health Campus	Lowell, IN 46356
Crown Point Christian Village	Crown Point, IN 46307
Dyer Nursing And Rehabilitation Center	Dyer, IN 46311
Spring Mill Health Campus	Merrillville, IN 46410
Symphony Of Crown Point LLC	Crown Point, IN 46307
Symphony Of Dyer LLC	Dyer, IN 46311

Facility	Units	Housing Type	Services Provided
Hammond Elderly	250	Elderly Housing	Elderly, Frail elderly
Regional Mental Health Systems	52	Group Home	Housing for Mental Disabled, and substance abuse.
Arc Bridges (Gary)	32	Services to mentally disabled	Younger Adults, 18 and above, mentally disabled
Serenity House (Gary)	9	Adult substance abusers	Emergency and long term shelter, supportive services and job placement
Linden House (Gary)	58	Single Units	Housing and Supportive Services

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

Elderly and Frail Elderly

These households face a unique set of problems. For owners, the cost of maintaining a home rises with age of the house, yet incomes of elderly households are often fixed. As a result, a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient and immediate access to recreational, medical, and social service resources. The elderly in the very low- and low-income households are likely to be the most vulnerable to homelessness because of cost burden for housing and fixed incomes. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.

Persons with Physical/Developmental Disability

Preferred housing for the developmentally disabled provides for a housing choice and integrates the developmentally disabled into the community. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

The Continuum of Care has established discharge policies and procedures to assist persons leaving institutional care obtain supportive housing and avoid homelessness. The Integrated Supportive Housing Partnership, part of the Balance of State CoC, is responsible for coordinating a supportive housing network targeting persons leaving SOFs, hospitals and other residential living arrangements who are at risk of homelessness. A statewide system of Community Health Workers from seven Federal Qualified Health Centers (FQHC) serves as the outreach teams into the health care system. The Community Health Workers identify appropriate hospital staff to identify homeless & at risk person prior to discharge.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City plans to continue to administer programs that will service non-homeless special needs populations, particularly elderly households. This includes the Disability Ramp Program, which provides accessibility improvements to a disabled person's home, and the We Care From the Heart program, which provides case management for elderly and disabled residents. The City is also coordinating with local service providers to expand transportation options. Funds in subsequent years may be reprogrammed to other services that address the needs of special needs populations.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See the narrative above for the response to this question.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In 1991, HUD published a study that found regulatory barriers—public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits—directly raise development costs in some communities by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. The report concluded that opposition to affordable housing, often called “Not In My Back Yard” or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular.

The City feels that it has few, if any, local regulatory barriers that impede the development of affordable housing. A review of zoning ordinances, taxes, and other public functions related to affordable housing did not identify any significant barrier to affordable housing. As part of the fair housing process, the City did identify a potential strategy to redevelop vacant lots created through demolitions, which is discussed in the section below.

In most cases, the City takes a proactive and supportive role in making housing more affordable within the community, including the provision of down payment assistance through the Homebound Program, developer subsidies through HOME, and rehabilitation programs to improve the feasibility of existing stock.

Through consultations with the Hammond Housing Authority and other agencies administering the Housing Choice Voucher Program (Section 8), it was determined that the rent standard in place in Hammond, set by federal regulation, reduces the ability of Housing Choice Voucher holders to find acceptable units in Hammond.

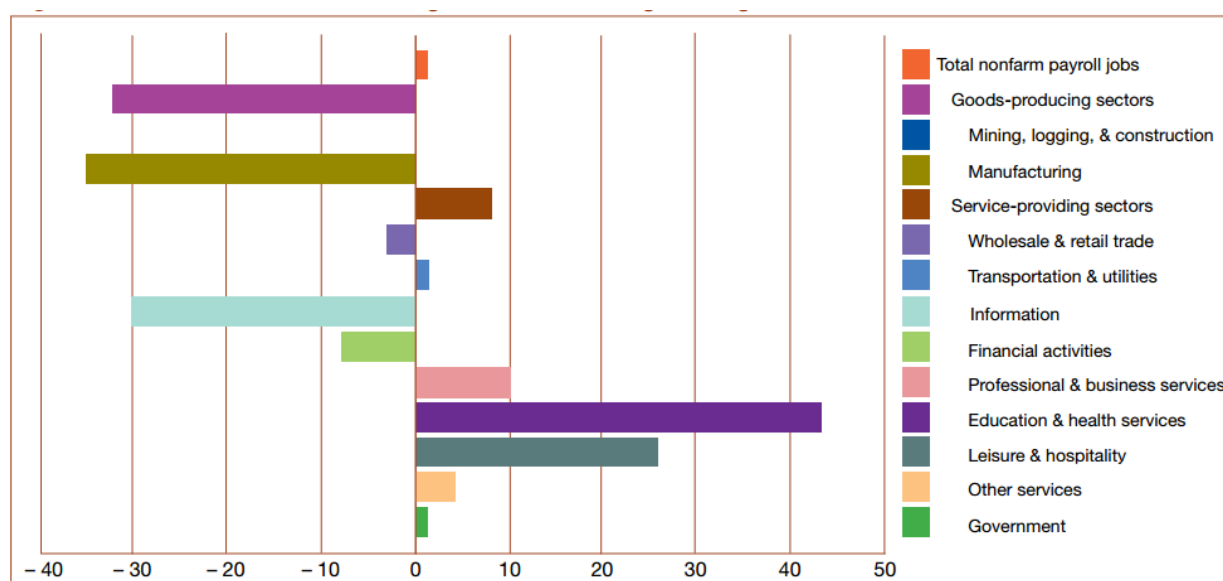
MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

This section summarizes the state of the local economy and the economic development needs of the jurisdiction. It includes a number of HUD-provided data sets regarding the local economic condition of the jurisdiction and compares the ability of the local work force to satisfy the needs of local businesses. In addition to the HUD-provided data, the City used data from regional economic plans, such as the Comprehensive Economic Development Strategy (CEDS) for Northwest Indiana.

Regional Overview

From 2001 through 2010, the economy in the Chicago region continued its shift from goods-producing jobs to service-providing jobs. Service sector jobs in the local economy grew from 81 to 87 percent of all jobs during the 2000s and continue to create most new jobs. Since 2011, the region has registered more than 5 years of economic growth, averaging 68,800 annually. Ninety percent of the new jobs are in the service sector. Professional and business services (22,700 new jobs annually), the education and health services (13,300), and the leisure and hospitality sectors (11,800) have been key areas of growth. The manufacturing sector has added 1,700 jobs on an annual basis (0.4%), which is below the national growth rate of 1.2%. The growth rate was slowed in the local market due to layoffs in plastics, steel, communications, and other manufacturing industries. The unemployment rate, which peaked at 10.6 percent during 2010, now hovers around six percent. The area has now recovered all the jobs lost during the national recession.



* Chicago-Naperville-Elgin HMA.

Notes: Current is based on 12-month averages through May 2016. During this period, payrolls in the mining, logging, and construction sector showed no net change.

Source: U.S. Bureau of Labor Statistics

According to the **Indiana Business Research Center Outlook for Northwest Indiana**, the transition to a service-based economy is worrisome since most of the new jobs in the service sector are low-paying. This corresponds with the data presented by the Chicago Federal Reserve which showed that the

affordability of rental housing in the area was worsening mostly due to falling wages as opposed to rising housing costs.

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	79	7	0	0	0
Arts, Entertainment, Accommodations	4,082	4,658	15	18	3
Construction	1,325	1,929	5	7	2
Education and Health Care Services	4,485	4,936	17	19	2
Finance, Insurance, and Real Estate	1,112	742	4	3	-1
Information	337	224	1	1	0
Manufacturing	3,990	3,843	15	15	0
Other Services	1,075	1,052	4	4	0
Professional, Scientific, Management Services	1,293	839	5	3	-2
Public Administration	0	0	0	0	0
Retail Trade	3,707	3,150	14	12	-2
Transportation and Warehousing	1,336	954	5	4	-1
Wholesale Trade	1,361	1,309	5	5	0
Total	24,182	23,643	--	--	--

Table 39 - Business Activity

Data 2008-2012 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Largest Employers in Hammond

- Horseshoe Casino
- St Margaret Hospital
- Lear Seating Corp
- Indiana Harbor Belt Railroad
- Walmart
- Contract Services Group
- Strack and Van Til
- Cargill
- Unilever

Labor Force

Total Population in the Civilian Labor Force	37,583
Civilian Employed Population 16 years and over	32,446
Unemployment Rate	13.67
Unemployment Rate for Ages 16-24	26.95
Unemployment Rate for Ages 25-65	9.01

Table 40 - Labor Force

Data Source: 2008-2012 ACS

Occupations by Sector	Number of People
Management, business and financial	3,907
Farming, fisheries and forestry occupations	1,570
Service	4,588
Sales and office	7,951
Construction, extraction, maintenance and repair	3,077
Production, transportation and material moving	2,606

Table 41 - Occupations by Sector

Data Source: 2008-2012 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,809	64%
30-59 Minutes	8,097	26%
60 or More Minutes	3,162	10%
Total	31,068	100%

Table 42 - Travel Time

Data Source: 2008-2012 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,072	725	3,172
High school graduate (includes equivalency)	9,309	1,441	4,013
Some college or Associate's degree	9,630	998	2,493
Bachelor's degree or higher	4,387	580	726

Table 43 - Educational Attainment by Employment Status

Data Source: 2008-2012 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	208	600	921	1,586	872
9th to 12th grade, no diploma	1,641	1,438	1,110	2,314	1,474
High school graduate, GED, or alternative	2,896	3,921	3,425	7,437	3,872
Some college, no degree	3,022	3,105	2,719	4,474	1,083
Associate's degree	355	799	861	1,163	219
Bachelor's degree	202	1,443	886	1,769	335
Graduate or professional degree	73	448	271	876	420

Table 44 - Educational Attainment by Age

Data Source: 2008-2012 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,561
High school graduate (includes equivalency)	27,283
Some college or Associate's degree	30,179
Bachelor's degree	38,726
Graduate or professional degree	49,940

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2008-2012 ACS

Hammond is served by a number of colleges and universities located within Northwest Indiana, including Purdue University, Indiana University, Valparaiso, St. Joseph's College, and Ivy Tech Community College.

- Purdue University Northwest operates two campuses in the area, including one in Hammond. Purdue Northwest has approximately 15,000 students and offers more than 70 programs of study.
- St. Joseph's College is located in Whiting and offers majors in over 15 fields as well as a Master's in teaching. There are over 1000 students attending the college.
- Ivy Tech Community College, Indiana's community college and technical school system, serves 5,000 students at four area campuses in East Chicago, Gary, Michigan City, and Valparaiso.
- Indiana University operates a Northwest campus in neighboring Gary. IUN enrolls approximately 5,000 students, who can choose from numerous undergraduate and graduate programs as well as a Medical School.
- Valparaiso University is located in Porter County. The University offers undergraduate, graduate, and doctoral programs.
- Brightwood College, located in Hammond, offers programs in the medical fields, including medical assistance, massage therapy, and pharmacy technician.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the tables above, the major employment sectors are Educational and Health Care (19%) and Arts, Entertainment, and Accommodations (18%). Manufacturing (15%) is a significant source of high paying jobs.

Describe the workforce and infrastructure needs of the business community.

As the local economy shifts more to service-based economy, it is important that the workforce is able to support job growth in the high-paying fields of the service sector. The Comprehensive Economic Development Strategy for Northwest Indiana was updated in 2013 and called for a focus to support top industry clusters, including:

- Transportation, distribution and logistics;
- Advanced manufacturing;
- IT/technology; and
- Professional and medical services.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

- The City's working age population includes 41,546 persons based on the HUD-provided ACS data. Of those, less than half (46%) possess some level of college education. Thirty six percent have a high-school equivalent degree and 19% (almost 8,000 persons) do not have a high school degree. Those without some college will have a difficult time finding employment at a livable wage as the economy shifts away from goods producing to services based. Currently 67% of those not in the labor force are persons without some college education.
- **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**
- The workforce needs are coordinated through READY NWI, a regional grassroots effort led by the Center of Workforce Innovations (CWI), involving employers, K-12 educators, colleges, and workforce development professionals. Its purpose is develop and maintain a pipeline of talent to support job creation and expansion in Northwest Indiana.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City is preparing for the extension of the South Shore Commuter Line through Hammond to Munster and Dyer. The project, called the West Lake Corridor Project, recently completed its Environmental Impact Statement and is slated to be completed by 2022. The purpose of the project is to improve transportation between the western portion of Lake County and downtown Chicago. If the project proceeds, it could attract higher-income commuters looking for easy access to the Chicago job market.



Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The 2013 Northwest Indiana CEDS prepared by Northwest Indiana Economic Development District, Inc. includes Lake, Porter, and LaPorte County. The following are key strategies Economic Development in the regional comprehensive Plan:

- Leverage land use and multimodal transportation.
- Support education and job development partners.
- Support the Northwest Indiana Economic Development District, a partnership between NIRPC and the Northwest Indiana Forum.
- Advance top industry clusters which include:
 - Transportation, distribution and logistics.
 - Advanced manufacturing
 - IT/technology
 - Professional and medical services

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing problems, particularly cost burden, is found throughout the City.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? Include a definition of "concentration".

A racial/ethnic concentration for the purpose of this plan is a block group where a racial or ethnic minority accounts for a majority of the population. As discussed earlier in the section on Disproportionately Greater Need, Hammond has relatively racially and ethnically diverse neighborhoods relative to adjacent communities. With that said, African Americans in Hammond form a majority in neighborhoods within the Central Hammond Planning District (see map on page 37).

A low-income concentration for the purpose of this plan is a block group where the low-income population forms a majority of the population. A map displaying all block groups with low-income majorities is provided in the Geographic Priorities section.

What are the characteristics of the market in these areas/neighborhoods? Are there any community assets in these areas/neighborhoods? Are there other strategic opportunities in any of these areas?

The market characteristics within the Central Hammond Planning District are consistent with those of the rest of the City. The characteristics and additional description of the City's R/ECAP is provided in the Geographic Priorities section of the plan.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Given the broad range of needs and the limited amount of resources available, the City can only meet a portion of the needs within the community. For the purpose the Consolidated Plan, the needs identified as "high priority" are those that the City plans on addressing with available federal funds over the next five years.

This portion of the plan, the Strategic Plan, summarizes the community needs and identifies its high priority needs that it will address over the next five years. The Strategic Plan also describes how the City will address its priority needs. This includes identifying available resources (Anticipated Resources), who will carry out the activities (Institutional Delivery Structure), and how the conditions of the market will influence the City's actions (Influence of Market Conditions). The Strategic Plan also describes the City's plans to address specific issues required by the regulations, including barriers to affordable housing, lead-paint hazards, and anti-poverty measures.

Given the variables above, the City sets goals that will be used to measure performance over the term of the plan. It should be noted that is difficult to estimate the funding levels for the HOME and CDBG program for the term of the Consolidated Plan. Given this, the goals listed in the plan are based on the assumption that funding will remain relatively stable over the next four years.

The priorities and goals of this Strategic Plan did not change much from the previous Strategic Plan. The City's focus will remain on housing, improvement to quality of life for low and moderate income persons, and the elimination of blighted conditions.

AFFORDABLE HOUSING

The City estimates it will budget about 28% of its available entitlement resources will be used for housing. The City will provide all of its HOME funds to its CHDO to subsidize the development of new affordable units. Some HOME funds from prior years will be used to continue the HOME rehabilitation program in the short term. This is due in part to the small allocation of HOME funds. If the size of the HOME allocation increases, the City may revisit the use of HOME funds for comprehensive housing repair. CDBG funds will continue to fund the City's three housing rehabilitation programs, Emergency Repair, Façade/Roof Program, and Disability Ramps. ESG funds will be used for homeless prevention and rehousing which can be considered affordable housing, but for the purpose of this plan will be included in the Homeless and Special Needs category.

INCREASE ECONOMIC OPPORTUNITIES

The City estimates approximately 25% of its available entitlement funds will support economic development projects. This includes providing direct financial and technical assistance to businesses seeking to expand, assistance to existing businesses to make needed façade improvements, and the elimination of blighted commercial properties that destabilize and detract from private commercial investment. Approximately four percent of available funds will be used for the elimination of blighted conditions. Most of the funds are expected to be used for demolition. Some properties may be acquired as well. Demolition will be supplemented with other sources of funds, including Blight Elimination Program funds from the State of Indiana and local revenues.

IMPROVE QUALITY OF LIFE IN LOW AND MODERATE INCOME NEIGHBORHOODS

The City will use approximately 26% of its available federal resources to subsidize the improvements to public facilities and services that primarily serve the needs of low and moderate income. This percentage does not include the \$8.6 million Section 108 Loan the City will utilize for its new wellness center. In addition to capital improvements, the City will administer programs that provide services to families with children, including child care and afterschool programming. The City will also support the network of non-profits who provide services to the youth, the elderly, and families experiencing financial hardships.

HOMELESS AND SPECIAL NEEDS

Approximately five percent of available funds are budgeted for programs that serve homeless and special needs populations. This includes the funding of rehousing and homeless prevention, as well as the support of the shelters within the City.

The remainder of available funds will be used for planning, administration, and operating support for CHDO organizations who develop affordable housing within the City.

While the 2017 programs will be available on a City-wide basis, the City is considering focusing funding in 2018 through 2021 on specific target areas have higher levels of need. A description of the target areas are included in the Geographic Priorities section.

SP-10 Geographic Priorities – 91.215 (a)(1)

In prior years, the City did not set priorities for specific geographies within its jurisdiction given the widespread need throughout most of its neighborhoods. As part of its fair housing plan adopted in 2016, the City identified Census Tract 206 as the only area within the City that qualifies as a *Racially/Ethnically Concentrated Area of Poverty (R/ECAP)*. A summary of Census 206 is included as part of this section.

When making funding decisions, the City will consider how the funding will impact the R/ECAP. In addition, the City is considering creating a target area that would include the R/ECAP. Given that creation of the target area requires additional planning, implementation of target area specific programs is not expected until 2018.

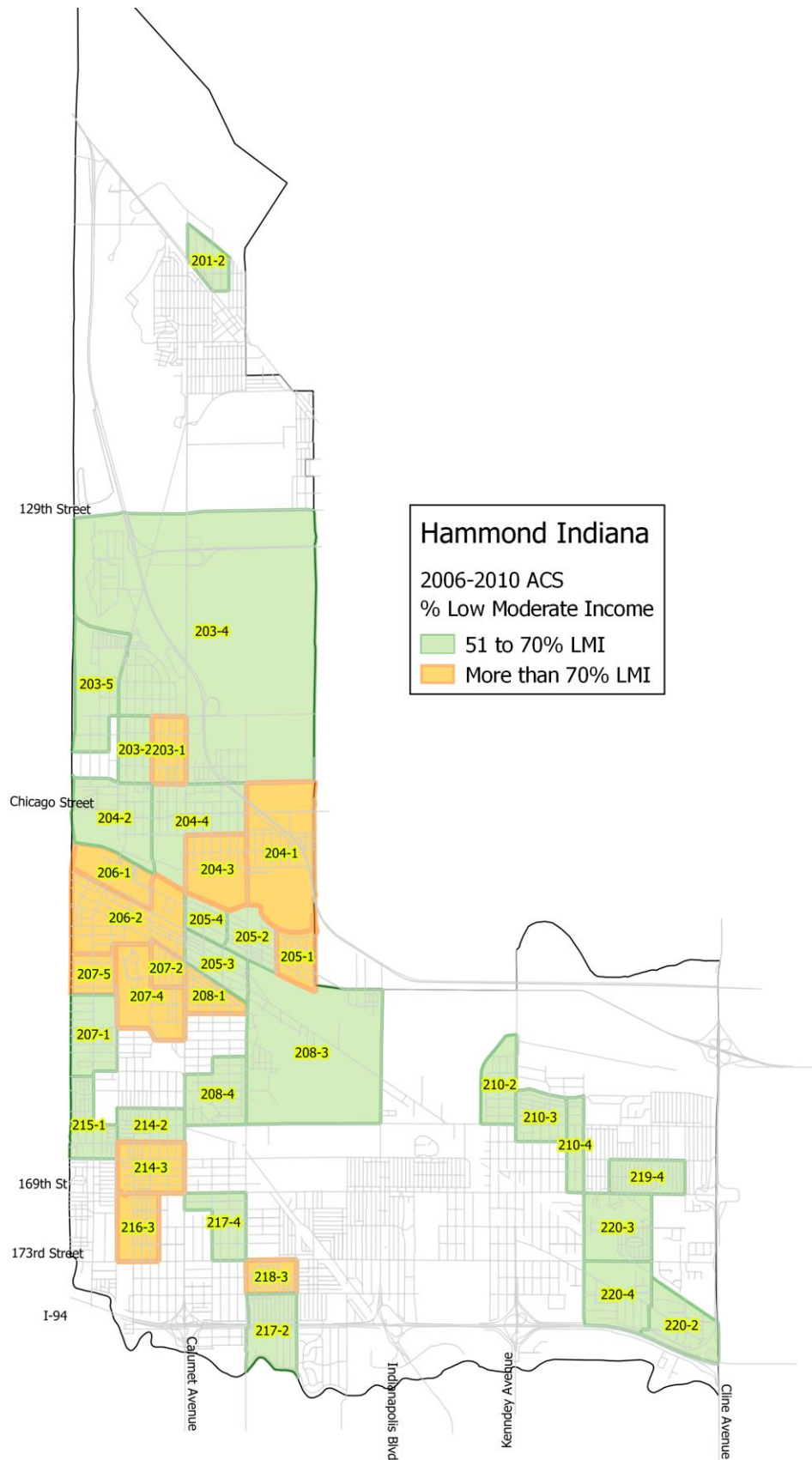
Low and Moderate Income Areas

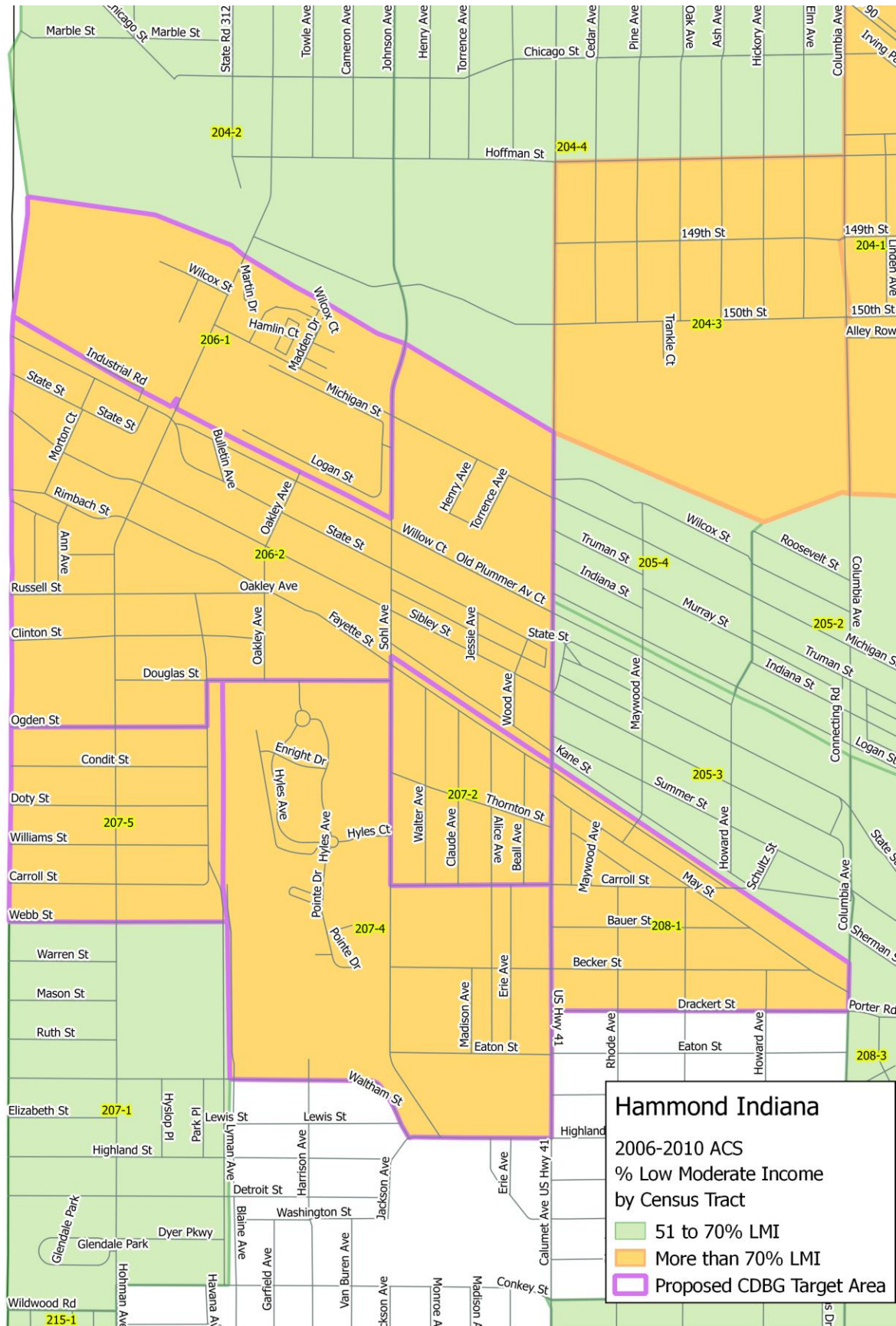
According to HUD information, 52% of the population in the City of Hammond is considered to be low and moderate income. Among census tracts, ten tracts have a majority low and moderate income population. It should be noted that CDBG-funded activities that qualify for funding by meeting the Low Mod Area (LMA) national objective will be limited to service areas where at least 51% of the population are considered to be low or moderate income.

A map of low and moderate income block groups, according to HUD's most recently adopted data (2006-2010 ACS) is provided below. Block groups shaded green are neighborhoods where low and moderate income residents account for more than 51% but less than 70% of the population. Block groups shaded orange are neighborhoods where low and moderate income residents account for more than 70% of the population.

While low and moderate income areas are located throughout the City, the North Hammond Planning District (south of 129th Street and north of the Grand Calumet River) and the Central Hammond Planning District (south of the Grand Calumet River to 165th Street and west of Indianapolis Blvd) are predominantly low and moderate income.

To create a certified Neighborhood Revitalization Strategy Area (NRSA), one of HUD's criteria is that 70% of the population be considered low and moderate income. The City has identified six block groups within the Central Hammond Planning District which could potentially form an NRSA (see map below). This NRSA would include a number of smaller target areas, including the R/ECAP mentioned above, the downtown area, and Jacob's Square.





Census Tract 206 R/ECAP

The R/ECAP area is mainly composed of the downtown business district with some housing along the fringes. The area is bounded by Stateline Avenue (West), Calumet Avenue (East), the Grand Calumet River (North) and Ogden Street /Douglas Street/Kane Street (South).

The area has limited housing. The only housing within the census tract are three large subsidized housing developments clustered on the north side and some single family housing along the fringes of the tract. The RECAP includes a total of 793 publicly supported units:

- Turner Park/Hubert Humphrey: 186 units
- Renaissance Towers: 450 units
- Hammond Elderly Apartments: 150 units
- 584 Sibley St: 7 units

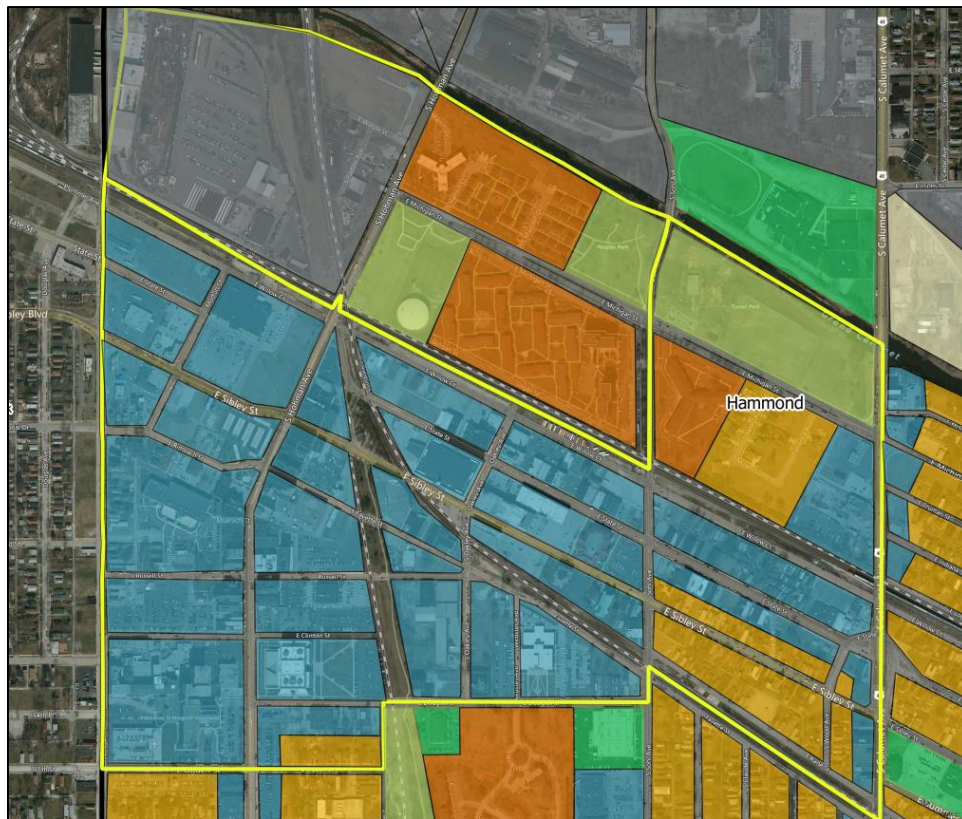
According to the 2014 ACS five year estimates, there are a total of 979 occupied housing units, meaning that of those units, 81% are publicly supported. The three large developments are clustered on the northern portion of the downtown commercial area and are somewhat geographically isolated from other neighborhoods. The downtown area, which is predominantly commercial and institutional is to the south, industrial property in Illinois is to the west, and the Grand Calumet River forms the northern border. Some single family housing is located to the east.

In terms of demographics, the area's population is predominantly Black Non-Hispanic (52%), followed by White Non-Hispanic (28%), and Hispanic (18%). Of the 1,118 households, 367 are families (33%), 65% are householders living alone. When reviewing the demographics for the RECAP from the 1990 to 2010 U.S. Census, a number of trends emerge. First off, the poverty rate has remained consistently high. In 2010, this area had the highest poverty rate in the City at 67%. Overall, the area's population decreased by 992, a drop of 31%, and the areas' number of single family units decreased by 336 (46%), primarily from the demolition of blighted homes that had fallen into disrepair. In 2010, 154 of the total units (13%) were reported as vacant. The population decline, however, was not consistent among racial and ethnic categories. White Non-Hispanic population decreased by 1,183 (65%) while the Black Non-Hispanic actually increased by 383 (48%). These trends fit within the "white flight" narrative.

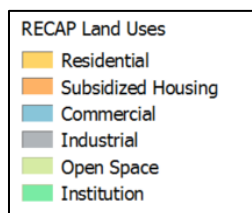
Census Tract 206	1990	2000	2010
Population	3,247	2,290	2,255
White Non-Hispanic	1,817	837	634
Black Non-Hispanic	791	1,064	1,174
Hispanic	584	336	411
Asian		10	6
Other/Multiracial	10	41	25
% Minority	44%	63%	72%
Families	729	426	440
Households	1464	1031	1,043
Poverty Rate	59%	51%	67%
Median Family Income (%)	17%	32%	13%
Single Family Units	726	380	390
Housing Units	1,515	1,147	1,197
Vacant Units	126	50	154

The Hammond RECAP does have some promising assets. As stated above, the census tract contains the downtown commercial area which is an employment center and the location of a large grocery. The area is also home to Franciscan St. Margaret Health Hospital and the First Baptist Church have a large, beneficial presence in the area. The two large subsidized housing developments are located within a mile of Hammond South Shore Train Station at 4531 Hohman Avenue which provides service to employment opportunities within downtown Chicago.

In one sense, the opportunities for the RECAP are closely tied to the fate of the downtown commercial area. In recent years, the City has made significant investments in the area and private companies are following suit.



RECAP LAND USES



General Allocation Priorities

For the 2017 program year, the City will not target specific areas for assistance. The only program with defined target areas are the remaining NSP funds. For more information on NSP, please review the NSP reports posted to the City's website.

For the remaining four years of the Consolidated Plan, the City is looking to focus more efforts in target areas identified in its fair housing plan. The City is also exploring the idea of creating a Neighborhood Revitalization Strategy Area that would include the City's RECAP area.

To implement its newly adopted fair housing plan, 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. The City will also support the formation of a Community Based Development Organization that can lead a coordinated response to the priority needs of RECAP residents.

SP-25 Priority Needs - 91.215(a)(2)

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low, Low, Moderate, and Middle Large Families, Families with Children, and Elderly
	Geographic Areas Affected	City Wide
	Associated Goals	Create New Affordable Housing Homebuyer Assistance Housing Rehabilitation Administration & CHDO Operating
	Description	<p>Existing housing within the City is aging with very little private investment in regard to in-fill housing and rehabilitation. Of the 4,020 owners earning between 50 to 80% of area median income (moderate income), 36% are considered to have a housing problem. A family of three earning 50% of area median income can only spend \$720 per month on housing (mortgage payment, utilities, insurance, and real estate taxes) before considered cost burdened. This indicates a need for financial assistance for homeowners to improve their homes without increasing their housing cost.</p> <p>Cost burden is the most common problem among owners, accounting for 9 of every 10 problems. Whereas housing problems for renters are concentrated at the lowest income level, housing problems for owners are more evenly distributed across the bottom three income levels. Moderate income owners (50-80% of area median income) account for 33% of housing problems while low income owners (30-50% of area median income) account for 31% of housing problems.</p> <p>According to CHAS data, there are over 3,000 renter households within the City over 50% of area median income. Many of these renter households could potentially lower their housing costs through homeownership.</p>
	Basis for Relative Priority	Given the age of the City's housing stock and the shortage of private investment in the development of new housing or redevelopment of existing housing, one of the City's highest priority needs is the rehabilitation of its existing housing stock and the creation of new housing stock. The focus of these efforts will be on owner-occupied housing in order to further stabilize the City's neighborhoods and increase resident investment.

2	Priority Need Name	Homeless
	Priority Level	High
	Population	Chronic Homelessness Mentally Ill veterans Victims of Domestic Violence Unaccompanied Youth Families with Children Chronic Substance Abuse Persons with HIV/AIDS
	Geographic Areas Affected	City Wide
	Associated Goals	Reduce Homelessness Administration & CHDO Operating
	Description	
	Basis for Relative Priority	Homelessness is designated as a high priority as the City feels the reduction of homelessness can only be achieved through a coordinated approach that involves local government agencies. Shelters are necessary assets to ensure persons experiencing hardships are not sleeping in the streets, cars, or other places not meant for human habitation. Rehousing and prevention have proven cost effective methods for reducing homelessness. The use of funds for rehousing can lessen the impacts of homelessness and prevention can eliminate the trauma of homelessness all together.

3	Priority Need Name	Non Homeless Special Needs
	Priority Level	High
	Population	Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City Wide
	Associated Goals	
	Description	
	Basis for Relative Priority	The City feels the use of funds for minor rehabilitation needs of seniors and supportive services that allow seniors to age in place is an effective use of funds that can substantially improve the living situations of seniors and help them remain in their homes.

4	Priority Need Name	Non Housing Community Development
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Target Areas City Wide
	Associated Goals	Elimination of Blighted Properties Improve Neighborhood Infrastructure Improve Public Services Administration & CHDO Operating
	Description	Youth Centers Parks and Recreational Facilities Streets/Sidewalks/Lighting Economic Development Elimination of Blight Parking Improvements Drainage Improvements
	Basis for Relative Priority	The City is focused on improving the quality of life in low and moderate income neighborhoods. A combination of support for physical improvements and social services will help address this priority need. The City is also focused on supporting local businesses to spur economic development and job opportunities for residents.

5	Priority Need Name	Public Housing
	Priority Level	Low
	Population	Public Housing Residents
	Geographic Areas Affected	CDBG Target Areas City Wide
	Associated Goals	
	Description	
	Basis for Relative Priority	Public housing is assigned a low priority relative to the other affordable housing and community development needs because the City feels that the public housing authority has access to other resources to sufficiently address the needs of its residents. Given this, the City will coordinate and cooperate with the public housing authority to ensure that public housing residents are aware of and have access to programs and projects funded through this Consolidated Plan.

Narrative (Optional)

The results of the needs assessment, citizen outreach, and consultation process indicate the needs of the community have not significantly changed from the last five year plan. The most pressing needs continue to be a large number of blighted properties and substandard condition of housing. Other priority needs include affordable housing, including the addition of new affordable units and the rehabilitation of existing housing stock, homelessness, and non-homeless special needs populations, especially the elderly.

For each need described above, the City indicated a relative high priority or low priority. A high priority need is one that the City will focus its available time, effort, and resources to address. A low priority indicates that the resources available through this plan will not be used to address the need. It should be noted that a low priority need does not mean the need does not exist or the City will not take action to address that need. For example, public housing was designated as a low priority. However, the City will coordinate closely with the HHA to ensure the HHA meets their goals, but since the HHA receives adequate funding to meet its needs, the City will use its limited resources elsewhere.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of rental housing within the market is reasonable for most income levels, but it is too high for a number of residents within the City at the lowest incomes. A minimum wage earner, earning \$7.25 per hour, must work approximately 81 hours per week every year to afford a one bedroom apartment or 95 hours per to afford a two bedroom set at the average Fair Market Rent proposed by HUD. According to the latest CHAS data, 2,330 extremely low income renter households and 1,610 low income renter households have a severe cost burden where more than half of their incomes go to toward housing costs. This level of need supports the use of funds for tenant-based rental assistance.
TBRA for Non-Homeless Special Needs	Monthly Supplemental Security Income (SSI) payments, a common form of income for persons with special needs, for an individual average \$733. At this amount, \$220 in monthly rent is affordable. The one-bedroom FMR is \$710 or 97% of the renter's income, leaving no money for other needs such as food and transportation. Based on this data, there is clearly a market-based need for tenant-based rental assistance for persons with special needs.
New Unit Production	There a number of developable lots available for in-fill development. Given the lack of private development, the City may need to offer development subsidy incentives to make new unit production feasible.
Rehabilitation	The age and condition of existing housing stock within the City clearly speaks to the need for rehabilitation.
Acquisition, including preservation	Based on information obtained from local realtors, the median sales price in Hammond is approximately \$77,000. Overall, homeownership within Hammond is within reach and affordable to most income levels. Given the current mortgage rates available, a family earning \$28,800 (50% AMI for a 3 person household) could afford to buy the median priced home. Two minimum-wage workers earning working full-time throughout the year gross roughly \$29,000.

Table 46 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The main source of funding for the goals, programs, and projects discussed in this Consolidated Plan will come from the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG) and the HOME Investment Partnerships Program (HOME). The City will also use \$8.6 million from the CDBG Section 108 program during the Consolidated Plan.

Community Development Block Grant (CDBG)

The Community Development Block Grant (CDBG) funds received by the City can be used for a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and improved community facilities and services, provided that the activities primarily benefit low- and moderate-income residents. Some examples of how the City has used CDBG funds in the past include:

- housing rehabilitation for income-eligible homeowners,
- down payment assistance for homebuyers,
- social service programs for youth and seniors,
- clearance and demolition of blighted structures, and
- street improvements in income-eligible areas.

HOME

The HOME Investment Partnerships Program (HOME) funds received by the City must be used for affordable housing projects. Beneficiaries of HOME-funded projects must earn less than eighty percent of the area median income. Eligible types of activities include:

- Rehabilitation of existing affordable housing,
- Acquisition or development of new affordable housing, and
- Tenant-based rental assistance.

Emergency Solutions Grant (ESG)

Emergency Solutions Grant (ESG) funds must benefit homeless persons and families and those at risk of homelessness. The City uses ESG funds to support shelters that operate in Hammond as well as assist homeless persons living in the shelters to move out of the shelters into private housing.

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the City of Hammond is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the City is able to leverage up to five times its annual CDBG allocation for large community development investments. The City submitted an application to HUD for review in February 2016. If approved, the funds would become available in this plan year.

US Treasury/State of Indiana Blight Elimination Program (BEP)

The Indiana Housing and Community Development Authority in December 2016 provided an additional \$268,000 to the City to continue its Blight Elimination Program (BEP). These funds are passed through

the State of Indiana from the U.S. Treasury's Hardest Hit funds. These funds can be used to strategically identify, acquire and demolish vacant and blighted properties.

City of Hammond Gaming Grants

The City of Hammond provides annual grants to charitable organizations through the Gaming Advisory Committee. The funded organizations provide a wide array of services to the residents of Hammond.

Anticipated Resources

Program	Uses of Funds	Expected Amount Available in Program Year				Expected Amount Available Reminder of Con Plan	Narrative Description
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,941,672	\$30,000	\$812,872	\$2,784,544	\$7,750,000	CDBG funds will be used for the creation and preservation of affordable rental units, improvements in low-income neighborhoods, and public services that benefit low-income and special needs households.
HOME – Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$345,081	\$200,000	\$0	\$545,081	\$2,200,000	This program is designed exclusively to create affordable housing for low-income households.
ESG - Federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$176,903	\$0	\$0	\$176,903	\$700,000	This program is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help them quickly regain stability in permanent housing.
CDBG 108 – Federal	Development of health and wellness center	\$8,651,770	\$0	\$0	\$8,651,770	\$0	The City has received approval and will begin utilizing these funds in 2017. This is a one-time award that must be repaid over the next 20 years.

Table 47 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

HOME Match Requirement

The City expects to generate HOME Match credit through investments made by its CHDO in HOME-assisted units. In the past, the City has received a waiver on the match requirements based on the percentage of families in poverty and income growth.

HESG Match Requirement

Each of the subrecipients who receive HESG funds from the City are required to contribute match. Subrecipients are expecting to contribute over and above the ESG match requirement. Any shortfall of match will be contributed by the City of Hammond.

Greater Hammond CAPES House:

Lake Area United Way \$22,000

Private Sources \$65,000

Haven House:

Alphawood Foundation \$11,000

Lake Area United Way \$12,000

In-kind donations \$2,000

InnerMission Claude Street Shelter:

InnerMission \$31,688

The Gate \$22,991

The City and its partners will pursue opportunities available through the Federal Home Loan Bank of Indianapolis (FHLBI) to leverage its federal resources. In the past, the City has been able to leverage additional funds for rehabilitation programs through FHLBI. FHLBI provides funds through its member banks and to non-profits to increase housing affordability for low and moderate income households.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City and the Redevelopment Commission own a number of vacant properties scattered throughout the City. Most of these lots are too small to be developed. The City will work to re-plat small, contiguous lots to create larger, buildable lots and reach out to non-profits and developers to gauge interest in acquiring one of the lots for an eligible use under HOME or CDBG.

Discussion

The City will retain \$17,338 of CDBG as a contingency for cost overrun(s) of the CDBG funded programs. The City typically receives \$200,000 in HOME program income each year. However, the City cannot budget these funds until they are received. If the HOME income is received, the funds will be used to increase the award to Housing Development.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Hammond	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning neighborhood improvements public facilities public services	Jurisdiction
Hammond Housing Authority	PHA	Public Housing	Jurisdiction
United Neighborhoods Inc.	CHDO	Affordable Housing	Jurisdiction
Continuum of Care 1a	CoC	Homeless Planning	Lake County

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Hammond Community Development Department acts as the lead agency for the development and administration of the Consolidated Plan and its funded projects. The Community Development Department relies on a number of partners, including non-profit organizations, contractors, and other public agencies to undertake the projects funded through the Consolidated Plan. The City is fortunate to have a number of qualified staff at the subrecipient level and quality non-profit organizations to assist in the implementation of its Consolidated Plan. The City has identified one serious gap in the institutional delivery system and a number of areas where the City will work to improve the delivery of the funded programs.

Currently, the public transportation system within the City is lacking. The City will work with its non-profit partners and other government agencies to supplement the existing service with viable alternative transportation options.

Currently, the City only has one active Community Housing Development Organization (CHDO). There is a need to develop and build the capacity of local organizations that could potentially qualify as a CHDO to carry out affordable housing development projects. Going forward, the City will actively seek out qualified agencies who could act as a CHDO.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Innermission		
Legal Assistance	Hammond Legal Aid		
Mortgage Assistance	Northwest Indiana Reinvestment Alliance Spanish Housing Coalition		
Rental Assistance	Greater Hammond Community Services		
Utilities Assistance	Greater Hammond Community Services Northwest Indiana Community Action		

Street Outreach Services			
Law Enforcement	Hammond Police Department		
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse			
Child Care	Early Learning Partnership		
Education	Hammond Area Career Center Ivy Tech		
Employment and Employment Training	Work One		
Healthcare	Visiting Nurses McAuley Clinic		
HIV/AIDS	Aliveness Project		
Life Skills			
Mental Health Counseling	Regional Mental Health Systems		
Transportation			
Other			
Other			

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City is planning to take a number of efforts to address the gaps and weaknesses in its local institutional structure.

SP-45 Goals Summary – 91.215(a)(4)

ID	Goal Name	Years	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Development	2017-2021	Affordable Housing	HOME: \$2,374,545	Homeowner Housing Added: 20 Household Housing Unit
2	Housing Rehabilitation	2017-2021	Affordable Housing	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit
3	Homebuyer Programs	2017-2021	Affordable Housing	CDBG: \$1,00,000	Direct Financial Assistance to Homebuyers: 250 Households Assisted
4	Homeless Rapid Re-Housing	2017-2021	Affordable Housing Homeless	ESG: \$418,175	Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted
5	Homeless Shelter Operations	2017-2021	Homeless	ESG: \$400,000	Homeless Person Overnight Shelter: 500 Persons Assisted
6	Community Development Facilities	2017-2021	Non-housing Community Development	CDBG (Section 108): \$8,651,770 CDBG: \$2,310,000	80,765 Persons Assisted
7	Community Development Services	2017-2021	Non-homeless Special Needs Non-housing Community Development	CDBG: \$1,770,000	Public service activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted
8	Economic Development	2017-2021	Non-housing Community Development	CDBG: \$1,750,000	Businesses assisted: 35 Buildings Demolished: 5 Other: 1 Other
9	Planning Administration and Capacity Building	2017-2021	All	CDBG: \$388,334 HOME: \$54,695 ESG: \$66,340	Other: 1 Other

Table 50 – Goals Summary

Goal Descriptions

Create New Affordable Housing

The City will use available federal resources to subsidize the development of new affordable housing units within the City. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer. The City will also provide operational support to certified Community Housing Development Organizations (CHDOs). The estimates four housing units will be assisted based on the level of resources available.

- CHDO Housing Development \$474,909
- CHDO Operational Support \$17,348

Improve Condition of Housing Stock

The City will use available federal resources to support multiple rehabilitation programs, including Emergency Home Repair, and a Ramp Program for disabled residents. The City expects to benefit 20 low and moderate income homeowners.

- Emergency Repair Program \$50,000
- Façade/Roof Program \$50,000
- Ramp Program \$50,000

Increase Homeownership

The City will use available federal resources to provide down payment and closing cost assistance to fifty (50) income-eligible homebuyers.

- Homebound Homebuyer Assistance Program \$200,000

Combat Homelessness

The City will use its ESG resources to reduce the levels of homelessness in the community through prevention, re-housing, and support of existing emergency and transitional housing resources. The City estimates that 100 homeless households will benefit from the shelters and 30 households will be served through the Prevention and Rehousing Program.

- Shelter Support and Operations \$80,000
- Prevention and Rehousing \$83,635

Improve Quality of Life in Low and Moderate Income Neighborhoods

The City will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure. The City will also use available federal resources to support non-profit services whose primary purpose is to benefit low and moderate income persons.

- Child Care / After School Program \$34,000
- Parents As Teachers \$42,500
- Youth Sports Program \$85,000
- Big Brothers Big Sisters \$8,500
- CR Works Job Training \$65,000
- Greater Hammond Food Pantry \$34,000
- Hammond Legal Aid Clinic \$25,500
- McAuley Clinic \$42,500
- We Care From the Heart \$17,000

Increase Economic Opportunities

The City will use available resources to provide loans to for-profit businesses looking to expand in exchange for creating new jobs. The City will also use funds for improvements to exterior of commercial properties and to address code violations. In addition, the City will use available federal resources to demolish and clear blighted structures that destabilize the fabric of its neighborhoods.

- Acquisition/Demolition \$100,000
- Blight Reduction Program – \$268,000 IHDA funds
- Section 108 Loan Repayment \$362,000
- Business Assistance Program \$350,000

Planning, Administration, and Capacity Building

The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. A portion of funds may be granted to non-profit housing developers actively working within the City to cover a portion of their operating costs.

- CDBG Program Administration \$388,334
- HOME Program Administration \$54,695
- ESG Program Administration \$13,268

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the course of the five year plan, the City estimates that it will subsidize the development of fifteen to twenty HOME-assisted units. The number of units will be dependent on the size of future HOME allocations and the type of housing projects undertaken by the CHDO.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

The Hammond Housing Authority has jurisdiction over public housing developments and Section 8 Housing Vouchers within the City of Hammond. While the City works hand in hand with the Housing Authority, public housing was identified as a low priority for funding during the Consolidated Planning process since the Hammond Housing Authority is able to secure its own funding for desired projects. The City will work with the Housing Authority to ensure that its programs, such as Homebound homeownership assistance, is marketed toward public housing residents to participate in homeownership.

The City is required to describe actions to be taken to increase the number of accessible units where required by a Section 504 Voluntarily Compliance Agreement and describe the manner in which it will provide financial or other assistance to improve operations if the public housing agency is designated as troubled by HUD under 24 CFR part 902. At this time, the Hammond Housing Authority is not subject to a Section 504 Voluntary Compliance Agreement, nor is it designated as "troubled".

Per the consultation with the housing authority, there is not a current need to increase the number of accessible units.

Activities to Increase Resident Involvements

The Hammond Housing Authority has policies and procedures currently in place to encourage active participation from residents. There are resident council meetings held at each of the developments. Residents are invited to meet and greet, share their concerns and organize activities for their developments. One or more employees of the HHA are always present to answer questions and document the concerns of the residents.

The City will coordinate and partner with the Hammond Housing Authority to market its programs, such as the Homebound, to public housing residents. The HHA currently has a self-sufficiency program but it is underutilized. The City will meet with HHA on semiannual basis to discuss and provide for opportunities for residents to become more involved with management and other opportunities offered by the City.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

In 1991, HUD published a study that found regulatory barriers—public processes and requirements that significantly impede the development of affordable housing without commensurate health or safety benefits—directly raise development costs in some communities by as much as 35 percent. A number of causes, including infrastructure costs, local building practices, bureaucratic inertia, and property taxes contributed to this network of barriers. The report concluded that opposition to affordable housing, often called “Not In My Back Yard” or NIMBY, was the underlying motive that lay behind many of these regulatory barriers to intentionally limit growth in general and affordable housing in particular.

The City feels that it has few, if any, local regulatory barriers that impede the development of affordable housing. A review of zoning ordinances, taxes, and other public functions related to affordable housing did not identify any significant barrier to affordable housing. As part of the fair housing process, the City did identify a potential strategy to redevelop vacant lots created through demolitions, which is discussed in the section below.

In most cases, the City takes a proactive and supportive role in making housing more affordable within the community, including the provision of down payment assistance through the Homebound Program, developer subsidies through HOME, and rehabilitation programs to improve the feasibility of existing stock.

Through consultations with the Hammond Housing Authority and other agencies administering the Housing Choice Voucher Program (Section 8), it was determined that the rent standard in place in Hammond, set by federal regulation, reduces the ability of Housing Choice Voucher holders to find acceptable units in Hammond.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Hammond has an older housing stock that is not being replaced in large number through rehabilitation or redevelopment. A large number of housing units fall into disrepair and in some cases are abandoned. The most appropriate solution to remove the negative effects of these blighted properties is to demolish them. Many of these older homes were built on small lots, in some cases only 25 feet wide. The zoning requirements call for a minimum lot width of 40 feet to redevelop, which is narrow by many standards. In order to build a new unit, a builder would need to combine two lots together or seek a variance. Over the course of the five year plan, the City will examine other ways to expedite the redevelopment of these smaller lots.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

A comprehensive referral network exists within the City among service providers. Most clients of funded homeless shelters are referred from other agencies, including churches, school administrators, food pantries, hospitals and health care agencies, city departments and other government offices, and other non-profit agencies. Agencies conduct additional outreach through public events. The City, in partnership with the CoC, will participate in the annual homeless count to reach out to homeless persons that are outside of the shelter system. The information gathered through the homeless count will help the City better assess methods to bring those outside of the shelter system into the continuum of services. The City does not foresee the use ESG funds for Street Outreach services. Some outreach efforts may be undertaken using CDBG planning funds.

Addressing the emergency and transitional housing needs of homeless persons.

In the upcoming plan year, the City will continue to financially assist the current facilities and support services at Haven House and Claude Street Shelter. The City will also examine the redevelopment of City owned property into additional shelter space or long term rental units that can help transition families out of the shelter system.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The main focus of the ESG funding received by the City is to move families from the shelter environment to permanent housing and independent living through the rehousing program. This strategy helps households put homelessness behind them more quickly and creates vacancies so that the shelter can serve additional persons. Started in 2011, this program has proven successful in that most households assisted only need a few months of assistance to stabilize and only a handful of families are not able to maintain their housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

Since the implementation of the Emergency Solutions Grant, the City has recognized the value of providing homeless prevention assistance to families in need. In many cases, the contributing factor to the risk of homelessness is a short term reduction in income caused by illness, a reduction of working hours, or an unexpected large expense such as car repair or a medical bill. Greater Hammond Community Services, a local homeless service provider, has found that most households only need two to three months of assistance before the household maintains better stability. Given this, the City will seek to continue to support homeless prevention with ESG funds and possibly expand efforts with the

use of CDBG or HOME. ESG prevention funds can only be used to assist families below 30% of the area median income, where CDBG and HOME may be used to assist families below 80% of the area median income.

The City has also established a diversion policy for all of its ESG funded subrecipients. The diversion policy serves to divert homeless persons into housing situations outside of the shelter environment. At the time of admission, the subrecipient must evaluate the client's opportunities to divert to other viable housing situations, including (1) the potential resolution of any issues with the current housing situation through case management, mediation, or financial assistance, and (2) the evaluation of other viable housing options where the client could potentially safely stay.

The City is part of the Balance of State Continuum. The following is a summary of the efforts made at the state level for the entire CoC. The Department of Health, the Department of Corrections, the Division of Child Services and the Division on Mental Health and Addiction are all represented on the Indiana Planning Council on the Homeless.

Foster care

The Chafee Plan is the basis for Indiana's protocol for implementing the Foster Care Independence Act of 1999. Components of the Indiana Plan address Independent Living Services for youth. The Division of Child Services conducts a comprehensive independent living assessment to identify areas of strength and challenges for youth age 14 to 18. Services provided include financial, housing, mentoring, counseling, employment, education, and other appropriate support to ensure youth live as healthy, productive and self-sufficient adults. The Planning Council and IHCDA work closely with foster care to monitor data and trends on discharges and work with cases as necessary. IHCDA and other local PHAs are applying for 200 FUP vouchers to assist high risk youth leaving Foster Care.

Health care

The Indiana Department of Health (IDH) has a formal discharge plan developing a set of recommendations for an integrated, statewide discharge policy. IDH is on the Planning Council. The Bureau of Quality Improvement Services is responsible for ensuring that individuals transition from State operated facilities, large private ICF, MR settings and nursing homes into a community smoothly. The process includes a minimum of one pre-transition visit and two post-transition visits. Individuals are also surveyed 6 months after transition regarding residential and support services. The CoC is currently working locally to develop discharge policies for health care systems. The Planning Council is including the Indiana Primary Health Care Association in our process to link PSH projects with primary health care centers and those discharged from emergency rooms.

Mental health

The Indiana Department of Mental Health and Addiction (DMHA) has a formal protocol that it currently implements. In addition, the Planning Council developed and approved a set of recommendations for an integrated, statewide discharge policy in 2007. DMHA requires that the admitting mental health center remain involved in the treatment and discharge planning of individuals placed in State operated facilities. Facility staff, in conjunction with the consumer, develop the plan to ensure that the individual is not released into homelessness. The formal protocol for individuals being discharged from the State Institutions of Care is under statute IC 12-21-2-3 and has been implemented since 2004.

Corrections

The Indiana Department of Corrections (IDOC) has a formal discharge policy that it currently implements

as described below. IDOC is represented on the Planning Council. CoCs work closely with IDOC reps to develop protocols so that individuals being released from correctional facilities are not discharged into homelessness. IDOC requires case managers to develop individualized Re-Entry Accountability Plans that outline and coordinate the delivery of services necessary to ensure successful transition from incarceration to a community. Services include but are not limited to: 1) enrollment in Medicaid, Food Stamps, TANF, and SSI; 2) issuance of birth certificates and BMV identification; 3) participation in workforce development programs; 4) limited rental assistance; and 5) referral to other community services.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

In Indiana, county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. Currently, the Lake County Department of Health (LCHD) administers the local lead screening program. LCHD closed its satellite office in Hammond in 2009, but activities are carried out from the main office in Crown Point. The Department conducts tests on an as-needed basis and as requested by the citizens or the School City of Hammond. Testing is not mandatory except for children receiving Medicaid. According to CDC data for 2015, only 1,183 children in Lake County were tested. Given this, the City will consider expanding testing efforts through coordination with agencies that provide services to families with young children, including Head Start, Early Learning Partnerships, and Women, Infants and Children (WIC).

The City will ensure all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

In April 2010, EPA extended current requirements regarding lead-safe work practices to cover most pre-1978 housing and require renovation firms to perform quantitative dust testing to achieve dust-lead levels that comply with EPA's regulatory standards. The City will work with its contractors, subrecipients and community partners to ensure all funded programs are in full compliance with the updated regulation.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City is not taking any stand-alone action to specifically address lead paint or lead poisoning hazards. Instead, the City will address lead-based paint on a case-by-case basis for the housing units assisted through its housing programs.

How are the actions listed above integrated into housing policies and procedures?

The lead safe housing regulations are fully integrated into the design of the City's housing programs. This includes disclosure, determination of assistance threshold, lead safe work practices, and level of treatment.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the 2018-2012 ACS Estimates, the City as a whole has an overall poverty rate of 22%. This translates to 17,696 persons. The poverty rate for the African American (32%), “Other Race” (31%), and multi-racial (33%) categories are more than double than that of Whites (15%). Poverty is concentrated in families with children. Approximately 34% of the City’s children live in poverty. Seniors, in contrast, are less likely to be in poverty. Only 9% of seniors, or 732 people, were below the poverty level. Poverty was not limited to persons without employment. Approximately 10% of the employed labor force (3,311 persons) are below the poverty level.

There is a high correlation between low levels of educational attainment and poverty. For adults over 25, 75% of those in poverty had no college experience. The poverty rate for those not finishing college is 25%. For those not attending college, the rate is 19%, and for those with some college experience, the poverty rate drops to 12%. Employment has a comparable correlation. 26% of unemployed persons over age 16 are in poverty, whereas only 10% who are employed are below the poverty line.

Family composition is an indicator of poverty as well. According to the 2014 ACS, single parent households with children accounted for 59% of the families in poverty in Hammond. African American households are disproportionately represented in this category as well. Of the African American households in poverty, 86% are single parent households with children under 18.

While the discussion of anti-poverty is important, there is a large gap between the poverty level and what is considered a “living wage” in Hammond. The living wage in 2014 for Lake County is listed below. For a single-parent household with two children, two of largest expenditures are child care (\$9,153) and transportation (\$9,589).

Living Wage, 2014			
Lake County	Annual Expenses	1 Adult	2 Adults
		2 Children	(One Working) 2 Children
	Food	\$ 6,849	\$ 9,095
	Child Care	\$ 9,153	-
	Medical	\$ 5,928	\$ 5,992
	Housing	\$ 9,636	\$ 9,636
	Transportation	\$ 9,589	\$ 11,236
	Other	\$ 4,046	\$ 4,891
	Required Annual Income after Taxes	\$ 45,202	\$ 40,850
	Annual Taxes	\$ 6,744	\$ 6,095
	Required Annual Income before Taxes	\$ 51,946	\$ 46,945

Source: 2016 One Region Indicators Report

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan.

Given the statistics stated above, the City's efforts to reduce the number of poverty-level families should focus on support services, such as child care, educational support and job training programs, to single-parent households to ensure residents finish high school or obtain high school equivalency and obtain some college coursework as well.

When feasible, the City will provide job training, employment, and contract opportunities for public housing residents and other low- and moderate-income residents in connection with construction projects funded under the Consolidated Plan. This provision helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. In this way, the City will comply with Section 3 of the Housing and Urban Development Act of 1968. The City has set the following goals in relation to its Section 3-covered projects: (1) thirty percent of new hires will be Section 3 residents, and (2) ten percent of all Section 3-covered contracts will be awarded to Section 3 businesses.

In terms of coordinating poverty reduction efforts and the affordable housing actions of this plan, the City will comply with the Section 3 requirements. The purpose of Section 3 is ensure that low and extremely low income persons, including those in poverty, benefit when the use of federal funds results in the creation of new job opportunities. The City will also look at coordinating more closely with other federal anti-poverty programs, such as the Earned Income Tax Credit (EITC), and Temporary Assistance for Needy Families (TANF).

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The primary purpose of the monitoring strategy is to guarantee all projects funded through the Consolidated Plan comply with applicable federal regulations. The monitoring strategy will ensure projects are effectively meeting their stated goals in a timely manner, provide a reporting mechanism to communicate performance, and maintain a high level of transparency and accountability.

The monitoring process will begin with the approval of the annual budget and continue until final closeout of each project. The process can be divided into the following tasks: Desk Review, Annual Onsite Monitoring, Audit Review, and Affordability Monitoring.

Desk monitoring is the process of reviewing documents throughout the program year, including pay requests and periodic accomplishment reports, to gauge compliance. The City will review pay requests and periodic reports upon submittal. If issues arise with a pay request, staff will work quickly with the subrecipient or contractor to resolve the issues and process the payment.

For each pay request, the City will base approval on a number of elements, including budgeted amount, eligibility, allowability, applicability, reasonableness, and adequate source documentation. If the review reveals one or more areas is lacking, the pay request will be returned to the organization that made the request for clarification, correction, or additional documentation as appropriate. If the review reveals the request is unallowable per the OMB standards or federal regulation, the City will return the request to the organization with an explanation as to why the payment was disallowed.

Annual Onsite Visits

The City will conduct onsite monitoring visits for each funded organization. The purpose of the onsite monitoring visit is to conduct an in-depth review of all aspects of the funded project and to provide technical assistance to subrecipient staff, if necessary. During the visit, staff will utilize the appropriate checklists from the Grantee Monitoring Handbook of HUD's Office of Community Planning and Development. The City will maintain detailed notes on the checklists on which to base their conclusions.

Subrecipient Audits

When applicable, the City will require submittal of audits per 24 CFR 200. All subrecipients must submit their audit to the City within thirty days of receipt of the auditor's report. Upon receipt of the audit, the City will review each audit to identify any areas of concern. If the City identifies any potential areas of non-compliance, staff will schedule an on-site monitoring visit as described above to assist in the correction of all relevant findings.

Ongoing Affordable Housing Monitoring

The City will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded projects. As part of its monitoring strategy, the City will review its policies and procedures from the proposal process to project closeout and long-term affordability monitoring to make necessary updates based on changes to regulatory policy and new federal guidance.