

City of Hammond Indiana
PY2020 Annual Action Plan
DRAFT

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 1

PR-05 Lead & Responsible Agencies – 91.200(b) 8

AP-10 Consultation – 91.100, 91.200(b), 91.215(l) 9

AP-12 Participation – 91.105, 91.200(c) 18

AP-15 Expected Resources – 91.220(c)(1,2) 20

AP-20 Annual Goals and Objectives 23

AP-35 Projects – 91.220(d) 26

AP-38 Project Summary 28

AP-50 Geographic Distribution – 91.220(f) 44

AP-55 Affordable Housing – 91.220(g) 45

AP-60 Public Housing – 91.220(h) 46

AP-65 Homeless and Other Special Needs Activities – 91.220(i) 47

AP-75 Barriers to affordable housing – 91.220(j) 51

AP-85 Other Actions – 91.220(k) 52

AP-90 Program Specific Requirements – 91.220(l)(1,2,4) 55

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

1. Introduction

The 2020 Action Plan describes activities which will be undertaken by the City of Hammond for the year beginning April 1, 2020 and ending March 31, 2021 to meet the goals and objectives outlined in the City's five year Consolidated Plan (2017-2021). The City will use funds granted by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnership Act (HOME) and Emergency Solutions Grant (ESG) programs.

The Executive Summary details the City's objectives and outcomes for the program year, an evaluation of past performance, a summary of the required citizen participation and consultation process, and a summary of comments or views accepted and not accepted.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

An estimated total of \$3,055,681 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, 31% will be used for capital expenditures, 16% will be used for social services and homeless programs, and 5% will be used for economic development. The remainder of the funds will be used for planning and program administration. The City estimates that 100% of CDBG 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 PY2020 are summarized below. A more detailed description of each program is provided in the Projects section.

1. Housing Development - 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 \$70,131
- CHDO Operational Support \$23,377
- Affordable Housing Development \$240,279

2. Housing Rehabilitation - 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.

- Hammers for Hearts \$30,000
- Emergency Repair Program \$73,000
- Façade/Roof Program \$50,000
- Ramp Program \$100,000
- Hammers for Hearts \$30,000
- Housing Program Delivery \$25,000
- HOME Housing Rehabilitation – pending receipt of HOME program income

3. Homebuyer - 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 \$330,000 (HOME)

4. Rapid Rehousing and Prevention - Combat Homelessness

The City will use its ESG and HOME resources to reduce the levels of homelessness in the community through prevention, re-housing, and tenant-based rental assistance.

- Prevention \$106,444
- Rehousing \$24,000

5. Homeless Shelter Operations - Combat Homelessness

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

- Shelter Support and Operations \$40,000

6. Public Facilities – Improve Quality of Life in Low Income Areas

The City will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure.

Facilities

- Parks Improvements/Neighborhood Facilities \$275,000 CDBG
- Section 108 Loan Repayment \$664,000

7. Public Services – Improve Quality of Life for Lower Income Households

The City will also available federal resources to support non-profit services whose primary purpose is to benefit low and moderate income persons.

- Child Care/After School \$24,000
- Parents As Teachers \$35,000
- Youth Sports Program \$90,000
- Hammond Sportsplex \$20,000
- Big Brothers Big Sisters \$8,500
- Greater Hammond Food Pantry \$30,000
- Hammond Legal Aid Clinic \$25,000
- McAuley Clinic \$40,000
- We Care From the Heart \$24,000

Summary of Objectives and Outcomes

8. Economic Development and Redevelopment

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. The City will use non-federal funds to remove blighted buildings.

- Business Assistance Program \$150,000
- Code Enforcement \$70,000
- Blight Reduction Program – IHEDA funds

9. 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 \$ 427,375
- HOME Program Administration \$ 46,754
- HOME CHDO Operations \$23,377
- ESG Program Administration \$ 13,820

10. Fair Housing

The City In the 2019 program year, the City proposes to continue pursuit of its fair housing goals, including regional coordination of testing and enforcement, increasing access to financial services, addressing disparities in the RECAP, and encouraging redevelopment and private investment.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

This will be the fourth year of the 2017-2021 Consolidated Plan. Below is a summary of the City's accomplishments to date for the Consolidated Plan period, including some activities that were continued from the prior Consolidated Plan.

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. The City's Homebound Program helps on average 80 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 considering providing additional assistance in order to rehabilitate the home as well.

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 owner-occupied housing rehabilitation programs, including 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 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.

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. The City recently completed and opened a state of the art community center that will provide recreational services to all of the residents in the City. The 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 Parents as Teachers and Big Brothers Big Sisters. 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;

Evaluation of Past Performance

- 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 and other funding sources 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 has shifted to providing technical assistance for small businesses where the owners qualify as low and moderate income or provide services to primarily low and moderate income areas.

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 shelters to long- term 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.

The City and its partner, Greater Hammond Community Services, was able to assist 59 homeless households with rehousing and homeless prevention. 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

Summary from citizen participation section of plan.

A complete draft of this plan was made available for public review and comment for a 30-day period beginning July 13 - July17. 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 was held at the City Council meeting.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

All public comments received by the City will be summarized and included in the final submission of the plan to HUD as an attachment.

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

A summary of all comments received will be included as an attachment to the plan. To date, all comments have been accepted.

7. Summary

This plan details the proposed actions for the fourth year of the City's 2017-2021 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 remaining term of the Consolidated Plan, 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.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

| Agency Role | Name | Department/Agency |
|--------------------|-------------|-----------------------------|
| CDBG Administrator | HAMMOND | Dept Planning & Development |
| HOME Administrator | HAMMOND | Dept Planning & Development |
| ESG Administrator | HAMMOND | Dept Planning & Development |

Table 1 – Responsible Agencies

Narrative (optional)

The City of Hammond Department of Planning and Development is the Lead Agency for the HUD entitlement programs.

Consolidated Plan Public Contact Information

Owana J. Miller

Community Development Director

5925 Calumet Avenue, Suite #115

Hammond, IN 46320

Phone: 219-853-6358 ext. 2

email: millero@gohammond.com

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Consultation section describes how the City consulted with its partners in the planning process. In particular, the City is required to describe its consultation with the NW Indiana Continuum of Care in relation to its use of resources to address the needs of homeless populations. This section also describes efforts that the City will make throughout the program year to enhance coordination between service providers and government agencies as their efforts relate to Consolidated Plan goals and objectives.

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(I))

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 Lake County Housing Taskforce, and the Northwest Indiana Banker Community Council. 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.

The City currently belongs to the Balance of State Continuum of Care which is a state-level planning body that governs homeless strategies and programs. The City’s homeless efforts are closely aligned with those of the NW Indiana Continuum of Care.

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. In the coming year, the City will explore partnerships with adjacent governments in regard to the assessment of fair housing.

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. NW Indiana 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.

In the program year, the CoC will finalize its application process. Information regarding projects to be included in the application is not yet available. Prior year funds included allocations for regional service providers such as Aliveness Project, Catholic Charities, Rapid Rehousing, and Edgewater PSH. The City will fund the following programs to address the needs of homeless persons and persons at risk of homelessness:

- 1) The City will budget \$106,444 to Rapid Rehousing assistance to homeless families and individuals.
- 2) The City will budget \$24,000 to provide homeless prevention assistance to households at risk of homelessness.
- 3) The City will budget \$40,000 to provide emergency shelter and services to homeless individuals and homeless families.

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

The City attended the IHCD conference call on Feb 2nd, 2019 in relation to better coordination between the Balance of State Continuum of Care and ESG entitlements. As a result of the call, the City has a better understanding of the overarching priorities of the CoC which will be reflected in the program priorities of the City. The City will work closely with the Balance of State CoC as it sets ESG performance goals and continues to tweak the coordinated entry and HMIS policies. As of January 2019, the City's Community Development Director now serves on the Board of Directors for the Balance of State Continuum of Care.

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.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | Hammond Housing Authority |
| | Agency/Group/Organization Type | Housing PHA Services - Housing Services-Health Services-Education Services-Employment |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The City consulted with the PHA on fair housing, general housing, and community development needs. In regard to fair housing, the City will continue to work with the PHA on site selection and mobility issues. |
| 2 | Agency/Group/Organization | CONTINUUM OF CARE OF NWI |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing Services - Victims Civic Leaders |

| | | |
|---|---|---|
| | <p>What section of the Plan was addressed by Consultation?</p> | <p>Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy</p> |
| | <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> | |
| 3 | <p>Agency/Group/Organization</p> | <p>Greater Hammond Community Services</p> |
| | <p>Agency/Group/Organization Type</p> | <p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless</p> |
| | <p>What section of the Plan was addressed by Consultation?</p> | <p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy</p> |
| | <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> | |

| | | |
|---|--|--|
| 4 | Agency/Group/Organization | HAVEN HOUSE, INC. |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services - Victims |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 5 | Agency/Group/Organization | INNER MISSION |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |

| | | |
|---|--|---|
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 6 | Agency/Group/Organization | McAuley Clinic |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 7 | Agency/Group/Organization | BIG BROTHERS AND BIG SISTERS OF METROPOLITAN CHICAGO |
| | Agency/Group/Organization Type | Services-Children Services-Education Regional organization |
| | What section of the Plan was addressed by Consultation? | Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 8 | Agency/Group/Organization | United Neighborhoods, Inc. |
| | Agency/Group/Organization Type | Housing Neighborhood Organization |

| | | |
|----|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Lead-based Paint Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 9 | Agency/Group/Organization | Hammond Legal Aid Clinic |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Service-Fair Housing Services - Victims |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 10 | Agency/Group/Organization | WE CARE FROM THE HEART SOCIAL SERVICES |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health |

| | | |
|----|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | |
| 11 | Agency/Group/Organization | Hammond Human Relations Commission |
| | Agency/Group/Organization Type | Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Fair Housing Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The City will continue to work closely with the Hammond Human Relations Commission to follow its fair housing plan. |
| 12 | Agency/Group/Organization | Lake County Housing Taskforce |
| | Agency/Group/Organization Type | Housing Services - Housing Service-Fair Housing Regional organization Planning organization Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Fair Housing |

| | |
|---|--|
| <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p> | <p>The City participated in the monthly meetings of the taskforce to gather and share information in regard to a number of housing issues, including fair housing.</p> |
|---|--|

Identify any Agency Types not consulted and provide rationale for not consulting

Not Applicable

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--|---|--|
| Continuum of Care | NW Indiana Continuum of Care | The NW Indiana 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. |
| 2013 Comprehensive Economic Development Strategy (| Northwest Indiana Economic Development District | 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. |
| 2040 Comprehensive Regional Plan | Northwest Indiana Regional Planning Commission | A regional plan with a comprehensive vision for sustainable growth and revitalization of Lake, Porter and LaPorte Counties. The CRP centers on revitalizing the Regions communities, particularly the older core cities. The vision for 2040 in the CRP emphasizes a vibrant, revitalized, accessible and united region. |
| Lake County Community Benefits Plan | Northwest Indiana Reinvestment Alliance | A community benefits plan provides a summary of community development needs with a focus on how local lending institutions can invest in low and moderate income communities. |

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation 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. There are frequent contact with the East Hammond /Pullman Neighborhood Watch groups, 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.

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.

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.

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

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. 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 June __ to June 2020. All comments received will be summarized in an attachment to the draft plan and will be 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.

On June 24, the City will hold a public hearing in order to receive public input and comments on the proposed plan. A draft of the plan is available for public viewing, by appointment between the hours of 8:30am to 4:30pm. To date, the City has received no comments in regard to the proposed Plan.

Citizen Participation Outreach

| Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received |
|-------------------------|------------------------------|--|--|
| Request for Proposals | Non-targeted/broad community | Received funding proposals from non profits interested in working with city. | All comments will be summarized and included in an attachment to the plan. |
| Public Comment Period | Non-targeted/broad community | | All comments will be summarized and included in an attachment to the plan. |
| Public Hearing | Non-targeted/broad community | | All comments will be summarized and included in an attachment to the plan. |

Table 4 – Citizen Participation Outreach

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

For the goals and project described in this plan, the City will primarily rely on the federal funds it receives directly from HUD, such as CDBG, ESG and HOME. A brief description of each of the funding sources is included below. When considering how the funds are budgeted, it is important to note that each funding source has limitations on how the funds can be used. This plays a large role in terms of how the funds are budgeted.

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.

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 | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|-------------|------------------------|---------------------|----------------------------------|--------------------|--------------------------|-----------|---|-----------------------|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | See above | 2,136,876 | 24,000 | 0 | 2,160,876 | 2,000,000 | See Above |
| HOME | public - federal | See above | 467,541 | 243,000 | 0 | 710,541 | 500,000 | See Above |
| ESG | public - federal | See above | 184,264 | 0 | 0 | 184,264 | 175,000 | See Above |
| Section 108 | public - federal | Public Improvements | 0 | 0 | 0 | 0 | 0 | |

Table 5 - 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

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.

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.

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

No additional discussion.

AP-20 Annual Goals and Objectives

Goals Summary Information

| Goal Name | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|--|------------------|--|--|--|
| Affordable Housing Development | Affordable Housing | HAMMOND CITYWIDE | Affordable Housing | HOME: \$310,410 | 3 Housing Unit |
| Housing Rehabilitation | Affordable Housing | HAMMOND CITYWIDE | Affordable Housing | CDBG: \$278,001 | 38 Household Housing Unit |
| Homebuyer Programs | Affordable Housing | HAMMOND CITYWIDE | Affordable Housing | HOME: \$330,000 | 100 Households Assisted |
| Rapid Re-Housing | Affordable Housing Homeless | HAMMOND CITYWIDE | Affordable Housing Homelessness | ESG: \$130,444 | 32 Households Assisted |
| Homeless Shelter Operations | Homeless | HAMMOND CITYWIDE | Homelessness | ESG: \$40,000 | 12 Persons Assisted |
| Community Development Facilities | Non-Housing Community Development | HAMMOND CITYWIDE | Non-Housing Community Development | CDBG: \$275,000 | 3000 Persons Assisted |
| Community Development Services | Non-Homeless Special Needs Non-Housing Community Development | HAMMOND CITYWIDE | Non Homeless Special Needs Non-Housing Community Development | CDBG: \$296,500 | 2565 Persons Assisted |
| Economic Development and Redevelopment | Non-Housing Community Development | HAMMOND CITYWIDE | Non-Housing Community Development | CDBG: \$220,000 | Businesses assisted: 15 Foreclosed Property Care: 50 Housing Unit |
| Planning Administration and Capacity Building | All | HAMMOND CITYWIDE | All | CDBG: \$427,375 HOME: \$70,131 ESG: \$13,820 | Other: 1 Other |
| Fair Housing | Fair Housing | HAMMOND CITYWIDE | Fair Housing | | Other: 1 Other |

Table 6 – Goals Summary

| |
|--|
| <p>Affordable Housing Development</p> <p>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 City estimates two housing units will be assisted based on the level of resources available.</p> |
| <p>Housing Rehabilitation</p> <p>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 18 low and moderate income homeowners, plus 20 additional units to be assisted through the Hammers for Hearts program.</p> |
| <p>Homebuyer Programs</p> <p>The City will use available federal resources to provide down payment and closing cost assistance to 100 income-eligible homebuyers.</p> |
| <p>Rapid Re-Housing</p> <p>The City will use its ESG resources to reduce the levels of homelessness in the community through prevention, re-housing, and tenant based rental assistance. Through these programs, the City estimates that 32 households will exit or avoid homelessness and be able to maintain decent, affordable housing.</p> |
| <p>Homeless Shelter Operations</p> <p>The City will use its ESG resources to reduce the levels of homelessness in the community through support of existing emergency and transitional housing resources. The City estimates that 12 homeless households will benefit from the shelters.</p> |
| <p>Community Development Facilities</p> <p>The City will use CDBG funds to further improve access to recreational facilities and infrastructure within the City. This includes parks that primarily serve areas to be determined low and moderate income within the community.</p> |
| <p>Community Development Services</p> <p>The City will also use available federal resources to support non-profit services whose primary purpose is to benefit low and moderate income persons.</p> |

Economic Development and Redevelopment

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 offer programs that provide technical assistance to small businesses owned by low and moderate income persons or provide services to low and moderate income areas. The City will also use funds for improvements to exterior of commercial properties and to address code violations.

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.

Fair Housing

In the 2020 program year, the City proposes to continue pursuit of its fair housing goals outlined below.

Regional Coordination in Testing and Enforcement

- Ten Fair Housing Complaint investigations each year.
- Develop specific recommendations for Homebound program
- Systemic testing of mortgage lending and/or steering of African American homebuyers

Provide Greater Access to Financial Services / Examine Lending Discrimination

- Creation of credit repair program / Individual Development Accounts (IDA)
- Systemic testing of mortgage lending.

Address disparities in access to opportunities in RECAP

- Increase availability of public services within the RECAP

Encourage Redevelopment and Private Investment

- Development of 3 new housing units within targeted areas

Site selection and mobility policies

- Revised policy on site selection and source of income discrimination

As noted in the Strategic Plan, these goals are an overlay of the other goals previously described. As such no funding or performance measures other than those described within this narrative will be provided in an effort to avoid duplication and double counting of performance measures.

AP-35 Projects – 91.220(d)

Introduction

The following section describes the funded projects that the City and its partners will undertake in the program year.

Projects

| # | Project Name |
|----|---|
| 1 | 2020 HESG |
| 2 | HOME Affordable Housing Development |
| 3 | HOME CHDO Operations |
| 4 | HOME Downpayment Assistance |
| 5 | Emergency Housing Rehabilitation |
| 6 | Roof Program |
| 7 | Ramp Program |
| 8 | Child Care/After School Program |
| 9 | Rehabilitation Housing Services |
| 10 | Parents as Teachers Educational Services |
| 11 | Youth Sports Recreation |
| 12 | Big Brothers Big Sisters Program |
| 13 | Greater Hammond Food Pantry |
| 14 | Hammond Legal Aid |
| 15 | McAuley Clinic |
| 16 | We Care From the Heart Senior Social Services |
| 17 | Sportsplex Youth Programs |
| 18 | 108 Loan Repayment |
| 19 | Business Assistance Program |
| 20 | Code Enforcement |
| 21 | CDBG Program Administration |
| 22 | HOME Program Administration |
| 23 | Hammers for Hearts Housing Rehabilitation |
| 24 | Nonprofit Facilities |

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Affordable Housing Allocation Priorities and Obstacles to Addressing Underserved Needs

The City is placing an emphasis on improving the quality of its housing stock within its neighborhoods. The City will use HOME funds to acquire and rehabilitate substandard homes or construct new single-family homes on vacant lots.

Non-Housing Community Development Allocation Priorities and Obstacles to Addressing Underserved Needs

The City's non-housing community development priorities are those activities which maintain neighborhoods, foster economic development and promote sustainability.

Homeless Allocation Priorities and Obstacles to Addressing Underserved Needs

The City has opted to maintain funding levels for shelter operations and to use increases in grant funding for rapid re-housing. The City feels that rapid re-housing will continue to be effective at reducing homelessness in Hammond. The City believes that rapid re-housing of homeless individuals and families currently living in shelters is the best use of these funds as it will assist families in achieving housing stability, thereby freeing up shelter resources for homeless populations that require more assistance.

Given the limited amount of resources, the City will not be able to fully address homeless individuals who require long-term support with chronic problems. Given the policies and procedures proposed by the City in order to make the most effective use of program dollars, the City will not be able to use funds to assist households who cannot find or maintain employment.

AP-38 Project Summary

| | | |
|----------|-----------------------------|--|
| 1 | Project Name | 2020 HESG |
| | Target Area | |
| | Goals Supported | Rapid Re-Housing Homeless Shelter Operations |
| | Needs Addressed | Homelessness |
| | Funding | ESG: \$184,264 |
| | Description | Shelter Operations and Services will pay for the operating costs at local shelters. Eligible operations costs include rent, equipment, insurance, utilities, food, furnishings, and supplies. Eligible service costs include case management, child care, education services, employment assistance, and other services designed to increase the client's self-sufficiency. The Rapid Re-Housing Program and Homeless Prevention Programs will provide short- or medium-term rental assistance as necessary to prevent homelessness and help homeless households move as quickly as possible into permanent housing and achieve stability in that housing. Funds will also be used for housing relocation and stabilization services, and financial assistance for security deposits and utility payments. Administrative funds will be used for general management, oversight and coordination of HESG funded activities. |
| | Target Date | 3/31/2021 |
| | Goal | Shelter: 10 persons Prevention: 30 persons Rehousing: 15 persons |
| | Location Description | Citywide |
| | Planned Activities | ESG Shelter; ESG Prevention; ESG Rehousing; ESG Administration |

| | | |
|----------|-----------------------------|---|
| 2 | Project Name | HOME Affordable Housing Development |
| | Target Area | |
| | Goals Supported | Affordable Housing Development |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME: \$310,410 |
| | Description | HOME funds will be used to newly develop or to acquire, rehabilitate, and resell single-family units to a qualified low to moderate income home buyer. A portion of this funding will be provided to a Community Housing Development Organization (CHDO) and will be used to meet the 15% set-aside requirement of the HOME program. In the past, the City of Hammond has partnered with United Neighborhoods INC. The city has certified that UNI qualifies as a CHDO. |
| | Target Date | 3/31/2023 |
| | Goal | 3 affordable housing units |
| | Location Description | Citywide |
| | Planned Activities | New Construction or Acquisition of Substandard Housing, Rehabilitation, and Disposition. |

| | | |
|----------|-----------------------------|--|
| 3 | Project Name | HOME CHDO Operations |
| | Target Area | |
| | Goals Supported | Affordable Housing Development Planning Administration and Capacity Building |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME: \$23,377 |
| | Description | HOME funds will be used to support the operating costs of local non-profit affordable housing developers that have received Community Housing Development Organization (CHDO) status. Eligible costs include salaries, wages, and other employee compensation and benefits; employee education, training, and travel; rent; utilities; communication costs; taxes; insurance; equipment; materials and supplies. |
| | Target Date | 3/31/2021 |
| | Goal | Not applicable. |
| | Location Description | Citywide |
| | Planned Activities | HOME CHDO Operating Assistance |

| | | |
|----------|-----------------------------|---|
| 4 | Project Name | HOME Downpayment Assistance |
| | Target Area | |
| | Goals Supported | Homebuyer Programs |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME: \$330,000 |
| | Description | HOME funds will be used to support the City's Homebound Program, which provides downpayment assistance and closing costs to low and moderate income homebuyers. Applicants must be first time homebuyer or have not owned a home in the past 12 months. |
| | Target Date | 3/31/2021 |
| | Goal | 100 homebuyers |
| | Location Description | Citywide |
| | Planned Activities | HOME Homebuyer assistance |

| | | |
|---|-----------------------------|--|
| 5 | Project Name | Emergency Housing Rehabilitation |
| | Target Area | |
| | Goals Supported | Housing Rehabilitation |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$73,001 |
| | Description | CDBG funds will be loaned or granted to homeowners earning less than 80% of area median income to make housing repairs necessary to make emergency repairs. Loans up to \$5,000 are available for emergency repairs whenever a threat to life or safety exists. Loans of 1 to 5 years are available at 3% interest. For those whose household income is below 50% of the median, deferment is granted on an annual basis. Maximum monthly payment is \$54. The program is available on a first come first served basis. Please call the Hammond Redevelopment Department at 853-6371 for loan availability. Applicant can obtain an application at the offices of Planning & Development located at City Hall, located at 5925 Calumet Avenue, Hammond IN 46324. |
| | Target Date | 3/31/2021 |
| | Goal | 9 homeowners |
| | Location Description | Citywide |
| | Planned Activities | CDBG Single-Unit Residential Rehabilitation (24 CFR 570.202); Low Mod Housing (LMH) national objective. |

| | | |
|----------|-----------------------------|--|
| 6 | Project Name | Roof Program |
| | Target Area | HAMMOND CITYWIDE |
| | Goals Supported | Housing Rehabilitation |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$50,000 |
| | Description | CDBG funds will be used to repair roofs for low income homeowners. |
| | Target Date | 3/31/2021 |
| | Goal | 5 homeowners will be assisted. |
| | Location Description | citywide |
| | Planned Activities | 14A Single unit Rehabilitation Low Mod Housing (LMH) National Objective |

| | | |
|----------|-----------------------------|--|
| 7 | Project Name | Ramp Program |
| | Target Area | |
| | Goals Supported | Housing Rehabilitation |
| | Needs Addressed | Affordable Housing |
| | Funding | CDBG: \$100,000 |
| | Description | CDBG funds will be used to install ramps for income-eligible owners who need accessibility improvements to their home. |
| | Target Date | 3/31/2021 |
| | Goal | 10 homeowners |
| | Location Description | citywide |
| | Planned Activities | 14A single unit rehabilitation Low Mod Housing (LMH) national objective |

| | | |
|---|-------------------------------|--|
| 8 | Project Name | Child Care/After School Program |
| | Target Area / Location | Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320 |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$24,000 |
| | Description | The program will use CDBG funds to aid with pricing for before and after school care for children ages 3 months to 14 years of age. The program will only cover half of expenses for approved families for a term of one year or to the exhaustion of funds. |
| | Target Date | 3/31/2021 |
| | Goal | 10 income-eligible households will benefit. |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|---|-------------------------------|---|
| 9 | Project Name | Housing Rehabilitation Program Delivery |
| | Target Area / Location | Citywide |
| | Goals Supported | Housing Rehabilitation |
| | Needs Addressed | Housing Rehabilitation |
| | Funding | CDBG: \$25,000 |
| | Description | Funds will be used for program delivery services associated with the City's rehab programs. |
| | Target Date | 3/31/2021 |
| | Goal | Accomplishments will be reported under the rehab programs. |
| | Planned Activities | Housing Services. LMH. |

| | | |
|----|-------------------------------|--|
| 10 | Project Name | Parents as Teachers |
| | Target Area / Location | Applications can be obtained from Early Learning Partnership NW Indiana, located at 6530 New Hampshire Ave. in Hammond |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$35,000 |
| | Description | The program will use CDBG funds to support families with young children in meeting early educational needs. |
| | Target Date | 3/31/2021 |
| | Goal | 35 income-eligible households will benefit. |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|----|------------------------------|---|
| 11 | Project Name | Youth Sports Recreation |
| | Target Area/ Location | Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320 |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$90,000 |
| | Description | The Sports program is for children of eligible families to take part in organized sporting activities. The program will cover the costs of participation fees, and equipment. |
| | Target Date | 3/31/2021 |
| | Goal | 275 youth will receive assistance through this program. |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|----|-----------------------------|--|
| 12 | Project Name | Big Brothers and Big Sisters Program |
| | Target Area/Location | Services will be provided at local elementary and middle schools. |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$8,500 |
| | Description | This program will provide mentoring and after school activities for at-risk youth. |
| | Target Date | 3/31/2021 |
| | Goal | 20 youth will receive assistance through this program. |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|----|-----------------------------|---|
| 13 | Project Name | Greater Hammond Food Pantry |
| | Target Area/Location | 824 Hoffman Street Hammond, IN 46327 |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$30,000 |
| | Description | Greater Hammond Community Services operates and manages the Food Pantry for the City of Hammond. The Food Pantry provides a 3-5 day supply of food. |
| | Target Date | 3/31/2021 |
| | Goal | 1,000 households |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|-----------|-----------------------------|--|
| 14 | Project Name | Hammond Legal Aid |
| | Target Area/Location | Citywide |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$25,000 |
| | Description | The Hammond Legal Aide Clinic provides free legal representation for low to moderate residents of the City of Hammond. |
| | Target Date | 3/31/2021 |
| | Goal | 200 persons will receive legal assistance. |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|-----------|-----------------------------|--|
| 15 | Project Name | McAuley Clinic |
| | Target Area/Location | 5514 Hohman Avenue, Hammond, IN 46320 |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$40,000 |
| | Description | Service to low/moderate residents with medical care, health professional evaluations. |
| | Target Date | 3/31/2021 |
| | Goal | 1,000 persons |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|----|-----------------------------|---|
| 16 | Project Name | We Care From the Heart Senior Social Services |
| | Target Area/Location | HAMMOND CITYWIDE |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-homeless Special Needs |
| | Funding | CDBG: \$24,000 |
| | Description | We Care provides professional home health care to the senior citizen population of Hammond. Helping the resident maintain their home and day to day activities(laundry, errands, cleaning and grooming) |
| | Target Date | 3/31/2021 |
| | Goal | 25 seniors will receive assistance. |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|----|------------------------------|--|
| 17 | Project Name | Hammond Sportsplex Program |
| | Target Area/ Location | Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320 |
| | Goals Supported | Community Development Services |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$20,000 |
| | Description | Funds will be used to support youth programs at the Hammond Sportsplex |
| | Target Date | 3/31/2021 |
| | Goal | 200 youth will receive assistance through this program. |
| | Planned Activities | CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2)) |

| | | |
|-----------|-----------------------------|--|
| 18 | Project Name | Section 108 Loan Repayment |
| | Target Area | CITYWIDE |
| | Goals Supported | Community Facilities |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$664,000 |
| | Description | CDBG Funds will be used to repay a Section 108 Loan, securitized with CDBG funds, to acquire and construct the new indoor recreational center. |
| | Target Date | 3/31/2021 |
| | Goal | Not Applicable |
| | Location Description | Not Applicable |
| | Planned Activities | CDBG Section 108 Loan Planned Repayment (24 CFR 570.705); national objective not applicable. |

| | | |
|-----------|-------------------------------|--|
| 19 | Project Name | Business Assistance Program |
| | Target Area / Location | HAMMOND CITYWIDE |
| | Goals Supported | Economic Development |
| | Needs Addressed | Non-Housing Community Development Needs |
| | Funding | CDBG: \$150,000 |
| | Description | Funds will be used to provide technical assistance to microenterprises and small businesses that provide goods and services to low income areas. |
| | Target Date | 3/31/2021 |
| | Goal | 15 Businesses Assisted. |
| | Planned Activities | <p>Eligible Activities:</p> <ul style="list-style-type: none"> - Economic Development - Direct Financial Assistance (570.203(b)) - Economic Development - Technical Assistance (570.203(c)) - Economic Development – Microenterprise (570.201(o)) <p>National Objectives will be dependent on each specific business assisted:</p> <ul style="list-style-type: none"> - Low Mod Clientele (for microenterprises only) - Low Mod Jobs for job retention - Low Mod Area for businesses that provide goods or services to a low income area |

| | | |
|-----------|---------------------------|--|
| 20 | Project Name | CDBG Code Enforcement |
| | Target Area | CDBG Target Areas. |
| | Goals Supported | Economic Development / Redevelopment |
| | Needs Addressed | Non Housing Community Development |
| | Funding | CDBG: \$70,000 |
| | Description | Salaries of code officers and legal fees related to the removal of deterioration in Low Mod Areas |
| | Target Date | 3/31/2021 |
| | Estimated Benefit | 50 properties inspected. All of the residents living within the vicinity of the formerly blighted property will receive a benefit. |
| | Planned Activities | Code Enforcement (24 CFR 570.202) Low Mod Area 570.208(a)(1) |

| | | |
|-----------|-------------------------------|---|
| 21 | Project Name | CDBG Program Administration |
| | Target Area / Location | CITYWIDE |
| | Goals Supported | Planning Administration and Capacity Building |
| | Needs Addressed | All |
| | Funding | CDBG: \$427,375 |
| | Description | Funds will be used to support the general administration and oversight of all CDBG-funded projects. |
| | Target Date | 3/31/2021 |
| | Goal | Not applicable. |
| | Planned Activities | CDBG General Administration (24 CFR 570.206) and CDBG Planning (24 CFR 570.205); National Objective is not required for administrative and planning activities. |

| | | |
|-----------|-------------------------------|---|
| 22 | Project Name | HOME Program Administration |
| | Target Area / Location | HAMMOND CITYWIDE |
| | Goals Supported | Planning Administration and Capacity Building |
| | Needs Addressed | Affordable Housing Needs |
| | Funding | HOME: \$46,754 |
| | Description | Funds will be used to support the general administration and oversight of all HOME-funded projects. |
| | Target Date | 3/31/2021 |
| | Goal | Not applicable. |
| | Planned Activities | HOME General Administration |

| | | |
|-----------|-------------------------------|---|
| 23 | Project Name | Hammers for Hearts |
| | Target Area / Location | Citywide |
| | Goals Supported | Housing: Homeowner Rehabilitation |
| | Needs Addressed | Affordable Housing Needs |
| | Funding | CDBG: \$30,000 |
| | Description | CDBG funds will be used by Hammers for Hearts to make minor repairs to income-eligible homeowner units throughout the City at no cost to the homeowner. Please call the City's Community Development Department at 219-853-6358 to participate. Applicants can obtain an application at the offices of Community Development Department located at City Hall, located at 5925 Calumet Avenue, Hammond IN 46324. |
| | Target Completion Date | 3/31/2021 |
| | Goal | 20 |
| | Planned Activities | CDBG Single-Unit Residential Rehabilitation (24 CFR 570.202); Low Mod Housing (LMH) national objective. |

| | | |
|-----------|-----------------------------|--|
| 24 | Project Name | Non Profit Facilities |
| | Target Area | CITYWIDE |
| | Goals Supported | Community Facilities |
| | Needs Addressed | Non-housing Community Development Needs |
| | Funding | CDBG: \$275,000 |
| | Description | CDBG funds will be used to make improvements to nonprofit facilities that primarily serve low and moderate income neighborhoods or low income residents. |
| | Target Date | 3/31/2021 |
| | Goal | 1 Community Facility |
| | Location Description | To be Determined |
| | Planned Activities | Public Facility: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1) |

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

For the 2020 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.

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.

Geographic Distribution

| Target Area | Percentage of Funds |
|------------------------|---------------------|
| HAMMOND CITYWIDE | 100 |
| RECAP Census Tract 206 | |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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. Given the widespread need throughout its jurisdiction, the City has opted to not allocate investments to specific neighborhoods or geographies for the given program year. 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.

AP-55 Affordable Housing – 91.220(g)

Introduction

The City must specify one-year goals for the number of families provided affordable housing as defined by the HOME program at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. These goals must include the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available during the program year. The City must also identify one-year goals for rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available during the program year.

| One Year Goals for the Number of Households to be Supported | |
|--|-----|
| Homeless | 0 |
| Non-Homeless | 103 |
| Special-Needs | 0 |
| Total | 103 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|-----|
| Rental Assistance | 0 |
| The Production of New Units | 3 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 100 |
| Total | 103 |

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

Affordable Housing Development: 2 new homeowner units

CHDO Development: 1 new homeowner unit

Downpayment Assistance: 100 homeowner units acquired.

AP-60 Public Housing – 91.220(h)

Introduction

The Hammond Housing Authority has jurisdiction over public housing developments and Housing Choice 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".

Actions planned during the next year to address the needs to public housing

The City will continue to partner with the Hammond Housing Authority to market its programs. The HHA has sufficient funds to address its needs and does not require additional funds from the City. The City will work closely with the HHA in the upcoming year. City will meet with HHA staff on semiannual basis to discuss and provide for opportunities for residents to become more involved with management and other opportunities offered by the City. The Hammond Human Relations Commission meets annually with housing authority residents to allow them to voice their concerns.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City will coordinate and partner with the Hammond Housing Authority to market its programs, such as the Homebound, to public housing residents. The City will meet with HHA staff on semiannual basis to discuss and provide for opportunities for residents to become more involved with management and other opportunities offered by the City. The Hammond Human Relations Commission meets annual with HHA residents to allow them to voice their concerns.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

Not applicable. The HHA is not designated as "troubled".

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City's homeless activities are described in the sections below. The City will fund the following programs to meet the needs of non-homeless special need populations:

- We Care From The Heart provides services to elderly and disabled residents who require assistance with everyday living tasks.
- Ramp Assistance program makes ADA like improvements to low income homeowners who need modifications to their homes to improved or provide mobility and entrance.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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 NW Indiana 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.

In this program year, the City will not use ESG funds for Street Outreach services. Some outreach efforts may be undertaken using CDBG planning funds. The City will work with its subrecipients and other homeless service providers to reach vulnerable individuals and families who are homeless. Funded agencies will use a coordinated entry system. The Coordinated Entry System utilizes a common assessment tool to identify and triage clients and determine priority for housing and other services. The assessment system is a client-centered process that streamlines access to the most appropriate housing interventions for individual or families experiencing homelessness.

Addressing the emergency shelter 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 local shelters. 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

In the upcoming plan year, the City will continue the Rapid Re-Housing Program which will move families and individuals out of the shelter system and into permanent rental housing. It is the City's policy to divert homeless households into the shelter system in the first place (see discussion below) and for making sure that homeless households in the shelter system are able to access supportive services to gain job and life skills necessary to obtain independent living.

It is expected that the City will fully utilize the additional ESG funding received through the CARES Act to help persons affected by the COVID-19 crisis to regain housing and shorten the period of homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City is part of the Balance of State Continuum. The BoS has set the following strategic goals to ending homelessness as of July 2018:

- 1) End Chronic Homelessness-a. Fully implement a coordinated entry system, b. End veteran's homelessness, c. Increase outreach efforts.
- 2) Improve Structure to be Effective in Engaging All Regions-a. Improve communication with members and partners, b. Redefine rural homelessness and ensure representation from rural areas.
- 3) Reduce Point In Time Count annually over the next five years-a. Increase funding for PIT, b. Improve marketing to increase PIT awareness and support, c. Consider alternate data methodologies.
- 4) Score in the upper quartile of NOFA applications-a. Strengthen internal competition, b. Engage additional help to support application, c. Improve monitoring and follow-up.

The Longitudinal System Analysis (LSA), along with information for the cohort served during the report

period, includes additional data about households and populations who exited the system in three discrete periods – the cohort that exited two years prior to the report period, the cohort that exited one year prior to the report period, and the cohort that exited in the first six months of the report period. The LSA provides information about patterns of system use prior to exit, destination types, and, for those who were served again later by continuum projects, lengths of time between exit and re-engagement or returns to homelessness.

The following is a summary of the efforts made at the state level for the entire NWI CoC. The Department of Health, Department of Corrections, Division of Child Services and the Division on Mental Health and Addiction are all represented on the IN Planning Council on the Homeless. Foster Care, Health Care, Mental Health and Corrections.

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 IHEDA work closely with foster care to monitor data and trends on discharges and work with cases as necessary. IHEDA and other local PHAs are applying for 200 FUP vouchers to assist high risk youth leaving Foster Care.

Health Care, Mental Health and Corrections are listed under discussion.

Discussion

DIVERSION POLICY

At the time of admission, the SERVICE PROVIDER 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. All diversions and referrals must be documented and submitted to the City on a periodic basis.

If the SERVICE PROVIDER determines the client is able to sustain permanent housing, the client shall be referred to the rapid re-housing program.

If the SERVICE PROVIDER denies service for any reason, the SERVICE PROVIDER must attempt to divert the client to other viable housing options or refer clients to more appropriate service providers. Clients should be referred to the other shelters based on the following service priorities:

- 1) State Street Shelter: Individuals

- 2) Claude Street Shelter: Families with Children
- 3) Haven House: Victims of Domestic Violence
- 4) Shelters outside of Hammond as needed

Health care

The IN 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 IN 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 IN 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 IN 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: enrollment in Medicaid, Food Stamps, TANF, and SSI; issuance of birth certificates and BMV identification; participation in workforce development programs; limited rental assistance; and referral to other community services.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Any public policy, including taxes, land use controls, zoning ordinances, building codes, fees and charges, and growth limits, that adversely affect the cost of housing or the incentives to develop affordable housing are considered barriers to affordable housing. At this time, the City has not identified any local policies that would constitute a regulatory barrier to affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City has instituted several programs to lower the cost of developing and maintaining affordable housing, including:

- Homebound Down payment Program
- HOME Program Developer subsidies
- Rehabilitation Programs

AP-85 Other Actions – 91.220(k)

Introduction:

The City must describe the other actions it plans to take during the program year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Given the limited amount of resources, the City will not be able to address fully address homeless individuals who require long-term support with chronic problems. Given the policies and procedures proposed by the City in order to make the most effective use of program dollars, the City will not be able to use funds to assist homeless households who cannot find or maintain employment. In order to help these households, the City will refer these clients to other service providers that serve the region, including members of the NW Indiana CoC.

Actions planned to foster and maintain affordable housing

A large portion of the City's funds are dedicated to improving the condition of owner-occupied housing within its neighborhoods. The City estimates that it will provide rehabilitation assistance to 38 housing units. The City will also help first time homebuyers take advantage of housing prices to buy their first home. In the program year, the City expects to assist 100 low and moderate income households realize the dream of homeownership.

Actions planned to reduce lead-based paint hazards

All of the City's housing programs funded with HOME and CDBG comply with the lead paint requirements of 24 CFR Part 35. Most of the CDBG-funded housing activities require lead safe work practices. The HOME-funded rehabilitation, based on the amount of rehabilitation required to bring the unit up to code, will require abatement.

Actions planned to reduce the number of poverty-level families

The City's efforts to alleviate poverty include several activities which provide a means for self-sufficiency as well as creation of a safety net for the most at risk families. The larger goals for the City will be to alleviate poverty at all levels. In this effort the City will support:

- Fund activities that promote self-reliance by encouraging education and training.
- Establish opportunities for new development, redevelopment and job creation.
- Support provision of services (i.e. daycare) which promote training, education and encourage

employment.

- Ensure affirmative participation and hiring of the residents in development and construction activities.
- Reduce housing cost burden by providing assistance to low income homeowners.
- Expand availability of the affordable housing.
- Provide direct assistance to individuals at risk and with severe needs.

Actions planned to develop institutional structure

At this point in time, the City has only one certified Community Housing Development Organization (CHDO). The City will provide technical assistance to community organizations to help them build capacity in order to qualify for CHDO certification.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Hammond continues to interact with public and non-profit institutions that provide housing and supportive services to low income residents. Although the agencies are independent of one another, they work together to ensure that their programs and services are coordinated and that residents are served. The City links and provides the ability of networking with housing and service providers is through the following organizations:

- United Neighborhood Inc. (UNI)
- Continuum of Care Network
- And several other social and community groups.

The City provides strong leadership and planning to coordinate activities and functions and facilitate communication between City departments and their staffs. Through public meetings and hearings on projects and applications for funding, the City of Hammond will continue to provide a forum where private and public entities can discuss community development, housing, and other issues.

Monitoring

The Department's monitoring ranges from screening applicants for income and activity eligibility, accounting procedures, to on-site inspection of properties under rehabilitation and evaluation for program income and recapturing of excess return, if any, on any funded activity. The City requires performance reports from all of its funded agencies. The City reviews these reports on a regular basis and provides technical assistance where needed to ensure compliance. The City's monitoring activities consist of the following:

- Evaluation of funding requests to ensure compliance with applicable Federal regulations and to assure applicants clearly describes the proposed activity and delineates the cost.
- Preparation of grant agreements which clearly outlines scope of activities to be carried out, time schedule for completion of the activities, reporting requirements, and the rules, regulations, and procedures to be followed by the grantee.
- Technical counseling for grantees prior to implementation if required. In such sessions the City will explain all applicable rules, regulations, and procedures and performance standard requirements.
- Establishment of internal project management systems for tracking the progress of all funded activities.
- Establishment of scheduled reporting procedures, typically monthly, including procedures for reporting on activities, which have long-term compliance requirements.
- Regular site visits and inspections for all construction and rehabilitation projects assisted by HUD funds to assure compliance.
- Regular periodic desk review of all sub-grantees' activities, including site visits.
- Formal on-site monitoring of all funded projects at least annually, including written reports to grantees with written responses required as appropriate.
- Withholding of payment to grantees found to be in noncompliance with rules, regulations, or procedures as set forth by HUD, the City, or other agencies.
- Review of activities for program income or compliance with recapture and resale policies of the City.
- Preparation of annual reports describing performance and progress of all activities for each program year.

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|--|---------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 24,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 24,000 |

Other CDBG Requirements

| | |
|---|---------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not employ other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

For all HOME-funded homebuyer projects, the City of Hammond will impose either resale or recapture requirements on the housing unit to ensure a long term affordability period. In all cases where it is allowable under the HOME regulations, the City will utilize recapture provisions. This includes situations where the home is sold at a price less than fair market value, when HOME funds are used to pay for down payment and/or closing costs, and when HOME funds provide secondary financing. The resale or recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability. The City's resale/recapture policy is included in this plan as an attachment.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City does not refinance existing debt for multifamily housing projects.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

For the HOME-funded Homeowner Rehabilitation, eligible applicants include all income-qualified homeowners. The City does not plan on limiting or providing any type of preferences for a specific segment of the population. Additional information can be obtained from the Community Development Department at Hammond City Hall.

For the HOME-funded Homebound Program, eligible applicants include all income-qualified first time homebuyers. The City does not plan on limiting or providing any type of preferences for a specific segment of the population. Additional information can be obtained from the Community Development Department at Hammond City Hall.

For the HOME-funded Tenant-Based Rental Assistance Program, eligible applicants include all income-qualified renters. The City has adopted preferences that are outlined in its TBRA Policies and Procedures. Preferences include persons at risk of homelessness and those who are currently

homeless. Additional information can be obtained from the Community Development Department at Hammond City Hall.

For homes developed by the City's CHDO, United Neighborhoods, Inc., eligible applicants include income-qualified homebuyers who can also qualify for private financing from a lender. The City does not provide any limitations or direction to UNI in the marketing of their homes. Additional information can be obtained from Mr. Dennis Radowski, Executive Director of UNI.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Please refer to the City's written standards for its HESG program, which is included as an attachment to this plan.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County, including Hammond, are required to use coordinated entry. The Balance of State CoC has provided training and service providers within Lake are fully operational.

The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amounts for rapid rehousing; (3) process for determining priority for permanent supportive housing; and (4) referral services. The processes and assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

At this time, the City has chosen to identify one lead agency to administer the Rapid Rehousing Program. Based on the City's experience with the HPRP program, the City feels that this is the best way to maintain oversight and effectiveness of the program funds. The City wants to ensure the Rapid Re-Housing program works well and is effective before funding it at a higher level. In an effort to keep funding levels consistent for partner agencies, the City opted to maintain the levels of funding for shelter operations.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The ESG regulations stipulate that a grantee must provide for the participation of homeless or formerly homeless individuals on the board of directors or other equivalent policy-making entity or develop and implement a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance

that receive funding under Emergency Solutions Grant (ESG).

The City does not have a policy-making entity for ESG other than the Redevelopment Commission and the City Council, both of which have other duties and responsibilities that do not involve homelessness. Therefore, the City had opted to develop and implement the following plan to consult with homeless or formerly homeless individuals in policy and decision-making regarding Emergency Solutions Grant (ESG).

Each agency with ESG funding will hold meetings for its beneficiaries to discuss the performance of the program and potential shifts in policies and procedures to improve the performance of the program. As the City prepares its annual action plan and annual performance report, the City will hold meetings with the residents of the shelters within Hammond to review the performance of the program to date and to receive comments on how to improve the program.

In preparation of this plan, the City held several meetings with homeless shelters to gather input from homeless and formerly homeless individuals. According to these individuals, the most pressing needs were for job training and transportation. For example, many job opportunities are in neighboring communities that are inaccessible without private transportation. Even transportation for job interviews is a challenge for many. The City accepted this input and will use this information in future planning and funding decisions.

5. Describe performance standards for evaluating ESG.

The following performance standards will be included in both the RFP issued for ESG services and the ensuing ESG agreements: