

City of Hammond, Indiana
PY2026 Annual Action Plan
DRAFT

TABLE OF CONTENTS

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	1
PR-05 Lead & Responsible Agencies – 91.200(b)	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l)	8
AP-12 Participation – 91.105, 91.200(c)	19
AP-15 Expected Resources – 91.220(c)(1,2)	21
AP-20 Annual Goals and Objectives	24
AP-35 Projects – 91.220(d)	27
AP-38 Project Summary	29
AP-50 Geographic Distribution – 91.220(f)	42
AP-55 Affordable Housing – 91.220(g)	43
AP-60 Public Housing – 91.220(h)	44
AP-65 Homeless and Other Special Needs Activities – 91.220(i)	45
AP-75 Barriers to Affordable Housing – 91.220(j)	48
AP-85 Other Actions – 91.220(k)	49
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	52

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

Introduction

The 2026 Action Plan describes activities which will be undertaken by the City of Hammond for the year beginning April 1, 2026 and ending March 31, 2027 to meet the goals and objectives outlined in the City's five-year Consolidated Plan (2022-2026). 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.

Summarize the objectives and outcomes identified in the Plan.

The City will receive a total allocation of \$2,670,097.30 from HUD through the three entitlement programs, which is a reduction of about one percent from last year. In addition, the City will also budget \$331,867.94¹ of program income. The total of all these sources comes to \$3,005,907.

The City will also continue to administer its allocation of HOME ARP funds. ARP funds are a one-time allocation of funds meant to help homeless and unstably housed families gain housing stability. Lastly, the City was recently approved for an additional \$4,816,000 in Section 108 Loan financing for the expansion of the City's Sportsplex. The ARP funds and 108 application are described in the substantial amendments available on the City's website. Of those funds included in this plan:

- Thirty-three percent will be used for capital improvement projects,
- twenty-eight percent will be used for affordable housing programs,
- sixteen percent will be used for homeless and social service programs,
- six percent will be used for economic development programs, and
- the remaining sixteen percent will be used for planning, capacity building, and administrative purposes.

¹ This includes an estimated \$50,000 of CDBG income yet to be received and \$281,867.94 in HOME income received during PY2025, less the amount committed to administration.

In the City's adopted Consolidated Plan, the City set forth the following objectives. A summary of how the FY2026 proposed budget addresses those objectives is provided below. A more detailed description of each program is provided in the Projects section.

Create New Affordable Housing

The City will use available federal resources to subsidize the development of new affordable housing units within the City. The City expects to use remaining balances from prior year allocations as well. 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).

- Development of New Housing \$ 176,969
- CHDO Affordable Housing Development \$69,276
- CHDO Operational Support \$23,092

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.

- Housing Services \$50,000
- Minor Repair Program \$55,000
- Ramp Program \$80,000

Increase Homeownership

The City will use \$100,000 of the new HOME allocation to increase funding for the Homebound program which provides down payment assistance to low- and moderate-income homebuyers.

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 support of existing emergency and transitional housing resources.

- Shelter Support and Operations \$100,000
- Homeless Prevention \$49,616
- Rapid Rehousing \$16,539
- TBRA \$300,000

Increase Economic Opportunities

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

- Economic Development \$150,000

Improve Quality of Life in Low and Moderate-Income Neighborhoods

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

- Section 108 Loan Repayment \$720,444
- Community Facility / Infrastructure Improvements \$285,961
- YMCA Child Care / After School Program \$35,000
- Parents As Teachers Program \$30,000
- Youth Sports Program \$95,000
- Big Brothers Big Sisters Program \$8,500
- Lake County Community Services / Greater Hammond Food Pantry \$30,000
- Hammond Legal Aid Clinic \$30,000
- New Hope Too Food Pantry \$10,000
- Northshore Health Services \$25,000
- We Care from the Heart Seniors Services \$16,000
- Meals on Wheels \$25,000
- Ministerial Alliance Youth Program \$10,000
- Community Based Development Organization Pilot \$17,000

Planning, Administration, and Capacity Building

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

- CDBG Program Administration \$405,726
- HOME Program Administration \$74,371
- ESG Program Administration \$13,472

Evaluation of Past Performance

This will be fifth and final year of the 2022-2026 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.

Community Development

In the last Consolidated Plan, the City dedicated a large portion of its community development resources to new construction and a variety of public services to increase the quality of life for its residents. A major project was the construction of the Sportsplex Community Center. During the 2016 year, the City applied for and was awarded a Section 108 Loan Guarantee to develop this community center. Since its opening, the Sportsplex has provided tremendous benefit to the residents of the City. The Center is considered a success and the City has received approval for additional Section 108 funds to expand the facility.

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 YMCA, Parents as Teachers, and Big Brothers Big Sisters to assist approximately 80 youth. The City also administers an internal Youth Sports Program that serves roughly 200 children per year. In addition to better accessibility to quality childcare and youth programs, these programs allow working parents more opportunity to find and maintain employment opportunities.

The City also supports special needs populations, including elderly households who may need support to maintain independent living. Social isolation has become a very prevalent issue, especially among seniors. We Care from the Heart and Meals on Wheels provide personal care services to seniors and disabled residents to help meet this need.

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;
- New Hope Too Food Pantry
- Hammond Legal Aid provides low cost legal services to 250 persons annually; and
- Northshore Health Services provides low-cost health services to nearly 10,000 persons on an annual basis.

Housing

Housing programs have become increasingly difficult to administer in the current housing market. The ongoing spike in housing prices and increase in mortgage rates have prevented the City's Homebound program from meeting its stated goals. The program is designed to provide grant amounts up to 50% of down payment and pay reasonable closing costs up to a maximum total grant of \$5,000. The City recently increased the amount of assistance available and has been able to assist more buyers with this higher limit.

Increased homeownership helps stabilize neighborhoods and assisted the income-eligible households in accumulating wealth. The City is committed to assisting its non-profit housing partner, United Neighborhoods, Inc. (UNI), in building new homes in targeted neighborhoods. The City has certified UNI as a qualified Community Housing Development Organization (CHDO) and will work to acquire, rehabilitate, and resell single family units. The City may also support reconstruction and new development on vacant parcels currently owned by the City. The goal to acquire and develop 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.

Since the pandemic, the City has continued to provide increased rental assistance through its HOME-funded Tenant Based Rental Assistance Program. The program serves over 100 at-risk families every year.

The City also administers two owner-occupied housing rehabilitation programs, including the Minor Repair Program and the Disability Ramps Program. The Minor Repair Program provides grants to households that need emergency repair to address health and safety issues as well as a set-aside of funds for homes looking to install backflow prevention devices in their basements. The Disability Ramps program provides grants to disabled residents to make accessibility improvements to their homes allowing them to age in place.

Summary of Citizen Participation Process and consultation process

CITIZEN PARTICIPATION

A complete draft of this plan will be made available for public review and comment for a 30-day period beginning **April 8, 2026**. The availability of both the draft plan and the final plan will be posted to <https://www.gohammond.com/departments/planning-and-development/community-development/>. The plan was available for review at the Department of Planning and Development. No public comments have been received to date.

CONSULTATION

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

Summary of Public Comments

Comments accepted before the end of the public participation process will be summarized and included in this section. No comments received to date. Comments accepted before the end of the public participation process will be summarized and included in this section. No comments received to date.

Summary

This plan details the proposed actions for the 5th year of the City's 2022-2026 strategic plan to address its priority needs in the areas of affordable housing, community development, and homelessness. As such, the resources available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Grant (HOME), will focus on the improvement of the condition of existing housing stock, investment into public facilities that improve the quality of life within the City, and support for non-profit partners to better serve local unhoused populations and non-homeless populations with special needs.

During the 2026 program year, 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 redevelopment within Jacobs Square, the expansion of commuter rail service, and development in the downtown area.

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

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 responsible for the development and administration of the Action Plan and its associated funding sources, including the Community Development Block Grant (CDBG), HOME Investment Partnerships Grant (HOME), and the Emergency Solutions Grant (ESG).

The City relies on a network of community partners to administer and carry out the programs funded with these resources. The City also provides several grants to local non-profits to provide public services to the low- and moderate-income residents of Hammond. For the HOME Program, the City works closely with United Neighborhoods Inc. (UNI), a certified Community Housing Development Organization (CHDO). For the ESG Program, the City provides grants to two homeless service providers, including Haven House and InnerMission.

Consolidated Plan Public Contact Information

Mrs. Owana Miller
 Community Development Director
 City of Hammond Department of Planning and Development
 5925 Calumet Avenue, Suite #312
 Hammond, IN 46320
 Phone: 219-853-6358 ext. 2
 Email: millero@gohammond.com

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

Introduction

When developing the plan, the City reached out to local service providers and other government agencies to gather information on housing, homeless, and community development needs and to determine how the available federal resources should best be used to meet the City's priority needs.

At this time, the City also sought to build better working relationships with service providers in the spirit of increasing coordination between the City's efforts and those of the service providers. This section summarizes the consultation efforts made by the City and details specific information required by HUD in regard to coordination on homeless efforts.

As part of the planning process for the Assessment of Fair Housing (AFH), 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:

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

When developing goals and strategies for the 2022-2026 planning period, the City used to the goals established in the AFH to help frame the discussion in terms of needs and priorities. The City discussed ways to better provide services in the City's RECAP area with its public service providers. The City also reached out to area lenders and realtors through the Northwest Indiana Banker Community Council and the Lake County Housing Task Force to address access to financial services and options to spur redevelopment and private investment.

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))

As part of the Consolidated Planning process, the City conducted a number of discussion groups with service providers and government agencies. Each discussion group focused on a specific area of community development needs, such as childcare and youth activities, job training, community health, job training, and transportation. These discussion sessions provide an opportunity for the service providers and agencies discuss their program offerings, learn about other programs available in the community, and identify common issues and problems. In addition, the City participates in a number of ongoing local and regional coordination efforts

throughout the program year, including the Continuum of Care and the Lake County Affordable Housing Taskforce. The City is also participating in the regional planning efforts to extend the commuter rail line within Lake County.

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

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

For the required consultation process, the City worked with members of the CoC located in Hammond, specifically Haven House and InnerMission, as well as having discussions with other CoC members and the Balance of State staff. It is the City's policy that each agency receiving ESG funding receives feedback from its beneficiaries regarding performance of the program and potential shifts in policies and procedures to improve the performance of the program. The City will re-evaluate its current standards and practices based on this feedback.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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 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 current Plan Year, the City has not changed any of its homeless strategies or its assessments on the best way to address the needs of homeless, allocation of funds, or any performance standards. The homeless shelters in Hammond participating in the CoC submitted applications for funding as part of the RFP process. The City consults with all of the homeless service providers in Hammond on a periodic basis to review progress and evaluate potential areas for improvement.

Describe Agencies, groups, organizations and others who participated in the process and describe the 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	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Method of Consultation/Expected Outcome	informal consultation. focus group meetings.
2	Agency/Group/Organization	Continuum of Care
	Agency/Group/Organization Type	Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	Method of Consultation/Expected Outcome	informal consultation and periodic meetings
3	Agency/Group/Organization	LAKE COUNTY
	Agency/Group/Organization Type	Housing Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis
	Method of Consultation/Expected Outcome	informal consultations. Plans to coordinate more on homeless issues, including the planning for HOME ARP funding.
4	Agency/Group/Organization	NorthShore Health Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy Community Development
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
5	Agency/Group/Organization	NORTHWEST INDIANA REINVESTMENT ALLIANCE
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment community development

	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
6	Agency/Group/Organization	Greater Hammond Community Services
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy community development
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
7	Agency/Group/Organization	Mental Health America
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy community development
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
8	Agency/Group/Organization	Haven House, Inc.
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
9	Agency/Group/Organization	Work one Hammond
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy community development
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
10	Agency/Group/Organization	IVY TECH
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1	Agency/Group/Organization	INNER MISSION

1	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1 2	Agency/Group/Organization	United Neighborhoods, Inc.
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1 3	Agency/Group/Organization	Northwest Indiana Banker Community Council
	Agency/Group/Organization Type	Housing Regional organization Business and Civic Leaders Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	Method of Consultation/Expected Outcome	
1	Agency/Group/Organization	Hammond Human Relations Commission

4	Agency/Group/Organization Type	Housing Services-homeless Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1 5	Agency/Group/Organization	We Care From The Heart Social Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1 6	Agency/Group/Organization	Hammond Legal Aid Clinic
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy Community Development
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1	Agency/Group/Organization	Meals On Wheels
7	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1	Agency/Group/Organization	School City of Hammond
8	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education Services-Employment Services - Narrowing the Digital Divide Other government - Local Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Economic Development Anti-poverty Strategy community development
	Method of Consultation/Expected Outcome	informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
1	Agency/Group/Organization	Hammond

9	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Emergency Management
	Method of Consultation/Expected Outcome	Consulted with City Departments responsible for flood control and emergency management
20	Agency/Group/Organization	Indiana
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Broadband
	Method of Consultation/Expected Outcome	Review of Strategic Plan and current initiatives available for the City and its partners.

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

The City reached out to Aliveness Project for HIV/AIDS services consultation but did not receive a response. The City consulted with other general health service providers and the CoC regarding needs of persons with HIV/AIDS as part of more general consultations.

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	IN BOS CoC Board of Directors and IHEDA (interim)	The Continuum of Care NOFA process, Point in Time Count, and Housing Inventory help inform gaps and needs of homeless households throughout the region, including the City of Hammond.
Assessment of Fair Housing	City of Hammond	The findings of the fair housing assessment were used for deciding which programs to fund and how to implement housing programs.
Downtown Hammond Master Plan	City of Hammond	The 2020 downtown planning process provides a framework for combining public and private investments and infrastructure to revitalize the city's downtown core
Lake County Community Benefits Plan	NWIRA	This plan outlines priorities for local lenders to reinvest in low- and moderate-income areas to earn credit under Community Reinvestment Act

Table 3 – Other local / regional / federal planning efforts

The City works with Lake County and adjacent municipalities on a number of community development issues, including the extension of the commuter rail line, homelessness, and economic development. The City also works closely with the North Township Trustee. The North Township Trustee administers programs that benefit many of the same clients targeted by the Consolidated Plan. The City is working with the Trustee’s office to coordinate on transportation issues. The City is currently coordinating with the other HUD-funded local governments to coordinate their plans for HOME ARP funding.

Narrative (optional):

The City is required to consult with Broadband Internet Service Providers as part of its consultation requirements. The City researched the availability of discount plans offered by broadband service providers but did not have a consultation with the providers themselves. The top three providers are ATT, Xfinity, and Wow. Both ATT and Xfinity participate in the FCC Affordable Connectivity Program that provides subsidies to households earning less than 200% of poverty.

AP-12 Participation – 91.105, 91.200(c)

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:

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

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

General Outreach

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

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

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

Outreach to Persons of Limited English Proficiency (LEP)

In regard to non-English speaking persons, the City has conducted a Four-Factor Analysis to identify Limited English-Speaking Persons (LEP). According to the 2020 5-Year ACS Estimates prepared by the U.S. Census, Spanish speakers account for a significant majority 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 meetings and hearings.

Outreach to Persons with Disabilities

The City works with the Hammond Disabilities Commission and other local agencies to reach out directly to persons with disabilities within the community. Persons with disabilities are also served through the City’s grant subrecipient, We Care From the Heart, who provide supportive services and advocacy, case management, information, outreach efforts, and medical management to Hammond residents with disabilities.

Comments may be emailed to millero@gohammond.com or submitted in writing to:

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

For this plan, the public comment period will start on April 8th and end on May 8th. A public hearing will be held on the proposed plan on April 21st.

Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Public Hearing for Redevelopment. No comments received to date	
2	Public Meeting	Persons with disabilities	Disabilities Commission Meeting - No comments received to date	
3	Internet Outreach	Non-targeted/broad community	No comments received to date	

Table 4 – Citizen Participation Outreach

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

Introduction

The main source of funding for the goals, programs, and projects discussed in this Plan will come from the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG) and the HOME Investment Partnerships Program (HOME). The City will also receive \$4,816,000 from the CDBG Section 108 program during the year for the expansion of the Sportsplex².

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.

² The Section 108 funds and corresponding Sportsplex project are more fully described in the 2024 Substantial Amendment #1.

Emergency Solutions Grant (ESG)

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

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the City of Hammond is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the City is able to leverage up to five times its annual CDBG allocation for large community development investments, less any current 108 loan balances.

HOME-ARP

The City of Hammond received an allocation of \$1,765,004 of HOME – American Rescue Plan (“HOME-ARP”) appropriated under section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2). The City will continue to administer ARP throughout the program year. The purpose of the funds is to address the needs of households experiencing homelessness and other households that face housing instability. The City may use the funds for a limited number of eligible activities, including the development and support of affordable housing, tenant-based rental assistance (TBRA), the provision of supportive services, and the acquisition and development of non-congregate shelter units. A portion of the funding can be used for administrative and planning purposes and the support of local non-profit stakeholders. The planned use for HOME-ARP funds is included as a substantial amendment to the 2021 Annual Action Plan and is available for review on the City’s website.

Anticipated Resources

Fund	Source	Expected Amount Available in Program Year				Remainder of Con Plan
		Allocation	Program Income	Prior Year	Total	
CDBG	federal	2,028,631	50,000	0	2,078,631	--
HOME	federal	461,840.30	281,867.94 ³	0	743,708.24	--
ESG	federal	179,626	0	0	179,626	--

Table 5 - Expected Resources – Priority Table

³ Actual amount received in PY2025, less funds reserved for administration, and required to be committed in the City’s PY2026 plan per HUD guidance.

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

Two of the federal programs, HOME and ESG, have match requirements. The City's plans to comply with those requirements are discussed below. For CDBG, the City encourages its partners to pursue additional funding opportunities where available for CDBG but does not require matching funds.

HOME Match Requirement

The City expects to generate HOME Match credit through outside investments made by its development partners 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. If the City does not receive a match waiver, the City will require participants in the HOME program to generate match for their programs.

HESG Match Requirement

Each of the subrecipients who receive HESG funds from the City are required to contribute match on a dollar for dollar basis. The match can be cash or in-kind, including the value of any real property, equipment, goods, or services contributed. Subrecipients are expected to contribute over and above the ESG match requirement. Any shortfall of match will be contributed by the City of Hammond.

If appropriate, describe publicly 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. The City recently re-platted several lots in Jacobs Square for redevelopment.

Discussion

The City typically receives a significant portion of HOME program income each year. The City cannot formally commit these funds to projects until the funds are received. These funds may be reprogrammed based on through next year's plan or through a substantial amendment.

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: \$246,245	2 Housing Units
Housing Rehabilitation	Affordable Housing	Hammond Citywide	Affordable Housing	CDBG: \$185,000	15 Housing Units
Homebuyer Programs	Affordable Housing	Hammond Citywide	Affordable Housing	HOME: \$100,000	10 Housing Units
Rental Assistance: Rapid Re-Housing, Homeless Prevention, and TBRA	Affordable Housing Homeless	Hammond Citywide	Affordable Housing Homelessness	HOME: \$300,000 ESG: \$66,154 CDBG: \$50,000	75 Households Assisted
Homeless Shelter Operations	Homeless	Hammond Citywide	Homelessness	ESG: \$100,000	50 Persons Assisted
Community Development Facilities	Non-Housing Community Development	Hammond Citywide	Non-Housing Community Development	CDBG: \$1,006,405	Citywide
Community Development Services	Non-Homeless Special Needs Non-Housing Community Development	Hammond Citywide	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$314,500	2,500 Persons Assisted
Economic Development and Redevelopment	Non-Housing Community Development	Hammond Citywide	Non-Housing Community Development	CDBG: \$167,000	Businesses assisted: 15 Persons Assisted: 10
Planning, Administration, and Capacity Building	All	Hammond Citywide	All	CDBG: \$405,726 HOME: \$74,371 ESG: \$13,472	Other: 1 Other
Fair Housing	Fair Housing	Hammond Citywide	Fair Housing		Other: 1 Other

Table 6 – Goals Summary

City of Hammond Indiana PY2026 Annual Action Plan

<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 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 two rehabilitation programs, including Minor Home Repair and a Ramp Program for disabled residents. The City expects to benefit 15 low and moderate-income homeowners.</p>
<p>Homebuyer Programs</p> <p>The City will use available federal resources for Homebound in the program year. The City expects to benefit 10 new low- and moderate-income homeowners.</p>
<p>Rapid Re-Housing and Tenant-Based Rental Assistance</p> <p>The City will use its ESG, HOME, and HOME-ARP resources to reduce the levels of homelessness in the community through prevention, re-housing, and tenant-based rental assistance. CDBG funds will be used to pay for program delivery and case management. With the funds budgeted through this Action Plan, the City estimates that 75 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 50 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. The City has yet to identify a specific project to use these funds.</p>
<p>Community Development Services</p> <p>The City will use available federal resources to support social service programs whose primary purpose is to benefit low- and moderate-income persons. It is expected these programs will benefit 2,500 persons.</p>
<p>Economic Development and Redevelopment</p> <p>The City will use available resources to provide technical assistance to for-profit businesses looking to expand and provide services to low-income neighborhoods. The City estimates 15 businesses will benefit. Funds will also be used to administer a pilot self-sufficiency program for a newly created Community-Based Development Organization (CBDO).</p>
<p>Planning, Administration, and Capacity Building</p> <p>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.</p>

Fair Housing

In the 2026 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 are included.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Housing Development: 2 new homeowner units

TBRA: 50 households

Down payment Assistance: 10 households

AP-35 Projects – 91.220(d)

Introduction

The City will fund the following projects in the program year.

Projects

#	Housing
1	ESG Homeless Programs
2	HOME Affordable Housing Development
3	HOME CHDO Operating Assistance
4	HOME Tenant Based Rental Assistance and Housing Services
5	HOME Down payment Assistance Program
6	HOME Administration
7	Minor Home Repair
8	Ramp Program
	Public Services
9	Mental Health America Parents as Teachers
10	Youth Sports Recreation
11	Big Brothers and Big Sisters Program
12	Greater Hammond Food Pantry
13	New Hope Too Food Pantry
14	Meals on Wheels
15	We Care From the Heart
16	Hammond Legal Aid
17	Northshore Health Clinic
18	YMCA Child Care Program
19	Ministerial Alliance Youth Program
	Community Facilities and Infrastructure
20	Community Facilities and Infrastructure
	Economic Development and Redevelopment
21	Community Based Development Organization (CBDO) Pilot Program
22	Section 108 Loan Repayment
23	Economic Development
	Planning and Administration
24	CDBG Program Administration

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 working on redevelopment of its aging housing stock and meeting the immediate needs of households who have emergencies or accessibility issues. The City will use HOME funds to acquire and rehabilitate substandard homes or construct new single-family homes on vacant lots. The City is also providing a substantial amount of funding for rental assistance to help families adversely affected by rapidly rising rents.

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 allocated a large portion of its funding to tenant-based rental assistance and housing services in order to address the large demand for this type of assistance.

AP-38 Project Summary

1. 2026 HESG

Target Area	HAMMOND CITYWIDE
Goals Supported	Rapid Re-Housing Homeless Prevention Support Homeless Shelters
Needs Addressed	Homelessness
Funding	ESG: \$179,626
Description	Shelter Operations and Services (\$100,000) 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 (\$16,539) and Homeless Prevention Programs (\$49,616) 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 (\$13,472) will be used for general management, oversight and coordination of HESG funded activities.
Target Date	3/31/2027
Goal	Rehousing: 3 HH Prevention: 12 HH Overnight Shelter: 50 HH
Location Description	Scattered sites throughout the City and 2 shelters (locations withheld for privacy)
Planned Activities	ESG-funded Shelter Operations, Rehousing, Prevention, and Administration

2. HOME Affordable Housing Development

Target Area	JACOB'S SQUARE HAMMOND CITYWIDE
Goals Supported	Affordable Housing Development
Needs Addressed	Affordable Housing
Funding	HOME: \$246,246
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 minimum of 15% of the allocation (\$69,277) 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	3/31/2028
Goal	1 new housing unit
Location Description	To Be Determined.
Planned Activities	Acquisition/Rehabilitation or New Construction

3. HOME CHDO Operating Assistance

Target Area	HAMMOND CITYWIDE
Goals Supported	Affordable Housing Development
Needs Addressed	Affordable Housing
Funding	HOME: \$23,092
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	3/31/2027
Goal	1 CHDO to be assisted with operational subsidies
Location Description	Not applicable.
Planned Activities	CHDO Operational Support

4. HOME Tenant Based Rental Assistance & Housing Services

Target Area	HAMMOND CITYWIDE
Goals Supported	Tenant Based Rental Assistance
Needs Addressed	Affordable Housing
Funding	HOME: \$300,000 CDBG: \$50,000
Description	HOME funds will be used to provide financial assistance to low-income renters struggling to afford their units.
Target Date	3/31/2027
Goal	60 households
Location Description	Available Citywide. Program is administered out of the Community Development Office in City Hall
Planned Activities	HOME-funded Tenant Based Rental Assistance. CDBG Housing Services meeting a Low Mod Housing (LMH) national objective.

5. HOME Downpayment Assistance (HOMEBOUND)

Target Area	HAMMOND CITYWIDE
Goals Supported	Increase Homeownership
Needs Addressed	Affordable Housing
Funding	HOME: \$100,000
Description	HOME funds will be used to provide financial assistance to low-income homebuyers looking to purchase their first home.
Target Date	3/31/2027
Goal	10 households
Location Description	Available Citywide. The program is administered out of the Community Development Office in City Hall
Planned Activities	HOME-funded Down payment Assistance.

6. HOME Administration

Target Area	HAMMOND CITYWIDE
Goals Supported	Planning, Admin and Fair Housing
Needs Addressed	Affordable Housing Fair Housing
Funding	HOME: \$74,370 (includes 10% of allocation and 10% of program income)
Description	Funds will be used to support the general administration and oversight of all HOME-funded projects.
Target Date	3/31/2027
Goal	Not applicable
Location Description	Not applicable
Planned Activities	HOME Administration

7. Minor Repair Program

Target Area	JACOB'S SQUARE HAMMOND CITYWIDE 2nd and 3rd District of Hammond
Goals Supported	Housing Rehabilitation
Needs Addressed	Affordable Housing
Funding	CDBG: \$55,000

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. Funds can also be used for the installation of backflow prevention devices. 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	3/31/2027
Goal	8 housing units
Location Description	Citywide
Planned Activities	14A Housing Rehabilitation. Low Mod Housing (LMH) National Objective.

8. Ramp Program

Target Area	JACOB'S SQUARE HAMMOND CITYWIDE 2nd and 3rd District of Hammond
Goals Supported	Housing Rehabilitation
Needs Addressed	Affordable Housing
Funding	CDBG: \$80,000
Description	CDBG funds will be used to install ramps for income-eligible owners who need accessibility improvements to their home.
Target Date	3/31/2027
Goal	7 households
Location Description	Citywide. Program is administered from City Hall Community Development Department
Planned Activities	14A Housing Rehabilitation. Low Mod Housing (LMH) National Objective.

9. Mental Health America Parents as Teachers

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$30,000
Description	The program will use CDBG funds to support families with young children in meeting early educational needs.

Target Date	3/31/2027
Goal	35 families
Location Description	6530 New Hampshire Ave, Hammond
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective

10. Youth Sports Recreation

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$95,000
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	3/31/2027
Goal	250 youth
Location Description	Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

11. Big Brothers and Big Sisters Program

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$8,500
Description	This program will provide mentoring and after-school activities for at-risk youth.
Target Date	3/31/2027
Goal	20 youth
Location Description	Services are provided at locations throughout the City.
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

12. Greater Hammond Food Pantry

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
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 5-day supply of food.
Target Date	3/31/2027
Goal	1,500 households
Location Description	824 Hoffman Street Hammond, IN 46327
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

13. New Hope Too Food Pantry

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$10,000
Description	Operation of a food pantry for the City of Hammond.
Target Date	3/31/2027
Goal	250 households
Location Description	6634 Calumet Avenue Hammond, IN 46324
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

14. Meals on Wheels

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$25,000
Description	Funds will be used to deliver meals to seniors and adults with disabilities.
Target Date	3/31/2027
Goal	150 persons

Location Description	Services available throughout the city. Offices located at 8446 Virginia St, Merrillville, IN 46410
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

15. We Care From the Heart

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$16,000
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	3/31/2027
Goal	8 senior and disabled households
Location Description	Available Citywide.
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective

16. Hammond Legal Aid

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$30,000
Description	The Hammond Legal Aide Clinic provides free legal representation for low to moderate residents of the City of Hammond.
Target Date	3/31/2027
Goal	175 persons
Location Description	1402 173rd St, Hammond, IN 46324
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

17. Northshore Health Clinic

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services

Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$25,000
Description	Service to low/moderate residents with medical care, health professional evaluations.
Target Date	3/31/2027
Goal	10,000 persons
Location Description	1828 165th St, Hammond, IN 46320
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

18. YMCA Child Care Program

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$35,000
Description	Assist low-income families to offset cost for families for childcare.
Target Date	3/31/2027
Goal	200 families
Location Description	7322 Southeastern Avenue, Hammond, IN 46324
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective

19. Ministerial Alliance Youth Program

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$10,000
Description	CDBG Funds will be used to demolish and clear blighted properties to improve redevelopment options.
Target Date	3/31/2027
Goal	10 Youth
Location Description	To Be Determined
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective

20. Community Facilities and Infrastructure

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Facilities and Infrastructure
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$285,961
Description	CDBG funds will be used to renovate a community facility or support an infrastructure project that is determined to primarily benefit low- and moderate-income persons. The project has yet to be determined.
Target Date	3/31/2028
Goal	To be Determined
Location Description	Citywide
Planned Activities	CDBG Public Facility. Low Mod Area (LMA) or Limited Clientele (LMC) national objective

21. CBDO Pilot Program

Target Area	HAMMOND CITYWIDE
Goals Supported	Economic Development and Redevelopment
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$17,000
Description	CDBG Funds will be used to administer a pilot program for a newly formed CBDO to help local community members build self-sufficiency with a combination of financial assistance and the support of a peer support network. CDBG funds would be used for a pilot program. If successful, the program can be expanded to accommodate additional clients.
Target Date	3/31/2027
Goal	10 persons assisted
Location Description	Citywide
Planned Activities	CDBG Public Service by a CBDO. Limited Clientele (LMC) national objective

22. Section 108 Loan Repayment

Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Facilities

Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$720,444
Description	CDBG Funds will be used to repay Section 108 Loans, securitized with CDBG funds, used to construct the new Sportsplex.
Target Date	3/31/2027
Goal	not applicable. repayment of loan for facility that was already accounted for.
Location Description	6630 Indianapolis Blvd, Hammond
Planned Activities	Repayment of Section 108 Loan

23. Economic Development

Target Area	HAMMOND CITYWIDE
Goals Supported	Economic Development and Redevelopment
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$150,000
Description	CDBG funds will be used to provide technical assistance to small businesses that are looking to better serve low- and moderate-income areas in Hammond and/or provide jobs, primarily for low- and moderate-income persons.
Target Date	3/31/2027
Goal	15 businesses
Location Description	Services provided at 5209 Hohman Avenue, Hammond
Planned Activities	Microenterprise Assistance (18C). Low Mod Area (LMA) and Low Mod Job (LMJ) national objective.

24. CDBG Program Administration

Target Area	HAMMOND CITYWIDE
Goals Supported	Planning, Admin and Fair Housing
Needs Addressed	Affordable Housing Homelessness Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Fair Housing
Funding	CDBG: \$405,726

City of Hammond Indiana PY2026 Annual Action Plan

Description	Funds will be used to support the general administration and oversight of all CDBG-funded projects.
Target Date	3/31/2027
Goal	Not applicable
Location Description	Not applicable.
Planned Activities	CDBG Administration 21A. No National Objective.

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.

The City does not have plans to focus any funding on specific neighborhoods. The City does have some properties in the Jacobs Square neighborhood that it is providing to housing developers such as UNI, but those properties may not be developed in the coming program year. The City will continue to work with partners for the development of Memorial Park but does not foresee using any funding from this plan at this time. The City will continue to ensure that programs remain available in target areas identified in its fair housing plan.

Geographic Distribution

Target Area	Percentage of Funds
HAMMOND CITYWIDE	100
JACOB'S SQUARE	
2nd and 3rd District of Hammond	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically.

The level of need for housing and community development is spread throughout the City. Some programs that require a target area, such as projects that meet a Low Mod Area (LMA) national objective, will be selected to serve areas where a majority of the residents qualify as low and moderate income.

AP-55 Affordable Housing – 91.220(g)

Introduction

This screen is used to report on the number of affordable housing units that will benefit according to HOME Program rules. This does not include some housing programs funded through CDBG, including emergency repair and disability ramps.

- ESG / TBRA: 75 units
- New Development/Acquisition + Rehab: 2 units

Not Included in the table below

- CDBG Ramp Program: 7 units
- CDBG Minor Repair Program: 8 units

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	62
Special-Needs	0
Total	77

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	75
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	77

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

Discussion

The tables above do not include CDBG-funded minor repair programs that do not meet the HOME program requirements. They do include 15 units of ESG-funded programs that are similar to HOME TBRA.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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. The City has been exploring using TBRA funds to assist PHA voucher holders who have trouble paying their security deposit.

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 on semiannual basis to discuss and provide for opportunities for residents to become more involved with management and other opportunities offered by the City.

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.
- Meals on Wheels provides meals to homebound seniors and persons with disabilities.

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

In the 2026 program year, the City will not use ESG funds for Street Outreach services. Some outreach efforts may be undertaken using CDBG as part of the planning process. All resources will be dedicated to assisting homeless families through rapid rehousing, homeless prevention, shelter operations, and case management. The City, in partnership with the CoC, will participate in the annual homeless count to reach out to homeless persons that are outside of the shelter system. The information gathered through the homeless count will help the City better assess methods to bring those outside of the shelter system into the continuum of services.

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. In terms of assessment of needs, the City and its subrecipients follow the coordinated entry policies of the CoC. During the intake process, a homeless person accessing services provided by a CoC member will undergo a coordinated entry and assessment process. Needs assessments for each person entering the homeless system through the shelters is part of the intake process. 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.

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 Haven House and Claude Street Shelter. The City will also examine the redevelopment of City owned property into additional shelter space or long-term rental units that can help transition families out of the shelter system. Shelter Goal: 50 persons provided overnight shelter.

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

The City is working to move all households into permanent housing situations and prevent households from becoming homeless through the Rapid Rehousing and Homeless Prevention programs. To transition the homeless to independent living and shorten the period of homelessness, the City's Rapid Rehousing program provides short- or medium-term rental assistance as necessary to help homeless households move as quickly as possible into permanent housing and achieve stability in that housing situation. The City began to administer the Rapid Rehousing program with its own staff during the 2020 program year. Rapid Rehousing Goal: 3 households assisted.

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 transferred the administration of its Prevention program to its own staff during the 2020 program year. The need for this program greatly increased due to the COVID-19 pandemic. As stated above, Case Management is offered and strongly encouraged to all program participants to help expedite individuals or households to self-sufficiency. Prevention Goal: 12 households assisted.

In addition to the use of funds for homeless prevention, the City coordinates with the local continuum of care to ensure discharge policies are in place to prevent homelessness for people being discharged from public institutions. The City is part of the balance of state continuum and follows the guidance and policies set forth by the balance of state continuum.

Discussion

Not Applicable.

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
- Provision of vacant City-owned parcels for redevelopment
- Installation of infrastructure needed for new development and redevelopment

Discussion

Not Applicable.

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. The City will work with homeless service providers, including Haven House, InnerMission, other members of the Continuum of Care, and We Care From the Heart in leveraging additional dollars to address the needs of the long-term homeless.

Actions planned to foster and maintain affordable housing

A portion of the City's funds is dedicated to improving the condition of owner-occupied housing within its neighborhoods. The City estimates that it will provide rehabilitation assistance to 15 housing units. The City will also help develop new units through its partnership with UNI.

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 that provide a means for self-sufficiency as well as the 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) that promote training, education, and encourage employment.
- Ensure affirmative participation and hiring of the residents in development and

construction activities.

- Reduce housing cost burden by aiding low-income homeowners.
- Expand the availability of affordable housing.
- Provide direct assistance to individuals at risk and with severe needs.

Actions planned to develop the institutional structure

At this point, the City has only one certified Community Housing Development Organization (CHDO). The City will explore the possibility of providing CHDO certification to additional organizations. In addition, the City will continue to provide technical assistance to organizations and citizens' groups interested in using the federal funds administered by the City.

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 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 staff. 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. The City will continue to contribute to work groups focused on affordable housing and community development.

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 describe the proposed activity and delineate the cost.

- Preparation of grant agreements which clearly outline the 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 that 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 the 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) 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	50,00 0
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:	50,00 0

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.	83.00%

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

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.

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.

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:

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.

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:

The City does not refinance existing debt for multifamily housing projects

Emergency Solutions Grant (ESG) 24 CFR 91.220(I)(4)

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

See attachment

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

All members of the CoC are required to report performance in the CoC HMIS system.

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

At this time, the City has chosen to administer the Rapid Rehousing Program and Prevention Program with its own staff. The City will maintain the levels of funding for shelter operations for Haven House and InnerMission as long as performance and compliance standards are met.

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 the 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 for 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.

Describe performance standards for evaluating ESG.

- 1.) Reduction in the number of persons living on the street and in shelters
- 2.) Employment/income growth
- 3.) Reduction in the length of homelessness
- 4.) Reduction in housing barriers and stability risks