

City of Hammond Indiana  
Program Year 2019

Consolidated Annual Performance and  
Evaluation Report (CAPER)

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City of Hammond Indiana Program Year 2019  
Consolidated Annual Performance and Evaluation Report  
DRAFT for Public Comment

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## **Executive Summary**

The Consolidated Annual Performance and Evaluation Report (CAPER) serves to meet the performance reporting requirements of the U.S. Department of Housing and Urban Development (HUD) as set forth with the Consolidated Plan Regulations at 24 CFR 91.520. This report describes the activities undertaken by the City of Hammond during the Program Year 2019, beginning April 1, 2019 and ending March 31, 2020, using the following federal funds:

- Community Development Block Grant (CDBG),
- Home Investment Partnership (HOME), and
- Emergency Solutions Grant (ESG) programs.

These grants fund community development efforts to improve housing, economic, and social conditions and opportunities for low-income and moderate-income residents of the City.

The City funded and administered projects to address the nine goals of the Consolidated Plan. The City also supported its goals and strategies through administrative actions, including providing support to neighborhood groups and non-profits, planning and coordination of local resources and with other organizations such as the continuum of care, and through certifications of consistency. The City did not hinder the implementation of any part of the Action Plan or Consolidated Plan through action and willful inaction.

A draft of this report will be made available for public review and comment for a period beginning October 5th. The City solicited written comments from October 5<sup>th</sup> through October 10<sup>th</sup>. No written comments have been received to date. The City will hold a public hearing on the CAPER at the Department of Community Planning and Development. The complete document remains available for review at the Department of Planning and Development at City Hall, 5925 Calumet Avenue.

## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan.**

#### **91.520(a)**

2019 was the third year of the City's updated 2017-2021 Consolidated Plan. The tables below provide a summary of the City's accomplishments by the goals and objectives outlined in the Consolidated Plan. Some of the highlights of the program year include:

- The City completed the rehabilitation of 21 housing units. Of these 3 homes received emergency repair assistance, 6 received roof replacements, and 12 received ramps to improve accessibility.
- The City provided down payment assistance to 33 first-time homebuyers through the Homebound Program. Increased homeownership helps stabilize neighborhoods and assisted the income-eligible households in accumulating wealth.
- The City partners with United Neighborhoods, Inc., a qualified non-profit housing developer, to acquire, rehabilitate, and resell single family units. This program acquires substandard properties, makes necessary renovations, and markets the properties to income-qualified homebuyers. No properties were completed during the program year. Three remain underway.
- The City supported the work of local non-profit agencies providing public services to low and moderate income households. A total of 2,212 persons received public service benefits.
- The City supported 8 small businesses and microenterprises with technical assistance to help create more economic opportunity within the City.

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Nearly all of the City's HOME and CDBG-funded programs are progressing and effectively addressing their stated goals. The tables below summarize the City's proposed versus actual goals and lists the percent accomplished to date.

This year the City's homeless service providers experienced some turnover in key leadership positions, including Greater Hammond Community Services and Haven House. The City will work with the newly appointed staff to ensure that all City-funded programs are administered and City residents receive a high level of service. In the interim, the City will try to help support some of the homeless programs by conducting more of the administration with its own staff.

The one program that is delayed is Public Facilities and Improvements. The City had planned on using some of the budget for accessibility improvements to the Civic Center and a portion of the funds for needed improvements to the Boys and Girls Club.

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**Table 1 - Accomplishments – Program Year**

Goal	Category	Needs Addressed	Indicator	Unit of Measure	Funding	Goal	Actual	Percent Complete	
1	Housing: Homeowner Acquisition/Rehab/Resale	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME	3	0	0%
2	Housing: Homeowner Rehabilitation	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME	20	21	>100%
						CDBG			
3	Housing: Homebuyer Programs	Affordable Housing	Affordable Housing	Homebuyer Assistance	Households	CDBG	40	33	82%
4	Homeless Rapid Re-Housing and Prevention	Homeless	Homeless	Rapid Rehousing	Households	ESG	15	8	53%
				Prevention	Households	ESG	35	60	>100%
				Rental Assistance	Households	HOME	4	4	100%
5	Homeless Shelter Operations	Homeless	Homeless	Overnight Shelter Provided	Persons	ESG	100	140	>100%
6	Community Development Facilities	Community Development	Community Development	Public Facility	Persons	CDBG	80,765	0	0
7	Community Development Services	Community Development	Community Development	Service other than LM Housing	Persons	CDBG	2,000	2,212	>100%
8	Economic Development & Redevelopment	Community Development	Community Development	Buildings Demolished	Buildings	CDBG	1	1	0%
				Business Assisted	Businesses	CDBG	7	8	>100%
				Code Enforcement	Properties	CDBG	500	560	>100%
9	Planning Administration and Capacity Building	Other	All	Other	Other	ALL	1	1	100%

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**Table 2 - Accomplishments – Strategic Plan to Date**

Goal		Category	Needs Addressed	Indicator	Unit of Measure	Funding	Goal	Actual	Percent Complete
1	Housing: Homeowner Acquisition/Rehab/Resale	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME	15	0	0%
2	Housing: Homeowner Rehabilitation	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME	100	39	39%
						CDBG			
3	Housing: Homebuyer Programs	Affordable Housing	Affordable Housing	Homebuyer Assistance	Households	CDBG	250	124	50%
4	Homeless Rapid Re-Housing	Homeless	Homeless	Rapid Rehousing	Households	ESG	75	82	>100%
				Prevention	Households	ESG	175	65	37%
				Rent Assistance	Households	HOME	4	4	100%
5	Homeless Shelter Operations	Homeless	Homeless	Overnight Shelter Provided	Persons	ESG	500	497	99%
6	Community Development Facilities	Community Development	Community Development	Public Facility	Persons	CDBG	80,765	80,765	100%
7	Community Development Services	Community Development	Community Development	Service other than LM Housing	Persons	CDBG	10,000	3,664	36%
8	Economic Development & Redevelopment	Community Development	Community Development	Buildings Demolished	Buildings	CDBG	5	1	20%
				Business es	Businesses	CDBG	35	8	23%
				Code Enforcement	Properties	CDBG	250	1,060	>100%
9	Planning Administration and Capacity Building	Other	All	Other	Other	ALL	1	1	100%

**Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The City's priorities, as described in the 2017-2021 Consolidated Plan, can be organized into the five categories listed below. Of the five, the City efforts are mainly focused on addressing the affordable housing and community development priorities.

**Affordable Housing priorities**

The largest portion of the City's Consolidated Plan budget is focused on affordable housing. In the program year, the City rehabilitated 21 housing units using CDBG. The City also assisted 33 homebuyers acquire their homes. The City's CHDO, United Neighborhoods Inc., did not complete any projects during the program year, but have 3 homes currently underway.

**Homeless priorities**

The City continued its Rapid Re-Housing program. During the program year, the City assisted eight families transition from living in the shelter to stable, permanent housing and prevented homelessness for 60 families. Four clients received tenant-based rental assistance for a longer period of time to help them gain self-sufficiency.

In addition to the Re-Housing Program, the City continued to fund the operations of two emergency shelters that serve the City, including Claude Street Shelter and Haven House.

**Non-homeless Special Needs priorities**

The Consolidated Plan cited a general priority to assist the elderly, the disabled and those individuals at risk of homelessness. In the program year, the City continued to offer its Disability Ramp Program that made modifications to the homes of elderly and disabled homeowners, allowing them to remain in their homes despite mobility issues. The City also provided a public service grant to We Care from the Heart which provided assistance to 10 seniors and disabled residents who need help with everyday living tasks.

**Non-housing Community Development priorities**

The Consolidated Plan cited a significant demand for social and public services. The City saw increased demand for job training, day care to youth activities. In the program year, the City funded a variety of services that focused mostly on services for families with children. Services such as the Day Care Voucher and Youth Sports programs provided safe environments for the children in low-income families while the parents in those families greater flexibility in pursuing



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economic opportunities. The City also supported services that helped at-risk households, included the Greater Hammond Food Pantry, Hammond Legal Aid, and We Care from the Heart.

The Consolidated Plan also highlighted the need to increase the quality and availability of public facilities and infrastructure as a priority. The City completed construction on a brand new community wellness center in September 2018. This new facility provides year round recreational opportunities for all residents within the City. Newly planned facility improvements are in preliminary phases and have not resulted in any accomplishments.

**Public Housing priorities**

Public Housing was identified as a low priority in terms of addressing the needs of public housing with the funds covered by this plan (CDBG, HOME, and ESG). This was based on the ability of the City's Housing Authority to obtain sufficient funds to address its own needs. The Housing Authority is not considered to be troubled.

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**CR-10 - Racial and Ethnic composition of families assisted**

**Describe the families assisted (including the racial and ethnic status of families assisted).**

**91.520(a)**

<b>Activity Group</b>	<b>CDBG Eligibility Category</b>	<b>Actual</b>	<b>Unit of Measure</b>
Economic Development	Microenterprise Assistance	8	Businesses
Housing	Direct Homeownership Assistance (13)	33	Households
	Rehab; Single-Unit Residential (14A)	21	Housing Units
Public Facilities and Improvements	Parks, Recreational Facilities (03F)	0	Public Facility
Public Services	Senior Services (05A)	10	Persons
	Legal Services (05C)	194	Persons
	Youth Services (05D)	164	Persons
	Child Care Services (05L)	7	Persons
	Food Banks (05W)	1,087	Persons
	Health Services (05M)	738	Persons

The table below presents the race and ethnicity of households that received a **direct benefit**. The table does not include the characteristics of residents who lived in a target area that received CDBG benefits.

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**Table 3 – Table of assistance to racial and ethnic populations by source of funds**

<b>Race:</b>	<b>CDBG</b>	<b>HOME</b>	<b>TOTAL</b>
White	1,477	22	1,499
Black or African American	670	12	682
Asian	13	1	14
American Indian or American Native	6		6
Native Hawaiian or Other Pacific Islander			
Black & White			
Other Multi-Racial	63	2	65
<b>Ethnicity:</b>			
Hispanic	1,177	14	1,191
Not Hispanic	1,052	23	1,075
<b>Total</b>	<b>2,229</b>	<b>37</b>	<b>2,266</b>

**CR-15 - Resources and Investments 91.520(a)**

Identify the resources made available during the program year.

**Table 4 – Resources Made Available**

Source of Funds	Source	Expected Amount Available	Actual Amount Expended*
CDBG	Federal	2,142,067	1,859,571
HOME	Federal	896,551	613,519
ESG	Federal	181,223	169,587
ESG Match	Private	181,223	169,587
HOME Match	Private		
*Amount Expended includes funds from previous allocations expended in the current program year.			

**Program Income Received and Loans Outstanding**

The City received \$312,540.93 in HOME program income and \$47,196.51 in CDBG program income during the 2018 program year. All income was generated from home rehabilitation loans.

The City of Hammond has two hundred sixty one (261) outstanding loans with an outstanding balance of \$1,572,383. Included in that total are one hundred ninety two (192) deferred loans with an outstanding balance of \$1,284,991. The loan is deferred as long as the applicant lives in the house. The City of Hammond has not written off any loans for this reporting period.

**Identify the geographic distribution and location of investments.**

The population of the City of Hammond is slightly more than 80,000. Of this total, more than 52% or 41,785 are considered to have incomes below 80% of the area median income (low and moderate). Among census tracts, 10 tracts have a majority low and moderate income population which ranges from the low of 52% (Census Tract 218) to the high of 90% (Census Tract 206).

The City budgeted only two area-based activities. Funds were set aside to make improvements to a recreational facility that primarily served the western portion of the City. At this time, the City may reprogram those funds. The Code Enforcement Program served Council Districts 2 and 3 which were qualified to participate in the State of Indiana Blight Elimination Program (BEP).

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Most of the City’s activities are available to all city residents who meet the income criteria. These programs serve a specific clientele instead of a specific geographic area. While the City has not formally adopted specific target areas for its HUD-funded programs, the City has adopted redevelopment areas, including the downtown area, Interstate Plaza and the Gateway Redevelopment area.

**Table 5 – Identify the geographic distribution and location of investments**

<b>Target Area</b>	<b>Planned Percentage of Allocation</b>	<b>Actual Percentage of Allocation</b>	<b>Narrative Description</b>
CITYWIDE	100%	100%	See above.

**Leveraging**

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

The City did not utilize any publicly owned land or property to address the needs identified in the plan. The City is required to match each dollar of ESG funds with other funds that will be used for ESG-eligible activities. The City expended \$169,587.54 of ESG funds. The City requires each of its subrecipients to match their ESG awards. Below is a summary of the types of match generated by the ESG subrecipients.

	<b>Match</b>
Local Government	0
Private Funds	169,587.54
Other	0
Fees	0
Program Income	0
<b>Total Match Amount</b>	<b>169,587.54</b>

**Table 6 – Fiscal Year Summary - HOME Match Report**

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In FFY2019 (October 2018-September 2019) the City of Hammond was exempted from match requirements. HUD has yet to publish match reductions for FFY2020 (October 2018-September 2018).

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	79,853
2. Match contributed during current Federal fiscal year	0.00
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	79,853
4. Match liability for current Federal fiscal year	0.00
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	79,853

**Table 7 – Match Contribution for the Federal Fiscal Year**

<b>Match Contribution for the Federal Fiscal Year</b>								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Prep, Construction Materials, Donated labor	Bond Financing	Total Match

**HOME MBE/WBE report**

**Table 8 – Program Income**

<b>Program Income – Enter the program amounts for the reporting period</b>				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$218,782.31	\$312,824.65	\$127,845.53	\$24,276	\$403,761.43

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<b>Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period</b>						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Number	0					
Dollar Amount	0					
<b>Sub-Contracts</b>						
Number	0					
Dollar Amount	0					
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Number	0					
Dollar Amount	0					
<b>Sub-Contracts</b>						
Number	0					
Dollar Amount	0					

**Table 9 – Minority Business and Women Business Enterprises**

The City’s HOME funds were not used on any rental properties; therefore the table below does not contain any information.

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<b>Minority Owners of Rental Property</b> – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 10 – Minority Owners of Rental Property**

The City did not displace any households, businesses, or organizations in the program year. Both units acquired were vacant when purchased and sold voluntarily.

<b>Relocation and Real Property Acquisition</b> – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	<b>0</b>	
Businesses Displaced	<b>0</b>	
Nonprofit Organizations Displaced		
Households Temporarily Relocated, not Displaced		

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number						
Cost						

**Table 11 – Relocation and Real Property Acquisition**



**CR-20 - Affordable Housing 91.520(b)**

**Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.**

<b>Units that meet HOME Program Standards</b>	<b>One-Year Goal</b>	<b>Actual</b>
Number of homeless households to be provided affordable housing units	<b>0</b>	<b>4*</b>
Number of non-homeless households to be provided affordable housing units	<b>53</b>	<b>33</b>
Number of special-needs households to be provided affordable housing units*	<b>0</b>	<b>0</b>
<b>Total</b>	<b>53</b>	<b>37</b>
*Note: 4 homeless families were assisted with carry over funds from prior years.		

**Table 12 – Number of Households**

	<b>One-Year Goal</b>	<b>Actual</b>
Number of households supported through rental assistance	<b>0</b>	<b>4*</b>
Number of households supported through the production of new units*	<b>3</b>	<b>0</b>
Number of households supported through the rehab of existing units	<b>0</b>	<b>0</b>
Number of households supported through the acquisition of existing units	<b>50</b>	<b>33</b>
<b>Total</b>	<b>53</b>	<b>37</b>
* Note: Includes Acquisition/Rehab		
* Note: 4 homeless families were assisted with carry over funds from prior years		

**Table 13 – Number of Households Supported**

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

The City's CHDO, UNI, has taken on some challenging rehab projects and its production has slowed. The City is looking to provide more technical assistance to the organization to grow its capacity.

**Discuss how these outcomes will impact future annual action plans.**

The City plans to shift its rehabilitation funds to its CHDO Acquisition/Rehab/Resale program. It is still too early to tell if the use of HOME funds for tenant based rental assistance will be effective.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

**Table 14 – Number of Persons Served**

<b>Number of Persons Served</b>	<b>CDBG Actual</b>	<b>HOME Actual</b>
Extremely Low-income	<b>993</b>	<b>11</b>
Low-income	<b>1,175</b>	<b>14</b>
Moderate-income	<b>63</b>	<b>12</b>
<b>Total</b>	<b>2,231</b>	<b>37</b>

**Number of households served that meet Section 215 Requirements:**

By definition, households that have “worst case needs” are renter households with the following characteristics:

- incomes less than 50% of the area median income;
- do not receive federal housing assistance; and
- pay more than half of their income on housing (including rent and utilities); or
- live in severely inadequate housing with one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance.

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During the program year, the City focused on owner-occupied housing and did not develop rental units or provide rental assistance except for Rapid Rehousing and Prevention assistance to homeless persons. In the program year, 68 households received assistance through this program.

**CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**  
**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

While the City did not spend ESG funds on outreach efforts, as a condition of their ESG agreement all subrecipients were required to coordinate with other agencies and participate in City-sponsored coordination events focused on outreach. A comprehensive referral network already 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 and their websites.

As part of the change to the Emergency Solutions Grant, the City implemented new policies designed to ensure each funded agency was assessing the needs of their clients, including the following:

- The SERVICE PROVIDER must assess and prioritize a client's need in the following areas as part of the admissions process: child care, education services, employment services, outpatient health services, legal services, life skills training, mental health services, substance abuse treatment, and transportation.
- The SERVICE PROVIDER must re-assess and track progress of the client's needs for essential services no less often than monthly through case management.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

The City continued to support homeless shelters in the City through the subsidy of their operating costs, including Haven House and Claude Street Shelter. The City assisted 140 persons.

**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 partnered with Greater Hammond Community Services to create a new Rapid Re-Housing Program. Funds are set aside to provide 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. A total of 8 households were assisted in the program year.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

First and foremost, the City funded a homeless prevention program that assisted 60 persons. The City also 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.

In addition, as part of the change to the Emergency Solutions Grant, the City implemented new policies designed to ensure each funded agency was assessing the needs of their clients, including the following:

- **DIVERSION:** 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.
- 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:
  - State Street Shelter: Individuals
  - Claude Street Shelter: Families with Children

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- Haven House: Victims of Domestic Violence
  
- All diversions and referrals must be documented and submitted to the City on a periodic basis.

**CR-30 - Public Housing 91.220(h); 91.320(j)**

**Actions taken to address the needs of public housing**

The City works closely with the Hammond Housing Authority, including providing CDBG funds to support and expand the housing authority's housing counseling program. However, the award was cancelled after the housing authority failed to use funds in a timely manner. The Housing Authority is considered well managed by HUD and does not have the 'troubled' designation. During the program year, the City met with Housing Authority staff regarding participation in the rapid re-housing program and some of the Housing Authority developments, including the new development of mixed income housing. Toward the end of the program year, the City entered into discussions with the Housing Authority regarding needed infrastructure improvements associated with one of their developments.

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

The City's Planning and Development staff continue to partner with the Hammond Housing Authority to coordinate services and program delivery for families of low and moderate income. Both agencies are involved with the collaborative efforts such as the Continuum of Care. As mentioned above, the City provided CDBG funds to provide housing counseling, including counseling for potential homebuyers. However, the award was cancelled after it was not used.

**Actions taken to provide assistance to troubled PHAs**

The Hammond Public Housing Authority is not considered troubled.

**CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

A review of the City's regulatory structure indicates there are no significant public sector barriers to affordable housing. The City has instituted several policies and programs that would encourage development and preservation of affordable housing in the City, included several on-going programs which are aimed to lower the cost of homeownership and expand availability of affordable rental homes in the City. The City has one of the most affordably priced homes in the regions. The City also has a diverse housing stock for both owners and renters and small to large families. While housing cost has increased during the last decade, this increase is much less than the region, making Hammond very much desirable as an affordable community.

**Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

As part of the Consolidated Plan, the City identified several obstacles to meeting needs that are particularly difficult to meet in the City of Hammond. Below are some of the identified obstacles and actions the City is taking to overcome the obstacles:

- Demand for owner occupied housing rehabilitation funding far exceeds available financial resources. In response, the City continues to seek additional funding from other sources such as Federal Home Loan Bank programs.
- Difficulty saving for down payments and closing costs in combination with rental obligations and other economic factors. In response, the City offers the Homebound program in order to assist income-eligible buyers with the purchase of their first home.
- Many homes affordable to low income households require minor to major repairs to make them habitable. The repairs generally need to be funded at the time of purchase adding to the expense of first time home ownership. The City offers several rehabilitation programs in order to address this need.
- Limited supply of quality affordable rental housing for households with incomes between 0 to 50% of area median income, particularly those with income below 30% of area median income. While the City has not funded any rental programs, it has chosen to enforce



existing quality standards in an effort to get the owners of the rental property to address the deficiencies.

- Poor or unacceptable credit histories of applicants and poor records of employment among many applicants. In response, the City partners with Hammond Housing Authority, Consumer Credit Counseling, and Northwest Indiana Reinvestment Alliance to provide education regarding home buying and basic financial literacy. The City is also working with several financial institutions, including Chase, Sagamore Mortgage, and Centier, to provide homebuyer and foreclosing classes and education.
- Very low income individuals particularly persons making the transition from homelessness to permanent housing, persons with special supportive housing needs, and very low income individuals in need of housing assistance. These groups require varied levels of services which the City is unable to provide at the present time due to lack of funding and available resources. In response, the City has currently limited its Rapid Re-Housing program to current shelter residents, with the expectation that moving some of the families into permanent housing will create more space in the shelter system. Once the program is more established and the City can demonstrate outcomes, the City will consider increasing and expanding the program to serve additional families.
- The lack of public transportation for extremely-low income households, including homeless, severely limits the number of economic opportunities as many jobs are located in neighboring communities that requires car ownership. The City will work with the homeless service providers to determine potential strategies and solutions to this issue.

**Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

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, required abatement.

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

As outlined in the Consolidated Plan, the City's approach to alleviate poverty will be to engage in several activities with the intent of sustaining adequate level of services while promoting self-sufficiency. To this end, the City will:

- Fund activities that promote self-reliance by encouraging education and training.

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- 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.

The Department's main focus is to alleviate poverty through economic development and redevelopment. In the public service area, the City funded several social services agencies which supported working families. Most of these families are low and very low income families. These services range from after school program to parenting needs of young mothers. The Single Family Rehab Program furthered assisted homeowners to maintain their home with low interest loans and grants. Many of these families were low or very low income.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j) and actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

The City's Department of Planning and Development is the lead agency in the administration of the Consolidated Plan. Throughout the year, the Department coordinated with other city departments, community development agencies and non-profits serving the community to best serve the needs of its residents. These organizations include the School City of Hammond, the local Continuum of Care, and the Hammond Public Housing Authority.

The Department of Planning and Development constantly engage the community in an effort to build new partnerships with local non-profits, faith-based groups, for-profits, and other governmental institutions. Efforts include neighborhood meetings, meetings with local businesses, and special events such as the Prayer Breakfast.

The Department's staff also strengthens existing relationships with non-profits through monitoring and technical assistance. The Department's monitoring efforts are described in more detail below.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

**Goal 01. Regional Coordination in Testing and Enforcement**

Performance Measures:

- 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.

Accomplishments in Program Year:

- Completed 5 investigations with 2 more underway.
- In the planning stages for testing in partnership with Indiana Civil Rights Commission.

**Goal 02. Provide Greater Access to Financial Services / Examine Lending Discrimination**

Performance Measures:

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

Accomplishments in Program Year:

- Coordinating with Lake County Housing Taskforce.

**Goal 03. Address disparities in access to opportunities in RECAP**

Performance Measures:

- Increase availability of public services within the RECAP

**Goal 04. Encourage Redevelopment and Private Investment**

Performance Measures:

- Development of 3 new housing units within targeted areas

Accomplishments in Program Year:

- City's CHDO is working on development of single family homes in the RECAP.

**Goal 05. Site selection and mobility policies**

Performance Measures:

- Revised policy on site selection and source of income discrimination

## **CR-40 - Monitoring 91.220 and 91.230**

**Description of the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.**

The City's Department of Planning and Development is the lead agency for monitoring compliance for the CDBG, HOME and ESG Programs. The Department has established procedures for monitoring of program activities. These procedures mandate compliance and timely implementation of the projects by all subrecipients. The monitoring standards and procedures have been assembled into a handbook for all staff involved with the HUD-funded programs. In addition, the Department's staff will rely on HUD monitoring handbooks, guidelines, and technical assistance publications.

The Department's monitoring ranges from screening applicants for income eligibility, accounting procedures, to on-site inspections for funded agencies. The City reviews these reports on a regular basis and provides technical assistance where needed to assure compliance.

The City has not funded any rental activities with HOME funds. For the rehabilitation program, the City conducted regular site visits and inspections for all construction and rehabilitation projects that are funded to assure compliance with codes and other regulatory requirements. For homebuyer programs, the City will work with the CHDO to ensure that the homes remain owner-occupied during the affordability period.

The City's minority business outreach efforts are discussed in the HOME-specific section of this report.

### **Results of Monitoring:**

The City's monitoring efforts are incorporated throughout the administration of the grant-funded programs. In this way, the City hopes to identify and avoid compliance issues before they become serious. The City conducted onsite monitoring for most of its CDBG subrecipients during the program year and did not find any significant issues with the use of CDBG funds.

**Describe efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports. 91.105(d); 91.115(d)**

A draft of this report will be made available for public review and comment beginning June 15<sup>th</sup>, 2018. The City solicited written comments from June 15<sup>th</sup> to June 29<sup>th</sup>. No written comments

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were received. The City will hold a public hearing on the CAPER at the Department of Community Planning and Development. All public comments accepted will be included in the final submission to HUD. The complete document remains available for review at the Department of Planning and Development at City Hall, 5925 Calumet Avenue.

The City makes efforts to include all members of the public in the planning and reporting process, including outreach to non-English speaking residents and persons with disabilities. Hammond has analyzed its non-English speaking population and found that Spanish is the only language that has a significant number of speakers. Given this, the City partners with the Hammond Hispanic Community Committee. To accommodate persons with disabilities, the City holds all public hearings in locations accessible to persons with mobility impairments and will make reasonable accommodations to other persons, upon request.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

2019 represents the third year of the City’s updated Consolidated Plan. The updated plan outlines the City’s strategies for the program years 2017 through 2021. There have been no major changes in the City’s objectives since the development of the plan.

However, the City is making some adjustments to its strategies for meeting its objectives. For example, the City is placing more of an emphasis on comprehensive repair to housing units and less on minor, aesthetic improvements. For example, Project Pride Paint has been discontinued.

The City certifies that

- the City provided certifications of consistency in a fair and impartial manner;
- the City did not hinder Con Plan implementation by action or willful inaction;
- pursued all resources described in the Consolidated Plan; and
- all CDBG funds used went toward meeting a national objective. The City spent at least 70% of its CDBG program funds (not including administrative and loan payments) on activities that met a low- and moderate-income national objective. The remaining CDBG program funds were expended on Slum Blight Spot activities.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants? If so, describe accomplishments and program outcomes during the last year.**

The City did not have any open Brownfields Economic Development Initiative (BEDI) grants during the program year.

**For activities meeting the Low/Mod Job (LMJ) national objective, please provide the following information:**

- **A description of actions taken by the city and businesses to ensure first consideration for jobs was given to low/mod persons;**
- **A listing by job title of all the permanent jobs created/retained and those that were made available to low/mod persons; and**

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- **If any jobs required special skills, what steps were taken to provide training, experience, or education for low/mod persons?**

As part of the City's program guidelines, participating businesses must give first consideration to low-income Hammond residents when hiring for positions created as a result of CDBG assistance. The City assists in this process by asking the business to post their job opportunities with the Department of Workforce Development (Work One). The City has implemented a new policy where the job opportunities will now also be posted at the housing authority and the local homeless shelters. In 2018, the ED loan program did not create jobs. The City now provides technical assistance to businesses serving low income areas or to low-income microenterprises. A total of 8 businesses were assisted.

**CR-50 - HOME 91.520(d)**

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations.**

The City of Hammond does not currently have any HOME-funded rental projects.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units.  
92.351(b)**

Affirmative marketing consists of additional actions taken beyond typical advertising efforts that are established to attract eligible persons who may otherwise not apply. The City requires affirmative marketing for available housing units in developments that have five or more HOME-assisted units. In 2018, the City did not fund any developments that met this threshold.

Affirmative marketing of business opportunities under the HOME Program include but are not limited to, hiring of persons and businesses for consultant services, vendors, contractors, developers and property owners that enter into agreements funded through HOME. The City is required to adopt procedures to ensure the inclusion of minorities and women, to the maximum extent possible, in all contracting opportunities made possible through HOME funding. This includes opportunities for all types of business, including but not limited to real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and other professional services.

The City's policies and procedures call for the following affirmative marketing actions:

- The City will solicit qualified vendors who have received the Minority and Women Business Enterprise (MWBE) Certification from the State of Indiana when they are potential sources.
- The City will divide large contracts, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority business, and women's business enterprises.
- The City will require all prime contractors, if subcontracts are to be let, to take the affirmative steps listed above.

In the program year, the HOME program worked with 17 different contractors, one (1) of whom identified themselves as a Hispanic-owned business.



**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics.**

The City expended a total of \$400,322.97 of HOME program income in the program year. The funds were used to reduce the amount of funds drawn from the City's Treasury account, and therefore the expenditures were applied to HOME-funded projects and administration. For a summary of the owner characteristics of the units assisted, please refer to Table 3 for race and ethnicity information and Table 14 for income data.

**Describe other actions taken to foster and maintain affordable housing. 91.220(k)**

The City's federally funded housing programs assisted 91 homebuyers purchase their homes, assisted 14 homeowners rehabilitate their homes, and assisted homeless families and families at risk of homelessness achieve stable permanent housing.

**CR-55 - HOPWA 91.520(e)**

**Not Applicable.**

**CR-60 - ESG 91.520(g) (ESG Recipients only)**

**ESG Supplement to the CAPER in *e-snaps* For Paperwork Reduction Act**

**1. Recipient Information—All Recipients Complete**

**Basic Grant Information**

<b>Recipient Name</b>	HAMMOND
<b>Organizational DUNS Number</b>	067479923
<b>EIN/TIN Number</b>	356001054
<b>Identify the Field Office</b>	INDIANAPOLIS
<b>Identify CoC(s)</b>	Indiana Balance of State

**ESG Contact Name**

<b>Prefix</b>	Mrs.
<b>First Name</b>	Owana
<b>Last Name</b>	Miller
<b>Title</b>	Community Development Director

**ESG Contact Address**

<b>Street Address</b>	5925 Calumet Avenue
<b>City, State, Zip</b>	Hammond Indiana 46324
<b>Phone Number</b>	219-853-6371
<b>Fax Number</b>	219-853-6334
<b>Email Address</b>	<a href="mailto:millero@gohammond.com">millero@gohammond.com</a>

**ESG Secondary Contact**

<b>Prefix</b>	Mrs.
<b>First Name</b>	Gloria
<b>Last Name</b>	Mabry
<b>Title</b>	Community Development Planner
<b>Phone Number</b>	219-853-6358
<b>Fax Number</b>	219-853-6334
<b>Email Address</b>	<a href="mailto:polkt@gohammond.com">polkt@gohammond.com</a>

**2. Reporting Period—All Recipients Complete**

<b>Program Year Start Date</b>	04/01/2019
<b>Program Year End Date</b>	03/31/2020

**3a. Subrecipient Form – Complete one form for each subrecipient**

**Subrecipient or Contractor Name:** Greater Hammond Community Services

**City:** Hammond

**State:** IN

**Zip Code:** 46324

**DUNS Number:** 167507037

**Is subrecipient a VAWA-DV provider:** N

**Subrecipient Organization Type:** Other Non-Profit Organization

**ESG Subgrant or Contract Award Amount:** \$87,631

**Subrecipient or Contractor Name:** Inner Mission Inc.

**City:** Hammond

**State:** IN

**Zip Code:** 46320

**DUNS Number:**

**Is subrecipient a VAWA-DV provider:** N

**Subrecipient Organization Type:** Faith-Based Organization

**ESG Subgrant or Contract Award Amount:** \$40,000

**Subrecipient or Contractor Name:** Haven House

**City:** Hammond

**State:** IN

**Zip Code:** 46320

**DUNS Number:**

**Is subrecipient a VAWA-DV provider:** Y

**Subrecipient Organization Type:** Other Non-Profit Organization

**ESG Subgrant or Contract Award Amount:** \$40,000

**CR-65 - Persons Assisted**

See Attached ECARTS REPORT

**CR-70 – Assistance Provided**

**8. Shelter Utilization**

Number of New Units – Rehabbed	0
Number of New Units – Conversion	0
Total Number of bed-nights available	25,185
Total Number of bed-nights provided	9,486
Capacity Utilization	37.67%

Table 23 – Shelter Capacity

**9. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)**

All ESG-funded beneficiaries are tracked in the HMIS system by funded ESG recipients. The HMIS system can provide detailed reports in terms of the level of assistance received by each beneficiary.

The City’s goal is to move 90% of assisted clients from the shelter system to permanent housing. A secondary goal is to ensure 75% of assisted clients will be able to retain permanent housing after the end of assistance. In addition, the program will use the following performance measures to determine the success of the program.

**1. Reduction in the number of people living on the streets or emergency shelters.**

The City set an annual goal of assisting 18 households achieve permanent housing. In the program year, a total of 8 households moved into permanent housing. A focus has recently shifted to homeless prevention where 60 persons were assisted.

**2. Employment/income growth by 50% (average per assisted household)**

The City set a goal of income growth of 50% for each assisted household. The HMIS ECART data summarizes non-cash benefit receipts, but not income. The City will work with ESG subrecipients to identify additional metrics to track this standard. Anecdotally, the ESG subrecipients have reported that clients face extreme challenges in finding work, especially the lack of adequate public transportation. Many employment opportunities require a

private vehicle to access.

**3. Reduction in length of homelessness by 6 months (average per assisted household)**

According to the HMIS ECART data, 44% of clients' participation was one month or less. Eighteen percent stayed between one and three months and 33% stayed between 3 and 12 months. Only 11 clients (5%) received assistance longer than 12 months.

**4. Reduction in participant's housing barriers or housing stability risks**

According to the HMIS ECART data, 93 physical and mental health conditions were identified during intake. Of those who left, 51 physical and mental health conditions were identified.

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**CR-75 – Expenditures**

**11a. ESG Expenditures for Homelessness Prevention**

	<b>Dollar Amount of Expenditures in Program Year</b>		
	<b>FY 2017</b>	<b>FY 2018</b>	<b>FY 2019</b>
Expenditures for Rental Assistance	0	49,789	21,050
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Expenditures for Housing Relocation & Stabilization Services – Services	0	0	0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
<b>Subtotal Homelessness Prevention</b>	<b>0</b>	<b>49,789</b>	<b>21,050</b>

Table 24 – ESG Expenditures for Homelessness Prevention

**11b. ESG Expenditures for Rapid Re-Housing**

	<b>Dollar Amount of Expenditures in Program Year</b>		
	<b>FY 2017</b>	<b>FY 2018</b>	<b>FY 2019</b>
Expenditures for Rental Assistance			
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	4,012	16,564
Expenditures for Housing Relocation & Stabilization Services – Services	0	0	0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
<b>Subtotal Rapid Re-Housing</b>		<b>4,012</b>	<b>16,564</b>

Table 25 – ESG Expenditures for Rapid Re-Housing

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**11c. ESG Expenditures for Emergency Shelter**

	Dollar Amount of Expenditures in Program Year		
	FY 2017	FY 2018	FY 2019
Essential Services			
Operations	0	23,413	18,454
Renovation			
Major Rehab			
Conversion			
<b>Subtotal</b>		23,413	18,454

Table 26 – ESG Expenditures for Emergency Shelter

**11d. Other Grant Expenditures**

	Dollar Amount of Expenditures in Program Year		
	FY 2017	FY 2018	FY 2019
HMIS			
Administration	13,110	13,231	9,962
Street Outreach			

Table 27 Other Grant Expenditures

**11e. Total ESG Grant Funds**

Total ESG Funds Expended	FY 2017	FY 2018	FY 2019
	13,110	90,446	66,031

Table 28 Total ESG Funds Expended

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**11f. Match Source**

	<b>FY 2017</b>	<b>FY 2018</b>	<b>FY 2019</b>
Other Non-ESG HUD Funds	0	0	0
Other Federal Funds	0	0	0
State Government	0	0	0
Local Government	0	0	0
Private Funds	0	0	181,223
Other	0	0	0
Fees	0	0	0
Program Income	0	0	0
<b>Total Match Amount</b>	<b>0</b>	<b>0</b>	<b>181,223</b>

**Table 29 Other Funds Expended on Eligible ESG Activities**

**11g. Total**

<b>Total Amount of Funds Expended on ESG Activities</b>	<b>FY 2017</b>	<b>FY 2018</b>	<b>FY 2019</b>
	13,110	90,446	247,254

**Table 30 - Total Amount of Funds Expended on ESG Activities**