
City of Hammond Indiana

PY2018 Annual Action Plan

DRAFT FOR PUBLIC COMMENT

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AP-05 Executive Summary

Introduction

The 2018 Action Plan describes activities which will be undertaken by the City of Hammond for the year beginning April 1, 2018 and ending March 31, 2019 to meet the goals and objectives outlined in the City's five year Consolidated Plan (2017-2021). The City will use funds granted by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnership Act (HOME) and Emergency Solutions Grant (ESG) programs.

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

An Important Note Regarding Estimated Sources and Uses

At the time of publication of this draft plan, HUD has yet to finalize allocations for Fiscal Year 2018. As such, all of the funding amounts and allocations are to be considered estimates until the City receives notice from HUD on the final allocation.

Per HUD guidance, the City may publish a draft plan if it provides for funding contingencies in case the actual allocation is different than the estimated amounts. The following adjustments will be made based on the actual allocations received by HUD. More detailed information on estimated sources can be found in AP-15 Expected Resources and more detailed information on expected uses can be found in AP-35 Projects.

In the event that the actual allocation is less than 90% of the estimated amount, the City may hold additional public hearings and release an amended plan for additional public comment. The City will not submit a final plan to HUD until the actual allocations are announced.

CDBG

Administration

The Administration budget will equal 20% of the allocation.

Public Services

If the actual allocation is less than the estimate, the overall public services budget will be decreased to equal fifteen percent of the actual allocation to comply with the public service requirements of CDBG. The City will determine which subrecipient awards can be adjusted with the minimum impact to meeting its overall Consolidated Plan priorities. If the actual allocation is more than the estimate, the City will use the additional funds to support youth and child care activities.

Public Facilities and Improvements

If the actual allocation is more than the estimate, any remaining funds after the above adjustments are made will be used to increase the funding for the new recreational complex.

Housing

If the actual allocation is less than the estimate, the housing rehabilitation budget will be reduced after the above adjustments are made.

HOME

Administration

The Administration budget will equal 10% of the allocation plus 10% of any program income received.

Community Housing Development Organizations (CHDO)

The CHDO Operating Subsidy budget will equal 5% of the allocation. The CHDO development budget will be equal to at least 15% of the allocation. Any difference between the estimated and actual HOME allocation will be reflected as a corresponding increase/decrease in the CHDO budget.

ESG

Allotments to each eligible use will be based on percentage of the final allocation.

Eligible Use	Percentage	Current Estimate
Outreach / Emergency Shelter	46%	\$80,000
Rapid Re-Housing	35%	\$61,694
Homeless Prevention	11%	\$20,000
Administration	7.5%	\$13,110
Total		\$174,804

Summary of Objectives and Outcomes

An estimated total of **\$2,751,608** from the three entitlement programs are expected to be available to carry out programs and administer the grants. Of those funds, approximately 33% will be used for affordable housing programs, 20% will be used for social services and homeless programs, 17% will be used for capital expenditures, and 13% will be used for economic development. The remainder of the funds will be used for planning and program administration. The City estimates that 79% of the funds will directly benefit low and moderate income households. In addition, the City has been approved for a Section 108 Guaranteed Loan in the amount of \$8,651,000. These funds will be used to construct a wellness center aimed at providing healthy recreational opportunities for City residents. All of these funds will directly benefit low and moderate income households.

In the City’s proposed Consolidated Plan, the City set forth eight objectives to accomplish over the next five program years. A summary of the proposed budget for the PY2018 are summarized below. A more detailed description of each program is provided in Appendix B.

1. Housing Development - Create New Affordable Housing

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

- CHDO Housing Development \$277,327
- CHDO Operational Support \$16,607

2. Housing Rehabilitation - Improve Condition of Housing Stock

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

- Emergency Repair Program \$50,000
- Façade/Roof Program \$50,000
- Ramp Program \$100,000

3. Homebuyer - Increase Homeownership

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

- Homebound Homebuyer Assistance Program \$180,000

4. Rapid Rehousing and Prevention - Combat Homelessness

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

- Prevention and Rehousing \$81,694
- Tenant-Based Rental Assistance \$50,000

5. Homeless Shelter Operations - Combat Homelessness

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

- Shelter Support and Operations \$80,000

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

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

Facilities

- Parks Improvements/Neighborhood Facilities - Section 108 funds + \$100,000 CDBG
- Section 108 Loan Repayment \$776,000

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

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

- Parents As Teachers \$35,000

- Youth Sports Program \$90,000
- Big Brothers Big Sisters \$8,500
- Greater Hammond Food Pantry \$30,000
- Hammond Legal Aid Clinic \$25,000
- McAuley Clinic \$40,000
- We Care From the Heart \$24,000

8. Economic Development and Redevelopment

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

- Business Assistance Program \$200,000
- Code Enforcement \$70,000
- Blight Reduction Program - IHEDA funds

9. Planning, Administration, and Capacity Building

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

- CDBG Program Administration \$391,931
- HOME Program Administration \$58,215
- HOME CHDO Operations \$16,608
- ESG Program Administration \$13,110

10. Fair Housing

The City In the 2018 program year, the City proposes to continue pursuit of its fair housing goals, including regional coordination of testing and enforcement, increasing access to financial services, addressing disparities in the RECAP, and encouraging redevelopment and private investment.

Evaluation of Past Performance

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

Housing

The City's Homebound program has proven effective in making homeownership more attainable for low and moderate income households. The City is looking for ways to expand upon the success of this program. In the 2016 program year, the City's Homebound Program assisted 80 first-time homebuyers purchase their homes. The program provides grant amounts up to 50% of the required down payment and pay reasonable closing costs up to a maximum total grant of \$2,500 or up to \$5,000 for newly constructed housing.

The City is required to set aside a percentage of its HOME funding for non-profit developers who meet the criteria of Community Housing Development Organizations (CHDOs). The City has certified United Neighborhoods, Inc. (UNI) as a qualified CHDO organization, and provides this local developer HOME and Neighborhood Stabilization Program (NSP) funds primarily for the acquisition and rehabilitation of substandard homes. With the funds available, UNI is able to acquire and rehabilitate two homes per year, on average. The newly renovated homes are sought after by homebuyers and increase the quality of housing stock of the neighborhood. While the unit cost of each home is well within the program guidelines, the cost of each home may be comparable to the subsidy required for new development. The City also has a large number of vacant parcels within its neighborhoods. Given the high costs of rehabilitation and the availability of vacant parcels, the City will explore a shift from acquisition/rehabilitation to new construction in the new Consolidated Plan.

The City also administers owner-occupied housing rehabilitation programs, including the Emergency Repair Program, the Disability Ramps Program, and the Façade/Roof Program. Each of these programs serve a distinct need within the community. The Emergency Repair program provides CDBG grants to address health and safety issues. The Disability Ramps program provides grants to disabled residents to make accessibility improvements to their homes allowing them to age in place. The Façade/Roof Program provides funding to homeowners to address moderate rehabilitation needs.

Community Development

In the last Consolidated Plan, the City dedicated a large portion of its community development resources to improvements to public recreational facilities to increase the quality of life for its residents. In the last program year, the City applied for and was awarded a Section 108 Loan Guarantee to develop a community wellness center. The wellness center began construction in 2017 and is scheduled to open in 2018. The wellness center will provide high quality indoor recreational opportunities for residents especially during the winter months.

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

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

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

Blight Elimination and Economic Development

The City has successfully used CDBG funds in recent years to remove blighted commercial properties from the City, including the former site of JC Penny's in downtown and the Queen Anne building in North Hammond.

The demolitions remove potential problem properties from neighborhoods, which attract squatters, and also make the newly vacant land more attractive to potential developers who will invest in the City and create economic opportunities for residents. While CDBG funds are primarily used for commercial demolitions, the City uses general fund revenues and other funding sources for the demolition of substandard housing. As noted in the recent fair housing plan, the City has been successful at removing the blighted properties, but could improve on re-using the now vacant land. In the upcoming five year plan, the City will concentrate on strategies to re-use the land available.

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

Homelessness

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

The City and its partner, *Greater Hammond Community Services*, was able to assist 59 homeless households with rehousing and homeless prevention. While these programs can provide assistance for up to six months, most clients only need two or three months to stabilize after a stoppage in income due to health reasons, reduction in employment, or a large one-time expense such as a car repair or hospital bill. Unfortunately, the prevention component can only assist households earning less than 30% of the area median income. To put this in perspective, a person living alone and earning minimum wage would not qualify for assistance due to their income. The City is considering complementing this program with other funding sources, such as HOME or CDBG, which can provide this type of assistance for households up to 80% of area median income.

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

Summary of Citizen Participation and Consultation Process

A complete draft of this plan was made available for public review and comment for a 30-day period beginning April 9th to May 10th, 2018. The availability of both the draft plan and the final plan was posted to www.gohammond.com. The plan was available for review at the Department of Planning and Development.

A public hearing regarding the plan is scheduled for the City Council meeting on April 23rd, 2018.

Summary of Public Comments

All public comments received by the City will be summarized and included in the final submission of the plan to HUD. No comments have been not accepted.

Summary

On April 1, 2018, the City will begin to implement the second program year of its 2017-2021 strategic plan to address its priority needs in the areas of affordable housing, community development, and homelessness. In the last five years, the City has mostly recovered from the housing recession and made significant progress in the areas of new economic development, the improvements to quality of life through investments in neighborhoods and the delivery of public services, and the elimination of blighted properties. Over the next five years, the City will continue to take a comprehensive approach to affordable housing and community development in an effort to improve the quality of life for its low and moderate income residents. Major initiatives include the development of the new wellness center and implementation of the City's updated fair housing plan.

PR-05 Lead and Responsible Agencies

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

Public Contact Information:

Owana Miller
Community Development Director
5925 Calumet Avenue
Hammond, IN 46320

Phone: 219-853-6358

Email: millero@gohammond.com

AP-10 Consultation

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

Efforts to Enhance Coordination

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

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

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

Continuum of Care Consultation – Homeless Needs

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

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

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

It is the City's policy that each agency receiving ESG funding receives feedback from its beneficiaries regarding performance of the program and potential shifts in policies and procedures to improve the performance of the program. The City will re-evaluate its current standards and practices based on this feedback.

Continuum of Care Consultation – Program Design

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

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.

List of Consultations

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

A list of consultations is included in Appendix A of this document.

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

Not Applicable

List other local/regional/state/federal planning efforts considered when preparing the Plan and how the goals of the Strategic Plan overlap with the goals of each plan

Name of Plan: Continuum of Care Funding Application

Lead Organization: Continuum of Care

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

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

Lead Organization: Northwest Indiana Economic Development District

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

Name of Plan: 2040 Comprehensive Regional Plan

Lead Organization: Northwest Indiana Regional Planning Commission

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

Name of Plan: Lake County Community Benefits Plan

Lead Organization: Northwest Indiana Reinvestment Alliance

Overlap: A community benefits plan provides a summary of community development needs with a focus on how local lending institutions can invest in low and moderate income communities.

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

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

The City also works closely with the North Township Trustee. The North Township Trustee administers programs that benefit many of the same clients targeted by the Consolidated Plan. The City is working with the Trustee's office to coordinate on transportation issues. In the coming year, the City will explore partnerships with adjacent governments in regard to the assessment of fair housing.

AP-12 Participation - 91.105, 91.200(c)

Summarize the citizen participation process and efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.

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

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

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

General Outreach

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

Outreach to Persons of Limited English Proficiency (LEP)

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

Outreach to Persons with Disabilities

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

Publication of Information and Public Comment Period

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

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

Publication to the City website allows for quick and efficient distribution of large amounts of information to the broadest possible audience. In April 2018, the City will publish the draft plan for public review. The web site includes a form for interested parties to submit comments to the City in relation to the plan or any of the data presented.

The City will hold a public comment period commencing April 9th to May 10th 2018. All comments received by the City will be summarized in an attachment to the draft plan. Written comments received during the formal comment period and those received orally at public hearings will receive a written response and will be included in the documents submitted to HUD. The City will accept

comments throughout the year outside of the public comment periods, but the City cannot guarantee that these comments will be included in the submitted versions to HUD.

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

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

Public Hearing

On April 23rd, the draft plan will be discussed at the City Council meeting and public hearing. The public is invited to provide their input and comments. The City will accept public comments on the Plan from April 9th to May 10th. A draft of the plan is available for public viewing, by appointment at the offices of Planning & Development at City Hall between the hours of 9:00am to 4:00pm. To date, the City has received no comments in regard to the proposed Plan.

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

Proposed Citizen Participation Outreach Schedule

October 2017	Publication of Request for Proposals
April 2018	Start of Public Comment Period for Draft Plan
April 2018	Presentation to Hammond Hispanic Community Committee
April 2018	Presentation to Mayor's Commission on Disabilities
April 2018	Presentation to Public Housing Residents
April 2018	Presentation to Hammond Human Relations Commission
April 23, 2018	Public Hearing for Draft Consolidated Plan and Annual Action Plan
May 10, 2018	End of Public Comment Period for Draft Plan
May 15, 2018	Submission of Final Plan to HUD*

* The City cannot submit its plan unless its allocation has been finalized by HUD.

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

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

Community Development Block Grant (CDBG)

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

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

HOME

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

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

Emergency Solutions Grant (ESG)

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

Section 108 Loan Guarantee Funds (CDBG 108)

As a recipient of Community Development Block Grant (CDBG) funding, the City of Hammond is eligible to participate in the Section 108 Loan Guarantee program administered by the U.S. Department of Housing and Urban Development (HUD). Under this program, the City is able to leverage up to five times its annual CDBG allocation for large community development investments. The City received approval in 2017 and will complete construction of the new public facility during the 2018 year.

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

The Indiana Housing and Community Development Authority in December 2016 provided an additional \$268,000 to the City to continue its Blight Elimination Program (BEP). These funds are passed through the State of Indiana from the U.S. Treasury’s Hardest Hit funds. These funds can be used to strategically identify, acquire and demolish vacant and blighted properties.

City of Hammond Gaming Grants

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

Anticipated Resources

Program	Uses of Funds	Expected Amount Available in Program Year				Expected Amount Available Reminder of Con Plan	Narrative Description
		Annual Allocation :	Program Income:	Prior Year Resources :	Total:		
CDBG - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$1,959,654	\$30,000	\$0	\$1,994,654	\$5,800,000	CDBG funds will be used for the creation and preservation of affordable rental units, improvements in low-income neighborhoods, and public services that benefit low-income and special needs households.
HOME - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$332,150	\$250,000	\$0	\$582,150	\$1,750,000	This program is designed exclusively to create affordable housing for low-income households.
ESG - Federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$174,804	\$0	\$0	\$174,804	\$500,000	This program is designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help them quickly regain stability in permanent housing.
CDBG 108 - Federal	Development of health and wellness center	\$8,651,770	\$0	\$0	\$8,651,770	\$0	This is a one-time award that must be repaid over the next 20 years.

Table 1 - Expected Resources - Priority Table

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

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

HOME Match Requirement

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

HESG Match Requirement

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

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

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

Discussion

The City will retain \$4,223 of CDBG as a contingency for cost overrun(s) of the CDBG funded programs. The City typically receives \$200,000 to 250,000 in 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

ID	Goal Name	Years	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Development	2017-2021	Affordable Housing	HAMMOND CITYWIDE	Affordable Housing Needs	HOME: \$357,328	Homeowner Housing Added: 2 Household Housing Unit
2	Housing Rehabilitation	2017-2021	Affordable Housing	HAMMOND CITYWIDE	Affordable Housing Needs	CDBG: \$200,000	Homeowner Housing Rehabilitated: 19 Household Housing Unit
3	Homebuyer Programs	2017-2021	Affordable Housing	HAMMOND CITYWIDE	Affordable Housing Needs	CDBG: \$180,000	Direct Financial Assistance to Homebuyers: 40 Households Assisted
4	Homeless Rapid Re-Housing / Prevention	2017-2021	Homeless	HAMMOND CITYWIDE	Affordable Housing Needs Homeless Needs	ESG: \$81,694 HOME: \$50,000	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
5	Homeless Shelter Operations	2017-2021	Homeless	HAMMOND CITYWIDE	Homeless Needs	ESG: \$80,000	Homeless Person Overnight Shelter: 100 Persons Assisted
6	Community Development Facilities	2017-2021	Non-Housing Community Development	HAMMOND CITYWIDE	Non-housing Community Development Needs	CDBG (Section 108): \$8,651,770 CDBG: 100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 80765 Persons Assisted
7	Community Development Services	2017-2021	Non-Homeless Special Needs Non-Housing Community Development	HAMMOND CITYWIDE	Non-homeless Special Needs Non-housing Community Development Needs	CDBG: \$252,500	Public service activities other than Low/Moderate Income Housing Benefit: 2,400 Persons Assisted
8	Economic Development/ Redevelopment	2017-2021	Non-Housing Community Development	HAMMOND CITYWIDE	Non-housing Community Development Needs	CDBG: \$270,000	Businesses assisted: 4 Properties Inspected: 50
9	Planning Administration and Capacity Building	2017-2021	All	HAMMOND CITYWIDE	All	CDBG: \$391,931 HOME: \$58,215 ESG: \$13,110	Other: 1 Other
10	Fair Housing	2017-2021	Fair Housing	HAMMOND CITYWIDE	Fair Housing	CDBG: HOME:	See narrative below.

Table 2 - Goals Summary

Goals and Objectives

1. Housing Development - Create New Affordable Housing

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

2. Housing Rehabilitation - Improve Condition of Housing Stock

The City will use available federal resources to support multiple rehabilitation programs, including Emergency Home Repair, and a Ramp Program for disabled residents. The City expects to benefit 19 low and moderate income homeowners.

3. Homebuyer Programs - Increase Homeownership

The City will use available federal resources to provide down payment and closing cost assistance to forty (40) income-eligible homebuyers.

4. Re-Housing and Prevention - Homelessness

The City will use its ESG resources to reduce the levels of homelessness in the community through prevention, re-housing, and tenant based rental assistance. Through these programs, the City estimates that 50 households will exit or avoid homelessness and be able to maintain decent, affordable housing.

5. Homeless Shelter Operations

The City will use its ESG resources to reduce the levels of homelessness in the community through support of existing emergency and transitional housing resources. The City estimates that 100 homeless households will benefit from the shelters.

6. Community Development Facilities

The City will finish construction and open its new recreational center. The new facility will provide high quality recreational opportunities on a year round basis and contribute to an improved quality of life for low and moderate income families within the community.

7. Community Development Services

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

8. Economic Development and Redevelopment

The City will use available resources to provide loans to for-profit businesses looking to expand in exchange for creating new jobs. The City will also use funds for improvements to exterior of commercial properties and to address code violations. The City estimates is can assist 4 businesses at the current level of funding.

9. Planning, Administration, and Capacity Building

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

10. Fair Housing

In the 2018 program year, the City proposes to continue pursuit of its fair housing goals outlined below.

Regional Coordination in Testing and Enforcement

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

Provide Greater Access to Financial Services / Examine Lending Discrimination

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

Address disparities in access to opportunities in RECAP

- Increase availability of public services within the RECAP

Encourage Redevelopment and Private Investment

- Development of 3 new housing units within targeted areas

Site selection and mobility policies

- Revised policy on site selection and source of income discrimination

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

AP-35 Projects - 91.220(d)

Introduction

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

Projects

#	Project Name
1	Emergency Solutions Grant (HESG)
2	CHDO Affordable Housing Development
3	CHDO Operating Assistance
4	Homebound Homebuyer Program
5	Tenant Based Rental Assistance
6	Emergency Housing Rehabilitation
7	Disability Ramps
8	Façade/Roof Rehabilitation
9	Child Care/After School Program
10	Parents as Teachers Educational Services
11	Youth Sports Recreation
12	Big Brothers Big Sisters Program
13	Greater Hammond Food Pantry
14	Hammond Legal Aid
15	McAuley Clinic
16	We Care From the Heart Senior Social Services
17	Recreational Center
18	108 Loan Repayment
19	Business Assistance Program
20	Code Enforcement
21	CDBG Program Administration
22	HOME Program Administration

Table 3 - Project Information

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

Affordable Housing Allocation Priorities and Obstacles to Addressing Underserved Needs

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

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

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

Homeless Allocation Priorities and Obstacles to Addressing Underserved Needs

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

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

AP-38 Project Summary

Project Summary Information

Please see Appendix B for a complete listing of the project summaries.

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):

Affordable Housing per the HOME regulations is defined at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. For homebuyer acquisition activities, this definition includes modest, single-family housing where the assistance is subject to resale/recapture requirements. For rehabilitation activities that do not involve acquisition, this definition includes modest single family units used by a low-income family as their principal residence.

Both the City's CDBG-funded and HOME-funded rehabilitation activities meet the above definition. The City estimates assisting **nineteen (19)** low- and moderate-income families with their owner-occupied rehabilitation programs. In addition, the City expects that the CHDO funding made available this year will assist **two (2)** affordable housing units.

The City's Homebound homeownership program will be funded with HOME in 2018 and is expected to benefit **forty (40)** first time homebuyers.

AP-50 Geographic Distribution - 91.220(f)

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

For the 2018 program year, the City will not target specific areas for assistance. The only program with defined target areas are the remaining NSP funds. For more information on NSP, please review the NSP reports posted to the City’s website.

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

Geographic Distribution

Target Area	Percentage of Funds
CITYWIDE	100%

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically.

According to HUD information, 52% of the population in the City of Hammond is considered to be low and moderate income. Among census tracts, ten tracts have a majority low and moderate income population. Given the widespread need throughout its jurisdiction, the City has opted to not allocate investments to specific neighborhoods or geographies for the given program year. It should be noted that CDBG-funded activities that qualify for funding by meeting the Low Mod Area (LMA) national objective will be limited to service areas where at least 51% of the population are considered to be low or moderate income.

AP-55 Affordable Housing - 91.220(g)

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

Program Year Goals - Households Served	HOME	CDBG	ESG
Homeless	20		
Non-Homeless	42		
Special-Needs			
Total	62		

Table 5 - One Year Goals for Affordable Housing by Support Requirement

Program Year Goals - Households Served	HOME	CDBG	ESG
Rental Assistance	20		
The Production of New Units			
Rehab of Existing Units	2		
Acquisition of Existing Units	40		
Total	62		

Table 6 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing - 91.220(h)

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".

Planned Actions

Describe 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.

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)

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

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

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

A comprehensive referral network exists within the City among service providers. Most clients of funded homeless shelters are referred from other agencies, including churches, school administrators, food pantries, hospitals and health care agencies, city departments and other government offices, and other non-profit agencies. Agencies conduct additional outreach through public events.

The City, in partnership with the CoC, will participate in the annual homeless count to reach out to homeless persons that are outside of the shelter system. The information gathered through the homeless count will help the City better assess methods to bring those outside of the shelter system into the continuum of services.

In the 2018 program year, the City will not use ESG funds for Street Outreach services. Some outreach efforts may be undertaken using CDBG planning funds.

Describe the jurisdiction's actions to address 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.

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

In the upcoming plan year, the City will continue the Rapid Re-Housing Program which will move families and individuals out of the shelter system and into permanent rental housing. As part of the 2012 substantial amendment, the City also instituted new policies for its funded shelters with the purpose of diverting homeless households into the shelter system in the first place (see discussion below) and for making sure that homeless households in the shelter system are able to access supportive services to gain job and life skills necessary to obtain independent living.

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

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

Foster care

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

Health care

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

Mental health

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

Corrections

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

Discussion

DIVERSION POLICY

At the time of admission, the SERVICE PROVIDER must evaluate the client's opportunities to divert to other viable housing situations, including (1) the potential resolution of any issues with the current housing situation through case management, mediation, or financial assistance, and (2) the evaluation of other viable housing options where the client could potentially safely stay. All diversions and referrals must be documented and submitted to the City on a periodic basis.

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

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

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

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

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

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

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

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

AP-85 Other Actions - 91.220(k)

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

Actions planned to foster and maintain affordable housing

A large portion of the City's funds are dedicated to improving the condition of owner-occupied housing within its neighborhoods. The City estimates that it will provide rehabilitation assistance to 20 housing units. The City will also help first time homebuyers take advantage of housing prices to buy their first home. In the program year, the City expects to assist 50 low and moderate income households realize the dream of homeownership.

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

- Fund activities that promote self-reliance by encouraging education and training.
- Establish opportunities for new development, redevelopment and job creation.
- Support provision of services (i.e. daycare) which promote training, education and encourage employment.
- Ensure affirmative participation and hiring of the residents in development and construction activities.
- Reduce housing cost burden by providing assistance to low income homeowners.
- Expand availability of the affordable housing.
- Provide direct assistance to individuals at risk and with severe needs.

Actions planned to develop institutional structure

At this point in time, the City has only one certified Community Housing Development Organization (CHDO). The City will explore the possibility of providing CHDO certification to additional organizations. In addition, the City will continue to provide technical assistance to organizations and citizen's 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 is through the following organizations:

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

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

Monitoring

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

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

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

Community Development Block Grant Program (CDBG) 24 CFR 91.220(l)(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 (ESTIMATED)	20,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	8,651,000
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:	8,671,000

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME) 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.

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.

For the HOME program, describe eligible applicants, your process for soliciting and funding applications/proposals, and where information can be obtained. Does the city plan to limit the beneficiaries or give preferences to a particular segment of the low-income population in its HOME program, and if so, provide a description of the limitation or preference.

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

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

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

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

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

If the Continuum of Care has established 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 available to private nonprofit organizations (including community and faith-based organizations).

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

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

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

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

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

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

Describe performance standards for evaluating ESG.

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

Performance Standard	Benchmark / Goal
Reduction in the number of people living on the streets or emergency shelters	18 (system wide goal)
Employment/income growth	50% (average per assisted household)
Reduction in length of homelessness	6 months (average per assisted household)
Reduction in participant's housing barriers or housing stability risks	75% success rate in ability to retain permanent housing after end of assistance.

Appendix A: List of Consultations

Organizations are only listed once and placed under the heading according to why the City reached out to the organization. Several organizations contributed information and expertise on multiple areas of the plan.

Public and Assisted Housing

- Hammond Housing Authority
- Greater Hammond Community Services
- United Neighborhoods, Inc.
- Habitat for Humanity
- Renaissance Towers

Housing and Social Services

- WorkOne
- Aliveness Project
- Early Learning Partnerships
- Big Brothers Big Sisters
- Books Bands and Brushes
- Hammond Legal Aid Clinic
- CR Works
- Hammond Area Career Center
- YMCA
- Towle Theater
- Northwest Community Action Corporation
- Hammond Legal Aid
- Foundation for Community Change
- Eastside Community Council

Advocacy Agencies

- We Care from the Heart
- Northwest Indiana Reinvestment Alliance
- Spanish Coalition of Housing

Homelessness

- Indiana Balance of State Continuum of Care
- Innermission
- Haven House

Systems of Care

- Hammond Police Department
- Franciscan Alliance

Business and Civic Leaders

- Lakeshore Chamber of Commerce
- Hammond Ministerial Alliance
- Greater Northwest Indiana Association of Realtors
- Northwest Indiana Bankers Community Council
- Hessville Business Association

Health and Child Welfare Agencies

- School City Hammond
- Lake County Health Department
- State of Indiana
- McAuley Clinic
- Oakstreet Health
- Community Health Net

Adjacent Units of Government and Regional Agencies

- North Township, Indiana
- Lake County, Indiana
- State of Indiana
- East Chicago, Indiana
- Munster, Indiana
- Highland, Indiana
- Gary, Indiana
- Calumet City, Illinois
- Cook County, Illinois

Appendix B: Proposed Project Summaries

1	Project Name	2018 HESG
	Target Area/ Location	HAMMOND CITYWIDE
	Goals Supported	Homeless Rapid Re-Housing Homeless Prevention Homeless Shelter Operations Program Administration
	Needs Addressed	Homeless Needs
	Funding	ESG: \$174,804
	Description	<p>Shelter Operations and Services will pay for the operating costs at Haven House and Claude Street Shelter. 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.</p> <p>Greater Hammond Community Services will administer a Rapid Re-Housing Program and Homeless Prevention Program. Funds will be used to 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.</p> <p>Administrative funds will be used for general management, oversight and coordination of HESG funded activities.</p>
	Target Date	3/31/2020
	Goal	100 sheltered. 10 Homeless Prevention. 20 Rapidly Rehoused
	Planned Activities	<p>Claude Street Shelter - Provides temporary shelter and case management to families and individuals for a period of 30,60, or 90 days. Supplying clothing, resources and resources in areas of training, economic leads, and case management of controlling issues that may have or that have become an addiction.</p> <p>Haven House - provides temporary safe housing, the essentials for everyday living and support services to female adults an their children who are victims of domestic/sexual assault and to assistance with no returning to such environment(s) through education, counseling, advocacy, referrals and skill building techniques.</p> <p>Prevention and Rapid Rehousing - funds will be used to provide short to medium term rental assistance as necessary to help prevent homelessness and homeless households move as quickly as possible into permanent housing and achieve stability in that housing . The object is to have residents move from the shelters to permanent rental housing that can and will maintained by that family unit.</p>

2	Project Name	CHDO Affordable Housing Development
	Target Area / Location	None. To Be Determined
	Goals Supported	Housing: Homeowner Acquisition/Rehab/Resale
	Needs Addressed	Affordable Housing Needs
	Funding	HOME: \$277,327
	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. This project will be carried out by a Community Housing Development Organization (CHDO) and will be used to meet the 15% set-aside requirement of the HOME program. The City of Hammond partners with United Neighborhoods INC. The city has certified that UNI qualifies as a CHDO.
	Target Completion Date	3/31/2021
	Goal	2 owner units
	Planned Activities	New Construction or Acquisition of Substandard Housing, Rehabilitation, and Disposition.

3	Project Name	CHDO Operating Assistance
	Target Area / Location	Not applicable.
	Goals Supported	Housing: Homeowner Acquisition/Rehab/Resale Planning Administration and Capacity Building
	Needs Addressed	Affordable Housing Needs
	Funding	HOME: \$16,608
	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	3/31/2019
	Goal	Not applicable.
	Planned Activities	

4	Project Name	Homebound Homebuyer Program
	Target Area / Location	Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320
	Goals Supported	Housing: Homebuyer Programs
	Needs Addressed	Affordable Housing Needs
	Funding	HOME: \$180,000
	Description	HOME funds will be used to support the City's Homebound Program, which provides downpayment assistance and closing costs to low and moderate income homebuyers. Applicants must be first time homebuyer or have not owned a home in the past 12 months. Applicants may receive up to \$2,500.00 to assist with their down payment, on an existing new home, \$3,500.00 for Hammond Police, Fire, or Educational professionals, and \$5,000.00 on new construction.
	Target Date	3/31/2019
	Goal	40 first time homebuyers will benefit
	Location Description	
	Planned Activities	HOME Homebuyer Assistance.

5	Project Name	Tenant Based Rental Assistance
	Target Area/Location	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$50,000
	Description	This program will provide rental assistance to households at risk of homelessness earning less than 50% of area median income.
	Target Date	3/31/2020
	Goal	20 households
	Planned Activities	HOME Tenant Based Rental Assistance

6	Project Name	Owner Occupied Emergency Housing Repair
	Target Area / Location	HAMMOND CITYWIDE
	Goals Supported	Housing: Homeowner Rehabilitation
	Needs Addressed	Affordable Housing Needs
	Funding	CDBG: \$50,000
	Description	<p>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.</p> <p>Loans up to \$5,000 are available for emergency repairs whenever a threat to life or safety exists. Loans of 1 to 5 years are available at 3% interest. For those whose household income is below 50% of the median, deferment is granted on an annual basis. Maximum monthly payment is \$54.</p> <p>The program is available on a first come first served basis. Please call the Hammond Redevelopment Department at 853-6371 for loan availability. Applicant can obtain an application at the offices of Planning & Development located at City Hall, located at 5925 Calumet Avenue, Hammond IN 46324.</p>
	Target Completion Date	3/31/2019
	Goal	5
	Planned Activities	CDBG Single-Unit Residential Rehabilitation (24 CFR 570.202); Low Mod Housing (LMH) national objective.

7	Project Name	Disability Ramp Program
	Target Area / Location	HAMMOND CITYWIDE
	Goals Supported	Housing: Homeowner Rehabilitation
	Needs Addressed	Affordable Housing Needs
	Funding	CDBG: \$100,000
	Description	CDBG funds will be granted to disabled residents earning less than 80% of area median income to install ramps in their homes to improve accessibility. The program is available on a first come first served basis. Applicant can obtain an application at the offices of Planning & Development located at City Hall, located at 5925 Calumet Avenue, Hammond IN 46324.
	Target Completion Date	3/31/2019
	Goal	9
	Planned Activities	CDBG Single-Unit Residential Rehabilitation (24 CFR 570.202); Low Mod Housing (LMH) national objective.

8	Project Name	Owner Occupied Façade/Roof Rehabilitation
	Target Area / Location	HAMMOND CITYWIDE
	Goals Supported	Housing: Homeowner Rehabilitation
	Needs Addressed	Affordable Housing Needs
	Funding	CDBG: \$50,000
	Description	CDBG funds will be provided to homeowners earning less than 80% of area median income to make housing repairs to the exterior of their homes, including the roof. The program is available on a first come first served basis. Applicant can obtain an application at the offices of Planning & Development located at City Hall, located at 5925 Calumet Avenue, Hammond IN 46324.
	Target Completion Date	3/31/2019
	Goal	5
	Planned Activities	CDBG Single-Unit Residential Rehabilitation (24 CFR 570.202); Low Mod Housing (LMH) national objective.

9	Project Name	Child Care/After School Program
	Target Area / Location	Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$0 (This project will receive funding if the actual CDBG allocation is above the estimated CDBG allocation)
	Description	The program will use CDBG funds to aid with pricing for before and after school care for children ages 3 months to 14 years of age. The program will only cover half of expenses for approved families for a term of one year or to the exhaustion of funds.
	Target Date	3/31/2019
	Goal	10 income-eligible households will benefit.
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

10	Project Name	Parents As Teachers
	Target Area / Location	Applications can be obtained from Early Learning Partnership NW Indiana, located at 6530 New Hampshire Ave. in Hammond
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$35,000
	Description	The program will use CDBG funds to support families with young children in meeting early educational needs.
	Target Date	3/31/2019
	Goal	35 income-eligible households will benefit.
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

11	Project Name	Youth Sports Recreation
	Target Area/ Location	Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$90,000
	Description	The Sports program is for children of eligible families to take part in organized sporting activities. The program will cover the costs of participation fees, and equipment.
	Target Date	3/31/2019
	Goal	175 youth will receive assistance through this program.
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

12	Project Name	Big Brothers and Big Sisters Program
	Target Area/Location	Services will be provided at local elementary and middle schools.
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$8,500
	Description	This program will provide mentoring and after school activities for at-risk youth.
	Target Date	3/31/2019
	Goal	20 youth will receive assistance through this program.
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

13	Project Name	Greater Hammond Food Pantry
	Target Area/ Location	824 Hoffman Street Hammond, IN 46327
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$30,000
	Description	Greater Hammond Community Services operates and manages the Food Pantry for the City of Hammond. The Food Pantry provides a 3-5 day supply of food.
	Target Date	3/31/2019
	Goal	1,000 households
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

14	Project Name	Hammond Legal Aid
	Target Area/ Location	Citywide
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$25,000
	Description	The Hammond Legal Aide Clinic provides free legal representation for low to moderate residents of the City of Hammond.
	Target Date	3/31/2019
	Goal	200 persons will receive legal assistance.
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

15	Project Name	McAuley Clinic
	Target Area/ Location	5514 Hohman Avenue, Hammond, IN 46320
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$42,500
	Description	Service to low/moderate residents with medical care, health professional evaluations.
	Target Date	3/31/2019
	Goal	1,000 persons
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

16	Project Name	We Care From the Heart Senior Social Services
	Target Area/ Location	HAMMOND CITYWIDE
	Goals Supported	Community Development Services
	Needs Addressed	Non-homeless Special Needs
	Funding	CDBG: \$24,000
	Description	We Care provides professional home health care to the senior citizen population of Hammond. Helping the resident maintain their home and day to day activities(laundry, errands, cleaning and grooming)
	Target Date	3/31/2019
	Goal	25 seniors will receive assistance.
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

17	Project Name	Recreational Center
	Target Area	CITYWIDE
	Goals Supported	Community Facilities
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$100,000 108 Loan Guarantee: \$8,651,770
	Description	CDBG Funds and Section 108 funds will be used to fund the construction of a new wellness and recreational facility that will increase the quality of life for the City.
	Target Date	12/31/2018
	Goal	1 Community Facility
	Location Description	165 th at Indianapolis Blvd.
	Planned Activities	Public Facility: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1)

18	Project Name	Section 108 Loan Repayment
	Target Area	CITYWIDE
	Goals Supported	Community Facilities
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$776,000
	Description	CDBG Funds will be used to repay a Section 108 Loan, securitized with CDBG funds, to acquire and construct the new indoor recreational center.
	Target Date	3/31/2019
	Goal	Not Applicable
	Location Description	Not Applicable
	Planned Activities	CDBG Section 108 Loan Planned Repayment (24 CFR 570.705); national objective not applicable.

19	Project Name	Business Assistance Program
	Target Area / Location	HAMMOND CITYWIDE
	Goals Supported	Economic Development
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$200,000
	Description	Funds will be loaned to for-profit businesses to expand their Hammond workforce or make façade improvements to their property. In exchange for low cost financing, the businesses will hire low and moderate income persons or provide services to low and moderate income areas.
	Target Date	3/31/2019
	Goal	4 Businesses Assisted.
	Planned Activities	CDBG Special Economic Development Activities (24 CFR 570.203) and will meet the Low Mod Job National Objective (24 CFR 570.208(a)(4)). OR Commercial Rehabilitation (24 CFR 570.202) meeting the Low/Mod Area National Objective.

20	Project Name	CDBG Code Enforcement
	Target Area	CDBG Target Areas.
	Goals Supported	Economic Development / Redevelopment
	Needs Addressed	Non Housing Community Development
	Funding	CDBG: \$70,000
	Description	Salaries of code officers and legal fees related to the removal of deterioration in Low Mod Areas
	Target Date	3/31/2019
	Estimated Benefit	50 properties inspected. All of the residents living within the vicinity of the formerly blighted property will receive a benefit.
	Planned Activities	Code Enforcement (24 CFR 570.202) Low Mod Area 570.208(a)(1)

21	Project Name	CDBG Program Administration
	Target Area / Location	CITYWIDE
	Goals Supported	Planning Administration and Capacity Building
	Needs Addressed	Affordable Housing Needs Public Housing Needs Homeless Needs Non-homeless Special Needs Non-housing Community Development Needs
	Funding	CDBG: \$391,931
	Description	Funds will be used to support the general administration and oversight of all CDBG-funded projects.
	Target Date	3/31/2019
	Goal	Not applicable.
	Planned Activities	CDBG General Administration (24 CFR 570.206) and CDBG Planning (24 CFR 570.205); National Objective is not required for administrative and planning activities.

22	Project Name	HOME Program Administration
	Target Area / Location	HAMMOND CITYWIDE
	Goals Supported	Planning Administration and Capacity Building
	Needs Addressed	Affordable Housing Needs
	Funding	HOME: \$58,215
	Description	Funds will be used to support the general administration and oversight of all HOME-funded projects.
	Target Date	3/31/2019
	Goal	Not applicable.
	Planned Activities	HOME General Administration