



**2022–2026 City of Hammond
Consolidated Plan
PUBLIC COMMENT DRAFT**

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Executive Summary

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

Introduction

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

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

In order to access these federal funds, the City must carry out a planning process to identify the scope of housing and community development needs in its jurisdiction and how the available funding can best be used to meet those needs. This document, the City's Consolidated Plan, is the result of the planning process. The term of the Consolidated Plan will begin April 01, 2022 and end March 31, 2026. The contents of the plan are guided by the federal regulations set forth by HUD in 24 CFR Part 91. The plan includes the following sections:

Process

Outreach is a key component of any planning effort. This section describes the City's efforts to gather input from residents, especially those that may benefit from the plan, and from service providers, non-profits, and other government agencies that work within the areas of affordable housing and community development.

Needs Assessment

The Needs Assessment details the City's levels of need for affordable housing by household type, income level, and race and ethnicity. It also includes a review of the needs of public housing, the homeless population, non-homeless populations that require supportive housing and services, and non-housing community development needs such as public facilities, public services, and infrastructure.

Market Analysis

The Market Analysis reviews the current condition of the local housing market and economy. This information will help the City formulate the types of programs that will be effective given the current market conditions.

Strategic Plan

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

PY2022 Annual Action Plan

The first year Annual Action Plan describes the resources available and the planned actions that the City will undertake in the first year of the plan, from April 01, 2022 to March 31, 2023.

Summary of the objectives and outcomes

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

In Program Year 2022, an estimated total of \$2,784,140 from the three entitlement programs are expected to be available to carry out programs and administer the grants. Of those funds, approximately 38% will be used for affordable housing programs, 13% will be used for social services and homeless programs, 30% will be used for capital expenditures, and 5% will be used for economic development. The remainder of the funds will be used for planning and program administration. The City estimates that 79% of the funds will directly benefit low and moderate income households.

In the City’s proposed Consolidated Plan, the City set forth seven objectives to accomplish over the next five program years. A summary of the approved budget for PY2022 are summarized below.

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 Affordable Housing Development \$77,701
- CHDO Operational Support \$25,900

Improve Condition of Housing Stock

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

- Housing Services \$100,000
- Emergency Repair Program Previous Year balance
- Façade/Roof Program \$30,000
- Ramp Program \$70,000

Increase Homeownership

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

- Homebound Homebuyer Assistance Program \$82,000

Combat Homelessness

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

- Shelter Support and Operations \$100,000
- Homeless Prevention and Rapid Rehousing \$71,887

Increase Economic Opportunities

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

- Section 108 Loan Repayment \$636,285
- Economic Development \$75,000

Improve Quality of Life in Low and Moderate Income Neighborhoods

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

- YMCA Child Care / After School Program \$40,000
- Parents As Teachers Program \$30,000
- Youth Sports Program \$12,000
- Big Brothers Big Sisters Program \$8,500
- Arts in Action After School Program \$10,000
- Greater Hammond Food Pantry \$30,000
- Hammond Legal Aid Clinic \$25,000
- New Hope Too Food Pantry \$10,000
- Northshore Health Services \$40,000
- We Care from the Heart Seniors Services \$24,000

Planning, Administration, and Capacity Building

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

- CDBG Program Administration \$416,062
- HOME Program Administration \$51,800
- ESG Program Administration \$13,937

Evaluation of past performance

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

Housing

The City's Homebound program has proven effective in making homeownership more attainable for low- and moderate-income households. The 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. Increased homeownership helps stabilize neighborhoods and assisted the income-eligible households in accumulating wealth. The City is looking for ways to expand upon the successes of their programs by adapting to the changes brought on by the COVID-19 pandemic. In the 2019 program year, the City provided down payment assistance to 33 first-time homebuyers through the Homebound Program. In the 2020 and 2021 program years combined, 36 first-time homebuyers were assisted. Beginning in 2019, most of the City's planned projects were delayed or otherwise adversely affected by the COVID-19 pandemic and the resulting quarantines.

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 to acquire, rehabilitate, and resell single family units. 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 three owner-occupied housing rehabilitation programs, including the, 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. The City's Code Enforcement Department uses CDBG funds to bring Hammond homes to code compliance.

Community Development

In the last Consolidated Plan, the City dedicated a large portion of its community development resources to new construction and a variety of public services to increase the quality of life for its residents. A major project was the construction of the Sportsplex Community Wellness Center. During the 2016 year, the City applied for and

was awarded a Section 108 Loan Guarantee to develop this community wellness center. The wellness center began construction in 2017 and opened in 2018. The wellness center provides high quality indoor recreational opportunities for residents especially during the winter months. Due to the success and positive community interaction that the Sportsplex provides Hammond residents, there are plans to expand the structure beginning in 2022.

Every year, the City provides CDBG grants to a number of public service agencies to increase the accessibility of programs for youth, seniors, and low and moderate income residents. For youth services, the City has partnered with YMCA, Parents as Teachers, and Big Brothers Big Sisters to assist approximately 80 youth. The City also administers an internal Youth Sports Program that serves roughly 200 children per year. In addition to better accessibility to quality childcare and youth programs, these programs allow working parents more opportunity to find and maintain employment opportunities. Due to the COVID-19 pandemic and quarantine measures, social isolation became a very prevalent issue, especially among seniors. We Care from the Heart provides personal care services to seniors and disabled residents and have continued to service residents throughout the pandemic.

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

- Greater Hammond Food Pantry provides needed food to roughly 2,500 persons annually;
- New Hope Too Food Pantry
- Meals on Wheels
- Hammond Legal Aid provides low cost legal services to 250 persons annually: and
- Northshore Health Services provides low-cost health services to 9,931 persons.

Blight Elimination and Economic Development

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

Homelessness

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

In 2019, the City's homeless service providers experienced some turnover in key leadership positions, including Greater Hammond Community Services and Haven House. The City worked with the newly appointed staff to ensure that all City-funded programs were administered, and residents receive a high level of service.

The COVID-19 pandemic caused many residents to experience financial instability. The City utilized ESG-CV funds to prevent, prepare for, and respond to coronavirus among individuals and families who are homeless or at risk of homelessness and to support additional homeless assistance and prevention activities to mitigate the impacts created by coronavirus. In 2020, The City hired a Housing and Homeless Prevention Coordinator to conduct the administration of the Rapid Rehousing, Homeless Prevention, and Tenant-Based Rental Assistance programs. While these programs normally aid with six months to a year of rent, some 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. However, after the COVID-19 pandemic many of the program participants required an extended period of assistance. After the eviction moratorium ended in 2021, there was a surge in applicants to the City's Homeless Prevention and Rapid Rehousing programs. The City is considering complementing these programs 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, Innermission and Haven House, which serve a vital function in the continuum of services. There have discussions with Haven House to utilize their two vacant rental units for transitional use for domestic violence victims ready to transition out of the shelter.

Summary of citizen participation process and consultation process

CITIZEN PARTICIPATION

A complete draft of this plan was made available for public review and comment for a 5-day period beginning **August 21st, 2020, to August 25th, 2020**. The availability of both the draft plan and the final plan was posted to <https://www.gohammond.com/departments/planning-and-development/community-development/>. The plan was available for review at the Department of Planning and Development. No public comments were received.

CONSULTATION

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

Summary of public comments

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

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

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

Summary

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

On April 1, 2022, the City will begin to implement an updated five year strategic plan to address its priority needs in the areas of affordable housing, community development, and homelessness. The City is still recovering from the COVID-19 pandemic. However, the City 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 expansion of the new wellness center.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The City of Hammond Department of Planning and Development is the lead agency responsible for the development and administration of the Consolidated Plan and its associated funding sources, including the Community Development Block Grant (CDBG), HOME Investment Partnerships Grant (HOME), and the Emergency Solutions Grant (ESG). Many of the CDBG projects are carried out by City staff. These include public facility projects, economic development, demolition, and housing rehabilitation programs. The City relies on a network of community partners to administer and carry out the programs funded with these resources. The City also provides a number of grants to local non-profits to provide public services to the low and moderate income residents of Hammond. For the HOME Program, the City works closely with United Neighborhoods Inc. (UNI), a certified Community Housing Development Organization (CHDO). For the ESG Program, the City provides grants to two homeless service providers, Haven House, and Innermission.

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.215(I)

Introduction

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

As part of the planning process for the Assessment of Fair Housing (AFH) completed in 2017, 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. In the spring of 2020, the City received notices of supplemental allocations of CDBG and ESG funds in order to prepare for and respond to the COVID-19 emergency as part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). HUD provided waivers so that the City could conduct an expedited citizen participation process and not have to follow its adopted citizen participation plan. To view a copy of the City's adopted Citizen Participation Plan, please visit:

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

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

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

As part of 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 childcare and youth activities, job training, community health, job training, and transportation. These discussion sessions provide an opportunity for the service providers and agencies discuss their program offerings, learn about other programs available in the community, and identify common issues and problems. The City is exploring the use of technology, such as online portals, to help better connect residents and service providers. In addition, the City participates in a number of ongoing local and regional coordination efforts throughout the program year. These include the NW Indiana Continuum of Care (CoC). The CoC is a collaborative effort of over 60 service providers in Lake County focused on providing services to the homeless and near homeless populations in the area. The City is also participating in the regional planning efforts to extend the commuter rail line within Lake County and the Lake County Housing Task Force.

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

The Emergency Solutions Grant is administered by the City's Department of Planning and Development. The Department, on behalf of the City, participates in the Indiana Balance of State Continuum of Care (CoC). All homeless planning and delivery of homeless services is done in conjunction with the local CoC. The local division of the Continuum of Care (CoC) is a collaborative effort of over 60 service providers in Lake County. The current standards in place for allocating ESG funds, measuring performance, evaluating outcomes, and other policies and procedures were developed in consultation with the members of the CoC. For the required consultation process, the City worked with members of the CoC w located in Hammond, namely Greater Hammond Community Services (GHCS), Haven House, and Claude Street Shelter. It is the City's policy that each agency receiving ESG funding receives feedback from its beneficiaries regarding performance of the program and potential shifts in policies and procedures to improve the performance of the program. The City will re-evaluate its current standards and practices based on this feedback.

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

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

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

See table 2 below.

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Hammond Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City discussed with the Housing Authority regarding its needs and the needs of public housing residents and voucher holders. The City also discussed fair housing topics such as future efforts to offer better services to residents living in the RECAP, potential changes to site selection and mobility policies, and coordination of homebuyer programs and self sufficiency programs with the voucher program.
2	Agency/Group/Organization	Continuum of Care
	Agency/Group/Organization Type	Services-homeless Services-Employment Services - Victims Regional organization Planning organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	LAKE COUNTY

	Agency/Group/Organization Type	Services-Children Services-Health Other government - County
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	Northshore Health Services
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	NORTHWEST INDIANA REINVESTMENT ALLIANCE
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy Fair Housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NWIRA provides fair housing and fair lending services in NW Indiana and was consulted extensively during the fair housing process.
6	Agency/Group/Organization	Greater Hammond Community Services
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	PARENTS AS TEACHERS
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
8	Agency/Group/Organization	HAVEN HOUSE
	Agency/Group/Organization Type	Housing Services-homeless Services-Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
9	Agency/Group/Organization	Workone Hammond
	Agency/Group/Organization Type	Services-Employment Planning organization Job Training
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
10	Agency/Group/Organization	Ivy Tech Community College
	Agency/Group/Organization Type	Services-Employment Planning organization Job Training
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
11	Agency/Group/Organization	Center for Workforce Innovations
	Agency/Group/Organization Type	Services-Employment Planning organization

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
12	Agency/Group/Organization	INNERMISSION, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
13	Agency/Group/Organization	United Neighborhoods, Inc.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

14	Agency/Group/Organization	Northwest Indiana Banker Community Council
	Agency/Group/Organization Type	Housing Service-Fair Housing Regional organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
15	Agency/Group/Organization	Hammond Human Relations Commission
	Agency/Group/Organization Type	Service-Fair Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
16	Agency/Group/Organization	We Care From The Heart Social Services
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs fair housing</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>consulted regarding their service populations, including elderly, disabled, homeless. Also consulted as advocacy group for protected class (disabilities).</p>

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Continuum of Care Network of NWI	Homeless goals and strategies of the CoC inform the goals the Strategic Plan.
Hammond Assessment of Fair Housing	City of Hammond	Fair Housing data and goals developed as part of AFH were incorporated directly into Strategic Plan.
Lake County Community Benefits Plan	Northwest Indiana Reinvestment Alliance	The planning meetings for the Community Benefits Plan provided information on needs and obstacles in the local market for the development of affordable housing.

Table 3 – Other local / regional / federal planning efforts

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(I))

The City made its plan available for comment to all, including other public entities and adjacent units of general local government. The conducted informal consultations with Lake County, Gary, and East Chicago regarding community needs and potential collaboration. The City participates in the several regional efforts to coordinate programs and best address the needs of the area. These include participation in the Continuum of Care (homeless issues), Lake County Housing Taskforce (housing), and the Northwest Indiana Banker Community Council (lending, housing, and community development).

Narrative (optional):

Fair Housing Specific:

Consultation during the fair housing planning and consolidated planning process included the following organizations (listed above) that specifically address fair housing: Northwest Indiana Reinvestment Alliance (education, outreach, enforcement), Hammond Human Relations Commission (education, outreach, enforcement), We Care From the Heart (Disabilities), Northwest Indiana Banker Community Council (Fair Lending), Lake County Housing Task Force (real estate practices).

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting

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

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

Informally, in a process that continues throughout the year, the City works with several groups that represent minority residents, persons with disabilities, and limited English speakers. The Community Development Director frequently meets with the East Hammond /Pullman Neighborhood Watch groups, which represents 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

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

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

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

Outreach to Persons of Limited English Proficiency (LEP)

In regard to non-English speaking persons, the City has conducted a Four-Factor Analysis to identify Limited English Speaking Persons (LEP). According to the 2020 5-Year ACS Estimates prepared by the U.S. Census, Spanish speakers account for 91% of LEP persons in the City and were the only group of LEP persons of significant size. Based on this analysis, the City will ensure that outreach materials are available in Spanish and that translators are made available during public meeting and hearings.

Outreach to Persons with Disabilities

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

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

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

Citizen Participation Outreach

	Mode of Outreach	Target of Outreach	Summary of response/attendance
1	Internet Outreach	Non-targeted/broad community	Notice of Funding Availability June 1, 2022
2	Public Hearing	Non-targeted/broad community	
3	Internet Outreach	Non-targeted/broad community	
4	Public Meeting	Minorities	Ministerial Alliance Meeting
5	Public Meeting	Minorities	Hammond Hispanic Community Committee
6	Public Meeting	Persons with disabilities	Hammond Disabilities Commission

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

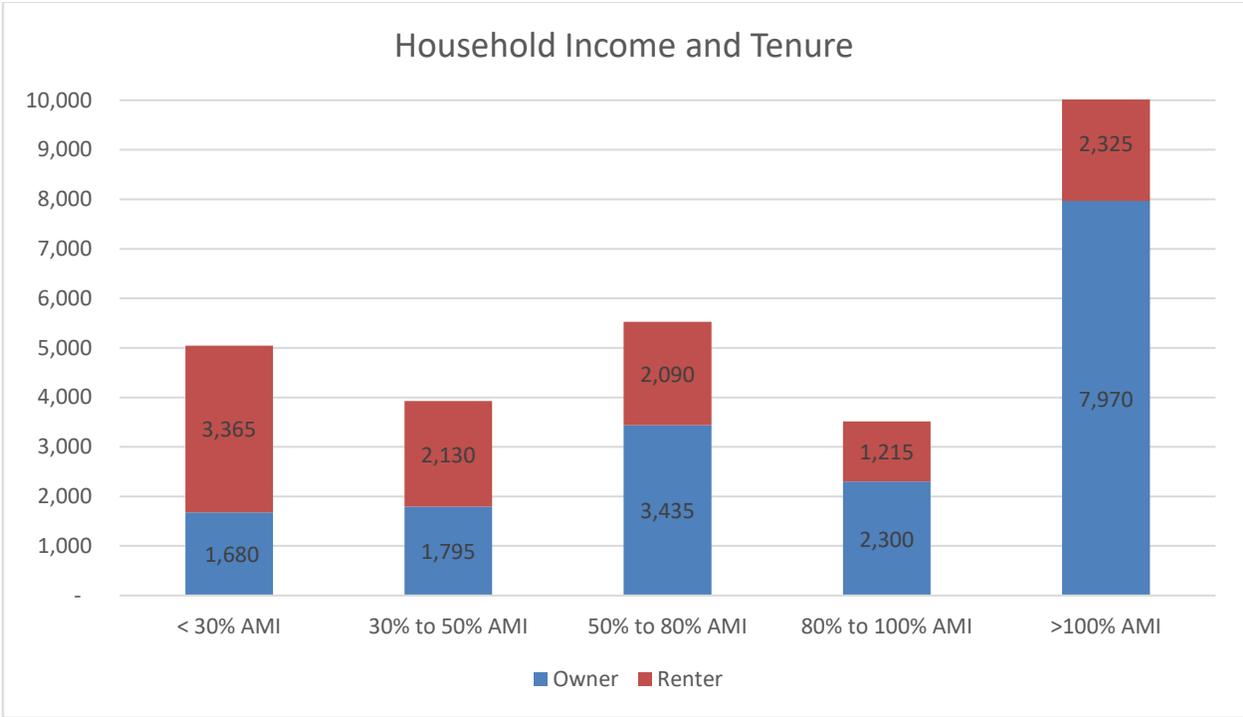
As part of the planning process, the City conducted an analysis and review of HUD-sponsored data that summarizes housing needs for lower income households. The City also reviewed the needs of homeless populations, and persons who are not homeless but require supportive housing, including the elderly,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

Both CDBG and HOME funds are focused on assisting individuals and households earning less than 80% of the area-median income, based on family size. These income limits are published on a yearly basis by HUD. For reference, the income limits for Federal Fiscal Year 2021 are included below.

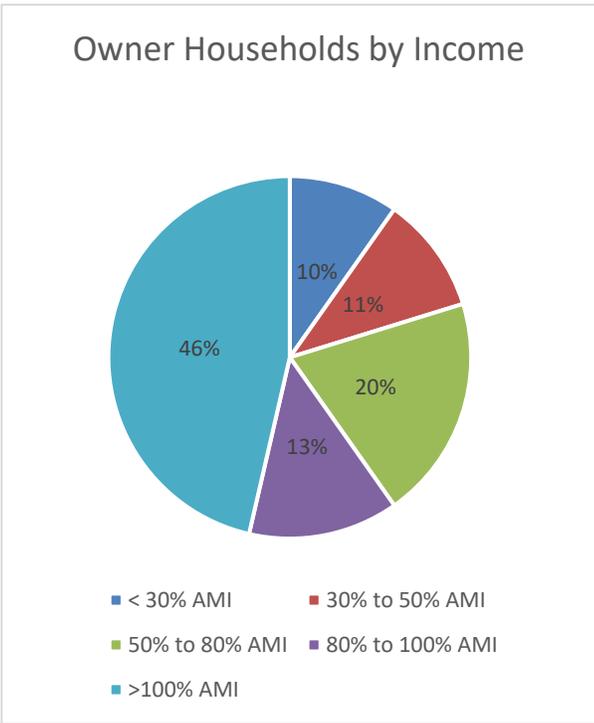
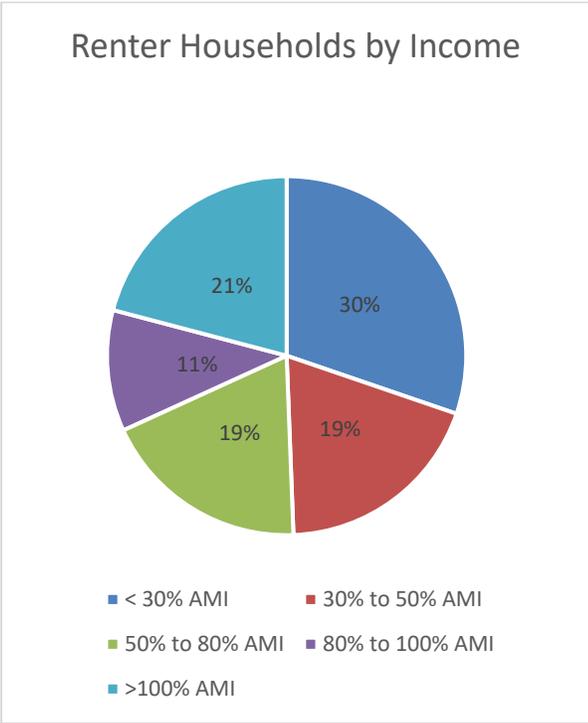
It is important to note that these income limits are significantly higher than other means-tested programs that often rely on poverty or percentage of poverty. Quite often there are stigmas and stereotypes that are incorrectly associated with the beneficiaries of these programs. While the programs can and often do focus on the lowest incomes, such as the homeless and those at risk of homeless, the programs can also help households usually considered “middle class”. Based on the current income limits and 2020 annual mean wages calculated by the Bureau of Labors Statistics for the area, the following occupations would qualify for assistance: cashiers (\$19,200) and retail salespersons (\$24,960), firefighters (\$42,060), medical assistants (\$28,800), and carpenters (\$48,470).

Income Level	Household Size				
	1	2	3	4	5
Extremely Low Income 30 % of Area Median Income	\$15,900	\$18,150	\$21,960	\$26,500	\$31,040
Low Income 50 % of Area Median Income	\$26,450	\$30,200	\$34,000	\$37,750	\$40,800
Moderate Income 80 % of Area Median Income	\$42,300	\$48,350	\$54,400	\$60,400	\$65,250

FY2021 Income Limits by Household Size



Household Income and Tenure



Renter and Owner Income Pie Charts

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

Summary of Housing Needs

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

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

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

Population Trends

Hammond is one of a number of older communities in the Chicago metro area that has experienced a long, slow decline as upper income households have moved further from the central core. Since the 1970’s, the heavy manufacturing industry in the area has reduced its workforce by half. The City’s population declines have mirrored the declines in manufacturing. In 1970, the City population stood at 107,983. According to the 2019 American Community Survey 1-year estimates, the population was 77,879.

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

A summary of housing needs by income, household type, tenure and other characteristics is provided in the table below. The source of the estimates is based primarily on the CHAS data received from HUD.

Demographics	Base Year: 2000	Most Recent Year: 2019	% Change
Population	83,048	77,879	-6%
Households	34,139	29,402	-14%
Median Income	\$35,528.00	\$48,333.00	36%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2019 ACS (Most Recent Year)

Net Natural Change and Migration

The graph below is based on U.S. Census Bureau Population Estimates from 2012 to 2020 for the Gary Metropolitan Division. The Gary metropolitan area, in northwest Indiana, consists of four counties: Lake and Porter—the two most populous, with coastline along Lake Michigan—and Jasper and Newton, which are mostly rural. The graph shows a upward trend in population beginning in 2015, following a slightly downward trend beginning in 2019. The population growth has been stronger since 2017, compared with the 2010 to 2017 period because net in-migration occurred each year since 2017. However, population growth in recent years remains below the 2000s, when gains averaged 3,200, or 0.5 percent, annually, including higher net natural increase. Household growth since 2010 averaged 1,175, or 0.4 percent, annually, slowing from an average gain of 1,550, or 0.6 percent annually in the 2000s

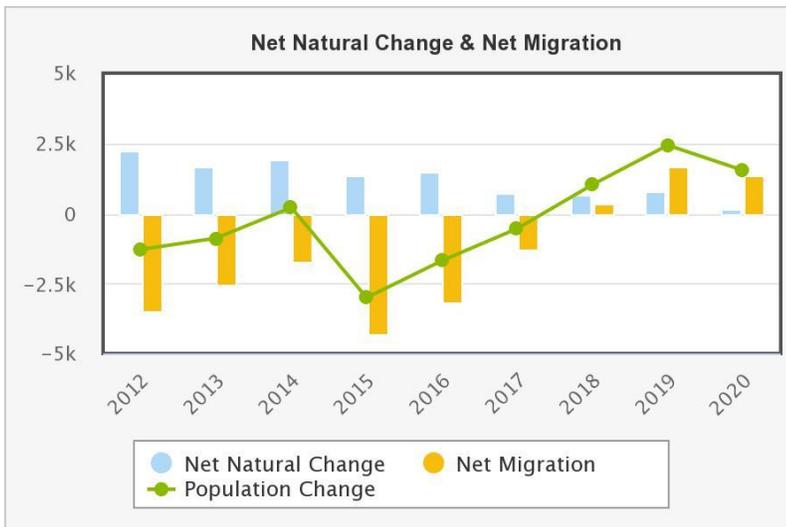


Table: Net Neutral Change & Net Migration Chart

Data Source: U.S. Bureau of Labor Statistics Market at a Glance Gary Metro Division

Regional Changes

According to data prepared by HUD’s Office of Policy Development and Research (PD & R) as part of a 2021 Comprehensive Housing Market Analysis for the Gary metropolitan area, higher net in-migration contributed to the higher population growth since 2017, averaging 2,475 people annually, a shift the from average annual net out-migration of 1,250 people from 2010 to 2017. The largest source of net in-migration is from the Illinois portion of the Chicago MSA.

	Estimated Households with Housing Need	Total Households
By Income		
Extremely low-income (0-30% AMI)	3,805	5,065
Low Income (30-50% AMI)	3,245	4,610
Moderate Income (50-80% AMI)	645	6,250
Middle Income (80-95% AMI)	635	2,995
By Tenure		
Renters	5,520	10,610
Owners	5,735	18,400
By Household Type		
Elderly	1,814	7,650
Single persons	2,495	
Large families	1,405	3,360
Public Housing		
Public housing residents	-	1,298
Families on PHA waiting list;	5,000	5,520
Special Needs		
Victims of domestic violence	117	--
Persons with disabilities	4,239	12,093
Formerly homeless families receiving rehousing	10	100

Summary of Housing Need Estimates

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,145	4,000	5,905	3,660	9,715
Small Family Households	2,175	1,450	2,340	1,495	4,930
Large Family Households	425	420	860	345	1,040
Household contains at least one person 62-74 years of age	755	785	1,255	780	2,090
Household contains at least one person age 75 or older	380	590	810	360	605
Households with one or more children 6 years old or younger	1,479	955	1,290	420	725

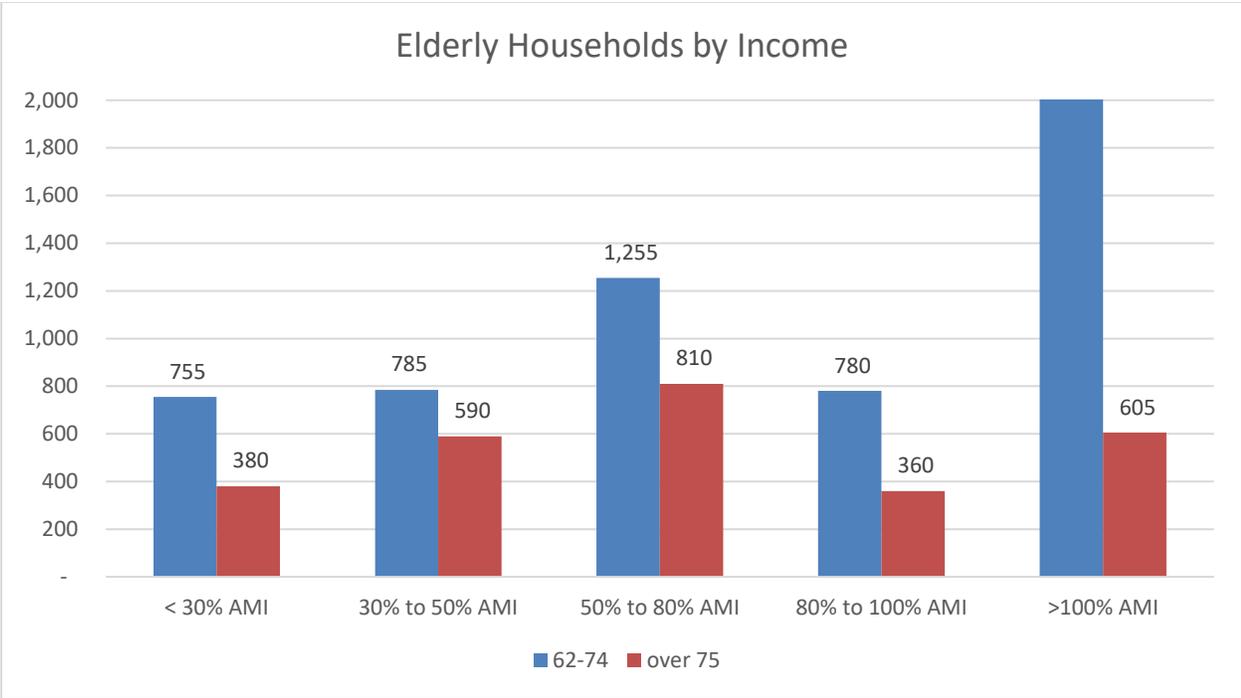
Table 6 - Total Households Table

Data 2013-2017 CHAS

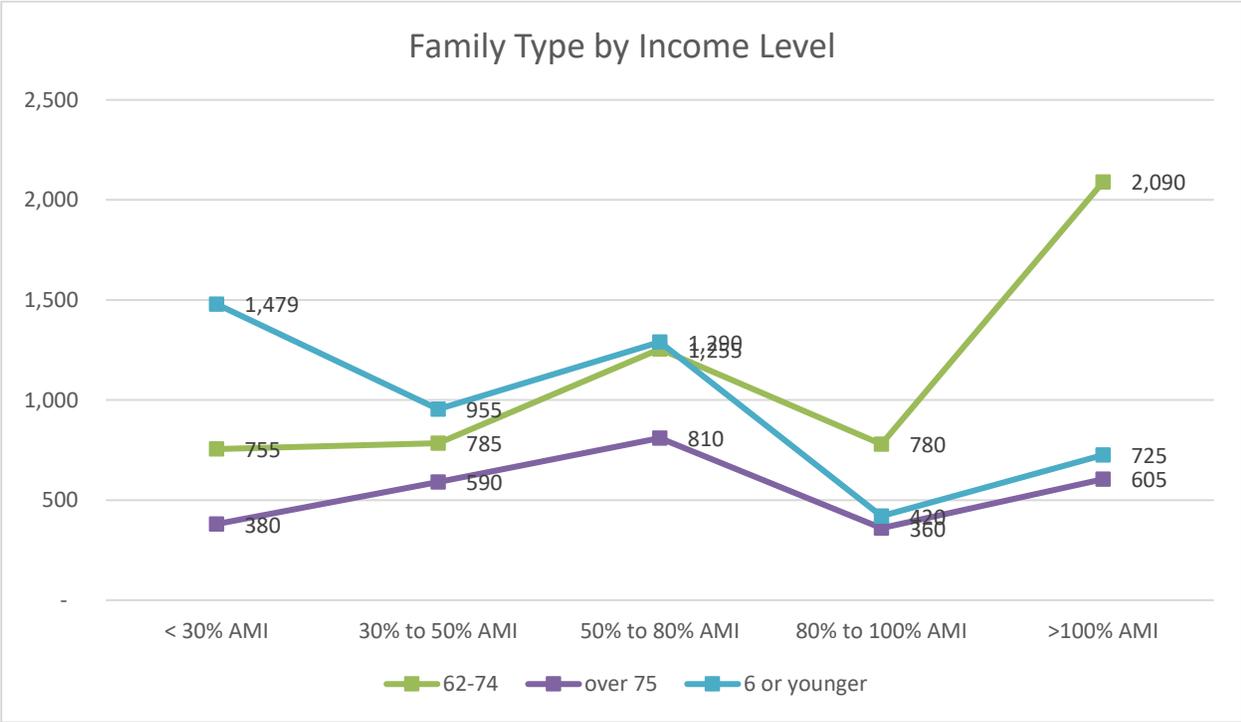
Source:

Key Points

- 53% of total households are at or below 80% the Area Median Income (AMI).
- 11% of total households are large family households with five or more members. 55% of these households are at or below 80% AMI.
- 22% of total households contain at least one person over 62 years of age. 49% of these households are at or below 80% AMI.
- 6% of households contain at least one person age 75 or older. **65% of these households are at or below 80% AMI.**
- 7.5% of households have one or more children 6 years old or younger. **65% of these households are at or below 80% AMI. Based on these data points, the presence of young children or persons age 75 or over are the family types most likely to be under 80% of area median income.**



Elderly Households



Family Type by Income Level

Housing Needs Summary Tables

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

	Renter by % Area Median Income					Owner by % Area Median Income				
	0-30%	30-50%	50-80%	>80%	Total	0-30%	30-50%	50-80%	>80%	Total
Substandard Housing	30	35	10	0	75	0	0	15	20	35
Severely Overcrowded	0	0	4	0	4	55	10	50	0	115
Overcrowded	185	100	60	15	360	25	120	140	55	340
Housing cost burden greater than 50%	2,110	495	25	0	2,630	1,035	400	155	20	1,610
Housing cost burden greater than 30%	165	1040	800	125	2130	215	575	660	90	1,540
Zero/negative Income	440	0	0	0	440	120	0	0	0	120

Table 7 – Housing Problems Table

Data Source: 2013-2017 CHAS

Key Points on Rental Housing

- Cost burden is the most common problem for renters, accounting for almost 8 of every 10 problems.
- There are 2,930 renters earning less than 30% of area median income (extremely low income). Two out of three households in this market segment have a cost burden or severe cost burden. HUD calculated the annual income for a family of three at 30% of area median income to be \$21,960. An affordable housing cost (rent plus utilities) for a family at this income would be around \$500. If the family pays more than \$500 per month, it is considered cost burdened. If the family pays more than \$840 per month, it is considered severely cost burdened.
- HUD has determined that the 2022 Fair Market Rent (FMR) for 2 bedroom units in Hammond ranges from \$840 to \$1,010. The FMR is the rent at which 40 percent of the rental housing units can be rented. Based on this data, only 40% of the two bedroom units in Hammond are affordable to extremely low income households, meaning that most renter households earning less than \$20,000 will face a cost burden.
- Substandard homes (those without complete plumbing or kitchen facilities) and overcrowding (more than one person per room) each account for less than 2% of all housing problems. Based on anecdotal information from City building officials, it is assumed the overcrowding numbers are understated due to underreporting of illegal apartments and single family properties that have been divided into multiple units.

Key Points on Owner Occupied Housing

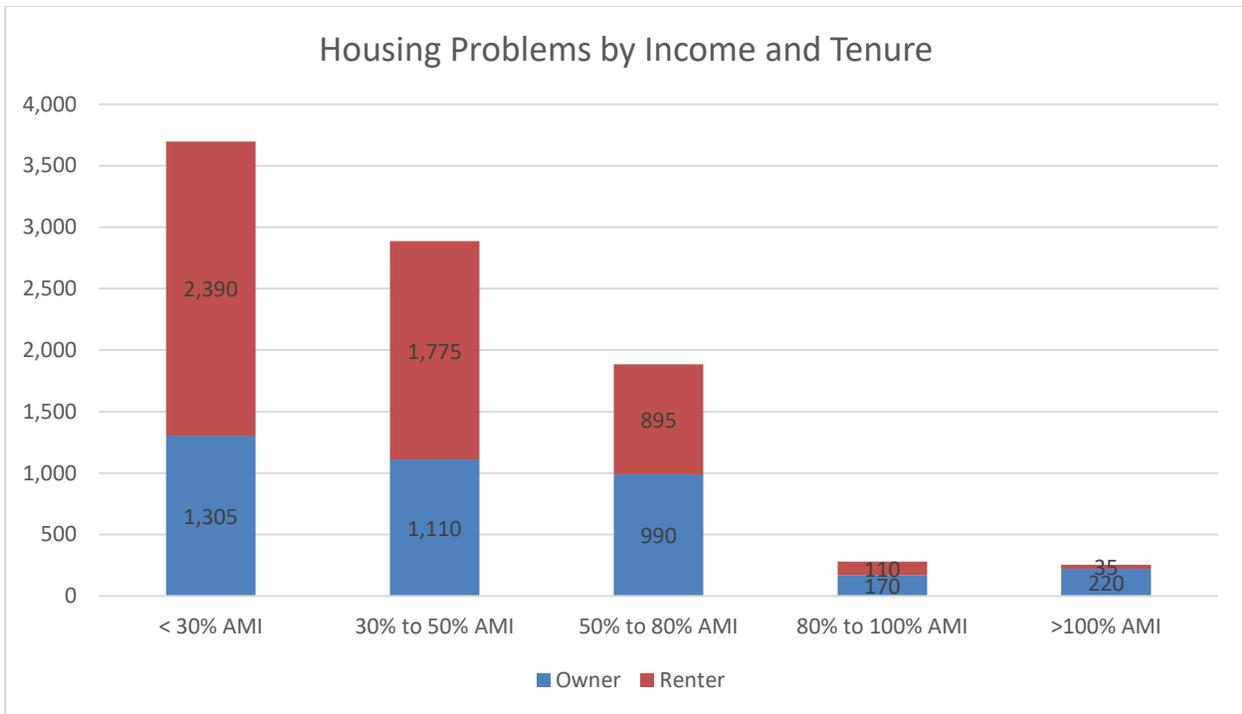
- Cost burden is the most common problem among owners, accounting for 8 of every 10 problems. **Whereas housing problems for renters are concentrated at the lowest income level, housing problems for owners are more evenly distributed across the bottom three income levels.** Moderate income owners (50-80% of area median income) account for 26% of housing problems while low income owners (30-50% of area median income) account for 31% of housing problems.
- Of the 3,635 owners earning between 50 to 80% of area median income (moderate income), 10% are considered to have a housing problem. A family of three earning 50% of area median income can only spend \$720 per month on housing (mortgage payment, utilities, insurance, and real estate taxes) before considered cost burdened.
- Substandard homes (those without complete plumbing or kitchen facilities) account for only 1% of problems and overcrowding (more than one person per room) accounts for only 9%. Overcrowding is more prevalent at the higher income levels.

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

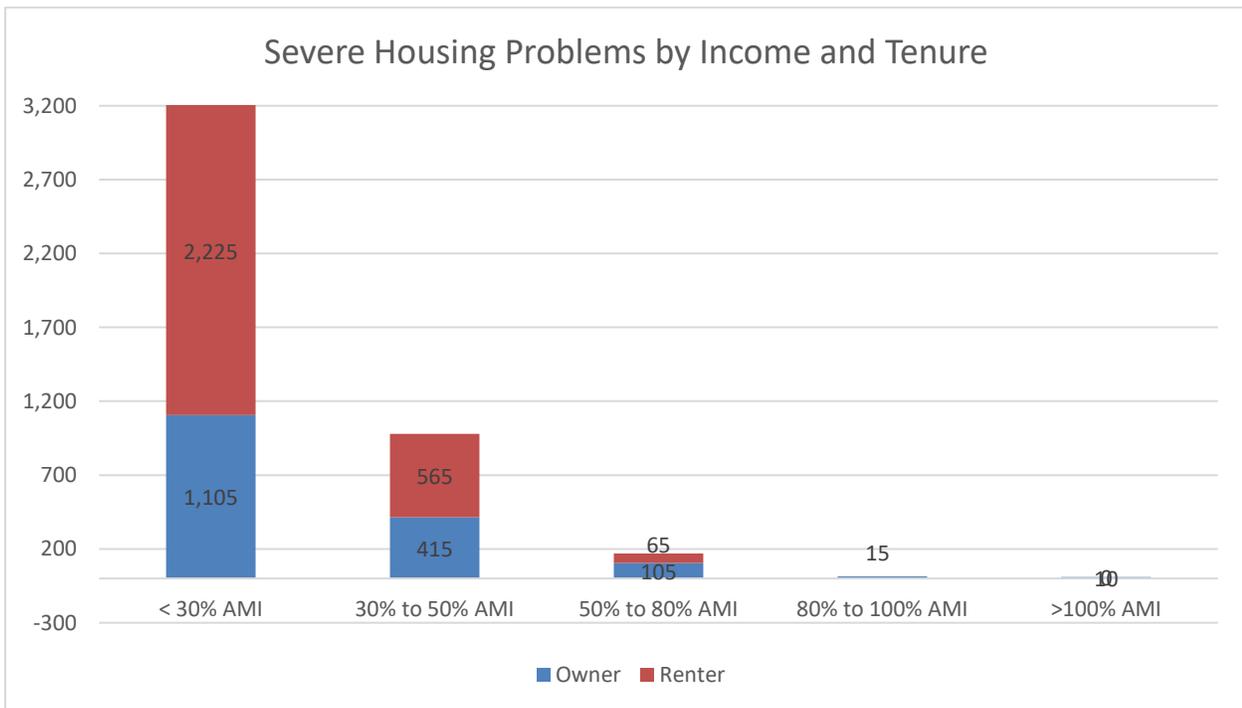
	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Having 1 or more of four housing problems	2,325	630	100	15	3,070	1,115	530	360	90	2,095
Having none of four housing problems	705	1,460	2,170	1,430	5,675	440	1,380	3,275	2,125	7,220
Household has negative income, but none of the other housing problems	440	0	0	0	440	120	0	0	0	120

Table 8 – Housing Problems 2

Data Source: 2013-2017 CHAS



Housing Problems by Income and Tenure



Severe Housing Problems by Income and Tenure

Key Points

- Housing problems for renters are much more prevalent at the 0-30% income level. Sixty seven percent of extremely low income renters have at least one housing problem. Thirty percent of low income

renters have at least one housing problem. Only four percent of moderate income renters and nine percent of middle income renters have a housing problem.

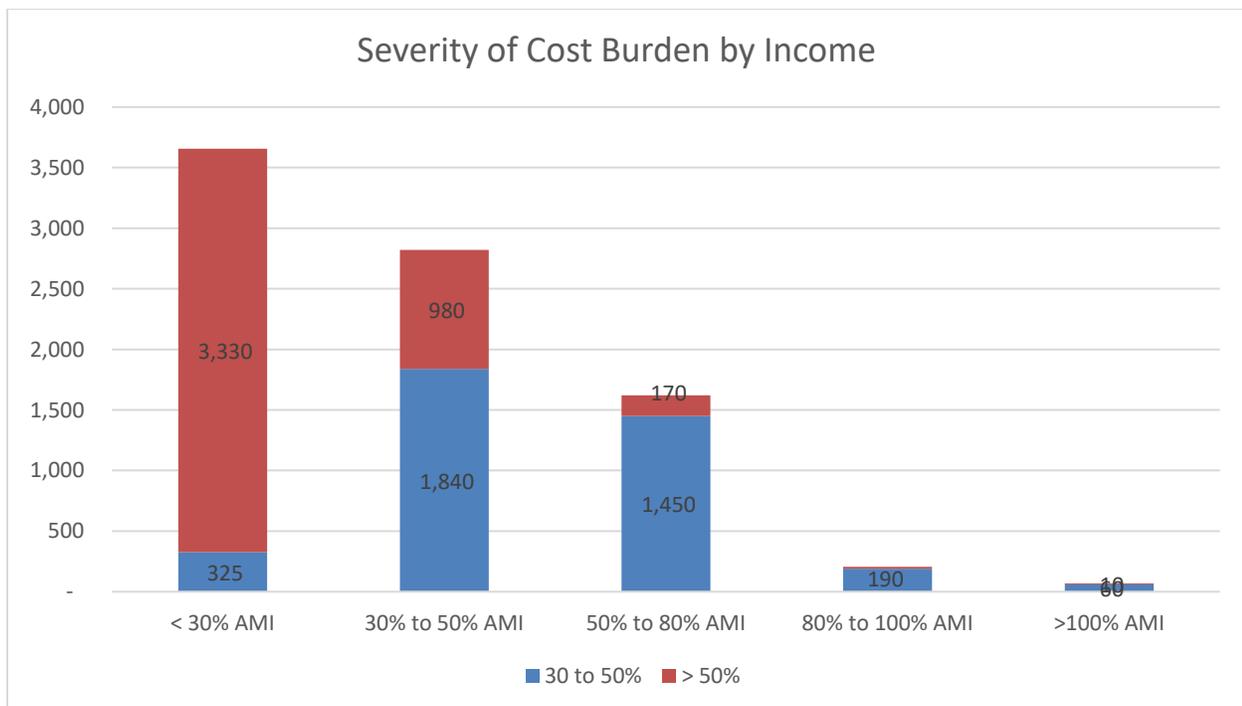
- Overall, 38% of renters have at least one housing problem.
- Housing problems for owners are prevalent at the 0-30% and 30-50% income levels. Sixty one percent of extremely low income (0-30% AMI) owners have at least one housing problem. Forty percent of low income (30-50% AMI) owners have at least one housing problem. Only fourteen percent of moderate income and one percent of middle income owners have a housing problem.
- Overall, 34% of renters have at least one housing problem.

3. Cost Burden > 30%

	Renter				Owner			
	0-30%	30-50%	>50-80%	Total	0-30%	30-50%	>50-80%	Total
Small Related	1,280	770	320	2,370	455	350	325	1,130
Large Related	210	150	100	460	120	210	85	415
Elderly	290	250	170	710	400	339	194	933
Other	655	445	250	1,350	350	185	220	755
Total need by income	2,435	1,615	840	4,890	1,325	1,084	824	3,233

Table 9 – Cost Burden > 30%

Data Source: 2013-2017 CHAS



Cost Burden by Income

Key Points

- Small, related family households account for the largest portion of cost burdens.
- Forty eight percent of renters and thirty five percent of owners that have a cost burden are small, related households (family households with less than five members).
- Other households, which includes persons living alone, account for the second largest of cost burdens for renters (27%), but one of the smallest portions of owners with a cost burden (23%).
- Only fourteen percent of elderly renters have a cost burden. Twenty nine percent of elderly owners have a cost burden.
- The cost burdens for renters are heavier in the lower income levels. About half (49%) of renters with a cost burden are extremely low income, 33% are low income, and 17% are moderate income.
- The cost burdens for owners are spread across all three income levels. Forty percent of owners with a cost burden are extremely low income, 34% are low income, and 25% are moderate income.

4. Cost Burden > 50%

	Renter				Owner			
	0-30%	30-50%	50-80%	Total	0-30%	30-50%	50-80%	Total
Small Related	1,215	245	0	1,460	375	175	65	615
Large Related	210	15	0	225	105	35	0	140
Elderly	265	125	0	390	300	89	29	418
Other	580	120	25	725	315	105	55	475
Total need by income	2,270	505	25	2,800	1,095	404	149	1,648

Table 10 – Cost Burden > 50%

Data Source: 2013-2017 CHAS

Key Points

- Small related family households account for the largest portion of severe cost burdens.
- Fifty two percent of renters and thirty eight percent of owners that have a severe cost burden are small, related households (family households with less than five members).
- Other households, which includes persons living alone, account for the second largest of cost burdens for renters (26%) and owners with a cost burden (29%).
- Only fourteen percent of elderly renters have a severe cost burden. Twenty five percent of elderly owners have a severe cost burden.
- The severe cost burdens for renters are heavier in the lower income levels. 68% of renters with a cost burden are extremely low income, 32% are low income, and none are moderate income.
- The severe cost burdens for owners are concentrated at the extremely low income level. Two thirds (66%) of owners with a severe cost burden are extremely low income, 25% are low income, and 9% are moderate income.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30%	30-50%	50-80%	80-100%	Total	0-30%	30-50%	50-80%	80-100%	Total
Single family households	145	75	55	4	279	29	100	120	55	304
Multiple, unrelated family households	40	25	8	10	83	55	30	70	0	155
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	185	100	63	14	362	84	130	190	55	459

Table 11 – Crowding Information – 1/2

Data 2013-2017 CHAS

Source:

Key Points

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

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	620	600	860	2,080	786	759	1,089	2,634

Table 12 – Crowding Information – 2/2

Data Source

Comments:

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

In the tables above, single-person households are included in the “Other Households” category. A total of 1,350 “Other” low and moderate income renters experience a housing problem, while 755 low and moderate income owners experience a housing problem. Of those, 53% of the renters and 63% of owners have a severe housing problem where more than half of their income is used for housing. Single-person households with severe cost burdens are at high risk of homelessness if there is any disruption in income.

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

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

Of the persons included in the 2021 CAPER, 62 reported having a history with domestic violence and 52 reported fleeing domestic violence.

Based on the 2020 CAPER, 13% of the homeless persons served in Hammond had a mental illness and 6% had a chronic health condition. Approximately 4% reported to have a developmental disability and 6% reported a physical disability. These figures are not mutually exclusive in that a person could be counted in more than one category.

According to the most recent (2021) Point in Time Homeless count, there were 12 homeless persons who identified themselves as victims of domestic violence. This was down from the 26 persons in 2020.

What are the most common housing problems?

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

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

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

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

Based on the HUD-provided data above, there are 2,800 renter households earning less than 30% of the area median income that pay more than 50% of their income toward housing. These households are at imminent risk of homelessness as any disruption of income could lead to eviction. In the tables above, low-income individuals are included in the “Other Households” category. 655 “Other” renter households earning less than 30% of area median income are at risk of homelessness. An additional 695 renter households at higher income levels experience a severe cost burden and may be at risk of homelessness.

From consultation with the service provider, there are very few households assisted with the rehousing program that are at risk of becoming homeless again. While the program allows for longer periods of assistance, most households are able to stabilize their situations in under six months. The service provider feels the rationale behind this is that the cause of the homelessness was a temporary expense or disruption in income that caused the loss of housing. Based on this, the City is estimating that only 10% of households served with rehousing are still in need of housing assistance.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

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

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

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

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,825	760	560
White	1,340	365	210
Black / African American	1210	235	180
Asian	60	0	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,155	125	135

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,775	1,225	0
White	1,065	710	0
Black / African American	815	245	0
Asian	0	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	865	255	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,920	3,980	0
White	750	2,210	0
Black / African American	470	645	0
Asian	30	35	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	670	1030	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	3,340	0
White	165	1,565	0
Black / African American	95	710	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	1040	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

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

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,440	1,145	560
White	1,135	570	210
Black / African American	1,085	360	180
Asian	55	10	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,115	165	135

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,160	2,840	0
White	440	1,335	0
Black / African American	345	715	0
Asian	10	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	360	760	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	460	5,445	0
White	165	2,790	0
Black / African American	90	1,020	0
Asian	25	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	175	1,520	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	105	3,555	0
White	70	1,660	0
Black / African American	0	800	0
Asian	0	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	39	1,070	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

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

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

Introduction:

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,380	3,975	4,475	590
White	10,256	1,610	1,565	220
Black / African American	3,310	1,110	1,425	180
Asian	100	54	80	35
American Indian, Alaska Native	4	0	0	0
Pacific Islander	0	0	4	0
Hispanic	5,500	1,170	1,350	150

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

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

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

If they have needs not identified above, what are those needs?

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

NA-35 Public Housing – 91.205(b)

Introduction

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

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

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	261	1,024	107	463	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: Hammond Housing Authority

Characteristics of Residents

	Public Housing	Vouchers				
		Total	Project - based	Tenant - based	Special Purpose Voucher	
					Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	13,080	15,589	12,983	16,191	0	0
Average length of stay (years)	5.57	4	4	5	0	0
Average Household size	2	2	2	2	0	0
# Homeless at admission	0	0	0	0	0	0
# of Elderly Program Participants (>62)	72	96	12	84	0	0
# of Disabled Families	121	187	40	147	0	0
# of Families requesting accessibility features	N/A	N/A	N/A	N/A	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Key Points from Assessment of Fair Housing

HUD Table 7 in the Assessment of Fair Housing lists a total of 677 vouchers. Of those, 99% of voucher holders are located outside the RECAP. Only eight voucher holders are reported to be located within the RECAP.

Of the reported voucher holders, the vast majority are families with children (70%) and African American (80%). Hispanics (13%) and Whites (7%) compose the remainder. A small fraction (5%) are elderly or report a disability (12%).

For public housing developments, Table 11 shows 141 1-bedroom units (50%), 67 2-bedroom units (24%), and 70 units with three or more bedroom units (25%). The table also shows 43% of the households have children, meaning that are only sufficient larger units if most are occupied by families with children.

For housing choice vouchers, a greater percentage of the vouchers are used by households with children (70%) who end up selecting larger units. Only 18% of voucher holders selected a 1 bedroom unit. 42% selected 2 bedroom units and 36% selected units with 3 or more bedrooms.

Race of Residents

Race	Public Housing	Vouchers					
		Total	Project - based	Tenant - based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	87	102	17	83	0	0	0
Black/African American	172	577	90	379	0	0	0
Asian	0	0	0	0	0	0	0
American Indian/Alaska Native	2	0	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

May 2016 Data	White	Black/AA	Hispanic	Non - Hispanic	Total
Turner Park	74	112	18	168	186
American Heartland 1	11	28	2	37	39
American Heartland 2	1	14		15	15
TOTAL	86	154	20	220	240
Turner Park	40%	60%	10%	90%	100%
American Heartland 1	28%	72%	5%	95%	100%
American Heartland 2	7%	93%	0%	100%	100%
TOTAL	36%	64%	8%	92%	100%

Ethnicity of Residents

Ethnicity	Public Housing	Vouchers					
		Total	Project - based	Tenant - based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	31	58	10	48	0	0	0

Ethnicity	Public Housing	Vouchers					
		Total	Project - based	Tenant - based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Not Hispanic	230	512	97	415	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

Most What are the number and type of families on the waiting lists for public housing ad section * tenant-based rental assistance?

Public Housing:

- Senior/disabled- 68
- 2 bedroom- 40
- 3 bedroom- 28
- 4 bedroom- 344
- Housing Choice Voucher Program- 956

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

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

Discussion

In the course of the community meetings held by the City for the Assessment of Fair Housing, there was concern voiced that the concentration of publicly assisted housing could be a fair housing issue. The City agrees that the site selection for large affordable housing developments can become a fair housing issue if members of a protected class, such as racial minorities, are disproportionately represented among low-income populations who would benefit from low-cost housing and the housing developments are segregated or located in areas that offer a relative lack of opportunity. In the case of Columbia Center, the Hammond Housing Authority has attracted huge amounts of investment to increase the overall standard of housing and serves as an asset to the surrounding neighborhood.

While the RECAP may be geographically isolated from other neighborhoods, its location does possess some assets as well. The downtown area is an employment center and includes assets such as a strong presence by the First Baptist Church. The City has made significant investments in the downtown area that is starting to attract additional private investment. The Hammond Station on the South Shore Commuter Train is only one mile from the developments. The area also includes open space and recreational areas.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

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

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

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

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

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

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	31	0	400	300	300	90
Persons in Households with Only Children	0	0	10	5	5	90
Persons in Households with Only Adults	75	0	390	295	295	90
Chronically Homeless Individuals	10	0	30	5	5	365
Chronically Homeless Families	0	0	0	0	0	0
Veterans	37	0	10	10	10	90
Unaccompanied Child	4	0	0	0	0	0
Persons with HIV	1	0	0	0	0	0

Table 26 - Homeless Needs Assessment

**Data Source
Comments:**

Data for number of persons experiencing homelessness in a given night is based on the 2021 Point in Time Count. The remainder of the data is an estimate based on the Point in Time, performance measurement data from HMIS, and consultations with homeless service providers.

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

CHRONIC HOMELESS

Of the 106 total homeless persons included in the 2021 PIT, 10 people were considered chronically homeless individuals. Five chronically homeless persons were reported in the 2015 City CAPER.

FAMILIES WITH CHILDREN

Of the 106 total homeless persons included in the 2021 PIT count, 31 were in families with at least one adult and one child. All of these households were sheltered.

UNACCOMPANIED YOUTH

There were zero households with only children under 18 years old reported on the night of the 2021 count. There were four households with unaccompanied youth. All of the youth in these subsets are sheltered.

VETERANS

The 20121 PIT count did not include any veteran households with children. 37 veteran households without children were counted. Of those, 35 were in emergency shelter and 2 were in transitional housing. None were unsheltered. 33 of the 37 veterans were male. 9 were considered to be chronically homeless.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	37	0
Black or African American	96	0
Asian	1	0
American Indian or Alaska Native	4	0
Pacific Islander	3	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	11	0
Not Hispanic	133	0

Data Source Comments: 2020 Point in Time Count.

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

Based on the information from the homeless count, all thirty one homeless families with children were sheltered. However, it is assumed that there is a large homeless or near homeless population within the City that is not reflected in the homeless count, including those staying temporarily with friends or family. Poverty is concentrated in families with children, especially those living in single parent households. According to the 2020 ACS, single parent households with children accounted for 53% of the families in poverty in Hammond. Based on the PIT count, the need of housing assistance for veterans is much lower.

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

In families with children, 81% of the persons were African American and 19% were White. For households without children, 59% of the persons were African American and 31% were White. The remaining three percent Asian, American Indian, Pacific Islander, and multiracial.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In households without children, the vast majority of homeless households are single persons over the age of 24. Eighty percent of this population is male. No unsheltered individuals were identified during the 2021 PIT count. The population of households with children decreased substantially to 31 persons, compared to the 81 persons during the 2020 PIT count.

According to Hammond’s 2021 CAPER, 25% of the persons served were in families with children. 47.5% of the persons were children. Only a small number of persons served (3) were aged 62 or older.

77% of persons served in 2021 were able to leave the shelter environment within six months. Of those who remained longer than six months, 100% were families with children. Unfortunately, 20% of “leavers” did not provide information related to their next accommodation. Twenty-five% of those leaving were able to secure

non-temporary housing such as their own apartment. 36% found temporary accommodations such as staying with family.

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

Introduction:

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

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

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

For the purpose of this plan, HUD defines elderly households as those where the head of household is at least 62 years old. According to the 2015-2019 5-Year ACS used for this plan, approximately 18.5% (14,131) of the Hammond population (76,547) is over the age of 60. According to the HUD CHAS data, there are 8,410 households with at least one elderly person. 55% of these households are income-eligible (earning less than 80% of the area median income). The frail elderly are defined as those persons over 75 years of age who require some assistance in the performance of daily activities, such as cooking, dressing, bathing, household management or eating. According to the National Institute on Aging, roughly forty percent of those over 75 meet the definition of frail elderly. Using HUD's CHAS data as a basis, this would mean there are approximately 1,098 frail elderly households within the City.

Persons with Physical/Developmental Disability

According to the 2020 ACS, approximately 15.6% (11,159) of the City population is considered to have a disability. Of this population, 11.8% are under 18, 52.3% are working age, and 32.1% are 65 and older. Ambulatory difficulty was the most common disability reported (5,989 residents), followed by those with a cognitive disability (4,184) and those with an independent living disability (3,825). It should be noted that persons may be counted in more than one category.

Persons with Mental Illness, Drug or Alcohol Addiction

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

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

Elderly/Frail Elderly

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

Overall, the elderly accounted for a small portion (14%) of rental households with a cost burden and 23% of owners with a cost burden. Through the consultations and citizen outreach process, the City documented that while cost burden may not affect a large number of senior households, those on fixed incomes did not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible.

Persons with Physical/Developmental Disability

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

Other Special Needs Populations

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

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to aidsvu.org, in 2019, 1,046 persons were diagnosed living with HIV in Lake County. In 2019, 55 new diagnoses were made in Lake County. Data is not available for the City.

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

Describe the jurisdiction's need for Public Facilities:

From the community development perspective, public facilities include a number of different types of facilities, including but not limited to Neighborhood Centers, Recreational Facilities, and Fire Station/Equipment, as well as those dedicated to a specific clientele such as Senior Centers, Handicapped Centers, Homeless Facilities, Youth Centers, and Child Care Centers.

In discussions with City departments and consultations with local stakeholders, there is a need for after school activities and recreational facilities for the City's children and youth populations. Some of these needs will be alleviated with the expansion of the Hammond Sportsplex Community Center.

There are a number of existing facilities that may be underutilized. The suitability of the underutilized facilities would need to be determined. Coordination with all the stakeholder organizations charged with running the facilities was seen as a potential issue as well.

Per consultations with homeless services providers, there is an ongoing need to expand the availability of shelters for families with children, as well as a need for affordable and available rental units.

No facility needs were received from the Police or Fire Department.

How were these needs determined?

To determine public facility needs, the City consulted City staff and local stakeholders, including non-profits providing services in the City and civic leaders. Staff also assessed the needs detailed in the City's capital planning schedules. Staff also consulted with staff within the City and reviewed recent studies and reports. The following organizations were consulted regarding potential public facility needs: City Departments, School City of Hammond, Greater Hammond Community Services, Innermission, Haven House, We Care From the Heart, Parents as Teachers, Big Brothers Big Sisters, Northwest Indiana CoC, and Ministerial Alliance.

Describe the jurisdiction's need for Public Improvements:

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

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

The West Lake Corridor Project has started engineering and pre-construction of the new Hammond Gateway Train Station which will provide faster, less expensive, and more reliable access to jobs in Chicago and other areas of central, southern, and western Lake County. There will be a significant level of street, sidewalk, and other improvements necessary to expand the track through Hammond. Development around station areas will encourage business investments, create local jobs, and stimulate economic opportunities for the City.

How were these needs determined?

To determine public improvement needs, the City consulted City staff and local stakeholders, including non-profits providing services in the City and civic leaders. Most of the improvement information, including streets, sidewalks, trails, and flood drainage, was received from the Engineering Department. Information regarding the West Lake Corridor expansion project was received from the Northern Indiana Commuter Transportation District (NICTD).

Describe the jurisdiction’s need for Public Services:

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

- Transportation (better bus service)
- Youth Activities, including tutoring, recreation opportunities, and after school programs
- Vocational Training (like that offered by former Vocational Tech)
- Elderly services
- Hardship programs, such as food pantry, health services, and legal services
- Homeless supportive services, including homeless prevention/eviction prevention
- Crime Prevention and Re-Entry/Expungement Services

How were these needs determined?

To determine public improvement needs, the City consulted City staff and local stakeholders, including non-profits providing services in the City and civic leaders. Staff also consulted with staff within the City and reviewed recent studies and reports. Consultations that included discussions of public service needs included the following: United Neighborhoods Inc, Northwest Reinvestment Alliance, Greater Hammond Community Services, Innermission, Haven House, Parents as Teachers, CR Works, Hammond Legal Aid Clinic, Ministerial Alliance, Goodwill, YMCA, Towle Theatre, Big Brothers Big Sisters, Northwest CoC, Workone, Oak Street Health, Community Health Net, and We Care From the Heart. The City held focus groups for youth, health services, job training, and with faith-based groups.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

HUD requires the City to analyze current housing market conditions in order to best determine how the available federal funds can have the greatest amount of impact in terms of helping income-eligible owners and renters. This includes identifying the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing. It also includes an examination of housing stock available to serve

persons that HUD considers to be non-homeless with special needs which may require supportive services in conjunction with housing, such as elderly and frail elderly households, persons with disabilities and persons with HIV/AIDS and their families.

Regarding housing market conditions, the City has included a review of the larger regional markets, defined as the Chicago metropolitan market and the Gary metropolitan division, and the more localized market within the City. For the regional market analysis, the City relied heavily on HUD's 2021 Comprehensive Housing Market Analysis, PD&R Housing Market Profile, and Market-At-A-Glance Reports for the Gary metropolitan division. For the market within the City, data sources included the 2020 US Census Bureau Data, American Community Survey 5-Year Estimates, Greater Northwest Indiana Association of Realtors (GNIAR), consultations, and informal reviews of housing listings.

Regional and Local Overview

The Gary, Indiana Housing Market Area (hereafter, Gary HMA) in northwest Indiana consists of four counties: Lake and Porter—the two most populous, with coastline along Lake Michigan—and Jasper and Newton, which are mostly rural. The HMA is part of the 14-county Chicago-Naperville-Elgin, Illinois-Indiana-Wisconsin Metropolitan Statistical Area (Chicago MSA). In 2018, about 19 percent of workers living in the Gary HMA commuted to jobs in the Illinois portion of the Chicago MSA.

Important industries in the Gary HMA include iron and steel mills and casino gambling. In terms of the entire Chicago MSA, the HMA represents 7 percent of the population, 6 percent of the nonfarm payroll jobs, and 26 percent of the new single-family homes built in 2020. The current population of the Gary HMA is estimated at 706,300.

Hammond is one of a number of older communities in the Chicago metro area that has experienced a long, slow decline as upper income households have moved further from the central core. Since the 1970's, the heavy manufacturing industry in the area has reduced its workforce by half. The City's population declines have mirrored the declines in manufacturing. In 1970, the City population stood at 107,983. According to the 2020 US Census Bureau Data, the population was 77,879, consisting of 28,836 households.

On a regional level, however, there has been population growth, and specifically migration, into the Gary HMA. This is affected mainly by the following factors: job growth in the HMA relative to the nation, demand for suburban living within the Chicago MSA, below- average housing prices relative to the MSA, and lower taxes relative to Illinois.

From 2000 to 2008, population growth was at the highest level in more than two decades, rising by an average of 3,575, or 0.5 percent, annually. Net natural change accounted for 85 percent of the growth, averaging 3,025 people annually. Net in-migration averaged 550 people annually. Net in-migration was highest in the middle of the period, from 2003 through 2007, which coincides with the period of payroll expansion in the service-providing sectors and elevated single-family home construction.

From 2008 to 2017, the local economy was in decline from the Great Recession, was slower to recover relative to the nation, and then had a short period of decline in the mid-2010s when other areas continued to grow. The

population declined by an average of 525, or 0.1 percent, annually as residents moved away for economic opportunities and net natural change slowed. Weak economic conditions in the HMA relative to the nation contributed to net out-migration that averaged 2,500 people annually. Net natural change declined by 35 percent compared with the 2000 to 2008 average, to an average of 1,975 people annually.

Since 2017, the population has been rising in the Gary HMA. Higher net in-migration contributed to the higher population growth since 2017, averaging 2,475 people annually, a shift from average annual net out-migration of 1,250 people from 2010 to 2017. The largest source of net in-migration is from the Illinois portion of the Chicago MSA. The increase in telework since early 2020 has allowed some households to move farther away from higher cost parts of the Chicago MSA, supporting in-migration to the HMA. In recent years, population growth has been dampened by a decline in net natural change (resident births minus resident deaths). The number of births fell an average of 1 percent annually, and deaths increased an average of 2 percent annually during the past decade.

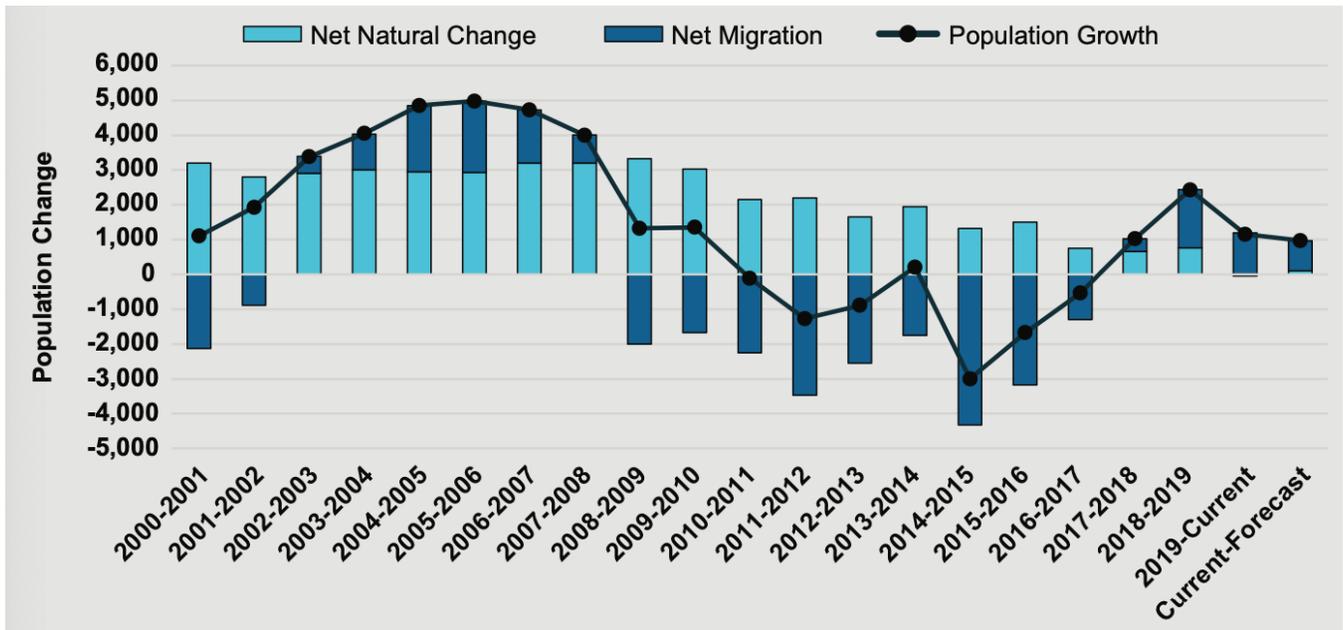


Table: Components of Population Change in the Gary HMA 2000 through the Forecast

Data Source: US Census Bureau Data

Migration Trends

Migration into the Gary HMA is primarily from other counties in the Chicago MSA, whereas migration out of the MSA is primarily to the Indianapolis-Carmel-Anderson MSA and the Michigan City-LaPorte MSA, the latter of which is adjacent to the east of the HMA. In 2018, net in-migration from elsewhere in the Chicago MSA was approximately 2,625 households (Table 3). Conversely, net out-migration to the Indianapolis-Carmel-Anderson and Michigan City-LaPorte MSAs were 410 and 280 households, respectively.

Area	In	Out	Net
Chicago MSA	5,825	3,200	2,625
Indianapolis MSA	430	830	-410
Michigan City-La Porte MSA	680	950	-280

Table: Household Migration Flows in the Gary HMA: 2017-2018

Data Source: US Census Bureau Data

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

- Overall, the population of Northwest Indiana has grown from 604,526 in 1990 to 819,537 in 2010. This represents an increase of 30 percent.
- Population growth is concentrated in the central and southern portions of the HMA. The fastest growing ZIP Code is 46373, up an average of 3 percent annually. The ZIP Code corresponds to Saint John, where there has been elevated single-family home construction during the past decade.
- ZIP Codes where the population is declining are concentrated in northern Lake County. The 46409, 46406, and 46407 ZIP Codes, all of which are in the city of Gary, had the largest declines, down by an average of 2 percent or more annually. Jobs in these Gary ZIP Codes are down approximately 30 to 45 percent from nearly two decades earlier and are proximate to the Lake Michigan waterfront ZIP Codes that were the center of manufacturing 50 years ago but have lost jobs in more recent decades.

Demographic Trends

Nonfarm payrolls in the Gary metropolitan area are in recovery from jobs lost primarily caused by measures to limit the spread of COVID-19, which was declared a global pandemic in March 2020. During the 12 months ending March 2021, nonfarm payrolls averaged 251,700, a decline of 22,400 jobs, or 8.2 percent from the previous 12-month period. However, as of August 2021, 70 percent of payrolls had been recovered from the early-2020 losses. Based on monthly data in the Gary Metropolitan Area, seven of the nonfarm payroll sectors added jobs, three were unchanged, and one declined during the 3 months ending August 2021. The healthcare and social assistance sector is the largest employment sector in the HMA. The largest employer in the Gary HMA is ArcelorMittal, with over 5,000 jobs held. Although manufacturing sector payrolls are 2,000 jobs, or 5.6 percent, below the same period in 2019, a sharp increase in steel prices since late 2020 enabled steel companies to bring back workers furloughed in early 2020, contributing to a partial recovery in the sector.

The average home sales price increased to \$226,900 during the 12 months ending March 2021, up 14 percent from a year ago and the fastest increase in more than 15 years. The recent price increase is above the average annual increases of 5 percent from 2017 through 2019 and 1 percent from 2010 through 2016. During the 3-year forecast period, demand is expected for 6,625 for-sale homes, including single-family homes, townhomes, and condominiums. The 930 homes currently under construction are expected to meet a portion of that demand. To meet expected demand, home construction, as measured by the number of homes permitted, will need to be above the average annual level from 2017 through 2019.

Rental market conditions in the Gary HMA are currently balanced. The vacancy rate is estimated at 7.2 percent, down from 9.3 percent in 2010. Improving economic conditions in the late-2010s, and the nationwide ban on evictions enacted in mid-2020 by the Centers for Disease Control and Prevention (CDC), contributed to the reduction in the rental vacancy rate. However, the rate is slightly above what would be considered balanced, based on national trends, because rental units in the HMA are on average older than rental units in the nation, resulting in some units being less competitive.

Single-family homes and units in small buildings with 2 to 4 units account for 61 percent of rental units in the HMA, or more than 10 percentage points higher than the shares for the Chicago MSA and nation. The vacancy rates for 3-bedroom single-family homes and professionally managed apartments in the HMA were both relatively unchanged from a year ago despite weaker economic conditions. The apartment market is a relatively small share of the total rental market, and conditions are balanced.

Single-Family and Rental Construction in the Gary HMA

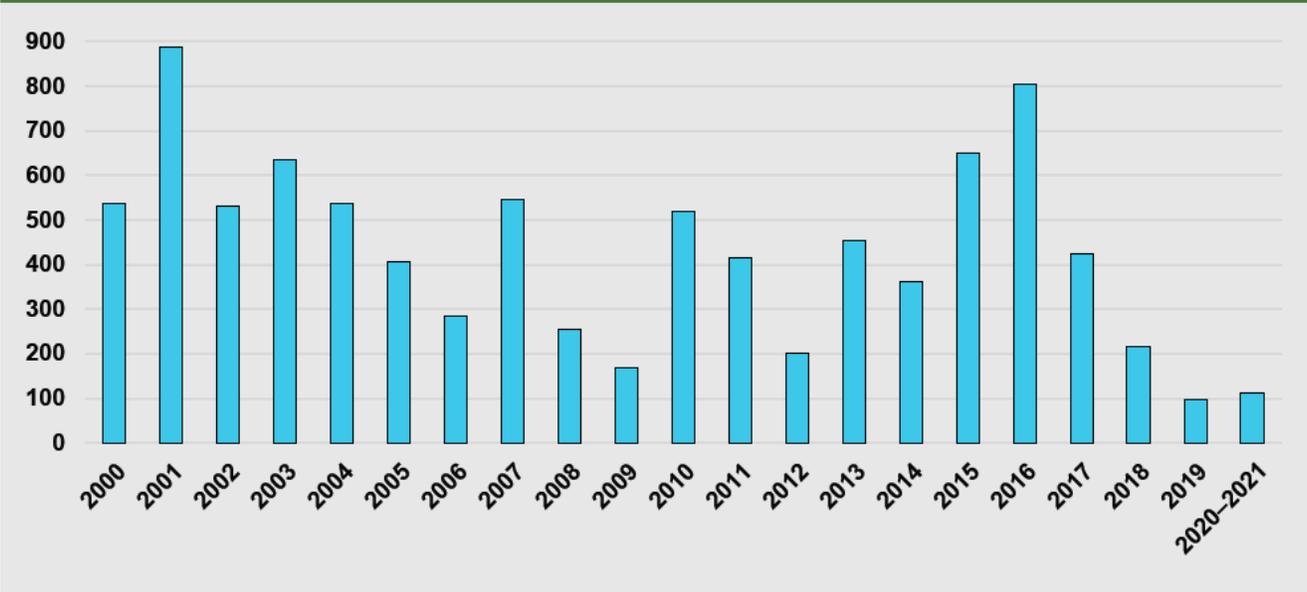
With the exception of Chicago, new single-family construction, like job growth and higher home sales prices, is concentrated in central Lake and Porter Counties. From 2017 through 2020, the town of Saint John had the most single-family homes permitted, with 1,400, or 18 percent of all single-family homes permitted in the HMA (see map below). Crown Point and Cedar Lake, both in central Lake County, had the second and third most homes permitted with 890 and 840 homes, or 11 and 10 percent, respectively. Older communities closer to Chicago, especially those in southern Cook County and northern Lake County, including Gary and Hammond, are not experiencing large levels of redevelopment of housing. Gary, the historic economic center, had only 30 homes, or less than 1 percent of all homes permitted. Combined, single-family permitting in the HMA accounted for 20 percent of all single-family homes permitted in the Chicago MSA.

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

New home construction during the next three years would need to exceed the average annual level from 2017 through 2019 to meet expected demand and return the home sales market to balanced conditions. Demand is expected to be highest in the earlier part of the forecast period to address the current extremely low inventory of homes for sale. Despite the large number of other vacant units, most are in disrepair and the cost to repair exceeds any potential profit from the sale or rent of the units. No measurable portion of other vacant homes are expected to return to the market to meet forecast demand.

Rental unit construction (including general occupancy, affordable, and senior apartments), as measured by the number of units permitted, has slowed in recent years. From 2000 through 2007, a period of net in-migration and economic expansion, an average of 550 units were permitted annually (Figure 13). When the economy was weaker, and the population was declining, rental unit construction slowed to an average of 310 units permitted annually from 2008 through 2012. As the economy improved in the mid-2010s, permitting increased to an average of 540 units annually from 2013 through 2017. A portion of the increase in construction during the 2010s is attributed to an increase in the number of senior housing units built, which increased from an average of 25 units annually in the 2000 through 2007 period to 150 annually in the 2008 through 2012 period and 260 annually in the 2013 through 2017 period.

Rental unit construction slowed to an average of 150 units permitted annually from 2018 through 2020, with a decline in both senior and general occupancy construction. Part of the slowdown in construction is attributed to the relative affordability of for-sale housing compared with the cost of renting. In 2020, the monthly cost of homeownership, including mortgage and property taxes, after a down payment of 20 percent, was \$1,150 for an average-priced home (analyst estimate), or only \$220 more than the average apartment rent. During the 12 months ending March 2021, approximately 140 rental units were permitted, which was up from the 100 units permitted during the previous 12-month period (preliminary data). Despite the large number of other vacant units, most are in disrepair and the cost to repair exceeds any potential profit from renting the units. No measurable portion of other vacant homes are expected to return to the market to meet forecast demand.



Graph: Average Annual Rental Permitting Activity in the Gary HMA

Notes: Includes apartments and units intended for rental occupancy

Data Source: U.S. Census Bureau, Building Permits Survey, 2000-2020 final data and analyst estimates; 2021 preliminary data and analyst estimates

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

Introduction

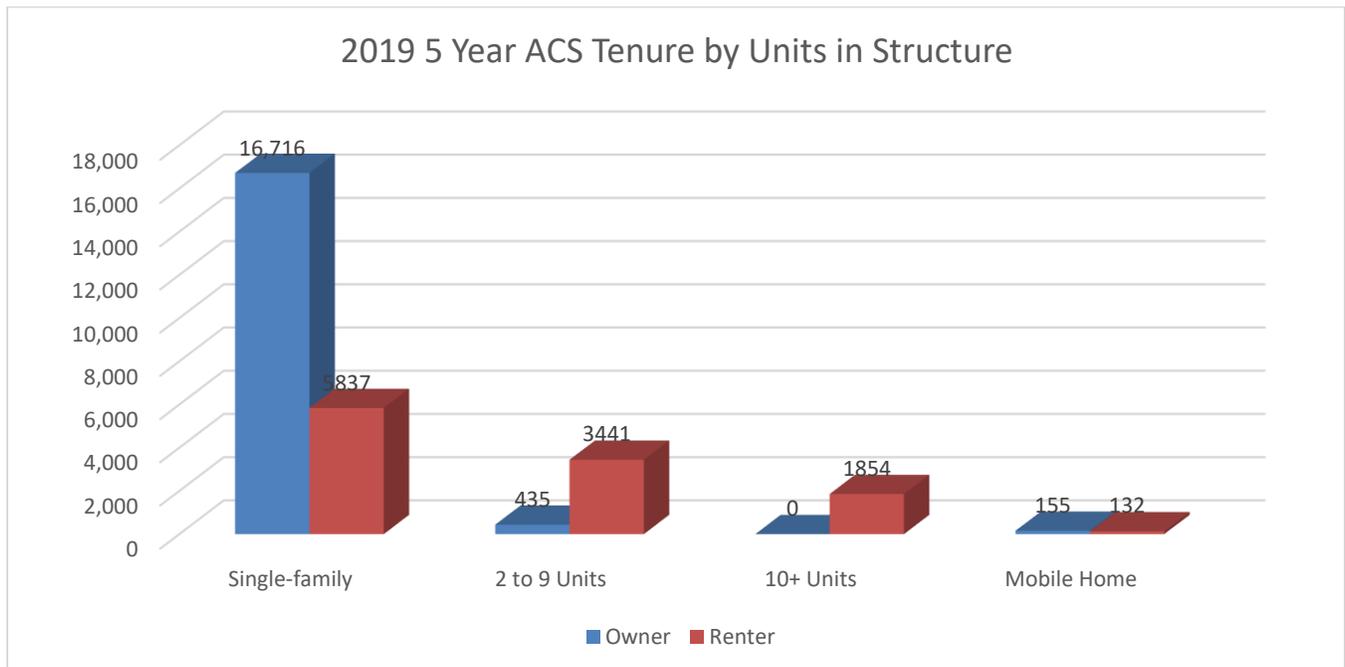
Hammond’s housing stock consists primarily of single-family homes. Seventy-four percent of all units within the city are single-family detached. All single-family, included attached single-family such as duplexes, totals seventy-eight percent of the total. Small multi-family structures, including 2-to-4 unit multifamily structures (10%), and 5-to-19 unit multifamily structures (7%), account for most of the remainder stock. Large multifamily structures with 20 or more units only account for four percent of stock (1,371 units) and mobile homes/boats/RV number a mere 287 units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	23,717	74%
1-unit, attached structure	1,167	4%
2-4 units	3,346	10%
5-19 units	2,211	7%
20 or more units	1,371	4%
Mobile Home, boat, RV, van, etc	287	1%
Total	32,099	100%

Table 27 – Residential Properties by Unit Number

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data



Units by Structure Type

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	53	0.3%	403	3.6%
1 bedroom	211	1.2%	2,434	21.6%
2 or 3 bedrooms	14,021	80.8%	7,593	67.4%
4 or more bedrooms	3,071	17.7%	834	7.4%
Total	17,356	99%	11,264	100%

Table 28 – Unit Size by Tenure

Data U.S. Census Bureau 2015-2019 ACS 5 Year Data

Source:

Discussion

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

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

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

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

Project Name:	Project Address:	Total	Low-Income	Family Type	Expired	Size			
						0-1 BR	2 BR	3 BR	4 BR
AMERICAN HEARTLAND HOMES TWO	7418 7422 LINDEN PL	49							
SIBLEY	237 HIGHLAND ST	44	35		Yes	44			
15 WALTHAM ST	15 WALTHAM ST	6			Yes			6	
584 SIBLEY ST	584 SIBLEY ST	7				6	1		
DOUGLAS POINTE APTS I	5525 HYLES BLVD	108	108			32	63	13	
DOUGLAS POINTE APTS II	5525 HYLES BLVD	112	112			64	48		
DOUGLAS POINTE APTS III	5525 HYLES BLVD	64	64		Yes		64		
AMERICAN HEARTLAND HOMES ONE	1402 173RD ST	94	94	families		14	24	56	
SAXONY TOWN HOMES	1349 175TH ST	57	57	disabled	Yes		34	16	7
GOLDEN MANOR APTS	1201 175TH ST	80	76	elderly/ disabled	Yes	80			

Assisted Housing

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

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

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

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

Does the availability of housing units meet the needs of the population?

The quantity of housing stock within the City currently adequately meets the needs of the existing population. For several years, the City has seen a declining population. In recent years, the Chicago region as also seen slight population declines. This is one indicator that the current availability of housing meets the needs of the population. Rental housing in the Hammond area has one of the highest vacancy rates within the region. Based on the relatively high vacancy rate, the quantity of rental housing is sufficient to meet the demand for the City.

For owner units, the market indicators show there is a healthy balance between buyers and sellers in the local market. However, many units within the City are in substandard condition. Changing market tastes for larger units and other amenities that are not common in the existing stock means the City is not able to serve that portion of the market and they purchase homes elsewhere. Records show that many of the sales continue to occur in new developments in southern portions of the County. Most of the development recorded by the Census is occurring in new subdivisions that do not face the same limitations that potential in-fill housing is subject to within the City.

In consultations, there has been discussion for the need of smaller, newly constructed homes targeted at seniors. It is unclear if the lack of variety in types of owner housing (i.e. condominiums and townhomes) is affecting potential demand. The City has recognized a healthy demand for owner units in standard condition through its acquisition/rehabilitation program.

While low-cost affordable rental units will always be in need, the feasibility of developing large amounts of subsidized rental units is questionable.

Describe the need for specific types of housing:

See discussion above.

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

Introduction

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

Cost of Housing

	Base Year: 2000	Most Recent Year: 2019	% Change
Median Home Value	78,500	91,700	17%
Median Contract Rent	439	879	100%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2015-2019 ACS 5 Year Data

Rent Paid	Number	%
Less than \$500	1,224	11.5%
\$500-999	6,021	56.6%
\$1,000-1,499	3,156	29.7%
\$1,500-1,999	232	2.2%
\$2,000 or more	11	0.1%
Total	10,644	100.0%

Table 30 - Rent Paid

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
Household Income <=30% HAMFI	3,365	1,680
Household Income >30% to <=50% HAMFI	2,130	1,795
Household Income >50% to <=80% HAMFI	2,090	3,435
Household Income >80% to <=100% HAMFI	1,215	2,300
Household Income >100% HAMFI	2,325	7,970
Total	11,120	17,180

Table 31 – Housing Affordability

Data Source: 2014-2018 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	637	779	959	1,185	1,338
High HOME Rent	609	749	923	1,148	1,301
Low HOME Rent	609	708	850	981	1,095

Table 32 – Monthly Rent

Data Source: HUD FY2022 FMR and 2021 HOME Rents

Rent Limits

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

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

FY2022 HUD Small Area FMRs By Unit Bedroom					
Zip Code	Efficiency	1 Bed	2 Bed	3 Bed	4 Bed
46320	\$560	\$680	\$840	\$1,040	\$1,170
46323	\$660	\$800	\$990	\$1,220	\$1,380
46324	\$670	\$820	\$1,010	\$1,250	\$1,410
46327	\$600	\$730	\$900	\$1,110	1,260
46394	\$600	\$730	\$900	\$1,110	\$1,260
Average	\$618	\$752	\$928	\$1,146	\$1,296

Data Source: HUDUSER.GOV FY2022 FMR

Rent Limits by Zip Code

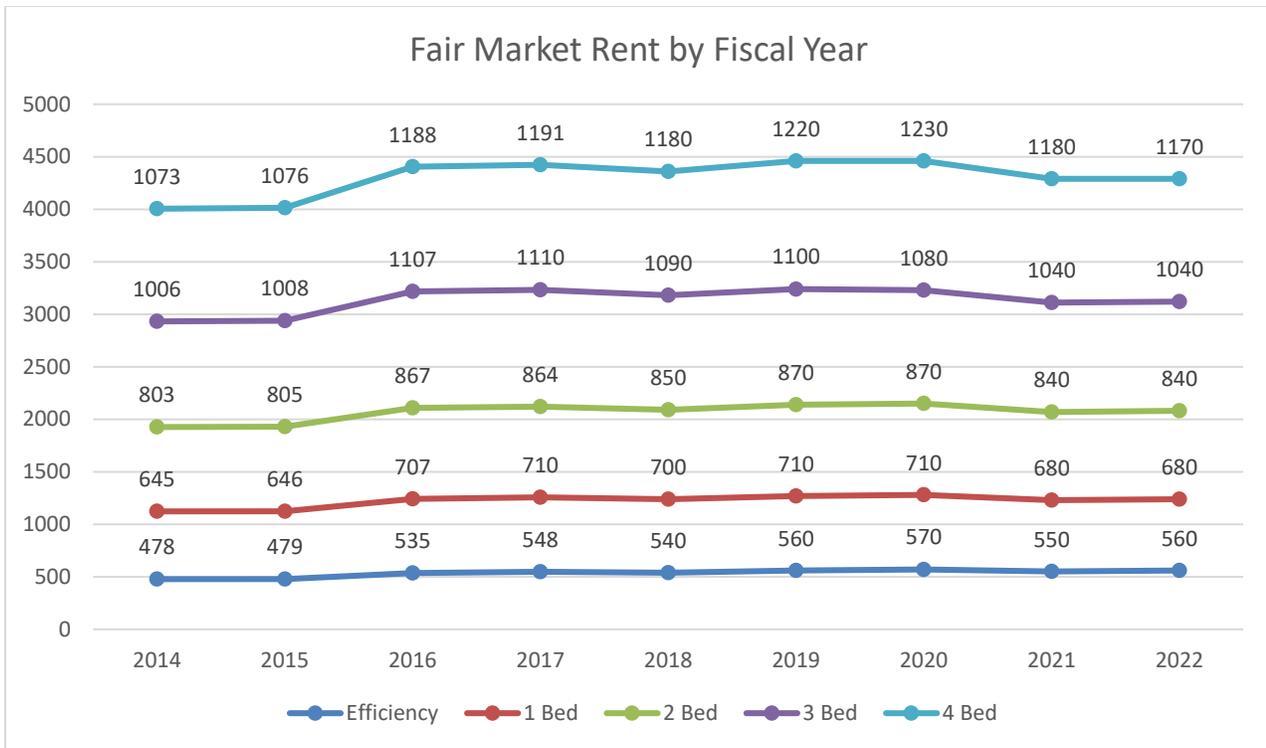
Affordability Wage

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

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

Affordability Wage Table

The graph below shows the FMR by bedroom size for 2014-2022. Overall, the FMRs for units have remained fairly steady. Efficiencies increased 14% over the time period, while 1 and 2 bedroom units rose by a modest 5%. 3 bedroom unit rates rose 3% while the 4 bedroom units incurred the largest rate of increase, rising 9% over the last eight years.



Fair Market Rent by Fiscal Year

Data Source: HUDUSER.GOV FMR

Is there sufficient housing for households at all income levels?

Based on consultations with GNIAR, the housing sales market in Hammond is tightening. Trends in Median Price, Months Inventory, and Days on Market all point to a tighter market and the need for more owner housing in standard condition. As stated earlier, there are many homes on the market that are affordable to income-eligible homeowners. The issue is that these homes are older and more likely to have significant renovation needs that add to the cost of homeownership.

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

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

Unless there is a significant change the overall level of investment within Hammond, the current levels of affordability will be maintained for homeowners. If the availability of living wage jobs remains low, the cost burdens for renters working low wage jobs will increase.

In a presentation to the Northwest Indiana Bankers Council, analysts from the Chicago Federal Reserve provided data that indicated that while housing costs were not rapidly rising, rental housing was becoming less affordable due a decrease in wages earned by renters. In other words, the issue with housing affordability is not necessarily the cost of housing but the availability of living wage jobs. Based on the Fair Market Rents presented above, a 2 bedroom unit rented at Fair Market Rent would require an annual salary of approximately \$34,700 for the renter to not pay more than 30% of their salary on housing.

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

ASSUMPTIONS

Rate 5.0%

Term 30 Years

Taxes \$1,300

Insurance \$500

Non-Housing Debt Payments \$300

Back End Ratio 36%

Given the information above. it is currently it is more affordable to own a unit in Hammond than to rent. The City's housing strategies should focus on making homeownership more attractive and obtainable to low income families to both purchase and rehabilitate housing to standard condition.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?1

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

Discussion

The cost of existing housing in Hammond is depressed due to the age of the housing stock and stigmas regarding quality of life indicators, such as schools and safety, relative to surrounding areas. Some private market acquisition-renovation-resale (i.e. flipping) is occurring within the City, but the margins are not large enough to attract a large amount of activity, given the amount of rehabilitation that is necessary. Most new development is occurring outside of the City in greenfield areas where developers do not need to contend with small lot aggregation and other redevelopment hurdles.

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

Introduction

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

The housing stock within the City continues to age as older units are not being replaced with newer units through in-fill development. Age of housing alone is not a determinant in the condition or value of housing. In fact, there are a large number of historic homes within Hammond that add value and character to the City’s neighborhoods. However, housing more than 30 years old is more likely to have significant need of rehabilitation or repair. In addition, homes built before 1978 have the potential of containing lead-based paint (discussed below). The median age of housing stock within a community can be used to measure growth and indicate the condition of housing. While older housing is not necessarily in poor condition, older homes are more likely to be in need of rehabilitation and obsolescent in terms meeting current housing preferences. The construction of new units and the demolition of older units have the effect of reducing the median age.

Definitions

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

Condition of Units

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

Table 33 - Condition of Units

Data Source: ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2014 or later	42	0.2%	72	0.6%
2010-2013	9	0.1%	48	0.4%
2000-2009	166	1.0%	284	2.5%
1980-1999	738	4.3%	1,143	10.1%
1960-1979	2,388	13.8%	2,643	23.5%
1940-1959	8,492	48.9%	3,858	34.3%
1939 or earlier	5,521	31.8%	3,216	28.6%
Total	17,534	100%	10,931	100%

Table 34 – Year Unit Built

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,401	95%	9,717	87%
Housing Units build before 1980 with children present	555	3%	215	2%

Table 35 – Risk of Lead-Based Paint

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Lead Paint Hazards

Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. Lead is especially dangerous for pregnant women and households with children under the age of six. Lead poisoning is one of the most widespread environmental hazards facing children today. Lead poisoning is considered to be the most serious environmental threat to children’s health. Today, high blood lead levels are due mostly to deteriorated lead-based paint in older homes and contaminated dust and soil. Soil that is contaminated with lead is an important source of lead exposure because children play outside and very small children frequently put their hands in their mouths.

Indiana is a home rule state, where the local health departments (93) have the public health authority. For the lead program, the county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. However, if the local health department needs assistance, the State Health Department can provide assistance for some of those services. Additionally, Medicaid children are required to be screened for lead poisoning. According to Indiana State Rules, confirmatory testing is initiated at a lead level of $\geq 10\mu\text{g}/\text{dL}$. Additionally, ISDH recommends local health departments do confirmatory testing at

≥5µg/dL. Confirmatory testing at 5-9µg/dL varies by county. Therefore, for surveillance purposes and to understand lead poisoning we use both initial screenings and confirmed cases in our lead surveillance reporting and targeting.

Currently, the Lake County Department of Health (LCHD) administers the City’s lead screening program. LCHD closed its satellite office in Hammond in 2009, but activities are carried out from the main office in Crown Point. The Department conducts tests on an as-needed basis and as requested by the citizens or the School City of Hammond. The School City of Hammond did not report any cases of elevated lead among children last year. According to CDC data for 2015, 1,183 children in Lake County were tested. 56 tested between 5 and 9 ug/dL and 6 tested at 10 or greater ug/dL.

Vacant Units

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

Table 36 - Vacant Units

Alternate Data Source Name:

2011 ACS 5 Year Estimates

Data Source Data on vacant units and REO properties is unavailable by suitable for rehabilitation and not suitable for rehabilitation. In the first quarter of 2017, 79 new REOs were processed through the foreclosure process. At the same time, there is roughly 720 abandoned vacant properties on the City's demolition list.

Comments:

Need for Owner and Rental Rehabilitation

Overall, the need for rehabilitation for both owner and renter units is extensive. The housing stock within the City is aging as no new developments are occurring and there is very limited private investment in rehabilitation of units.

Most of the housing stock within the City is single-family. The single family rental housing within the City is attractive to investors who have access to financing and can charge tenants a premium based on the proximity to Chicago without making significant investments in the property. When a house deteriorates to such as extent that it can no longer be habitable, the property is typically put on the tax sale list or demolished by the City.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing built before 1979 may contain lead-based paint. Many homes built before 1978 have lead-based paint. The federal government banned lead-based paint from housing in 1978. According to the American Community Survey (ACS), there are approximately 15,839 housing units in Hammond that were built before 1980. This accounts for almost 80% of all housing units.

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

Introduction

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

Totals Number of Units

	Public Housing	Vouchers					
		Total	Project - based	Tenant - based	Special Purpose Voucher		
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	274	898	126	898	0	0	0
# of accessible units		23					
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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

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

Housing Developments

Describe the supply of public housing developments:

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

The Hammond Housing Authority administers 5 developments with a total of 270 units. Some of the physical developments are considered traditional public housing, while some are privately owned by the HHA. In addition to the physical housing stock, the HHA also receives funding from HUD for 898 housing choice vouchers (Section 8) that provide low income renters subsidies for housing of their own choosing. Based on information published by HUD, inspection scores were posted for only the five developments listed below. It should also be noted that the most recent inspection scores published are from 2007.

- Turner Park Townhomes is a group of 76 townhomes ranging from 2 to 4 bedroom. These units are in fair condition. Some homes were recently demolished due to termite infestation.
- Turner Park Hi-Rise (Hubert Humphrey) contains 118 units located adjacent to Turner Park Townhomes. The units are a mix of studios and 1 bedroom units reserved for nearly elderly (50 years or older) and persons with disabilities. These units are in fair condition.
- American Heartland I and II are in good condition and were part of a major redevelopment in 2011 and 2012 at the site of the former Columbia Center.
- Flagstone Village is currently under development. It is the fifth and final phase that will replace Columbia Center. Construction of the 76 unit development began in October 2015.
- Saxony Townhomes is a 68 unit LIHTC property with 21 project based vouchers. The property includes 2, 3, and 4 bedroom units. The property opened in 2009 and remains in good condition.
- Columbia Center, now demolished, was built in the 1940s.
- American Heartland Homes One is a 94 unit LIHTC development with 43 Section 9 units, 33 project based vouchers and 18 affordable units. The property includes 1, 2, and 3 bedroom units.
- American Heartland Homes Two is a 49 unit LIHTC development with 17 Section 9 units, 18 project based vouchers and 14 affordable units. The property includes 2, 3, and 4 bedroom units.
- Flagstone Village is a 76 unit LIHTC development of 15 Section 9 units, 54 PBV and 7 affordable units. The property includes 1 and 2 bedroom units.
- Golden Manor is an 80 unit LIHTC Development of affordable housing. The property includes 1 bedroom units.

Public Housing Condition

Public Housing Development	Average Inspection Score
Columbia Center	75.86
Turner Park	90.94

Table 38 - Public Housing Condition

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

The Hammond Housing Authority is considering a Rental Assistance Demonstration along with LIHTC to upgrade the Turner Park Development.

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

The Hammond Housing Authority, through a Rental Assistance Demonstration along with Low Income Housing Tax Credits, will be upgrading its housing from the 1970s to improve the living environment and quality of life for the low income families that it serves.

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

Introduction

As part of the planning process, the City evaluated the existing inventory of facilities, housing, and services that meet the needs of homeless persons. The City currently coordinates with three homeless facilities located in the City that participate within the Continuum of Care. Two shelters are administered by Haven House and one shelter is run by Innermission. There is an additional shelter run by the Baptist Church catering to individuals that does not participate in the Continuum and therefore does not provide data in terms of capacity.

The information in the table below reflect the two units at Claude Street Shelter, the two units at Haven House Transitional, and the remainder of beds at Haven House Emergency Shelter. Those categories in the table below with 0s indicate that those types of units are not located within Hammond.

Facilities and Housing Targeted to Homeless Households

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

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

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

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

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

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

Introduction

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

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

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

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

Elderly and Frail Elderly

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

Persons with Physical/Developmental Disability

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

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

Assisted Housing I

Licensed Residential Care Facilities	City Location
Assisted Living At Hartsfield Village	Munster, IN 46321
Bickford Of Crown Point	Crown Point, IN 46307
Brentwood At Hobart	Hobart, IN 46342
Brookdale Merrillville	Merrillville, IN 46410
Lake Park Residential Care Inc.	Lake Station, IN 46405
Miller Beach Terrace	Gary, IN 46403
Residences At Deer Creek	Schererville, IN 46375
Terrace At Towne Centre The	Merrillville, IN 46410
Cedar Creek Health Campus	Lowell, IN 46356
Crown Point Christian Village	Crown Point, IN 46307
Dyer Nursing And Rehabilitation Center	Dyer, IN 46311
Spring Mill Health Campus	Merrillville, IN 46410
Symphony Of Crown Point LLC	Crown Point, IN 46307
Symphony Of Dyer LLC	Dyer, IN 46311

Assisted Housing II

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

The Continuum of Care has established discharge policies and procedures to assist persons leaving institutional care obtain supportive housing and avoid homelessness. The Integrated Supportive Housing Partnership, part of the Balance of State CoC, is responsible for coordinating a supportive housing network targeting persons leaving SOFs, hospitals and other residential living arrangements who are at risk of homelessness. A statewide system of

Community Health Workers from seven Federal Qualified Health Centers (FQHC) serves as the outreach teams into the health care system. The Community Health Workers identify appropriate hospital staff to identify homeless & at risk person prior to discharge.

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

The City plans to continue to administer programs that will service non-homeless special needs populations, particularly elderly households:

- Ramp Program, which provides accessibility improvements to a disabled person’s home. The Ramp Program is included under Goal #2: Housing Rehabilitation. The City expects to assist 9 households.
- We Care From the Heart Program, which provides case management for elderly and disabled residents. We Care from the Heart is included under Goal #7: Community Development Services. The City expects to assist 25 seniors.

The City is also coordinating with local service providers, including We Care from the Heart and InnerMission, to expand transportation options. Funds in subsequent years may be reprogrammed to other services that address the needs of special needs populations.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

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

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

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

Introduction

This section summarizes the state of the local economy and the economic development needs of the jurisdiction. It includes a number of HUD-provided data sets regarding the local economic condition of the jurisdiction including HUD’s 2021 Comprehensive Housing Market Analysis and 2021 HUD PD&R Housing Market Profiles for the Gary Metropolitan Area. This data compares the ability of the local work force to satisfy the needs of local businesses. In addition to the HUD-provided data, the City used data from regional economic plans, such as the Comprehensive Economic Development Strategy (CEDs) for Northwest Indiana.

Regional Overview

Jobs in the education and health services sector have grown recently. Since 2005, the education and health services sector has been the largest nonfarm payroll sector, accounting for 18 percent of nonfarm payrolls (Figure 1), and 4 of the 10 largest employers are healthcare providers (Table 1). The sector has added jobs nearly every year since 2000. From 2008 through 2019, the sector expanded by 6,300 jobs, an average gain of 500 jobs, or 1.1 percent annually. The senior population aged 60 and older, a group that typically uses more healthcare services, increased by an average of 3 percent annually since 2013, supporting job growth in the sector. In 2019, prior to the onset of the pandemic and subsequent economic downturn, the manufacturing sector in the HMA had 35,600 jobs, and the primary metals manufacturing industry had 16,000 jobs. Although employment in the industry has fallen substantially since the 1970s, Indiana has been the top steel-producing state in the nation during that time, mostly because of the integrated steel mills on the south shore of Lake Michigan.

The gambling industry also has an impact on the local economy. Casino gambling was legalized in Indiana in the mid-1990s, and three casinos opened in the HMA in the late-1990s. All three casinos are along the Lake Michigan waterfront overlooking smokestacks of the steel mills. In 2019, the gambling industry employed approximately 3,600 workers and supported employment at on-site hotels and restaurants. The opening of the Hard Rock Casino and Hotel in May 2021 supported the recent job gains in this industry.

The transportation and utilities sector has become more economically important. Ongoing expansions at two major ports in the Gary metropolitan area—the Port of Burns Harbor, on Lake Michigan, and the Gary/ Chicago International Airport (GYI)—have supported average annual growth of 800 jobs, or 5.0 percent, in the transportation and utilities sector since 2019. At the Port of Burns Harbor, a \$20 million, 4-year expansion project began in 2019, and during the first half of 2021, the tonnage of shipments was up 24 percent from a year ago. At the Gary/Chicago Airport, which is primarily used for cargo and private jets, several expansion projects have been completed since 2018, including lengthening of the main runway, a customs facility for international arrivals, an additional corporate jet hangar, and the addition of United Parcel Service, Inc. (UPS) flights.

According to the Indiana Business Research Center Outlook for Northwest Indiana, the transition to a service-based economy is worrisome since most of the new jobs in the service sector are low-paying. This corresponds with the data presented by the Chicago Federal Reserve which showed that the affordability of rental housing in the area was worsening mostly due to falling wages as opposed to rising housing costs.

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

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

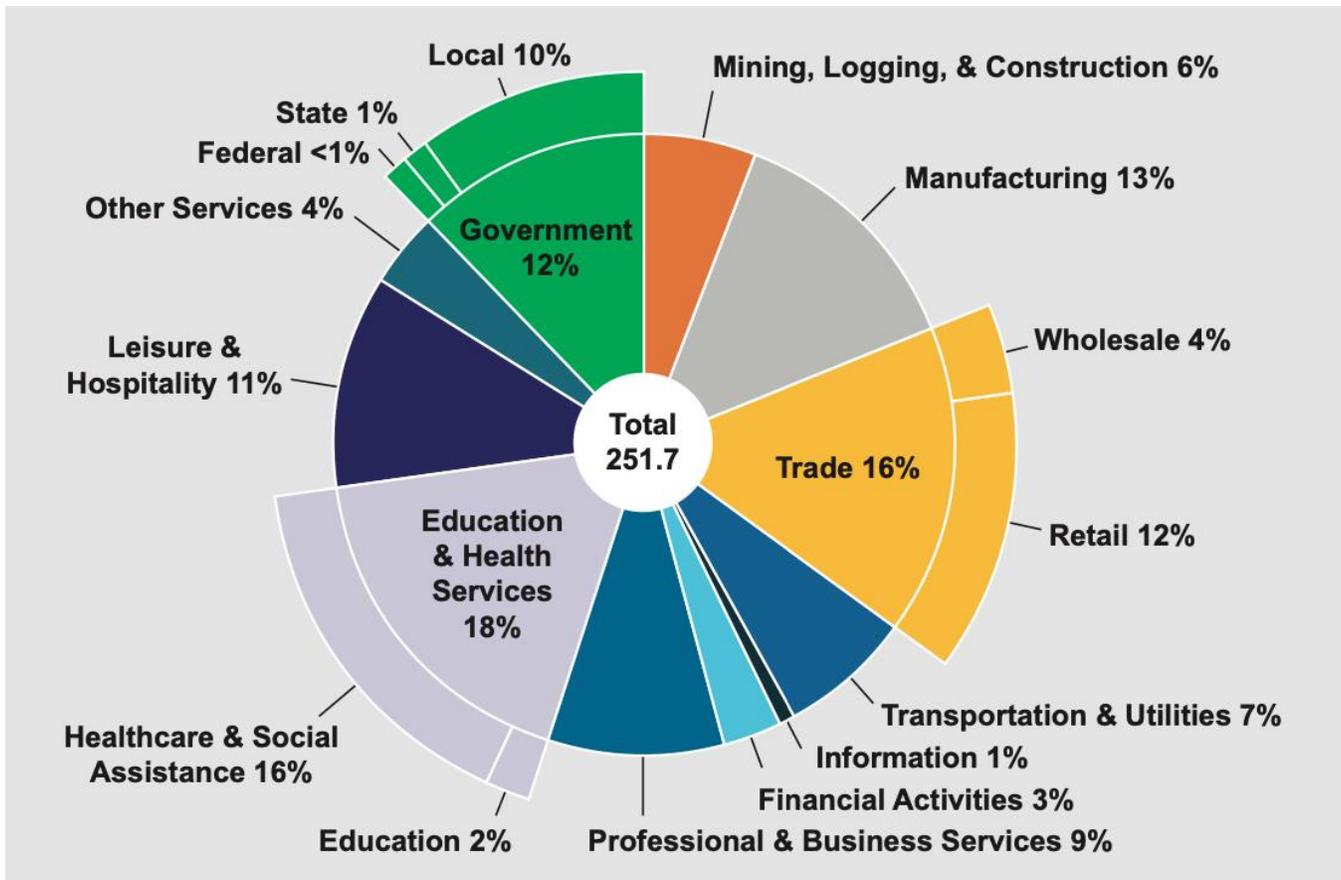


Chart- Share of Nonfarm Payroll Jobs in the Gary HMA, by Sector

Data Source: U.S. Bureau of Labor Statistics

Notes: Total nonfarm payroll is in thousands. Percentages may not add to 100 percent due to rounding. Base 12-month averages through March 2021.

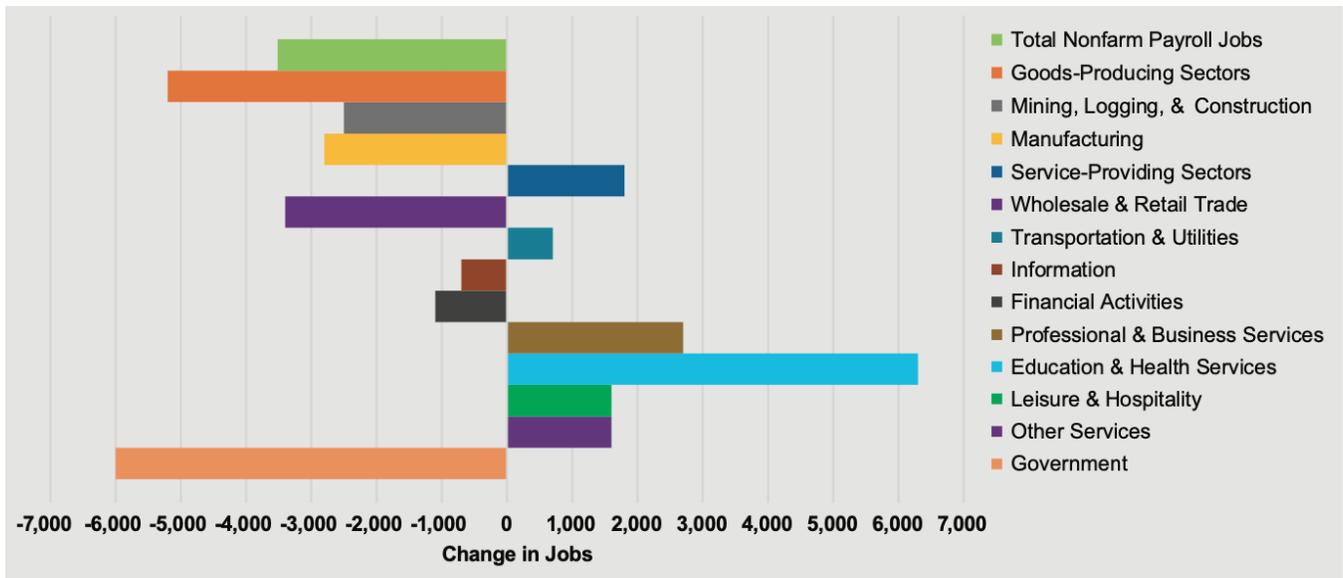


Chart: Sector Growth in the Gary HMA, 2008 to 2019

Data Source: U.S. Bureau of Labor Statistics Economic Development Market Analysis

Business by Sector	Number of Workers	Percent
Agriculture, Forestry, Mining, Fishing, and Hunting	33	0.1%
Construction	2,236	6.7%
Manufacturing	5,537	16.6%
Wholesale Trade	649	2.0%
Retail Trade	3,758	11.3%
Transportation, Warehousing, and Utilities	2,909	8.7%
Information	464	1.4%
Finance, Insurance, Real Estate	1,269	3.8%
Professional, Scientific, Management, Administrative	3,526	10.6%
Educational Services, Health Care, Social Assistance	6,577	19.8%
Arts, Entertainment, Recreation, Accommodation, Food Services	3,869	11.6%
Other Services	1,435	4.3%
Public Administration	1,017	3.1%
Total	33,279	100%

Table 40 - Business Activity

Current Conditions- Nonfarm Payrolls

Nonfarm payrolls in the Gary metropolitan area are in recovery from jobs lost primarily caused by measures to limit the spread of COVID-19, which was declared a global pandemic in March 2020. During the 12 months ending March 2021, nonfarm payrolls averaged 251,700, a decline of 22,400 jobs, or 8.2 percent from the previous 12-month period. However, as of August 2021, 70 percent of payrolls had been recovered from the

early-2020 losses. Based on monthly data in the Gary Metropolitan Area, seven of the nonfarm payroll sectors added jobs, three were unchanged, and one declined during the 3 months ending August 2021. By comparison, 81 percent of payrolls in the nation have been recovered, and three sectors—transportation and utilities, professional and business services, and mining, logging, and construction—have fully recovered. Job growth in the Gary metropolitan area lagged that of the nation during the 2010s. From 2011 to 2019, payrolls increased an average of 0.7 percent annually, including a decline in 2015, growing slower than the nation, which had a 1.6-percent average annual payroll growth rate and no years of decline during the same period. The unemployment rate averaged 6.6 percent, down from 11.9 percent a year earlier but above the 4.3-percent rate from 2 years earlier. Prolonged social distancing restrictions in Illinois contributed to a higher unemployment rate in the Chicago MSA, averaging 7.7 percent, down from 13.3 percent a year earlier. A portion of the decline in the unemployment rate between the end of the Great Recession and the beginning of the COVID-19 pandemic was due to limited growth in the labor force in the HMA.

Popular leisure activities such as the Gary SouthShore Railcats minor league baseball team and all restaurants and bars temporarily closed in the spring of 2020, until April 2021. The leisure and hospitality sector added the most jobs, up by 3,000, or 10.5 percent, compared with the same period in 2020. The lifting of all capacity restrictions for entertainment venues in Indiana in April 2021 and the opening of the Hard Rock Casino and Hotel in May 2021 supported the recent job gains, but payrolls in the sector remain 2,700 jobs, or 7.8 percent, below the same period in 2019.

Manufacturing jobs, which account for 13 percent of payrolls in the metropolitan area, averaged 33,900, up 1,600 jobs, or 5.0 percent, from April 2020, when ArcelorMittal USA temporarily laid off 877 workers, and U.S. Steel temporarily laid off 3,765 workers. Although sector payrolls are 2,000 jobs, or 5.6 percent, below the same period in 2019, a sharp increase in steel prices since late 2020 enabled steel companies to bring back workers furloughed in early 2020, contributing to a partial recovery in the sector.

CITY OF HAMMOND INDIANA 2022-2026 CONSOLIDATED PLAN DRAFT

	3 Months Ending		Year-Over-Year Change	
	August 2020 (Thousands)	August 2021 (Thousands)	Absolute (Thousands)	Percent
Total Nonfarm Payrolls	252.2	258.2	6.0	2.4
Goods-Producing Sectors	47.5	48.7	1.2	2.5
Mining, Logging, & Construction	15.2	14.8	-0.4	-2.6
Manufacturing	32.3	33.9	1.6	5.0
Service-Providing Sectors	204.7	209.6	4.9	2.4
Wholesale & Retail Trade	40.3	40.8	0.5	1.2
Transportation & Utilities	16.6	17.0	0.4	2.4
Information	1.7	1.7	0.0	0.0
Financial Activities	8.6	8.6	0.0	0.0
Professional & Business Services	23.4	23.5	0.1	0.4
Education & Health Services	46.2	46.7	0.5	1.1
Leisure & Hospitality	28.7	31.7	3.0	10.5
Other Services	9.8	10.3	0.5	5.1
Government	29.2	29.2	0.0	0.0
Unemployment Rate	11.9%	6.6%		

Table: Sector Growth in the Gary IN Metropolitan Area (Including Jasper, Lake, Newton, and Porter Counties)

Note: Numbers may not add to totals due to rounding.

Data Source: U.S. Bureau of Labor Statistics

Name of Employer	Nonfarm Payroll Sector	Number of Employees
ArcelorMittal	Manufacturing	5,000–9,999
Franciscan Health	Education & Health Services	2,500
Horseshoe Hammond	Leisure & Hospitality	1,866
Northwest Health–Porter	Education & Health Services	1,600
BP America Inc.	Manufacturing	1,500
Purdue University Northwest	Government	1,109
Ameristar East Chicago Casino	Leisure & Hospitality	1,000–4,999
Community Hospital	Education & Health Services	1,000–4,999
Saint Margaret Mercy Healthcare	Education & Health Services	1,000–4,999
United States Steel Corporation (U.S. Steel)	Manufacturing	1,000–4,999

Major Employers in the Gary HMA

Data Source: HUD 2021 Gary Comprehensive Housing Market Analysis

Labor Force

Total Population in the Civilian Labor Force	36,034
Civilian Employed Population 16 years and over	33,279
Unemployment Rate	7.6
Unemployment Rate for Ages 16-24	26.95
Unemployment Rate for Ages 25-65	9.01

Table 41 - Labor Force

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Occupations by Sector	Number of People
Management, business, science, arts	7,455
Service	6,962
Sales and office	7,564
Natural resources, construction, maintenance	3,562
Production, transportation, and material moving	7,736

Table 42 – Occupations by Sector

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,250	64%
30-59 Minutes	8,859	28%
60 or More Minutes	2,531	8%
Total	31,640	100%

Table 43 - Travel Time

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Education:

Educational Attainment by Employment Status (Population 25 to 64 years old)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,445	292	2,360
High school graduate (includes equivalency)	9,776	611	4,746
Some college or Associate's degree	8,987	594	2,894
Bachelor's degree or higher	4,764	215	1,012

Table 44 - Educational Attainment by Employment Status

Data Source: U.S. Census Bureau 2020 ACS 5-Year Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–64 yrs	65+ yrs
Less than high school graduate	1,446	3,484	921	1,586	872
High school graduate, GED, or alternative	3,340	18,794	3,425	7,437	3,872
Some college or associate's degree	3,248	10,547	2,719	4,474	1,083
High school or higher	6,588	8,356	8,369	16,087	7,283
Bachelor's degree or higher	576	1,735	1,507	2,537	1,221

Table 45 - Educational Attainment by Age

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,967
High school graduate (includes equivalency)	31,896

Educational Attainment	Median Earnings in the Past 12 Months
Some college or Associate's degree	35,115
Bachelor's degree	42,604
Graduate or professional degree	51,452

Table 46 – Median Earnings in the Past 12 Months

Data Source: U.S. Census Bureau 2015-2019 ACS 5 Year Data

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

Based on the tables above, the major employment sectors are Educational and Health Care (19.8), Manufacturing (16.6%), and Arts, Entertainment, and Accommodations (11.6%).

Describe the workforce and infrastructure needs of the business community:

As the local economy shifts more to service-based economy, it is important that the workforce is able to support job growth in the high-paying fields of the service sector. The Comprehensive Economic Development Strategy for Northwest Indiana was updated in 2016 and called for a focus to support top industry clusters, including:

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

The needs cited by the business community were for a well-trained workforce. The City did not identify any infrastructure needs for the business community outside of the larger need for flood drainage improvements and street/streetscape improvements.

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

The City is preparing for the extension of the South Shore Commuter Line from Chicago to Hammond. The project, called the West Lake Corridor Project, has started engineering and pre-construction. The proposed Hammond Gateway Station which will provide faster, less expensive, and more reliable access to jobs in Chicago and other areas of central, southern, and western Lake County. Development around station areas will encourage business investments, create local jobs, and stimulate economic opportunities for the City. The project will bring large scale physical changes to the proposed "Gateway" area, including the development of a new maintenance facility. NICTD estimates the new line will create 2,500 new jobs and attract 8,000 new residents (to the region, not specifically Hammond). The redevelopment and investment necessary to make the physical changes presents an opportunity for the City to create Transit Oriented Development (TOD) districts near the proposed stops, which could include mixed use housing and commercial buildings. While it is too early

in the planning stages to commit to TOD projects until the rail line is near completion, the City will continue to coordinate with NICTD to maximize the project's overall impact on economic development.

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

The City's working age population includes 59,037 persons based on the HUD-provided ACS data. Of those, less than half (31%) possess some level of college education. Thirty eight percent have a high-school equivalent degree and 15% (6,097 persons) do not have a high school degree. Those without some college will have a difficult time finding employment at a livable wage as the economy shifts away from goods producing to services based.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The workforce needs are coordinated through Hammond WorkOne, a local office that provides a variety of free career-readiness resources such as unemployment insurance assistance, job search, job training, career planning, virtual and in-person workshops, interview preparation, grant opportunities, and resume and cover letter assistance.

As one of the goals of the Consolidated Plan is to create economic opportunity. The well-trained workforce produced by the current training initiatives will help support that goal. As stated in the housing section earlier, a person only making minimum wage will face severe housing cost burdens. In order to make higher wages and avoid cost burdens, a high school education and vocational skills is a bare minimum.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

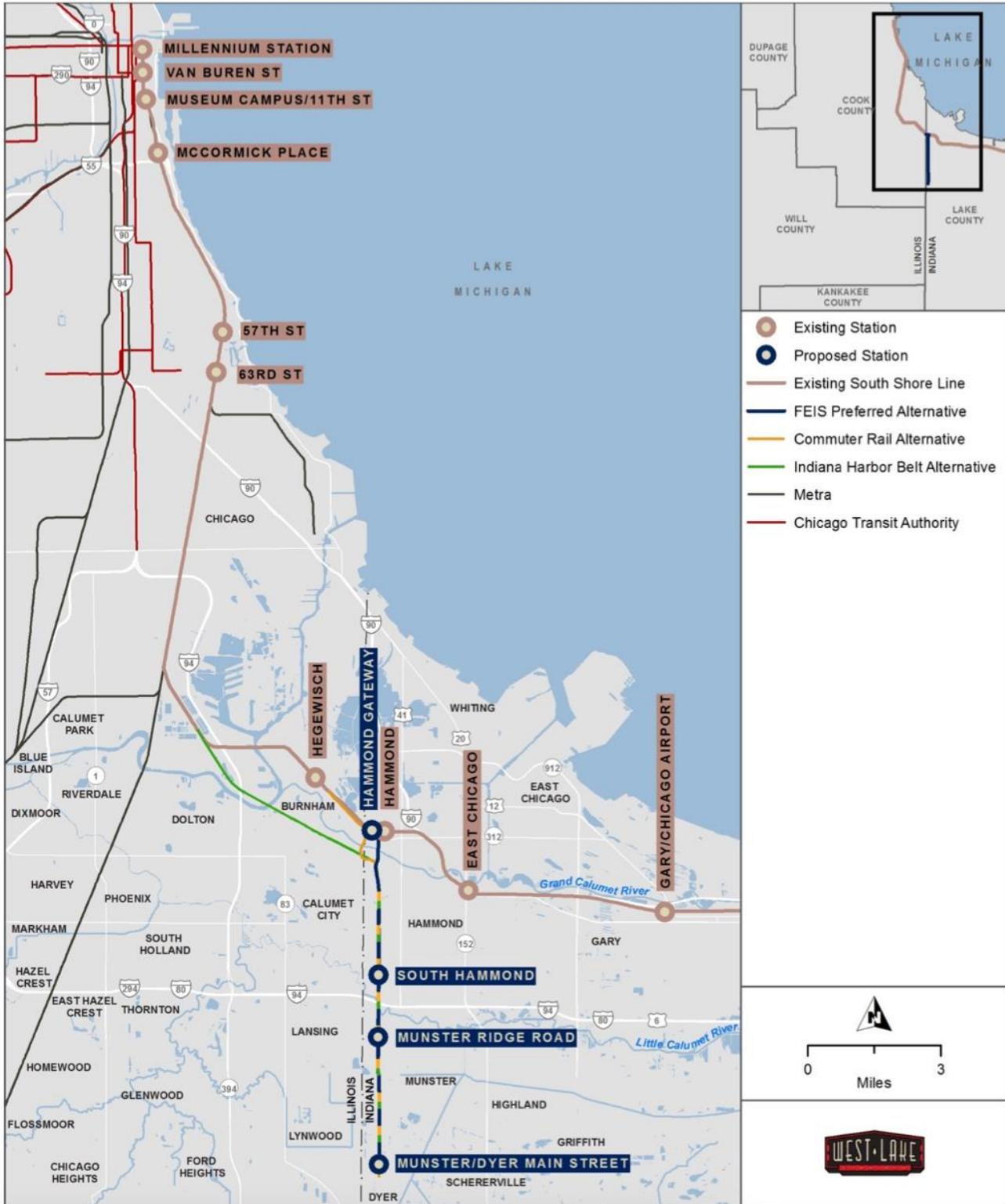
Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The 2016 Northwest Indiana CEDS prepared by Northwest Indiana Economic Development District, Inc. includes Lake, Porter, and LaPorte County. The following are key strategies Economic Development in the regional comprehensive Plan:

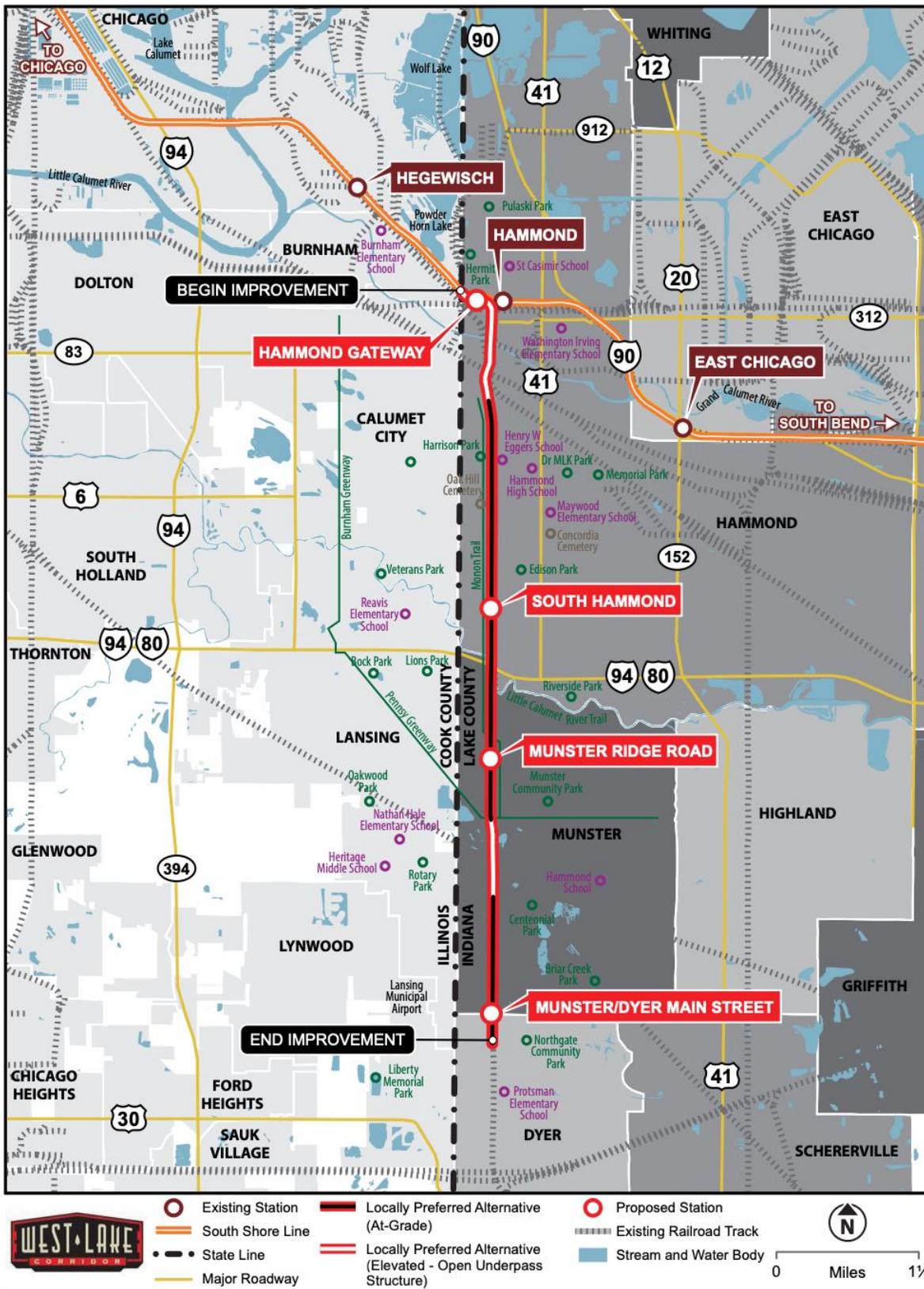
- Leverage land use and multimodal transportation.
- Support education and job development partners.
- Support the Northwest Indiana Economic Development District, a partnership between NIRPC and the Northwest Indiana Forum.
- Advance top industry clusters which include:
 - o Transportation, distribution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

Discussion



Map: Regional Setting for West Lake Corridor Project

Source: NICTD West Lake Corridor Environmental Impact Statement



Map: West Lake Corridor Project Hammond Gateway to Dyer Line

Source: NICTD West Lake Corridor Project Fact Sheet

MA-50 Needs and Market Analysis Discussion

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

A concentration of households with multiple housing problems is defined as a neighborhood or section of the City that has significantly higher numbers of housing problems relative to the City as a whole as indicated by available metrics such as foreclosures, vacant and abandoned homes, and code enforcement issues. Using this definition, no specific neighborhoods or sections of the City experience significantly higher levels of housing problems relative to the City as a whole.

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

A racial/ethnic concentration for the purpose of this plan is a block group where a racial or ethnic minority accounts for a majority of the population. As discussed earlier in the section on Disproportionately Greater Need, Hammond has relatively racially and ethnically diverse neighborhoods relative to adjacent communities. With that said, African Americans in Hammond form a majority in neighborhoods within the Central Hammond Planning District (Council District 3). Hispanics form a majority of the residents in areas of Council District 2. See maps attached.

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

What are the characteristics of the market in these areas/neighborhoods?

Areas with the largest amount of issues have high numbers of vacant and abandoned homes, vacant lots where homes once stood and have yet to be developed, and occupied homes with significant signs of deferred maintenance. Given the single-family nature of the City and the lack of comprehensive public transportation, households without access to private transportation face challenges in accessing jobs and educational opportunities.

Are there any community assets in these areas/neighborhoods?

There are a number of community assets within the City's neighborhoods, including parks, neighborhood schools, churches, well-established neighborhood organizations, and local community businesses. The South Shore Line, as well as a number of highways, are easily accessible to the majority of the City, providing access to job opportunities within Chicago and surrounding cities. The City works with multiple non-profit public service providers who serve all Hammond residents.

Are there other strategic opportunities in any of these areas?

The number of vacant lots available for redevelopment is the largest potential strategic opportunity within the City. In their current state, they are a drain on City resources in terms of upkeep and do not generate any property tax to fund government services.

MA-60 Broadband Needs of LMI Households - 91.210(a)(4)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

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

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

AFFORDABLE HOUSING

The City estimates it will budget about 38% of its available entitlement resources will be used for housing. The City will use HOME funds to its CHDO to subsidize the development of new affordable units. HOME funds will also be used to continue the City-administered Homebound Homebuyer and Tenant-Based Rental Assistance Programs. CDBG funds will continue to fund the City's three housing rehabilitation programs, Emergency Repair, Roof Program, and Ramp Program. ESG funds will be used for homeless prevention and rapid rehousing which can be considered affordable housing, but for the purpose of this plan will be included in the Homeless and Special Needs category.

INCREASE ECONOMIC OPPORTUNITIES

The City estimates approximately 5% of its available entitlement funds will support economic development projects. This includes providing direct financial and technical assistance to businesses seeking to expand, assistance to existing businesses to make needed façade improvements, and the elimination of blighted commercial properties that destabilize and detract from private commercial investment.

IMPROVE QUALITY OF LIFE IN LOW AND MODERATE INCOME NEIGHBORHOODS

The City will use approximately 8% of its available federal resources to subsidize the improvements to public facilities and services that primarily serve the needs of low and moderate income. This percentage does not include the Section 108 Loan the City will utilize for the expansion of the Sportsplex its new wellness center. In

addition to capital improvements, the City will administer programs that provide services to families with children, including child care and afterschool programming. The City will also support the network of non-profits who provide services to the youth, the elderly, and families experiencing financial hardships.

HOMELESS AND SPECIAL NEEDS

Approximately five percent of available funds are budgeted for programs that serve homeless and special needs populations. This includes the funding of rehousing and homeless prevention, as well as the support of the shelters within the City. The remainder of available funds will be used for planning, administration, and operating support for CHDO organizations who develop affordable housing within the City. While the 2022 programs will be available on a City-wide basis, the City is also focusing on specific target areas that have higher levels of need. A description of the target areas are included in the Geographic Priorities section.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	RECAP Census Tract 206
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The RECAP area is mainly composed of the downtown business district with some housing along the fringes. The area is bounded by Stateline Avenue (West), Calumet Avenue (East), the Grand Calumet River (North) and Ogden Street /Douglas Street/Kane Street (South).

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The area has limited housing. The only housing within the census tract are three large subsidized housing developments clustered on the north side and some single family housing along the fringes of the tract. The RECAP includes a total of 793 publicly supported units:</p> <ul style="list-style-type: none"> • Turner Park/Hubert Humphrey: 186 units • Renaissance Towers: 450 units • Hammond Elderly Apartments: 150 units • 584 Sibley St: 7 units <p>According to the 2014 ACS five year estimates, there are a total of 979 occupied housing units, meaning that of those units, 81% are publicly supported. The three large developments are clustered on the northern portion of the downtown commercial area and are somewhat geographically isolated from other neighborhoods. The downtown area, which is predominantly commercial and institutional is to the south, industrial property in Illinois is to the west, and the Grand Calumet River forms the northern border. Some single family housing is located to the east.</p> <p>In terms of demographics, the area’s population is predominantly Black Non-Hispanic (52%), followed by White Non-Hispanic (28%), and Hispanic (18%). Of the 1,118 households, 367 are families (33%), 65% are householders living alone. When reviewing the demographics for the RECAP from the 1990 to 2010 U.S. Census, a number of trends emerge. First off, the poverty rate has remained consistently high. In 2010, this area had the highest poverty rate in the City at 67%. Overall, the area’s population decreased by 992, a drop of 31%, and the areas’ number of single family units decreased by 336 (46%), primarily from the demolition of blighted homes that had fallen into disrepair. In 2010, 154 of the total units (13%) were reported as vacant. The population decline, however, was not consistent among racial and ethnic categories. White Non-Hispanic population decreased by 1,183 (65%) while the Black Non-Hispanic actually increased by 383 (48%). These trends fit within the “white flight” narrative.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>This area was identified by HUD data through the Fair Housing Assessment process.</p>
<p>Identify the needs in this target area.</p>	<p>There is overall lack of investment in this area.</p>

	<p>What are the opportunities for improvement in this target area?</p>	<p>The Hammond RECAP does have some promising assets. As stated above, the census tract contains the downtown commercial area which is an employment center and the location of a large grocery. The area is also home to Franciscan St. Margaret Health Hospital and the First Baptist Church have a large, beneficial presence in the area. The two large subsidized housing developments are located within a mile of Hammond South Shore Train Station at 4531 Hohman Avenue which provides service to employment opportunities within downtown Chicago.</p> <p>In one sense, the opportunities for the RECAP are closely tied to the fate of the downtown commercial area. In recent years, the City has made significant investments in the area and private companies are following suit.</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>There is overall lack of investment in this area.</p>
<p>2</p>	<p>Area Name:</p>	<p>HAMMOND CITYWIDE</p>
	<p>Area Type:</p>	<p>Local Target area</p>
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	<p>Comprehensive</p>
	<p>Other Revital Description:</p>	
	<p>Identify the neighborhood boundaries for this target area.</p>	
	<p>Include specific housing and commercial characteristics of this target area.</p>	
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	

Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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

Low and Moderate Income Areas

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

A map of low and moderate income block groups, according to HUD’s most recently adopted data (2006-2010 ACS) is provided below. Block groups shaded green are neighborhoods where low and moderate income residents account for more than 51% but less than 70% of the population. Block groups shaded orange are neighborhoods where low and moderate income residents account for more than 70% of the population. While low and moderate income areas are located throughout the City, the North Hammond Planning District (south of 129th Street and north of the Grand Calumet River) and the Central Hammond Planning District (south of the Grand Calumet River to 165th Street and west of Indianapolis Blvd) are predominantly low and moderate income.

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

General Allocation Priorities

For the 2022 program year, the City will not target specific areas for assistance. The only program with defined

target areas are the remaining NSP funds. For more information on NSP, please review the NSP reports posted to the City's website. For the remaining four years of the Consolidated Plan, the City is looking to focus more efforts in target areas identified in its fair housing plan. The City is also exploring the idea of creating a Neighborhood Revitalization Strategy Area that would include the City's RECAP area. To implement its newly adopted fair housing plan, the City will focus more of its self-sufficiency programs and provide incentives to community service providers to better service residents living the RECAP and other areas with relatively high concentrations of minorities and poverty. These programs include services directed at youth development, such as Parents as Teachers, Youthbuild, and Big Brothers/Big Sisters. The City will also support the formation of a Community Based Development Organization that can lead a coordinated response to the priority needs of RECAP residents.

Low Moderate Income Areas

Potential NRSA

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	HAMMOND CITYWIDE
	Associated Goals	Affordable Housing Development Housing Rehabilitation Homebuyer Program Tenant-Based Rental Assistance Planning Administration and Capacity Building

	<p>Description</p> <p>Existing housing within the City is aging with very little private investment in regard to in-fill housing and rehabilitation. Of the 3,635 owners earning between 50 to 80% of area median income (moderate income), 10% are considered to have a housing problem. . A family of three earning 50% of area median income can only spend \$720 per month on housing (mortgage payment, utilities, insurance, and real estate taxes) before considered cost burdened. This indicates a need for financial assistance for homeowners to improve their homes without increasing their housing cost.</p> <p>Cost burden is the most common problem among owners, accounting for 8 of every 10 problems. Whereas housing problems for renters are concentrated at the lowest income level, housing problems for owners are more evenly distributed across the bottom three income levels. Moderate income owners (50-80% of area median income) account for 26% of housing problems while low income owners (30-50% of area median income) account for 31% of housing problems.</p> <p>According to CHAS data, there are over 3,000 renter households within the City over 50% of area median income. Many of these renter households could potentially lower their housing costs through homeownership.</p> <p>HUD has determined that the 2022 Fair Market Rent (FMR) for 2 bedroom units in Hammond ranges from \$840 to \$1,010. The FMR is the rent at which 40 percent of the rental housing units can be rented. <u>Based on this data, only 40% of the two bedroom units in Hammond are affordable to extremely low income households, meaning that most renter households earning less than \$20,000 will face a cost burden.</u></p>						
	<p>Basis for Relative Priority</p> <p>Given the age of the City’s housing stock and the shortage of private investment in the development of new housing or redevelopment of existing housing, one of the City’s highest priority needs is the rehabilitation of its existing housing stock and the creation of new housing stock. The focus of these efforts will be on owner-occupied housing in order to further stabilize the City’s neighborhoods and increase resident investment.</p>						
2	<table border="1"> <tr> <td data-bbox="186 1297 386 1409">Priority Need Name</td> <td data-bbox="386 1297 1481 1409">Homelessness</td> </tr> <tr> <td data-bbox="186 1409 386 1478">Priority Level</td> <td data-bbox="386 1409 1481 1478">High</td> </tr> <tr> <td data-bbox="186 1478 386 1858">Population</td> <td data-bbox="386 1478 1481 1858"> Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth </td> </tr> </table>	Priority Need Name	Homelessness	Priority Level	High	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Priority Need Name	Homelessness						
Priority Level	High						
Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth						

	Geographic Areas Affected	HAMMOND CITYWIDE
	Associated Goals	Rapid Re-Housing Homeless Prevention Homeless Shelter Operations Planning Administration and Capacity Building
	Description	Of the 106 total homeless persons identified in Hammond through the homeless county, 10 were considered chronically homeless individuals, 31 were in families with at least one adult and one child. There were zero households with only children under 18 years old reported on the night of the 2021 count. 37 veteran households without children were counted. All of these persons were sheltered.
	Basis for Relative Priority	Homelessness is designated as a high priority as the City feels the reduction of homelessness can only be achieved through a coordinated approach that involves local government agencies. Shelters are necessary assets to ensure persons experiencing hardships are not sleeping in the streets, cars, or other places not meant for human habitation. Rapid Rehousing and Homeless Prevention have proven cost effective methods for reducing homelessness. The use of funds for rehousing can lessen the impacts of homelessness and prevention can eliminate the trauma of homelessness all together.
3	Priority Need Name	Non Homeless Special Needs
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	HAMMOND CITYWIDE

<p>Associated Goals</p>	<p>Planning Administration and Capacity Building</p>
<p>Description</p>	<p>The cost of maintaining a home rises with age of the house, yet incomes of elderly households are often fixed. Many elderly persons prefer to remain in their current homes than to downsize. As a result, a strong emphasis is placed on the elderly maintaining an independent, to semi-independent lifestyle, with close, convenient, and immediate access to recreational, medical, and social service resources. The frail elderly are likely to need housing assistance and require in-home or institutional assistance for daily living. Also, they benefit from programs for the aging, such as senior centers, transportation services, and feeding programs.</p> <p>Overall, the elderly accounted for a small portion (14%) of rental households with a cost burden and 29% of owners with a cost burden. Through the consultations and citizen outreach process, the City documented that while cost burden may not affect a large number of senior households, those on fixed incomes did not have sufficient funds to pay for rehabilitation of their homes or improvements necessary to make the unit accessible. The ideal housing situation for the developmentally disabled is one that integrates the person into the community while still providing the supportive services needed. Options include supervised apartments, supported living housing, skill development homes, and family care homes. An emerging problem for agencies serving these populations is the limited capacity to adequately serve the increasing number of older individuals with developmental disabilities. The number of persons in this population group has increased mainly due to the aging of the U.S. population. Persons with developmental disabilities often have multiple physical disabilities which create the need for additional services. A larger community issue that adversely affects housing choice for persons with disabilities is the lack of public transportation options within the City.</p> <p>The housing and supportive services needs of persons with mental illness and those with substance abuse issues are similar. There is also a degree of overlap between these two populations. Those that suffer from both mental illness and drug and alcohol addiction are considered "dually diagnosed". Those most affected by mental illness, substance abuse, or both, will lose housing stability and end up in the homeless continuum of care. Both populations require intensive case management in conjunction with other supportive services, often for long periods of time. For those able to progress to independent living, ongoing counseling and support for caregivers can help prevent relapse and regression. For some in this population, permanent supportive housing (PSH) is the only viable long term housing option as the client is not able to sustain independent living.</p>
<p>Basis for Relative Priority</p>	<p>The City feels the use of funds for minor rehabilitation needs of seniors and supportive services that allow seniors to age in place is an effective use of funds that can substantially improve the living situations of seniors and help them remain in their homes.</p>

4	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	HAMMOND CITYWIDE
	Associated Goals	Community Development Facilities Community Development Services Economic Development and Redevelopment Planning Administration and Capacity Building
	Description	The City identified the following as high priority non-housing community development needs: <ul style="list-style-type: none"> • Youth Centers • Parks and Recreational Facilities • Streets/Sidewalks/Lighting • Economic Development • Elimination of Blight • Parking Improvements • Drainage Improvements
	Basis for Relative Priority	The City is focused on improving the quality of life in low and moderate income neighborhoods. A combination of support for physical improvements and social services will help address this priority need. The City is also focused on supporting local businesses to spur economic development and job opportunities for residents.
5	Priority Need Name	Public Housing Needs

	Priority Level	Low
	Population	Extremely Low Low Moderate Public Housing Residents
	Geographic Areas Affected	HAMMOND CITYWIDE
	Associated Goals	Planning Administration and Capacity Building
	Description	The needs of the public housing developments and residents are adequately met by dedicated public housing funds.
	Basis for Relative Priority	Public housing is assigned a low priority relative to the other affordable housing and community development needs because the City feels that the public housing authority has access to other resources to sufficiently address the needs of its residents. Given this, the City will coordinate and cooperate with the public housing authority to ensure that public housing residents are aware of and have access to programs and projects funded through this Consolidated Plan.
6	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Victims of Domestic Violence
	Geographic Areas Affected	HAMMOND CITYWIDE RECAP Census Tract 206

<p>Associated Goals</p>	<p>Affordable Housing Development Housing Rehabilitation Homebuyer Program Tenant-Based Rental Assistance Community Development Facilities Community Development Services Economic Development and Redevelopment Planning Administration and Capacity Building Fair Housing</p>
<p>Description</p>	<p>The Assessment of Fair Housing (AFH) identified the following contributing factors related to a lack of fair housing and disparate access to opportunities:</p> <ol style="list-style-type: none"> 1. Private Discrimination 2. Lack of Regional Coordination 3. Access to Financial Services 4. Lending Discrimination 5. Deteriorated and Abandoned Properties 6. Lack of private investment in specific neighborhoods 7. Land use and zoning laws 8. Site Selection Policies 9. Source of Income Discrimination / lack of source of income protection 10. Impediments to mobility <p>The contributing factors listed above directly related to the following fair housing issues:</p> <ol style="list-style-type: none"> 1. Private Discrimination directly affecting minority households and persons with disabilities. 2. Unequal access to financial services and potential lending discrimination has a disparate impact on minority homebuyers. 3. Deterioration and abandonment have disparate impact on neighborhoods with racial and ethnic concentrations. 4. Concentration of poverty and minority populations into specific geographic areas with low access to opportunity. 5. Disparate access to opportunity within the City's RECAP area.
<p>Basis for Relative Priority</p>	

Narrative (Optional)

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

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

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The cost of rental housing within the market is reasonable for most income levels, but it is too high for many residents within the City at the lowest incomes. A minimum wage earner, earning \$7.25 per hour, must work approximately 81 hours per week every year to afford a one bedroom apartment or 95 hours per to afford a two bedroom set at the average Fair Market Rent proposed by HUD. According to the latest CHAS data, 2,270 extremely low income renter households and 505 low income renter households have a severe cost burden where more than half of their incomes go to toward housing costs. This level of need supports the use of funds for tenant-based rental assistance.
TBRA for Non-Homeless Special Needs	Monthly Supplemental Security Income (SSI) payments, a common form of income for persons with special needs, for an individual average \$733. At this amount, \$220 in monthly rent is affordable. The one-bedroom FMR is \$779 or 94% of the renter's income, leaving no money for other needs such as food and transportation. Based on this data, there is clearly a market-based need for tenant-based rental assistance for persons with special needs.
New Unit Production	There are a number of developable lots available for in-fill development. The current market shows there is a strong demand for new housing and housing in standard condition within the City. Given the lack of private development, the City may need to offer development subsidy incentives to make new unit production feasible.
Rehabilitation	The age and condition of existing housing stock within the City clearly speaks to the need for rehabilitation.
Acquisition, including preservation	Based on information obtained from local realtors, the median sales price in Hammond is approximately \$160,000. Housing prices have increased drastically throughout the COVID-19 pandemic. Homeownership within Hammond is becoming increasingly difficult due to the rising price of homes. Given the current mortgage rates available, a family earning \$42,200 (50% AMI for a 3 person household) could not afford to buy the median priced home. Two minimum-wage workers earning working full-time throughout the year gross roughly \$29,000.

Table 49 – Influence of Market Conditions

Net Natural Change and Migration

The graph below is based on U.S. Census Bureau Population Estimates from 2012 to 2020 for the Gary Metropolitan Division. The Gary metropolitan area, in northwest Indiana, consists of four counties: Lake and Porter—the two most populous, with coastline along Lake Michigan—and Jasper and Newton, which are mostly rural. The graph shows an upward trend in population beginning in 2015, following a slightly downward trend beginning in 2019. The population growth has been stronger since 2017, compared with the 2010 to 2017

period because net in-migration occurred each year since 2017. However, population growth in recent years remains below the 2000s, when gains averaged 3,200, or 0.5 percent, annually, including higher net natural increase. Household growth since 2010 averaged 1,175, or 0.4 percent, annually, slowing from an average gain of 1,550, or 0.6 percent annually in the 2000s.

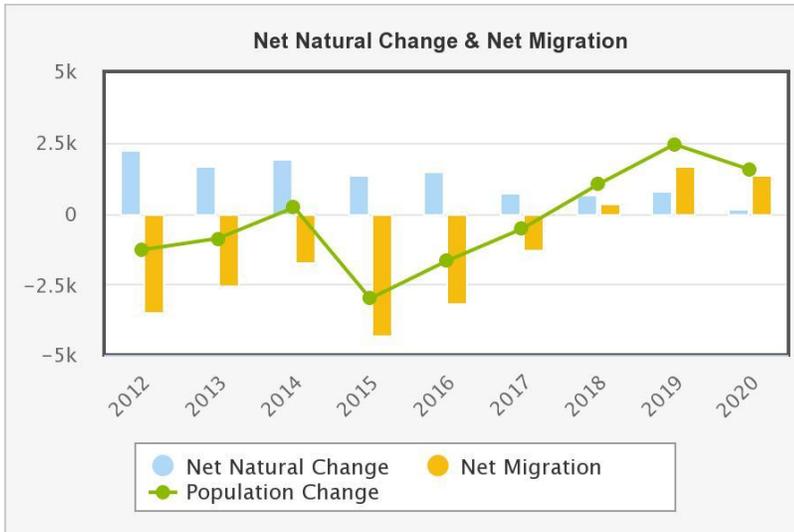


Table: Net Neutral Change & Net Migration Chart

Data Source: U.S. Bureau of Labor Statistics Market at a Glance Gary Metro Division

Regional Changes

Since 2017, the population has been rising. Higher net in-migration contributed to the higher population growth since 2017, averaging 2,475 people annually, a shift the from average annual net out-migration of 1,250 people from 2010 to 2017. The largest source of net in-migration is from the Illinois portion of the Chicago MSA. The increase in telework since early 2020 has allowed some households to move farther away from higher cost parts of the Chicago MSA, supporting in-migration to the HMA. In recent years, population growth has been dampened by a decline in net natural change (resident births minus resident deaths). The number of births fell an average of 1 percent annually, and deaths increased an average of 2 percent annually during the past decade.

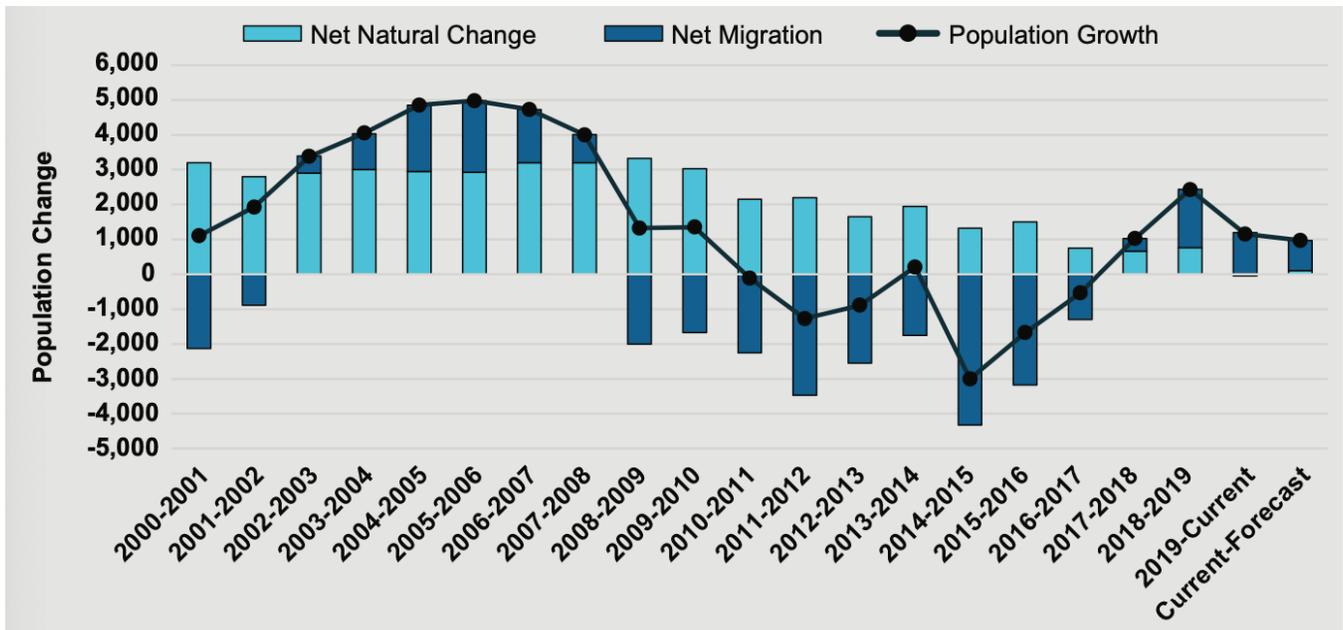


Table: Components of Population Change in the Gary HMA 2000 through the Forecast

Data Source: US Census Bureau Data

	Estimated Households with Housing Need	Total Households
By Income		
Extremely low-income (0-30% AMI)	3,805	5,065
Low Income (30-50% AMI)	3,245	4,610
Moderate Income (50-80% AMI)	645	6,250
Middle Income (80-95% AMI)	635	2,995
By Tenure		
Renters	5,520	10,610
Owners	5,735	18,400
By Household Type		
Elderly	1,814	7,650
Single persons	2,495	
Large families	1,405	3,360
Public Housing		
Public housing residents	-	1,298
Families on PHA waiting list;	5,000	5,520
Special Needs		
Victims of domestic violence	117	--
Persons with disabilities	4,239	12,093
Formerly homeless families receiving rehousing	10	100

Summary of Housing Need Estimates

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

Introduction

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

Community Development Block Grant (CDBG)

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

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

HOME

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

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

Emergency Solutions Grant (ESG)

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

Section 108 Loan Guarantee Funds (CDBG 108)

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

Anticipated Resources

Program	Source of Funds	Expected Amount Available Year 1				Years 2-4
		Annual Allocation	Program Income	Prior Year Resources	Total	
CDBG	public - federal	\$2,080,312	\$40,000	\$0	\$2,120,312	\$8,481,248
HOME	public - federal	\$518,004	\$491,925	\$0	\$1,009,929	\$4,039,716
ESG	public - federal	\$185,824	\$0	\$0	\$185,824	\$743,296

Table 50 - Anticipated Resources

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. If the City does not receive a match waiver, the expected match liability for 2022 will be \$74,734.

HESG Match Requirement

Each of the subrecipients who receive HESG funds from the City are required to contribute match on a dollar for dollar basis. The match can be cash or in-kind, including the value of any real property, equipment, goods, or services contributed. Subrecipients are expected to contribute over and above the ESG match requirement. Any shortfall of match will be contributed by the City of Hammond. Based on the ESG allocation, the City's match requirement is \$185,824 for Program Year 2022.

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

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

Discussion

The City 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.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HAMMOND	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Hammond Housing Authority	PHA	Public Housing	Jurisdiction
United Neighborhoods, Inc.	CHDO	Ownership	Jurisdiction
Continuum Of Care Of NWI	Departments and agencies	Homelessness	
Haven House	Non-profit organizations	Homelessness	
Innermission, Inc.	Community/Faith-based organization	Homelessness	
Greater Hammond Community Services	Non-profit organizations	Homelessness public services	Jurisdiction
We Care From The Heart Social Services	Subrecipient	Non-homeless special needs	Jurisdiction
Legal Aid Clinic	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Parents As Teachers	Non-profit organizations	Non-homeless special needs public services	Region
Northshore	Non-profit organizations	Non-homeless special needs public services	Region
YMCA	Non-profit organizations	Non-homeless special needs public services	Region
Foundation for Community Change	Non-profit organizations	Non-homeless special needs public services	Region
Big Brothers Big Sisters Youth Mentoring	Non-profit organizations	Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
New Hope Too Food Pantry	Non-profit organizations Non-profit organizations	Non-homeless special needs public services	Region
Meals on Wheels	Non-profit organizations	Non-homeless special needs public services	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

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

Each homeless person receiving services and shelter at one of the agencies participating in the Continuum of Care is assessed for services at the time of admission. The service provider must assess and prioritize a client's need in the following areas as part of the admissions process:

- child care,
- education services,
- employment services,
- outpatient health services,

- legal services,
- life skills training,
- mental health services,
- substance abuse treatment, and
- transportation.

Referrals to available mainstream services are made at this time. Service providers also try to determine client eligibility to other mainstream resources including Medicaid, Temporary Assistance to Needy Families (TANF), and Food Stamps. For the City-administered rental assistance programs, Case Management services are offered to every client upon intake.

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

One of the biggest needs identified during the planning process for low income populations in general were job training programs and transportation. During the end of the previous planning cycle and during consultations in preparation for PY2022, the City worked specifically with WorkOne and We Care From the Heart to capitalize on these gaps. Beginning in the 2022 program year, We Care From the Heart will provide transportation services to low-and-moderate income Hammond residents. WorkOne will provide a variety of free career-readiness resources such as unemployment insurance assistance, job search, job training, career planning, virtual and in-person workshops, interview preparation, grant opportunities, and resume and cover letter assistance.

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

The City will continue to coordinate with local service providers and other advocacy groups, such as faith based organizations, to try to address some of the service delivery gaps in transportation, job training, and counseling.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

ID	Goal Name	Start Years	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2022-2026	HAMMOND CITYWIDE RECAP Census Tract 206	Affordable Housing Fair Housing	HOME: \$2,062,635	Homeowner Housing Added: 50 Household Housing Unit
2	Housing Rehabilitation	2022-2026	HAMMOND CITYWIDE RECAP Census Tract 206	Affordable Housing Fair Housing	CDBG: \$500,000 HOME: \$500,000	Homeowner Housing Rehabilitated: 65 Household Housing Unit
3	Homebuyer Programs	2022-2026	HAMMOND CITYWIDE RECAP Census Tract 206	Affordable Housing Fair Housing	CDBG: \$410,000	Homeowner Housing Added: 50 Household Housing Unit
4	Rapid Re-Housing	2022-2026	HAMMOND CITYWIDE	Affordable Housing Homelessness	ESG: \$59,435	Rapid Rehousing: 50 Households Assisted
5	Homeless Prevention	2022-2026	HAMMOND CITYWIDE	Affordable Housing Homelessness	ESG: \$300,000	Homeless Prevention:150 Households Assisted
6	Tenant-Based Rental Assistance	2022-2026	HAMMOND CITYWIDE	Affordable Housing	HOME: \$1,800,000	TBRA:150 Households Assisted
7	Homeless Shelter Operations	2022-2026	HAMMOND CITYWIDE	Homelessness	ESG: \$500,000	Homeless Person Overnight Shelter: 500 Persons Assisted
8	Community Development Facilities	2022-2026	HAMMOND CITYWIDE	Non-Housing Community Development Fair Housing	CDBG: \$1,657,890 Section 108: \$3,181,425	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50,000 Persons Assisted
9	Community Development Services	2022-2026	HAMMOND CITYWIDE	Non-Housing Community Development Fair Housing	CDBG: \$1,222,500	Public service activities other than Low/Moderate Income Housing Benefit: 13,550 Persons Assisted

CITY OF HAMMOND INDIANA 2022-2026 CONSOLIDATED PLAN DRAFT

ID	Goal Name	Start Years	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Economic Development and Redevelopment	2022-2026	HAMMOND CITYWIDE	Non-Housing Community Development Fair Housing	CDBG: \$1,100,000	Businesses assisted: 50 Businesses Assisted Buildings Demolished: 25 Buildings Housing Code Enforcement/Foreclosed Property Care: 250 Household Housing Units
11	Planning Administration and Capacity Building	2022-2026	HAMMOND CITYWIDE	All	CDBG: \$2,080,310 HOME: \$259,000 ESG: \$69,685	Other: 1 Other
12	Fair Housing	2022-2026	HAMMOND CITYWIDE RECAP Census Tract 206	Fair Housing		

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Funds will be provided to housing developers, including non-profit developers such as Community Housing Development Organizations (CHDOs), to create new affordable housing units through new construction or acquisition and rehabilitation.
2	Goal Name	Housing Rehabilitation
	Goal Description	CDBG funds will be used to support minor repair programs. HOME funds will be used to support comprehensive repair programs. Projects include: Ramp Program, Roof Program, CHDO Affordable Housing Development
3	Goal Name	Homebuyer Programs
	Goal Description	The City will provide down payment assistance to income eligible homebuyers purchasing a home within Hammond.
4	Goal Name	Rapid Re-Housing
	Goal Description	ESG funds will be used to transition homeless families from homeless shelters into sustainable housing situations in privately owned housing.
5	Goal Name	Homeless Prevention
	Goal Description	ESG funds will be used to provide short-term rental assistance to those at risk of homelessness to re-establish housing and to start building toward stability.
6	Goal Name	Tenant-Based Rental Assistance
	Goal Description	HOME funds will be used to provide short-term rental assistance to households with the goal of creating self-sufficiency.

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7	Goal Name	Homeless Shelter Operations
	Goal Description	ESG Funds will be used to support the ongoing operations of the homeless shelters within Hammond that provide emergency and transitional housing services to local homeless populations.
8	Goal Name	Community Development Facilities
	Goal Description	CDBG funds will be used to create a more livable community through public improvements, including a new wellness center, and improvements to other parks and recreational facilities.
9	Goal Name	Community Development Services
	Goal Description	CDBG funds will be used to support local service agencies and programs that provide services to low and moderate income populations, including but not limited to child care, elderly services, and youth programs.
10	Goal Name	Economic Development and Redevelopment
	Goal Description	CDBG funds will be used to support the creation of new and growth of existing businesses within the City that will in turn create new job opportunities to low and moderate income persons and provide goods and services to low income areas within the City. Funds will also be used to support code enforcement efforts in targeted areas and the clearance of blighted properties.
11	Goal Name	Planning Administration and Capacity Building
	Goal Description	Funds will be used for planning, administering, and reporting on federal programs. Funds will also be used to support the operational costs of the City's Community Housing Development Organization

12	Goal Name	Fair Housing
	Goal Description	<p>The goals adopted within the Assessment of Fair Housing include the following:</p> <p><u>Regional Coordination in Testing and Enforcement</u></p> <ul style="list-style-type: none"> • 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. <p><u>Provide Greater Access to Financial Services / Examine Lending Discrimination</u></p> <ul style="list-style-type: none"> • Creation of credit repair program / Individual Development Accounts (IDA) • Systemic testing of mortgage lending. <p><u>Address disparities in access to opportunities in RECAP</u></p> <ul style="list-style-type: none"> • Increase availability of public services within the RECAP <p><u>Encourage Redevelopment and Private Investment</u></p> <ul style="list-style-type: none"> • Development of 3 new housing units within targeted areas <p><u>Site selection and mobility policies</u></p> <ul style="list-style-type: none"> • Revised policy on site selection and source of income discrimination <p>PLEASE NOTE: THIS GOAL IS AN OVERLAY OF THE OTHER STATED GOALS. THIS GOAL WILL HELP GUIDE THE SELECTION OF PROJECTS AND ACTIVITIES DIRECTLY ASSOCIATED WITH THE OTHER GOALS. AS SUCH, NO FUNDING OR ACCOMPLISHMENTS WILL BE ASSOCIATED WITH THIS GOAL IN AN EFFORT TO AVOID DUPLICATION AND DOUBLE COUNTING OF PERFORMANCE MEASURES.</p>

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

Goals by Project Type and Income Level

- Acquisition / Rehabilitation: 15 units
 - Extremely-Low: 0
 - Low-Income: 3
 - Moderate Income: 12
- Homeowner Rehabilitation: 15 units
 - Extremely-Low: 0
 - Low-Income: 7
 - Moderate Income: 8
- Tenant Based Rental Assistance: 50 units
 - Extremely-Low: 40
 - Low-Income: 10
 - Moderate Income: 0

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

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

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

Activities to Increase Resident Involvements

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

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

Is the public housing agency designated as troubled under 24 CFR part 902?

No

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

Barriers to Affordable Housing

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

The City feels that it has few, if any, local regulatory barriers that impede the development of affordable housing. A review of zoning ordinances, taxes, and other public functions related to affordable housing did not identify any significant barrier to affordable housing. As part of the fair housing process, the City did identify a potential strategy to redevelop vacant lots created through demolitions, which is discussed in the section below. In most cases, the City takes a proactive and supportive role in making housing more affordable within the community, including the provision of down payment assistance through the Homebound Program, developer subsidies through HOME, and rehabilitation programs to improve the feasibility of existing stock.

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City was not able to identify significant regulatory barriers to affordable housing within the City. None of the following issues that may be found in higher income areas serve as a barrier to affordable housing in Hammond:

- Infrastructure costs
- Local building practices
- Bureaucratic inertia
- High property taxes
- NIMBYism

Given this, the City does not have corresponding strategies to remove or ameliorate barriers to affordable housing. The City has identified two regulatory barriers to the redevelopment of vacant lots that could be used for the addition of more affordable housing:

- The zoning requirements call for a minimum lot width of 40 feet to redevelop, which is narrow by many standards. In order to build a new unit, a builder would need to combine two lots together or seek a variance. Develop a strategy to streamline any variances necessary to build on vacant lots for projects that will adhere to and strengthen the characteristics of the neighborhood. Over the course of the five year plan, the City will examine other ways to expedite the redevelopment of these smaller lots.

- The current tax sale process used in Indiana does little to help redevelop vacant lots and abandoned properties. The City will work with neighboring jurisdictions and Lake County to devise strategies to move abandoned properties through the tax foreclosure process more quickly and pass marketable properties into the hands of organizations and developers who can put the properties back into productive use.

SP-60 Homelessness Strategy - 91.215(d)

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

The City does not foresee using resources to conduct street outreach. The current network of service providers within the City is comprehensive and effective at directing homeless persons and persons at risk of homelessness to available 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. As such, the City will not use ESG funds for Street Outreach services. Some outreach efforts may be undertaken using CDBG as part of the planning process. All resources will be dedicated to assisting homeless families through re-housing and shelter operations.

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.

Needs assessment for each person entering the homeless system through the shelters is part of the intake process.

Addressing the emergency and transitional housing needs of homeless persons

The City's strategy includes continued support for the existing shelters in the City that provide a necessary safety net for individuals and families who require emergency shelter, including Haven House and Claude Street Shelter. The City will also examine the redevelopment of City owned property into additional shelter space or long term rental units that can help transition families out of the shelter system.

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

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

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

Since the implementation of the Emergency Solutions Grant, the City has recognized the value of providing homeless prevention assistance to families in need. In many cases, the contributing factor to the risk of homelessness is a short term reduction in income caused by the COVID-19 pandemic, illness, a reduction of working hours, or an unexpected large expense such as car repair or a medical bill. The City will seek to continue to support homeless prevention with ESG funds and possibly expand efforts with the use of CDBG or HOME. ESG prevention funds can only be used to assist families below 30% of the area median income, where CDBG and HOME may be used to assist families below 80% of the area median income.

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

CoC Policies

The City is part of the Balance of State Continuum. The City also coordinates with the local continuum of care to ensure discharge policies are in place to prevent homelessness for people being discharged from public institutions. The 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 IHEDA work closely with foster care to monitor data and trends on discharges and work with cases as necessary. IHEDA and other local PHAs are applying for 200 FUP vouchers to assist high risk youth leaving Foster Care.

Health care

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.

Overall Strategy For Reducing and Ending Homelessness

The City's overall strategy for reducing and ending homeless is threefold:

1. First, the City will continue to support the existing shelters, Haven House and Innermission, that provide a necessary safety net for families in need of emergency shelter.
2. Secondly, the City will utilize its homeless resources for rehousing persons utilizing shelters into stabilized private market housing. This will reduce the effects of homelessness for those served by shortening the duration of their homelessness while also freeing up space in the shelter for persons becoming homeless.
3. Third, the City will use its homeless resources to prevent homelessness through a homeless prevention program. This funded program, which will provide funds to prevent eviction, will be coupled with diversion programs and the coordination of discharge policies to lessen the number of persons experiencing homelessness.

While not directly tied to or supported through homeless resources, the City's economic development efforts, including efforts to attract businesses with living wage jobs, and job training efforts to help residents gain the skills necessary to obtain living wage jobs, will contribute to the reduction of homelessness by lessening the housing cost burden on extremely low and low income families.

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

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

In Indiana, county health departments have the primary responsibility of lead testing, lead case management, and lead risk assessments. Currently, the Lake County Department of Health (LCHD) administers the local lead screening program. LCHD closed its satellite office in Hammond in 2009, but activities are carried out from the main office in Crown Point. The Department conducts tests on an as-needed basis and as requested by the citizens or the School City of Hammond. Testing is not mandatory except for children receiving Medicaid. According to CDC data for 2015, only 1,183 children in Lake County were tested. Given this, the City will consider expanding testing efforts through coordination with agencies that provide services to families with young children, including Head Start, Early Learning Partnerships, and Women, Infants and Children (WIC). The City will ensure all of its federally-funded housing programs are in full compliance with the lead-based paint hazard regulations (24 CFR Part 35). This includes assisting households with the appropriate lead-based paint inspection, testing, and abatement of lead-based paint hazards. The City will provide education through the distribution of lead-based paint information and literature and will seek greater coordination with state agencies to leverage additional resources.

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

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

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

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

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

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

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

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

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

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

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

The City's major program aimed at breaking the cycle of poverty is the College Bound Program. The goal of the College Bound Program is to allow all qualified Hammond high school graduates to pursue a college degree.

The City's grant-funded programs for reducing the number of poverty-level families include:

- The goal of the Child Care/After School Program is to provide supportive services to working families and those taking educational classes
- The goal of the CR Works Youthbuild is to provide training to at-risk youth to obtain marketable skills in the building trades industries
- The goal of the Homeless Re-Housing is to help families in poverty recover from episodes of homelessness and provides housing stability
- The goal of the Hammond Legal Aid Clinic is to provide free legal services to address legal issues
- The goal of McAuley Clinic Health Services is to provide free and low cost health services to families without insurance.
- The goal of We Care From the Heart is to provide case management services for elderly and disabled persons and ensure that they receive benefits they are entitled to.

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

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

The City's strategic plan and PY2017 Annual Action Plan calls for the funding of specific programs that will help low income families escape poverty, including: Child Care/After School Program, CR Works Youthbuild, Homeless Re-Housing, Hammond Legal Aid Clinic, McAuley Clinic Health Services, and We Care From the Heart. The City is also working with local agencies to coordinate transportation to the new Excel Center Hammond where students can gain educational credentials and vocational training, and working with faith-based partners to develop a new expungement program to help ex-offenders gain better access to employment opportunities.

In terms of coordinating poverty reduction efforts and the affordable housing actions of this plan, the City will comply with the Section 3 requirements. The purpose of Section 3 is ensure that low and extremely low income persons, including those in poverty, benefit when the use of federal funds results in the creation of new job opportunities. The City will also look at coordinating more closely with other federal anti-poverty programs, such as the Earned Income Tax Credit (EITC), and Temporary Assistance for Needy Families (TANF). The City will continue its working relationship with Workone Hammond, the primary provider of job training services, Geminus Corporation, the primary provider of subsidized day care services, and the Hammond Housing Authority, the primary provider of subsidized affordable housing, to develop self-sufficiency programs.

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

SP-80 Monitoring – 91.230

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

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

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

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

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

Annual Onsite Visits

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

Subrecipient Audits

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

Ongoing Affordable Housing Monitoring

The City will follow internal procedures to ensure compliance with rent and occupancy standards for completed HOME-funded projects. As part of its monitoring strategy, the City will review its policies and procedures from

the proposal process to project closeout and long-term affordability monitoring to make necessary updates based on changes to regulatory policy and new federal guidance.

Monitoring of the Assessment of Fair Housing

The City's Community Development and Planning Department will oversee and coordinate the monitoring of the implementation of the AFH. The Community Development and Planning Department will monitor progress of the AFH goals in conjunction with the Hammond Human Relations Commission (and partner agencies) on a quarterly basis. These two organizations will summarize progress and next steps in a written report to be provided to the Executive Director of the Department and the board members of the Hammond Human Relations Commission.

Annual Action Plan

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

Introduction

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

Community Development Block Grant (CDBG)

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

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

HOME

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

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

Emergency Solutions Grant (ESG)

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

Section 108 Loan Guarantee Funds (CDBG 108)

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

the Hammond Sprotsplex & Community Center that was built in 2018.

Anticipated Resources

Program	Source of Funds	Expected Amount Available Year 1				Years 2-5
		Annual Allocation	Program Income	Prior Year Resources	Total	
CDBG	public - federal	\$2,080,312	\$40,000	\$0	\$2,120,312	\$8,481,248
HOME	public - federal	\$518,004	\$491,925	\$0	\$1,009,929	\$4,039,716
ESG	public - federal	\$185,824	\$0	\$0	\$185,824	\$743,296

Table 54 - 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. If the City does not receive a match waiver, the expected match liability for 2022 will be \$74,734.

HESG Match Requirement

Each of the subrecipients who receive HESG funds from the City are required to contribute match on a dollar for dollar basis. The match can be cash or in-kind, including the value of any real property, equipment, goods, or services contributed. Subrecipients are expected to contribute over and above the ESG match requirement. Any shortfall of match will be contributed by the City of Hammond. Based on the ESG allocation, the City's match requirement is \$185,824 for Program Year 2022.

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

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

Discussion

The City 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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2022	2026	Affordable Housing	HAMMOND CITYWIDE RECAP Census Tract 206	Affordable Housing Fair Housing	HOME: \$412,527	Homeowner Housing Added: 10 Household Housing Unit
2	Housing Rehabilitation	2022	2026	Affordable Housing	HAMMOND CITYWIDE RECAP Census Tract 206	Affordable Housing Fair Housing	CDBG: \$100,000 HOME: \$100,000	Homeowner Housing Rehabilitated: 13 Household Housing Unit
3	Homebuyer Programs	2022	2026	Affordable Housing	HAMMOND CITYWIDE RECAP Census Tract 206	Affordable Housing Fair Housing	CDBG: \$82,000	Homeowner Housing Added: 10 Household Housing Unit
4	Rapid Re-Housing	2022	2026	Affordable Housing Homeless	HAMMOND CITYWIDE	Affordable Housing Homelessness	ESG: \$11,887	Rapid Rehousing: 10 Households Assisted
5	Homeless Prevention	2022	2026	Affordable Housing Homeless	HAMMOND CITYWIDE	Affordable Housing Homelessness	ESG: \$60,000	Homeless Prevention: 30 Households Assisted
6	Tenant-Based Rental Assistance	2022	2026	Affordable Housing	HAMMOND CITYWIDE	Affordable Housing	HOME: \$360,000	TBRA: 30 Households Assisted

CITY OF HAMMOND INDIANA 2022-2026 CONSOLIDATED PLAN DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homeless Shelter Operations	2022	2026	Homeless	HAMMOND CITYWIDE	Homelessness	ESG: \$100,000	Homeless Person Overnight Shelter: 100 Persons Assisted
8	Community Development Facilities	2022	2026	Non-Housing Community Development	HAMMOND CITYWIDE	Non-Housing Community Development Fair Housing	CDBG: \$331,578 Section 108: \$636,285	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
9	Community Development Services	2022	2026	Non-Homeless Special Needs Non-Housing Community Development	HAMMOND CITYWIDE	Non-Housing Community Development Fair Housing	CDBG: \$244,500	Public service activities other than Low/Moderate Income Housing Benefit: 2,710 Persons Assisted
10	Economic Development and Redevelopment	2022	2026	Non-Housing Community Development	HAMMOND CITYWIDE	Non-Housing Community Development Fair Housing	CDBG: \$220,000	Businesses assisted: 10 Businesses Assisted Buildings Demolished: 5 Buildings Housing Code Enforcement/Foreclosed Property Care: 50 Household Housing Units

CITY OF HAMMOND INDIANA 2022-2026 CONSOLIDATED PLAN DRAFT

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Planning Administration and Capacity Building	2022	2026	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	HAMMOND CITYWIDE	Affordable Housing Homelessness Non Homeless Special Needs Non-Housing Community Development Public Housing Needs Fair Housing	CDBG: \$416,062 HOME: \$51,800 ESG: \$13,937	Other: 1 Other
12	Fair Housing	2022	2026	Affordable Housing Public Housing Non-Housing Community Development Fair Housing	HAMMOND CITYWIDE RECAP Census Tract 206	Fair Housing		

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Funds will be provided to housing developers, including non-profit developers such as Community Housing Development Organizations (CHDOs), to create new affordable housing units through new construction or aquisition and rehabilitation.
2	Goal Name	Housing Rehabilitation
	Goal Description	CDBG funds will be used to support minor repair programs. HOME funds will be used to support comprehensive repair programs. Projects include: Ramp Program, Roof Program, CHDO Affordable Housing Development
3	Goal Name	Homebuyer Programs
	Goal Description	The City will provide down payment assistance to income eligible homebuyers purchasing a home within Hammond.
4	Goal Name	Rapid Re-Housing
	Goal Description	ESG funds will be used to transition homeless families from homeless shelters into sustainable housing situations in privately owned housing.
5	Goal Name	Homeless Prevention
	Goal Description	ESG funds will be used to provide short-term rental assistance to those at risk of homelessness to re-establish housing and to start building toward stability.
6	Goal Name	Tenant-Based Rental Assistance
	Goal Description	HOME funds will be used to provide short-term rental assistance to households with the goal of creating self-sufficiency.

CITY OF HAMMOND INDIANA 2022-2026 CONSOLIDATED PLAN DRAFT

7	Goal Name	Homeless Shelter Operations
	Goal Description	ESG Funds will be used to support the ongoing operations of the homeless shelters within Hammond that provide emergency and transitional housing services to local homeless populations.
8	Goal Name	Community Development Facilities
	Goal Description	CDBG funds will be used to create a more livable community through public improvements, including a new wellness center, and improvements to other parks and recreational facilities.
9	Goal Name	Community Development Services
	Goal Description	CDBG funds will be used to support local service agencies and programs that provide services to low and moderate income populations, including but not limited to child care, elderly services, and youth programs.
10	Goal Name	Economic Development and Redevelopment
	Goal Description	CDBG funds will be used to support the creation of new and growth of existing businesses within the City that will in turn create new job opportunities to low and moderate income persons and provide goods and services to low income areas within the City. Funds will also be used to support code enforcement efforts in targeted areas and the clearance of blighted properties.
11	Goal Name	Planning Administration and Capacity Building
	Goal Description	Funds will be used for planning, administering, and reporting on federal programs. Funds will also be used to support the operational costs of the City's Community Housing Development Organization
12	Goal Name	Fair Housing

<p>Goal Description</p>	<p>The goals adopted within the Assessment of Fair Housing include the following:</p> <p><u>Regional Coordination in Testing and Enforcement</u></p> <ul style="list-style-type: none"> • 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. <p><u>Provide Greater Access to Financial Services / Examine Lending Discrimination</u></p> <ul style="list-style-type: none"> • Creation of credit repair program / Individual Development Accounts (IDA) • Systemic testing of mortgage lending. <p><u>Address disparities in access to opportunities in RECAP</u></p> <ul style="list-style-type: none"> • Increase availability of public services within the RECAP <p><u>Encourage Redevelopment and Private Investment</u></p> <ul style="list-style-type: none"> • Development of 3 new housing units within targeted areas <p><u>Site selection and mobility policies</u></p> <ul style="list-style-type: none"> • Revised policy on site selection and source of income discrimination <p>PLEASE NOTE: THIS GOAL IS AN OVERLAY OF THE OTHER STATED GOALS. THIS GOAL WILL HELP GUIDE THE SELECTION OF PROJECTS AND ACTIVITIES DIRECTLY ASSOCIATED WITH THE OTHER GOALS. AS SUCH, NO FUNDING OR ACCOMPLISHMENTS WILL BE ASSOCIATED WITH THIS GOAL IN AN EFFORT TO AVOID DUPLICATION AND DOUBLE COUNTING OF PERFORMANCE MEASURES.</p>
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AP-35 Projects – 91.220(d)

Introduction

The City will fund the following 25 projects in the 2022 program year.

Projects

#	Project Name
1	2022 HESG
2	Ramp Program
3	Roof Program
4	HOME Affordable Housing Development
5	HOME CHDO Operating Assistance
6	Emergency Housing Rehabilitation
7	Homebound Homebuyer Program
8	YMCA Child Care/After School Program
9	Mental Health America Parents as Teachers
10	Youth Sports Recreation
11	Big Brothers and Big Sisters Program
12	New Hope Too Food Pantry
13	Greater Hammond Food Pantry
14	Hammond Legal Aid
15	Northshore Health Clinic
16	We Care From the Heart Senior Social Services
17	Foundation for Community Change Arts in Action After School Program
18	108 Loan Repayment
19	Meals on Wheels
20	Public Facilities and Improvements
21	CDBG Program Administration
22	HOME Program Administration
23	Code Enforcement
24	HOME TBRA / CDBG Housing Services
25	Case Management Match

Table 56 – 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 and homeless prevention. The City feels that these programs 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 employmen

1	Project Name	2022 HESG
	Target Area/Location	Hammond Citywide
	Goals Supported	Rapid Re-Housing Prevention Homeless Shelter Operations
	Needs Addressed	Homelessness
	Funding	ESG: \$171,887
	Description	<p>Shelter Operations and Services (\$100,000) will pay for the operating costs at local shelters. Eligible operations costs include rent, equipment, insurance, utilities, food, furnishings, and supplies. Eligible service costs include case management, child care, education services, employment assistance, and other services designed to increase the client's self-sufficiency.</p> <p>The Rapid Re-Housing Program (\$11,887) and Homeless Prevention Programs (\$60,000) will provide short- or medium-term rental assistance as necessary to prevent homelessness and help homeless households move as quickly as possible into permanent housing and achieve stability in that housing. Funds will also be used for housing relocation and stabilization services, and financial assistance for security deposits and utility payments.</p> <p>Administrative funds (\$51,800) will be used for general management, oversight and coordination of HESG funded activities.</p>
	Target Date	3/31/2023
	Goal	Shelter: 100 persons Prevention: 30 persons Rehousing: 10 persons
	Planned Activities	ESG Shelter; ESG Prevention; ESG Rehousing; ESG Administration

2	Project Name	Ramp Program
	Target Area/Location	Hammond Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$70,000
	Description	CDBG funds will be used to install ramps for income-eligible owners who need accessibility improvements to their home.
	Target Date	3/31/2023
	Goal	5 homeowners
	Planned Activities	14A single unit rehabilitation Low Mod Housing (LMH) national objective
3	Project Name	Roof Program
	Target Area/Location	Hammond Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$30,000
	Description	CDBG funds will be used to repair roofs for low-income homeowners.
	Target Date	3/31/2023
	Goal	5 homeowners
	Planned Activities	14A Single unit Rehabilitation Low Mod Housing (LMH) National Objective

4	Project Name	HOME Affordable Housing Development
	Target Area/Location	Hammond Citywide
	Goals Supported	Affordable Housing Development
	Needs Addressed	Affordable Housing Fair Housing
	Funding	HOME: \$412,527
	Description	HOME funds will be used to newly develop or to acquire, rehabilitate, and resell single-family units to a qualified low to moderate income home buyer. A minimum of 15% of the 2022 allocation (\$518,004 x 15% = \$77,701) will be provided to a Community Housing Development Organization (CHDO) and will be used to meet the 15% set-aside requirement of the HOME program.
	Target Date	3/31/2025
	Goal	10 affordable housing units
	Planned Activities	New Construction or Acquisition of Substandard Housing, Rehabilitation, and Disposition.
5	Project Name	HOME CHDO Operating Assistance
	Target Area/Location	Hammond Citywide
	Goals Supported	Affordable Housing Development Planning Administration and Capacity Building
	Needs Addressed	Affordable Housing
	Funding	HOME: \$25,900
	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	3/31/2023
	Goal	Not Applicable
	Planned Activities	HOME CHDO Operating Assistance

6	Project Name	Emergency Housing Rehabilitation
	Target Area/Location	Hammond Citywide
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$0. Award balance is from previous year.
	Description	CDBG funds will be loaned or granted to homeowners earning less than 80% of area median income to make housing repairs necessary to make emergency repairs. Loans up to \$5,000 are available for emergency repairs whenever a threat to life or safety exists. Loans of 1 to 5 years are available at 3% interest. For those whose household income is below 50% of the median, deferment is granted on an annual basis. Maximum monthly payment is \$54. The program is available on a first come first served basis. Please call the Hammond Redevelopment Department at 853-6371 for loan availability. Applicant can obtain an application at the offices of Planning & Development located at City Hall, located at 5925 Calumet Avenue, Hammond IN 46324.
	Target Date	3/31/2023
	Goal	3 Homeowners
	Planned Activities	CDBG Single-Unit Residential Rehabilitation (24 CFR 570.202); Low Mod Housing (LMH) national objective.

7	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	Homebuyer Programs
	Needs Addressed	Affordable Housing
	Funding	HOME: \$82,000
	Description	HOME funds will be used to support the City's Homebound Program, which provides downpayment assistance and closing costs to low- and moderate-income homebuyers. Applicants must be first time homebuyer or have not owned a home in the past 12 months.
	Target Date	3/31/2023
	Goal	10 homebuyers
	Planned Activities	HOME Homebuyer assistance Low Mod Housing (LMH) national objective.
8	Project Name	YMCA Child Care/After School Program
	Target Area/Location	Available citywide. Applications can be obtained at 7322 Southeastern Avenue, Hammond, IN 46324
	Goals Supported	Community Development Services
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$40,000
	Description	Assist low-income families to offset cost for families for childcare.
	Target Date	3/31/2023
	Goal	250 income-eligible households will benefit.
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))

9	Project Name	Mental Health America Parents as Teachers
	Goals Supported	Community Development Services
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$30,000
	Description	The program will use CDBG funds to support families with young children in meeting early educational needs.
	Target Date	3/31/2023
	Goal	35 income eligible households
	Target Area/Location	Applications can be obtained from Early Learning Partnership NW Indiana, located at 6530 New Hampshire Ave. in Hammond
	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	Youth Sports Recreation
	Goals Supported	Community Development Services
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$12,000
	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	3/31/2023
	Goal	100 youth will receive assistance through this program.
	Target Area/Location	Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320
	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	Big Brothers and Big Sisters Program
	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	3/31/2023
	Goal	15 youth will receive assistance through this program.
	Target Area/Location	Services will be provided at local elementary and middle schools.
	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	New Hope Too Food Pantry
	Target Area / Location	6634 Calumet Avenue Hammond, IN 46324
	Goals Supported	Community Development Services
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$10,000
	Description	Operation of a food pantry for the City of Hammond.
	Target Date	3/31/2023
	Goal	250 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))

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	3/31/2023
	Goal	1,435 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	Hammond Citywide
	Goals Supported	Community Development Services
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$25,500
	Description	The Hammond Legal Aide Clinic provides free legal representation for low to moderate residents of the City of Hammond.
	Target Date	3/31/2023
	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	Northshore Health Clinic
	Target Area/Location	1828 165th St, Hammond, IN 46320
	Goals Supported	Community Development Services
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$40,000
	Description	Service to low/moderate residents with medical care, health professional evaluations.
	Target Date	3/31/2023
	Goal	100 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	3/31/2023
	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	Foundation For Community Change Arts in Action After School Program
	Target Area/Location	Hammond Citywide- Facility located at 33 WalthamSt. Hammond IN 46320
	Goals Supported	Community Development Services
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$10,000
	Description	Foundation for Community Change will provide after school arts and academics programs for youth students
	Target Date	3/31/2023
	Goal	50 youth
	Planned Activities	CDBG Public Services (24 CFR 570.201(e)) that will satisfy the Limited Clientele national objective (24 CFR 570.208(a)(2))
18	Project Name	Section 108 Loan Repayment
	Target Area/Location	Hammond Citywide
	Goals Supported	Community Facilities
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$636,285
	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	12/31/2023
	Goal	Not Applicable
	Planned Activities	CDBG Section 108 Loan Planned Repayment (24 CFR 570.705); national objective not applicable.

19	Project Name	Meals on Wheels
	Target Area/Location	Available Citywide
	Goals Supported	Community Development Services
	Needs Addressed	Non-housing Community Development Needs
	Funding	CDBG: \$15,000
	Description	Funds will be used to deliver meals to seniors and adults with disabilities.
	Target Date	3/31/2023
	Goal	250 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))
20	Project Name	Public Facilities and Improvements
	Target Area/Location	To Be Determined
	Goals Supported	Community Facilities
	Needs Addressed	Non-Housing Community Development Needs
	Funding	CDBG: \$331,578
	Description	CDBG funds will be used to make public improvements that primarily serve low- and moderate-income neighborhoods or low-income residents.
	Target Date	3/31/2023
	Goal	1 Community Facility
	Planned Activities	Public Facility: 24 CFR 570.201(c) Low Mod Area 570.208(a)(1)

21	Project Name	CDBG Program Administration
	Target Area/Location	Hammond Citywide
	Goals Supported	Planning Administration and Capacity Building
	Needs Addressed	All
	Funding	CDBG: \$416,062
	Description	Funds will be used to support the general administration and oversight of all CDBG-funded projects.
	Target Date	3/31/2023
	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: \$51,800
	Description	Funds will be used to support the general administration and oversight of all HOME-funded projects.
	Target Date	3/31/2023
	Goal	Not Applicable
	Planned Activities	HOME General Administration

23	Project Name	Code Enforcement
	Target Area/Location	CDBG Target Areas
	Goals Supported	Economic Development and 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-and moderate income areas
	Target Date	3/31/2023
	Goal	50 properties inspected. All 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)
24	Project Name	HOME TBRA / CDBG Housing Services
	Target Area/Location	Hammond Citywide
	Goals Supported	Homeless Prevention and Rental Assistance
	Needs Addressed	Affordable Housing
	Funding	CDBG: HOME: 360,000 HOME-CV:
	Description	HOME and HOME-CV funds will be used to provide financial assistance to low-income renters struggling to afford their units. CDBG funds will be used to pay for program delivery and related case-management.
	Target Date	3/31/2023
	Goal	50 Households
	Planned Activities	CDBG Low Mod Housing (LMH) / Housing Services HOME-funded Tenant Based Rental Assistance

25	Project Name	Case Management Match
	Target Area/Location	Hammond Citywide
	Goals Supported	Tenant-Based Rental Assistance
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$71,887
	Description	CDBG funds will be used to provide Case Management to Tenant-Based Rental Assistance clients. This activity will serve as the ESG match.
	Target Date	3/31/2023
	Goal	30 Households
	Planned Activities	CDBG Low Mod Housing (LMH) / Housing Services

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 2017 program year, the City will not target specific areas for assistance. The only program with defined target areas are the remaining NSP funds. For more information on NSP, please review the NSP reports posted to the City’s website. The City is developing a CDBG Code Enforcement program for the 2017 year but a target area is yet to be defined. It is expected that the target area will include the 2nd and 3rd Council districts of the City.

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
HAMMOND CITYWIDE	100
RECAP Census Tract 206	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

According to HUD information, 52% of the population in the City of Hammond are 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.

Discussion

AP-55 Affordable Housing - 91.220(g)

Introduction

during the program year.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	6
Special-Needs	0
Total	16

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	10
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	3
Total	16

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

The City will continue to partner with the Hammond Housing Authority to market its programs. The HHA has sufficient funds to address its needs and does not require additional funds from the City. The City will work closely with the HHA in the upcoming year.

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".

Discussion

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

Introduction

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

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

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

In the 2022 program year, the City will not use ESG funds for Street Outreach services. Some outreach efforts may be undertaken using CDBG as part of the planning process. All resources will be dedicated to assisting homeless families through rapid rehousing, homeless prevention, shelter operations, and case management. The City, in partnership with the CoC, will participate in the annual homeless count to reach out to homeless persons that are outside of the shelter system. The information gathered through the homeless count will help the City better assess methods to bring those outside of the shelter system into the continuum of services.

A comprehensive referral network exists within the City among service providers. Most clients of funded homeless shelters are referred from other agencies, including churches, school administrators, food pantries, hospitals and health care agencies, city departments and other government offices, and other non-profit agencies. Agencies conduct additional outreach through public events. In terms of assessment of needs, the City and its subrecipients follow the coordinated entry policies of the CoC. During the intake process, a homeless person accessing services provided by a CoC member will undergo a coordinated entry and assessment process. Needs assessments for each person entering the homeless system through the shelters is part of the intake process. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

Shelter Goal: 100 persons provided overnight shelter.

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

preventing individuals and families who were recently homeless from becoming homeless again

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

Through the onset of COVID-19, the City began to prioritize Case Management for specific subpopulations of homelessness. InnerMission facilitates the City's Case Management Program that is offered to all ESG rental clients who are homeless, at risk of homelessness, and/or domestic violence victims. The goal of the program is to help expedite individuals or households to self-sufficiency by providing a variety of social services and one-on-one counseling.

Rapid Re-Housing Goal: 10 households assisted.

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

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

Prevention Goal: 30 households assisted.

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

Introduction:

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

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

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

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

Given the limited amount of resources, the City will not be able to address fully address homeless individuals who require long-term support with chronic problems. Given the policies and procedures proposed by the City in order to make the most effective use of program dollars, the City will not be able to use funds to assist homeless households who cannot find or maintain employment. The City will work with homeless service providers, including Haven House, Innermission, other members of the Continuum of Care, and We Care From the Heart in leveraging additional dollars to address the needs of the long-term homeless.

Actions planned to foster and maintain affordable housing

A 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. In the 2017 year, the City will help coordinate the update of a resource book that can be provided to all service agencies to help clients utilize multiple services. The City will also participate in planning efforts such as the Lake County Community Benefits Plan which will serve as a core planning document for community service providers, housing developers, and local lending institutions for community development and affordable housing development.

Discussion:

Monitoring

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

- Evaluation of funding requests to ensure compliance with applicable Federal regulations and to assure applicants clearly describes the proposed activity and delineates the cost.
- Preparation of grant agreements which clearly outlines scope of activities to be carried out, time schedule for completion of the activities, reporting requirements, and the rules, regulations, and procedures to be followed by the grantee.
- Technical counseling for grantees prior to implementation if required. In such sessions the City will explain all applicable rules, regulations, and procedures and performance standard requirements.
- Establishment of internal project management systems for tracking the progress of all funded activities.

- Establishment of scheduled reporting procedures, typically monthly, including procedures for reporting on activities, which have long-term compliance requirements.
- Regular site visits and inspections for all construction and rehabilitation projects assisted by HUD funds to assure compliance.
- Regular periodic desk review of all sub-grantees' activities, including site visits.
- Formal on-site monitoring of all funded projects at least annually, including written reports to grantees with written responses required as appropriate.
- Withholding of payment to grantees found to be in noncompliance with rules, regulations, or procedures as set forth by HUD, the City, or other agencies.
- Review of activities for program income or compliance with recapture and resale policies of the City.
- Preparation of annual reports describing performance and progress of all activities for each program year.

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	35,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	35,000

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.	95.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

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

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

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

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

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 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 the Executive Director of UNI.

Emergency Solutions Grant (ESG)

Reference 91.220(I)(4)

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

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

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

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

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

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

The City will maintain the levels of funding for shelter operations for Haven House and Innermission as long as performance and compliance standards are met.

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

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

The City does not have a policy-making entity for ESG other than the Redevelopment Commission and the City Council, both of which have other duties and responsibilities that do not involve homelessness.

Therefore, the City had opted to develop and implement the following plan to consult with homeless or formerly homeless individuals in policy and decision-making regarding Emergency Solutions Grant (ESG).

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

In preparation of this plan, the City held several meetings with homeless shelters to gather input from homeless and formerly homeless individuals. According to these individuals, the most pressing needs were

for job training and transportation. For example, many job opportunities are in neighboring communities that are inaccessible without private transportation. Even transportation for job interviews is a challenge for many. The City accepted this input and will use this information in future planning and funding decisions.

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