

City of Hammond Indiana
Program Year 2020

Consolidated Annual Performance and
Evaluation Report (CAPER)

FINAL

City of Hammond Indiana Program Year 2020
Consolidated Annual Performance and Evaluation Report
FINAL for Public Comment

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Executive Summary

The Consolidated Annual Performance and Evaluation Report (CAPER) serves to meet the performance reporting requirements of the U.S. Department of Housing and Urban Development (HUD) as set forth with the Consolidated Plan Regulations at 24 CFR 91.520. This report describes the activities undertaken by the City of Hammond during the Program Year 2020, beginning April 1, 2020 and ending March 31, 2021, using the following federal funds:

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

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

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

A draft of this report will be made available for public review and comment from June 1, 2021 to June 15, 2021 on the City's website at:

<https://www.gohammond.com/public-notice-of-the-annual-c-a-p-e-r-052121/>

The City held a public hearing to receive public input on the City's performance in the PY2020 year and on the CAPER document. No comments have been received to date. The complete document remains available for review at the Department of Planning and Development at City Hall, 5925 Calumet Avenue.

CR-05 - Goals and Outcomes

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

91.520(a)

2020 was the fourth year of the City's updated 2017-2021 Consolidated Plan. The tables below provide a summary of the City's accomplishments by the goals and objectives outlined in the Consolidated Plan. Most of the planned projects were delayed or otherwise adversely affected by the COVID-19 pandemic and the resulting quarantines. Some of the highlights of the program year include:

- The City completed the rehabilitation of 10 housing units. Of these 2 homes received emergency repair assistance, 2 received roof replacements, and 6 received ramps to improve accessibility.
- The City provided down payment assistance to 26 first-time homebuyers through the Homebound Program. Increased homeownership helps stabilize neighborhoods and assisted the income-eligible households in accumulating wealth.
- The City partners with United Neighborhoods, Inc., a qualified non-profit housing developer, to acquire, rehabilitate, and resell single family units. This program acquires substandard properties, makes necessary renovations, and markets the properties to income-qualified homebuyers. No properties were completed during the program year. Three remain underway.
- The City supported the work of local non-profit agencies providing public services to low and moderate income households. A total of 1,018 persons received public service benefits.
- The City supported 8 small businesses and microenterprises with technical assistance to help create more economic opportunity within the City.

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

Nearly all of the City's HOME and CDBG-funded programs are progressing and effectively addressing their stated goals. As stated above, most projects were adversely effected by the COVID-19 pandemic. The tables below summarize the City's proposed versus actual goals and lists the percent accomplished to date.

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Table 1 - Accomplishments – Program Year

Goal	Category	Needs Addressed	Indicator	Unit of Measure	Funding	Goal	Actual	Percent Complete	
1	Housing: Homeowner Acquisition/Rehab/Resale	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME	3	0	0%
2	Housing: Homeowner Rehabilitation	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME	38	10	>26%
						CDBG			
3	Housing: Homebuyer Programs	Affordable Housing	Affordable Housing	Homebuyer Assistance	Households	CDBG	100	26	26%
4	Homeless Rapid Re-Housing and Prevention	Homeless	Homeless	Rapid Rehousing	Households	ESG	15	8	53%
				Prevention	Households	ESG	30	13	43%
				Rental Assistance	Households	HOME	4	29	>100%
5	Homeless Shelter Operations	Homeless	Homeless	Overnight Shelter Provided	Persons	ESG	10	31	>100%
6	Community Development Facilities	Community Development	Community Development	Public Facility	Persons	CDBG	3,000	77,980	>100%
7	Community Development Services	Community Development	Community Development	Service other than LM Housing	Persons	CDBG	2,565	1,018	40%
8	Economic Development & Redevelopment	Community Development	Community Development	Buildings Demolished	Buildings	CDBG	--	--	--
				Business Assisted	Businesses	CDBG	15	8	53%
				Code Enforcement	Properties	CDBG	500	--	--
9	Planning Administration and Capacity Building	Other	All	Other	Other	ALL	1	1	100%

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Table 2 - Accomplishments – Strategic Plan to Date

Goal	Category	Needs Addressed	Indicator	Unit of Measure	Funding	Goal	Actual	Percent Complete	
1	Housing: Homeowner Acquisition/Rehab/Resale	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME	15	3	20%
2	Housing: Homeowner Rehabilitation	Affordable Housing	Affordable Housing	Housing Rehabilitated	Housing Unit	HOME CDBG	100	72	72%
3	Housing: Homebuyer Programs	Affordable Housing	Affordable Housing	Homebuyer Assistance	Households	CDBG/ HOME	250	241	96%
4	Homeless Rapid Re-Housing	Homeless	Homeless	Rapid Rehousing	Households	ESG	75	59	79%
				Prevention	Households	ESG	75	73	97%
				Rent Assistance	Households	HOME	4	29	>100%
5	Homeless Shelter Operations	Homeless	Homeless	Overnight Shelter Provided	Persons	ESG	500	423	85%
6	Community Development Facilities	Community Development	Community Development	Public Facility	Persons	CDBG	80,765	80,765	100%
7	Community Development Services	Community Development	Community Development	Service other than LM Housing	Persons	CDBG	10,000	9,077	91%
8	Economic Development & Redevelopment	Community Development	Community Development	Buildings Demolished	Buildings	CDBG	5	1	20%
				Businesses	Businesses	CDBG	35	22	63%
				Code Enforcement	Properties	CDBG	250	1,060	>100%
9	Planning Administration and Capacity Building	Other	All	Other	Other	ALL	1	1	100%

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

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

Affordable Housing priorities

The largest portion of the City's Consolidated Plan budget is focused on affordable housing. In the program year, the City rehabilitated 10 housing units using CDBG. The City also assisted 26 homebuyers acquire their homes. The City's CHDO, United Neighborhoods Inc., did not complete any projects during the program year, but have 3 homes currently underway.

Homeless priorities

The City took over the administration of its Homeless Prevention and Rapid Re-Housing program. During the program year, the City assisted eight families transition from living in the shelter to stable, permanent housing and prevented homelessness for 13 families. The City also took over the City's Tenant Based Rental Assistance Program. The need for this program greatly increased due to COVID and the City was able to assist 29 households.

In addition to the Prevention and Re-Housing Program, the City continued to fund the operations of Claude Street Shelter, an emergency shelter for families.

Non-homeless Special Needs priorities

The Consolidated Plan cited a general priority to assist the elderly, the disabled and those individuals at risk of homelessness. In the program year, the City continued to offer its Disability Ramp Program that made modifications to the homes of elderly and disabled homeowners, allowing them to remain in their homes despite mobility issues. The City also provided a public service grant to We Care from the Heart which provided assistance to 9 seniors and disabled residents who need help with everyday living tasks.

Non-housing Community Development priorities

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

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families while the parents in those families greater flexibility in pursuing economic opportunities. The City also supported services that helped at-risk households, included the Greater Hammond Food Pantry, Hammond Legal Aid, and We Care from the Heart. The City has decided to use subrecipients to administer day care and after school care going forward.

The City provided funding for the improvements to two public facilities. In 2019, the City subsidized the installation of a new ADA ramp at the Civic Center. That scope of work was completed in the current program year. In 2020, the City provided funding to the Boys and Girls Club to make improvements to their facility on Calumet Avenue. The work was completed during the program year and the City is processing the closeout documentation.

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

Public Housing priorities

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

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CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

Activity Group	CDBG Eligibility Category	Actual	Unit of Measure
Economic Development	Microenterprise Assistance	8	Businesses
Housing	Direct Homeownership Assistance (13)	26	Households
	Rehab; Single-Unit Residential (14A)	10	Housing Units
Public Facilities and Improvements	Parks, Recreational Facilities (03F)	0	Public Facility
Public Services	Senior Services (05A)	9	Persons
	Legal Services (05C)	104	Persons
	Youth Services (05D)	159	Persons
	Child Care Services (05L)	0	Persons
	Food Banks (05W)	---	Persons
	Health Services (05M)	746	Persons

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

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

Race:	CDBG	HOME	ESG	TOTAL
White	713	23	22	758
Black or African American	237	30	30	297
Asian	6			6
American Indian or American Native	1			1
Native Hawaiian or Other Pacific Islander	2			2
Black & White	--			
Other Multi-Racial	28	2		30
Ethnicity:				
Hispanic	522	14	9	545
Not Hispanic	465	41	43	549
Total	987	55	52	1,094

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available during the program year.

Table 4 – Resources Made Available

Source of Funds	Source	Expected Amount Available	Actual Amount Expended*
CDBG	Federal	2,160,628	1,719,589.35
HOME	Federal	710,439	608,481.86
ESG	Federal	184,264	87,906.33
*Amount Expended includes funds from previous allocations expended in the current program year.			

Program Income Received and Loans Outstanding

The City received \$452,063.21 in HOME program income and \$48,967.80 in CDBG program income during the program year. All income was generated from home rehabilitation loans.

The City of Hammond has one hundred eighty nine (189) loans with an outstanding balance of \$1,242,000.15 Included in that total are one hundred fifty two (152) deferred loans with an outstanding balance of \$1,083,099.68. The loan is deferred as long as the applicant lives in the house. The City of Hammond has written off 65 loans for this reporting period.

Identify the geographic distribution and location of investments.

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

The City budgeted only one area-based activity. The Code Enforcement Program served Council Districts 2 and 3 which were qualified to participate in the State of Indiana Blight Elimination Program (BEP).

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

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adopted redevelopment areas, including the downtown area, Interstate Plaza and the Gateway Redevelopment area.

Table 5 – Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CITYWIDE	100%	100%	See above.

Leveraging

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

The City did not utilize any publicly owned land or property to address the needs identified in the plan. The City is normally required to match each dollar of ESG funds with other funds that will be used for ESG-eligible activities. However, due to the COVID-19 pandemic, the match requirements for ESG were waived. The City normally requires its subrecipients to provide matching funds. Below is a summary of the types of match generated by the ESG subrecipients.

	Match
Local Government	0
Private Funds	40,000
Other	0
Fees	0
Program Income	0
Total Match Amount	40,000

Table 6 – Fiscal Year Summary - HOME Match Report

In FFY2020 (October 2019-September 2020) the City of Hammond was exempted from match requirements. HUD has yet to publish match reductions for FFY2021 (October 2020-September 2021).

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

Table 7 – Match Contribution for the Federal Fiscal Year

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

HOME MBE/WBE report

Table 8 – Program Income

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$403,761.42	\$452,063.21	\$210,519.63	\$0.00	\$645,305.00

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

Table 9 – Minority Business and Women Business Enterprises

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

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

Table 10 – Minority Owners of Rental Property

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

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

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

Table 11 – Relocation and Real Property Acquisition

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CR-20 - Affordable Housing 91.520(b)

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

Units that meet HOME Program Standards	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0*	29
Number of non-homeless households to be provided affordable housing units	103	26
Number of special-needs households to be provided affordable housing units*	0	0
Total	103	55
*Note: 4 homeless families were assisted with carry over funds from prior years.		

Table 12 – Number of Households

	One-Year Goal	Actual
Number of households supported through rental assistance	0*	29
Number of households supported through the production of new units*	3	0
Number of households supported through the rehab of existing units	0	0
Number of households supported through the acquisition of existing units	100	26
Total	103	55
* Note: Includes Acquisition/Rehab		
* Note: TBRA were assisted with carry over funds from prior years		

Table 13 – Number of Households Supported

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

PLEASE NOTE: The numbers provided here include TBRA and Homebuyer accomplishments that are not reflected on the PR23 as the activities in IDIS are still listed as open.

The City's affordable housing programs were drastically effected by the COVID pandemic. The demand for rental assistance increased as workers missed work, while demand for homebuyer assistance decreased. The homebuyer market was drastically effected as sellers did not want to show their homes and the demand for single family homes outside of areas like Chicago increased. The development of housing was also effected as disruptions in supply chains and labor shortages delayed construction.

Discuss how these outcomes will impact future annual action plans.

Going forward, the City will continue its tenant based rental assistance program until the pandemic is over and if successful for a longer term. The City feels that the homebuyer program is also very successful but the ability for LMI buyers to find affordable homes in decent condition may be limited if prices continue to increase.

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

Table 14 – Number of Persons Served

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	0	13
Low-income	0	38
Moderate-income	0	4
Total	0	55

Number of households served that meet Section 215 Requirements:

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

- incomes less than 50% of the area median income;
- do not receive federal housing assistance; and

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- pay more than half of their income on housing (including rent and utilities); or
- live in severely inadequate housing with one or more serious physical problems related to heating, plumbing, and electrical systems or maintenance.

During the program year, the City assisted 29 households with Tenant-Based Rental Assistance. All of the beneficiaries under this program qualify as “worst case needs”.

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

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

While the City did not spend ESG funds on outreach efforts, as a condition of their ESG agreement all subrecipients were required to coordinate with other agencies and participate in City-sponsored coordination events focused on outreach. A comprehensive referral network already exists within the City among service providers. Most clients of funded homeless shelters are referred from other agencies, including churches, school administrators, food pantries, hospitals and health care agencies, city departments and other government offices, and other non-profit agencies. Agencies conduct additional outreach through public events and their websites.

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

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

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. Coordinated entry helps prioritize assistance based on vulnerability and severity of service needs. This process ensures that people who need assistance the most can receive it in a timely manner. All members of the CoC located in Lake County are required to use coordinated entry. The Balance of State CoC has provided training and service providers within Lake are fully operational. The system includes the following elements: (1) process for determining eligibility; (2) process for determining priority and assistance amounts for rapid rehousing; (3) process for determining priority for permanent supportive housing; and (4) referral services. The processes and

assessments are standardized and are used by all providers with the aim of removing barriers of entry to the system for any population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City continued to support homeless shelters in the City through the subsidy of their operating costs, including Claude Street Shelter. Claude Street assisted The City assisted 31 persons in the program year.

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

The City transferred the administration of its Prevention program from Greater Hammond Community Services to its own staff. Overall, the program assisted 13 persons. The City is also using its HOME funds to provide tenant based rental assistance who are at-risk of homelessness. The City assisted 29 families with HOME-funded TBRA.

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.

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 does not prioritize or have special programs for specific subpopulations of homelessness. Instead, the City supports local shelters to provide emergency housing to households that are literally homeless, tries to move all households into permanent housing situations using rapid rehousing, and tries to prevent households from becoming homeless with prevention funds.

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The City does coordinate with other community stakeholders to address the needs of specific homeless populations. The City partners with School-City Hammond to identify families with children and unaccompanied youth. The City coordinates with Safe Haven, which is constructing permanent supportive housing for veterans.

To transition homeless to independent living and shorten the period of homelessness, the City's 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. The City began to administer the Rapid Re-Housing Program with its own staff during the program year. The transition was hindered by the COVID-19 pandemic. Significant obstacles to the program included finding employment and available rental housing for beneficiaries. A total of 8 households were assisted in the program year.

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

Actions taken to address the needs of public housing.

The City works closely with the Hammond Housing Authority. The Housing Authority is considered well managed by HUD and does not have the ‘troubled’ designation. The City is working with the housing authority to ensure its residents are served by the programs offered by the City.

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

The City’s Planning and Development staff continue to partner with the Hammond Housing Authority to coordinate services and program delivery for families of low and moderate income. Both agencies are involved with the collaborative efforts such as the Continuum of Care.

HHA provides ongoing opportunities for residents to be involved with management through 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.

In addition, the Hammond Human Relations Commission meets annually with housing authority residents to allow them to voice their concerns.

Actions taken to provide assistance to troubled PHAs

The Hammond Public Housing Authority is not considered troubled.

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

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

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

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

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

- Demand for owner occupied housing rehabilitation funding far exceeds available financial resources.
- Difficulty saving for down payments and closing costs in combination with rental obligations and other economic factors. In response, the City offers the Homebound program in order to assist income-eligible buyers with the purchase of their first home.
- Many homes affordable to low income households require minor to major repairs to make them habitable. The repairs generally need to be funded at the time of purchase adding to the expense of first time home ownership. The City offers several rehabilitation programs in order to address this need.
- Limited supply of quality affordable rental housing for households with incomes between 0 to 50% of area median income, particularly those with income below 30% of area median income. The City's TBRA program can assist a portion of this demographic.

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- Poor or unacceptable credit histories of applicants and poor records of employment among many applicants.
- Very low income individuals particularly persons making the transition from homelessness to permanent housing, persons with special supportive housing needs, and very low income individuals in need of housing assistance. These groups require varied levels of services which the City is unable to provide at the present time due to lack of funding and available resources. In response, the City has currently limited its Rapid Re-Housing program to current shelter residents.
- The lack of public transportation for extremely-low income households, including homeless, severely limits the number of economic opportunities as many jobs are located in neighboring communities that requires car ownership. The City will work with the homeless service providers to determine potential strategies and solutions to this issue.

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

All of the City's housing programs funded with HOME and CDBG comply with the lead paint requirements of 24 CFR Part 35. Most of the CDBG-funded housing activities require lead safe work practices. The HOME-funded rehabilitation, based on the amount of rehabilitation required to bring the unit up to code, required abatement. The City did not take any lead-based paint remediations or education efforts outside of the HUD funded programs.

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

As outlined in the Consolidated Plan, the City's approach to alleviate poverty will be to engage in several activities with the intent of sustaining adequate level of services while promoting self-sufficiency. To this end, the City will fund activities that promote self-reliance by encouraging education and training; establish opportunities for new development, redevelopment and job creation; support provision of services (i.e. daycare) which promote training, education and encourage employment; expand availability of the affordable housing; and provide direct assistance to individuals at risk and with severe needs.

The Department's main focus is to alleviate poverty through economic development and redevelopment. This included assisting businesses with CDBG to expand economic development within the City.

In the public service area, the City funded several social services agencies which supported working families. Most of these families are low and very low income families. These services

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range from after school program to parenting needs of young mothers. Funded programs include:

- Day Care / Afterschool Program
- Parents as Teachers
- Youth Sports Program
- Big Brothers Big Sisters
- Hammond Legal Aid

In terms of housing, the City provided TBRA assistance to families with the aim of creating self-sufficiency. The City also provided homelessness prevention and rapid rehousing to help families experiencing homelessness or on the brink of homelessness to re-establish housing and to start building toward stability.

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

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

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

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

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

The Department of Planning and Development constantly engage the community in an effort to build new partnerships with local non-profits, faith-based groups, for-profits, and other governmental institutions. Efforts include neighborhood meetings, meetings with local businesses, and special events such as the Prayer Breakfast. The Department's staff also strengthens existing relationships with non-profits through monitoring and technical assistance. The Department's monitoring efforts are described in more detail below.

In the program year, the Department of Planning and Development took the following actions to enhance coordination among local stakeholders:

- Coordinated with the Housing Authority regarding the management of its units and affordable housing units near their complexes.
- Coordinated with the Continuum of Care to better serve homeless persons in Hammond, including taking committee roles with Balance of State
- Coordinated with UNI about the future development of Millennium Park and Jacobs Square.
- Assisted two new groups with incorporation into non-profits.

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

Goal 01. Regional Coordination in Testing and Enforcement

Performance Measures:

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

Accomplishments in Program Year:

- Hammond Human Relations Commission provided information and referral services throughout the year. HHRC conducted 10 cases. Three of the cases resulted in compensation for clients.
- The City has implemented a review of lending terms obtained by buyers. If the quoted rate on documents received by the lender are considerably higher than the rates being received for other buyers participating in the program, Homebound staff will recommend to the buyer to consider other lending alternatives and also notify the Hammond Human Relations Commission. In the program year, one loan was flagged as being potentially predatory.

- The City has not conducted any systemic testing for mortgage lending during the program year.

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

Performance Measures:

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

Accomplishments in Program Year:

- The City continues to coordinate with the Lake County Housing Taskforce. The Northwest Indiana Reinvestment Alliance, in partnership with Northwest Indiana Community Action, have implemented an IDA program and financial literacy that is available throughout the County.
- The City has not conducted any systematic mortgage lending testing in the program year.

Goal 03. Address disparities in access to opportunities in RECAP

Performance Measures:

- Increase availability of public services within the RECAP

Accomplishments in the Program Year

- The City instructed CDBG public service agencies to ensure that their services were marketed to households within the RECAP. A large portion of the housing within the RECAP is subsidized and reserved for seniors and disabled households. As such, programs such as We Care From the Heart, are needed.
- At the end of the program year, the City awarded CDBG-CV funds to Meals on Wheels to assist seniors and other homebound households with food assistance.

Goal 04. Encourage Redevelopment and Private Investment

Performance Measures:

- Development of 3 new housing units within targeted areas

Accomplishments in Program Year:

- The City is working on development of single family homes in the RECAP. The Millennium Park subdivision has a number of lots ready for development. By adding single-family homes to this area, the City hopes to reduce the concentrations of poverty by adding these housing units. Construction should begin sometime in 2021. This City is

also working to redevelop Jacobs Square, which is adjacent to the RECAP.

Goal 05. Site selection and mobility policies

Performance Measures:

- Revised policy on site selection and source of income discrimination

Accomplishments in the Program Year

- The City has not formally adopted new policies in regard to site selection. However, the City is currently focusing its time and resources on the development of Millennium Park, which is located within the RECAP, and Jacobs Square, which is adjacent to the RECAP. These sites were selected for development in part to leverage additional investments in these areas and to reduce the concentration of poverty. The City also completed a housing study that will guide future housing development in the RECAP and in the downtown area.

CR-40 - Monitoring 91.220 and 91.230

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

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

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

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

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

Results of Monitoring:

The City's monitoring efforts are incorporated throughout the administration of the grant-funded programs. In this way, the City hopes to identify and avoid compliance issues before they become serious. The City was limited in its ability to conduct monitoring this year due to the COVID-19 pandemic. As a result, the City performed desk monitoring reviews of each subrecipient pay request and requested participant files from a number of CDBG subrecipients in order to conduct a remote monitoring. The City did not find any significant issues with the use of CDBG funds.

Describe efforts to provide citizens with reasonable notice and an opportunity to comment

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on performance reports. 91.105(d); 91.115(d)

A draft of this report was made available for public review and comment beginning June 1, 2021 on the City's website:

<https://www.gohammond.com/public-notice-of-the-annual-c-a-p-e-r-052121/>

The City solicited written comments from June 1 to June 15, 2021. The City also held a public hearing on the CAPER on June 1. All public comments accepted are included in the final submission to HUD. No written or oral comments were received. The complete document remains available for review at the Department of Planning and Development at City Hall, 5925 Calumet Avenue.

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

CR-45 - CDBG 91.520(c)

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

2020 represents the fourth year of the City’s updated Consolidated Plan. The updated plan outlines the City’s strategies for the program years 2017 through 2021. There have been no major changes in the City’s objectives since the development of the plan.

The City has experienced some capacity issues in recent years, both internally and with its non-profit partners. As a result, the City changing the delivery of some programs but the program objectives are essentially the same.

The City certifies that

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

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

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

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

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

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

As part of the City's program guidelines, participating businesses must give first consideration to low-income Hammond residents when hiring for positions created as a result of CDBG assistance. The City assists in this process by asking the business to post their job opportunities with the Department of Workforce Development (Work One). The City has implemented a new policy where the job opportunities will now also be posted at the housing authority and the local homeless shelters. The City's economic development efforts have shifted away from financial assistance for the purpose of creating jobs and now provides technical assistance to businesses serving low income areas or to low-income microenterprises. A total of 8 businesses were assisted during the program year.

CR-50 - HOME 91.520(d)

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

The City of Hammond does not currently have any HOME-funded rental development projects. The City is working with its Code Enforcement department to inspect TBRA assisted units once the pandemic restrictions are eased.

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

In the program year, the City did not work with any contractors directly as all funds were provided to UNI (CHDO) or directly to homebuyers. Below is a summary of the City's policies for when the City does HOME procurement:

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

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

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

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

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- The City will require all prime contractors, if subcontracts are to be let, to take the affirmative steps listed above.

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

The City received \$452,063.21 of HOME program income and expended a total of \$210,519.63 in the program year. The funds were used to reduce the amount of funds drawn from the City's Treasury account, and therefore the expenditures were applied to HOME-funded projects and administration. For a summary of the owner characteristics of the units assisted, please refer to Table 3 for race and ethnicity information and Table 14 for income data.

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

The City's federally funded housing programs assisted 26 homebuyers purchase their homes and assisted 29 families at risk of homelessness achieve stable permanent housing.

CR-55 - HOPWA 91.520(e)

Not Applicable.

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

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

1. Recipient Information—All Recipients Complete

Basic Grant Information

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

ESG Contact Name

Prefix	Mrs.
First Name	Owana
Last Name	Miller
Title	Community Development Director

ESG Contact Address

Street Address	5925 Calumet Avenue
City, State, Zip	Hammond Indiana 46324
Phone Number	219-853-6371
Fax Number	219-853-6334
Email Address	millero@gohammond.com

ESG Secondary Contact

Prefix	Ms.
First Name	Ciara
Last Name	Bolden
Title	Housing Coordinator
Phone Number	219-853-6358
Fax Number	219-853-6334
Email Address	boldenc@gohammond.com

2. Reporting Period—All Recipients Complete

Program Year Start Date	04/01/2020
Program Year End Date	03/31/2021

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

Subrecipient or Contractor Name: Greater Hammond Community Services

City: Hammond

State: IN

Zip Code: 46324

DUNS Number: 167507037

Is subrecipient a VAWA-DV provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: \$130,444

Subrecipient or Contractor Name: Inner Mission Inc.

City: Hammond

State: IN

Zip Code: 46320

DUNS Number:

Is subrecipient a VAWA-DV provider: N

Subrecipient Organization Type: Faith-Based Organization

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

CR-65 - Persons Assisted

See Attached SAGE HMIS REPORT

CR-70 – Assistance Provided

8. Shelter Utilization

Number of New Units – Rehabbed	0
Number of New Units – Conversion	0
Total Number of bed-nights available	
Total Number of bed-nights provided	
Capacity Utilization	

Table 23 – Shelter Capacity

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

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

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

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

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

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

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

private vehicle to access.

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

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

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

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

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CR-75 – Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	FY2018	FY2019	FY2020
Expenditures for Rental Assistance		\$3,377	
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services – Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
Subtotal Homelessness Prevention		\$3,377	

Table 24 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	FY 2018	FY 2019	FY 2020
Expenditures for Rental Assistance		\$2,160	
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance			
Expenditures for Housing Relocation & Stabilization Services – Services			
Expenditures for Homeless Prevention under Emergency Shelter Grants Program			
Subtotal Rapid Re-Housing		\$2,160	

Table 25 – ESG Expenditures for Rapid Re-Housing

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11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	FY 2018	FY 2019	FY 2020
Essential Services			
Operations		\$61,546.06	\$7,759.80
Renovation			
Major Rehab			
Conversion			
Subtotal		\$61,546.06	\$7,759.80

Table 26 – ESG Expenditures for Emergency Shelter

NOTE: \$0.81 was also expended from the FY2017 allocation on Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	FY 2018	FY 2019	FY 2020
HMIS			
Administration		\$3,629.46	\$9,433.03
Street Outreach			

Table 27 Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	FY2018	FY2019	FY2020
	\$3,377.17	\$67,335.52	\$17,192.83

Table 28 Total ESG Funds Expended

NOTE: \$0.81 was also expended from FY2017

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11f. Match Source

	FY 2018	FY2019	FY2020
Other Non-ESG HUD Funds	0	0	0
Other Federal Funds	0	0	0
State Government	0	0	0
Local Government	0	0	0
Private Funds	0	40,000	0
Other	0	0	0
Fees	0	0	0
Program Income	0	0	0
Total Match Amount	0	40,000	0

Table 29 Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	FY 2018	FY 2019	FY 2020
	\$3,377.17	\$107,335.52	\$17,192.83

Table 30 - Total Amount of Funds Expended on ESG Activities