

City of Hammond Indiana
PY2024 Annual Action Plan
April 1, 2024 to March 31, 2025

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

1. Introduction

The Program Year 2024 Action Plan describes activities and actions the City of Hammond will undertake from April 1, 2024 to March 31, 2025 to meet the goals and objectives outlined in the City's five-year Consolidated Plan (PY2022-2026). The City will use funds granted by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnership Act (HOME) and Emergency Solutions Grant (HESG) programs.

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

2. Summarize the objectives and outcomes identified in the Plan

The City expects to receive \$2,772,096 from HUD through the three entitlement programs¹. In addition, the City will also budget \$391,000 of program income and reallocate \$421,000 from prior allocations. The total of all these sources comes to \$3,584,508. The City will also begin to implement its allocation of HOME-ARP funds. Those funds are described in the substantial amendment to the 2021 Annual Plan, per HUD guidance. The City estimates that all of its HOME and ESG funds as well as 70% of CDBG funds will directly benefit low- and moderate-income households.

The City will utilize the available funds to carry out a number of programs in an effort to meet the five broad objectives outlined in its adopted Consolidated Plan. A more detailed description of each program is provided in the Projects section.

Affordable Housing Development

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).

- Development of New Housing \$418,125 (remainder of HOME allocation)
- CHDO Affordable Housing Development \$83,298 (15% of HOME allocation)
- CHDO Operational Support \$27,766 (5% of HOME allocation)

Housing Rehabilitation

The City will use available federal resources to support two rehabilitation programs. The Minor Repair

¹ Due to the delay in PY2024 Congressional appropriations process, the City is preparing its PY2024 plan using estimates based on its PY2023 allocation less a three percent reduction. Most program and project budgets will be pro-rated accordingly based on the actual allocation once HUD announces final allocations for grantees. The Action Plan will not be submitted until the final allocation is announced.

Program provides grant funding for emergency repairs and minor repairs for income-eligible homeowners. The Ramp Program provides ramps to help for homeowners with mobility issues.

- Minor Repair Program \$255,000 (10% of CDBG funds)
- Ramp Program \$80,000 (3% of CDBG funds)

Homebuyer Programs

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

- Homebound Homebuyer Assistance Program - Prior Year Balances

Rapid Re-Housing, Homeless Prevention, and Tenant-Based Rental Assistance

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

- Homeless Prevention \$48,039 (75% of ESG after accounting for Shelter and Administration)
- Rapid Rehousing \$16,013 (25% of ESG after accounting for Shelter and Administration)
- TBRA \$300,000 (no change based on actual allocation)

Support Homeless Shelters

The City will use its ESG resources to support its community partners that offer emergency shelter to homeless residents of the City.

- Shelter Support and Operations \$100,000 (no change based on actual allocation)

Public Improvements and Community Development Facilities

The City will use available federal resources to subsidize the rehabilitation or development of neighborhood facilities and infrastructure. A portion of the CDBG allocation is used to pay the debt service associated with development of the Hammond Sportsplex.

- Section 108 Loan Repayment \$613,449 (no change based on actual allocation)
- Infrastructure / Public Facility Improvements \$200,000

Public Services (15% of CDBG allocation)

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

- Big Brothers Big Sisters Program \$8,500
- Hammond Legal Aid Clinic \$30,000
- Lake County Community Services (Greater Hammond) Food Pantry \$30,000
- Meals on Wheels \$15,000
- New Hope Too Food Pantry \$10,000

- Northshore Health Services \$35,000
- Parents As Teachers Program \$50,000
- We Care from the Heart Seniors Services \$16,000
- YMCA Child Care / After School Program \$35,000
- Youth Sports Program \$75,000

Economic Development and Redevelopment

The City will use CDBG funds to continue its successful Small Business Assistance Program. Small businesses that qualify as a microenterprise or provide goods and services to a CDBG-eligible area will receive technical assistance on establishing and growing their business. The City will also use a portion of its CDBG allocation to clear blighted properties with the aim of stabilizing the surrounding area and preparing for future redevelopment.

- Small Business Assistance Program \$150,000 (no change based on actual allocation)
- Demolition and Clearance \$475,000 (19% of CDBG allocation)

Planning, Administration, Capacity Building, and Fair Housing

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 \$407,884 (20% of CDBG allocation)
- HOME Program Administration \$92,132 (10% of HOME allocation + program income)
- ESG Program Administration \$13,301 (7.5% of HESG allocation)

Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City continues to make progress toward the objectives outlined in its adopted Consolidated Plan. To date, the City has completed two new public facility improvements, assisted 42 small businesses with technical assistance, rehabilitated 21 homes, and provided social services to approximately 16,000 residents.

Some programs have faced challenges, especially those focused on providing affordable housing. In the past, the City's Homebound Program was able to assist dozens of income-eligible buyers each with the purchase of their home. However, in recent years, the prices of even modest homes have increased beyond the reach of many buyers. The City has also experienced turnover in key positions in its rehabilitation programs and at the City's non-profit development partner.

Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A complete draft of this plan will be made available for public review and comment for a 30-day period beginning **April 1st, 2024**. 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 have been received to date.

Summary of public comments

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

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

The City accepted all comments submitted and/or made during the public participation process. No public comments have been received to date.

Summary

This plan details the proposed actions for the third year of the City's 2022-2026 strategic plan to address its priority needs in the areas of affordable housing, community development, and homelessness. As such, the resources available to the City through the programs covered by this plan, including the Community Development Block Grant (CDBG), the HOME Investment Partnerships Grant (HOME), and the Emergency Solutions Grant (HESG), will focus on the five broad goals outlined in the City's adopted Consolidated Plan.

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. During the 2024 program year, the City will continue to take a comprehensive approach to affordable housing and community development in an effort to improve the quality of life for its low- and moderate-income residents. Major initiatives include the redevelopment within Jacobs Square and Memorial Park, as well as the expansion of commuter rail service and development in the downtown area.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative

The City of Hammond Department of Planning and Development is the lead agency responsible for the development and administration of the Action Plan and its associated funding sources, including the Community Development Block Grant (CDBG), HOME Investment Partnerships Grant (HOME), and the Emergency Solutions Grant (HESG).

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 also provides several grants to local non-profits to provide public services to the low- and moderate-income residents of Hammond. For the HOME Program, the City works closely with United Neighborhoods Inc. (UNI), a certified Community Housing Development Organization (CHDO). For the ESG Program, the City provides grants to two homeless service providers, including Haven House and Innermission.

Consolidated Plan Public Contact Information

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

Introduction

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

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

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

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

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

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

As part of the HOME-ARP planning process, the City reached out to numerous community stakeholders and other HOME-ARP grantees in the region, including City of Gary, City of East Chicago, and Lake County. All grantees will try to coordinate their funding to ensure the best approach to providing housing stability for HOME ARP qualifying populations.

In addition, the City participates in a number of ongoing local and regional coordination efforts throughout the program year, including the Continuum of Care and the Lake County Affordable Housing Taskforce. The City is also participating in the regional planning efforts to extend the commuter rail line within Lake County.

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

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

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

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

The current standards in place for allocating ESG funds, measuring performance, evaluating outcomes, and other policies and procedures were developed in consultation with the members of the CoC. For the current Plan Year, the City has not changed any of its homeless strategies or its assessments on the best way to address the needs of homeless, allocation of funds, or any performance standards. With the addition of HOME-ARP funds as an available resource, the use of ESG funds may shift as the HOME-ARP programs are implemented.

The homeless shelters in Hammond participating in the CoC submitted applications for funding as part of the RFP process. The City consults with all of the homeless service providers in Hammond on a periodic basis to review progress and evaluate potential areas for improvement.

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

Table 2 – Agencies, groups, organizations who participated

1	Organization	Hammond Housing Authority
	Organization Type	PHA
	Section of the Plan addressed by Consultation	Housing Need Assessment Public Housing Needs
	Method of Consultation Anticipated outcomes	Informal consultation. focus group meetings.
2	Organization	Continuum of Care
	Organization Type	Services-homeless Regional organization
	Section of the Plan addressed by Consultation	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Method of Consultation Anticipated outcomes	Informal consultation and periodic meetings
3	Organization	LAKE COUNTY
	Organization Type	Housing Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - County Regional organization Planning organization
	Section of the Plan addressed by Consultation	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Lead-based Paint Strategy
	Method of Consultation Anticipated outcomes	Informal consultations. Plans to coordinate more on homeless issues, including the planning for HOME ARP funding.

4	Organization	NorthShore Health Center
	Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency
	Section of the Plan addressed by Consultation	Homeless Needs - Chronically homeless Non-Homeless Special Needs Anti-poverty Strategy Community Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
5	Organization	NORTHWEST INDIANA REINVESTMENT ALLIANCE
	Organization Type	Housing Services - Housing Service-Fair Housing Regional organization
	Section of the Plan addressed by Consultation	Housing Need Assessment Community Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
6	Organization	COMMUNITY SERVICES OF NORTHWEST INDIANA
	Organization Type	Housing Services - Housing Services-homeless Services-Employment
	Section of the Plan addressed by Consultation	Housing Need Assessment Anti-poverty Strategy Community Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.

7	Organization	MENTAL HEALTH AMERICA
	Organization Type	Housing Services - Housing Services-Children Services-Education
	Section of the Plan addressed by Consultation	Homeless Needs - Families with children Anti-poverty Strategy Community Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
8	Organization	HAVEN HOUSE, INC.
	Organization Type	Housing Services-Victims of Domestic Violence Services-homeless
	Section of the Plan addressed by Consultation	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
9	Organization	Workone Hammond
	Organization Type	Services-Education Services-Employment Regional organization Business Leaders
	Section of the Plan addressed by Consultation	Market Analysis Economic Development Anti-poverty Strategy Community Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.

10	Organization	IVY TECH COMMUNITY COLLEGE
	Organization Type	Services-Education Services-Employment Regional organization
	Section of the Plan addressed by Consultation	Homelessness Strategy Market Analysis Economic Development Anti-poverty Strategy
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
11	Organization	INNERMISSION, INC.
	Organization Type	Housing Services-homeless
	Section of the Plan addressed by Consultation	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy Youth
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
12	Organization	United Neighborhoods, Inc.
	Organization Type	Housing Services - Housing
	Section of the Plan addressed by Consultation	Housing Need Assessment Market Analysis
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.

13	Organization	Northwest Indiana Banker Community Council
	Organization Type	Housing Regional organization Business and Civic Leaders Private Sector Banking / Financing
	Section of the Plan addressed by Consultation	Housing Need Assessment Market Analysis Economic Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting.
14	Organization	Hammond Human Relations Commission
	Organization Type	Housing Services-homeless Service-Fair Housing Other government - Local
	Section of the Plan addressed by Consultation	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
15	Organization	WE CARE FROM THE HEART SOCIAL SERVICES
	Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless
	Section of the Plan addressed by Consultation	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.

16	Organization	Hammond Legal Aid Clinic
	Organization Type	Housing Services - Housing Service-Fair Housing Services - Victims
	Section of the Plan addressed by Consultation	Housing Need Assessment Homelessness Strategy Anti-poverty Strategy Community Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
17	Organization	MEALS ON WHEELS
	Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	Section of the Plan addressed by Consultation	Non-Homeless Special Needs
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.
18	Organization	SCHOOL CITY OF HAMMOND
	Organization Type	Services - Housing Services-Children Services-Education Services-Employment Services - Narrowing the Digital Divide Other government - Local Civic Leaders
	Section of the Plan addressed by Consultation	Homelessness Strategy Economic Development Anti-poverty Strategy Community Development
	Method of Consultation Anticipated outcomes	Informal consultation and focus group meeting. City expects to continue a close partnership with agency in the provision of services to low- and moderate-income persons and households.

19	Organization	HAMMOND
	Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Grantee Department
	Section of the Plan addressed by Consultation	Emergency Management
	Method of Consultation Anticipated outcomes	Consulted with City Departments responsible for flood control and emergency management
20	Organization	INDIANA
	Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Other government - State
	Section of the Plan addressed by Consultation	Anti-poverty Strategy Broadband
	Method of Consultation Anticipated outcomes	Review of Strategic Plan and current initiatives available for the City and its partners.

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

In 2016, HUD issued a final rule to include consultations in order to Narrow the Digital Divide and Increase Resilience to Natural Hazards (FR 81 FR 90997). According to the rule, its purpose is to "require States and local governments to evaluate the availability of broadband access and the vulnerability of housing occupied by low- and moderate-income households to natural hazard risks, many of which may be increasing due to climate change, in their Consolidated Planning efforts. Where access to broadband Internet service is not currently available or is minimally available (such as in certain rural areas), States and local governments must consider ways to bring broadband Internet access to low- and moderate-income residents, including how HUD funds could be used to narrow the digital divide for these residents.

The City is well-served by a variety of broadband internet service providers. The biggest barrier to accessing broadband internet for low-income persons is cost. To satisfy its consultation requirements with Broadband Internet Service Providers and organizations engaged in narrowing the digital divide, the City researched the availability of discount plans offered by broadband service providers. The top three providers are ATT, Xfinity, and Wow. Both ATT and Xfinity participate in the FCC Affordable Connectivity Program that provides subsidies to households earning less than 200% of poverty. The City also reached out to the stakeholders above, especially those with a focus on serving families with

children, to obtain feedback on the needs of their beneficiaries. As a result, the City began to better coordinate the availability of the Affordable Connectivity Program.

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

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

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City works with Lake County and adjacent municipalities on a number of community development issues, including the extension of the commuter rail line, homelessness, and economic development. The City also works closely with the North Township Trustee. The North Township Trustee administers programs that benefit many of the same clients targeted by the Consolidated Plan. The City is working with the Trustee’s office to coordinate on transportation issues.

The City is currently coordinating with the other HUD-funded local governments to coordinate their plans for HOME ARP funding.

AP-12 Participation – 91.105, 91.200(c)

Summary of citizen participation process. Describe 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 neighborhoods with considerable minority populations. There is also frequent contact with the Hammond Hispanic Community Committee and the Ministerial Alliance. These organizations include representation of the African American and Hispanic communities of Hammond. In regard 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/>

The availability of the plan and the public hearing was included in the News section of the website:

INSERT LINK

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

Outreach to Persons of Limited English Proficiency (LEP)

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

materials are available in Spanish and that translators are made available during public meeting and hearings.

Citizen Participation Outreach

#	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL
1	Public Hearing	Non-targeted	Public Hearing for Budget / Action Plan on February 26 th , 2024.	No comments received to date.	No comments were not accepted.	
2	Public Meeting	Persons with disabilities		No comments received to date.	No comments were not accepted.	
3	Internet Outreach	Non-targeted		No comments received to date.	No comments were not accepted.	
4	Public Hearing	Non-targeted	Annual Performance Report (CAPER) for PY 2022 held on June 20th 2023.	None	None	

Table 4 – Citizen Participation Outreach

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

Introduction

The main source of funding for the goals, programs, and projects discussed in this Plan will come from the Community Development Block Grant (CDBG), Emergency Solutions Grant (HESG) and the HOME Investment Partnerships Program (HOME). A brief description of each of the funding sources is included below. When considering how the funds are budgeted, it is important to note that each funding source has limitations on how the funds can be used. This plays a large role in terms of how the funds are budgeted.

Community Development Block Grant (CDBG)

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

- Housing rehabilitation for income-eligible homeowners,
- Down payment assistance for homebuyers,
- Social service programs for youth and seniors,
- Clearance and demolition of blighted structures, and
- Street improvements in income-eligible areas.

HOME Investment Partnerships Program (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 (HESG)

Emergency Solutions Grant (HESG) 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.

Anticipated Resources

Program	Source of Funds	Annual Allocation	Program Income	Prior Year Resources	Total	Remainder of Plan	Narrative Description
CDBG	public - federal	2,039,421	25,000	421,412	2,485,833	4,000,000	See Above
HOME	public - federal	555,322	366,000	0	921,322	1,600,000	See Above
ESG	public - federal	177,353	0	0	177,353	350,000	See Above

Table 5 - 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.

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 \$177,353 for Program Year 2024.

HOME Match Requirements

In recent years, the City has received a 100% waiver from HOME match requirements, including the most recent FY2023. HUD has not yet announced whether or not the City will receive a waiver for HOME match requirements for FY2024. The City will work with developers and other partners who participate in HOME-funded projects to document the inclusion of match. The City will also consider the donation of property owned by the City of the Redevelopment Commission for potential HOME-funded development.

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

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

Discussion

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

AP-20 Annual Goals and Objectives

#	Goal Name	Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	Citywide	Affordable Housing	HOME: \$469,789	3 Housing Unit
2	Housing Rehabilitation	Citywide	Affordable Housing	CDBG: \$335,000	22 Housing Unit
3	Homebuyer Programs	Citywide	Affordable Housing	HOME: Prior Year Funds	5 Households Assisted
4	Rapid Re-Housing	Citywide	Affordable Housing Homelessness	ESG: \$16,013	2 Households Assisted
5	Homeless Prevention	Citywide	Affordable Housing Homelessness	ESG: \$48,039	7 Persons Assisted
6	Tenant Based Rental Assistance	Citywide	Affordable Housing Homelessness	HOME: \$300,000	20 Households Assisted
7	Support Homeless Shelters	Citywide	Homelessness	ESG: \$100,000	50 Persons Assisted
8	Community Development Facilities	Citywide	Non-Housing Community Development	CDBG: \$200,000	3000 Persons Assisted
9	Community Development Services	Citywide	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$304,500	2625 Persons Assisted
10	Economic Development and Redevelopment	Citywide	Non-Housing Community Development	CDBG: \$150,000	15 Businesses Assisted
11	Planning, Admin and Fair Housing	Citywide	All	CDBG: \$407,884 HOME: \$85,532 ESG: \$13,301	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	<p>Affordable Housing Development</p> <p>The City will use available federal resources to subsidize the development of new affordable housing units within the City. Eligible projects may include new construction or the acquisition and rehabilitation of existing properties. Housing may be rental or homebuyer. The City will also provide operational support to certified Community Housing Development Organizations (CHDOs). The City estimates three housing units will be assisted based on the level of resources available.</p>
2	<p>Housing Rehabilitation</p> <p>The City will use available federal resources to support multiple rehabilitation programs, including a Minor Home Repair and a Ramp Program for disabled residents. The City expects to benefit 22 low- and moderate-income homeowners.</p>
3	<p>Homebuyer Programs</p> <p>The City will use available federal resources to provide down payment and closing cost assistance to 5 income-eligible homebuyers.</p>
4	<p>Rapid Re-Housing</p> <p>The City will use its ESG and HOME-ARP resources to reduce the levels of homelessness in the community through prevention, re-housing, and tenant based rental assistance. CDBG funds will be used to pay for program delivery and case management. With the funds budgeted through this Action Plan, the City estimates that 2 households will exit or avoid homelessness and be able to maintain decent, affordable housing.</p>
5	<p>Homeless Prevention</p> <p>The City will use its ESG in conjunction with other available rental assistance, including HOME and HOME-ARP, to reduce the levels of homelessness in the community through prevention, re-housing, and tenant based rental assistance. With the funds budgeted through this Action Plan, the City estimates that 7 households will avoid homelessness and be able to maintain decent, affordable housing through ESG funds.</p>
6	<p>Tenant Based Rental Assistance</p> <p>The City will use its ESG and HOME-ARP resources to reduce the levels of homelessness in the community through prevention, re-housing, and tenant based rental assistance. CDBG funds will be used to pay for program delivery and case management. With the funds budgeted through this Action Plan, the City estimates that 20 households will exit or avoid homelessness and be able to maintain decent, affordable housing.</p>
7	<p>Support Homeless Shelters</p> <p>The City will use its ESG resources to reduce the levels of homelessness in the community through support of existing emergency and transitional housing resources. The City estimates 50 homeless households will benefit from the shelters.</p>

8	<p>Community Development Facilities</p> <p>The City will use CDBG funds to further improve access to recreational facilities and infrastructure within the City. This includes parks that primarily serve areas to be determined low and moderate income within the community. The City is currently planning the development a new park to serve the Jacobs Square neighborhood.</p>
9	<p>Community Development Services</p> <p>The City will also use available federal resources to support non-profit services whose primary purpose is to benefit low- and moderate-income persons.</p>
10	<p>Economic Development and Redevelopment</p> <p>The City will use available resources to provide technical assistance to for-profit businesses looking to expand and provide services to low-income neighborhoods.</p>
11	<p>Planning, Admin and Fair Housing</p> <p>The City will use available federal funds to comply with the planning, administrative, and reporting requirements associated with the HUD grants. A portion of funds may be granted to non-profit housing developers actively working within the City to cover a portion of their operating costs.</p> <p><u>Fair Housing</u> In the 2024 program year, the City proposes to continue pursuit of its fair housing goals outlined below.</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>As noted in the Strategic Plan, these goals are an overlay of the other goals previously described. As such no funding or performance measures are included</p>

AP-35 Projects – 91.220(d)

Introduction

The City will fund the following 24 projects in the 2024 program year.

Projects

#	Project Name
1	2024 HESG
2	Homebound Homebuyer
3	HOME Affordable Housing Development
4	HOME CHDO Operating Assistance
5	YMCA Child Care/After School Program
6	Mental Health America Parents as Teachers
7	Youth Sports Recreation
8	Big Brothers and Big Sisters Program
9	New Hope Too Food Pantry
10	Community Services of NWI Food Pantry
11	Hammond Legal Aid
12	Northshore Health Clinic
13	We Care From the Heart Senior Social Services
14	Section 108 Loan Repayment
15	Meals on Wheels
16	Public Facilities and Improvements
17	CDBG Program Administration
18	HOME Program Administration
19	HOME TBRA
20	Economic Development
21	Ramp Program
22	Minor Repair
23	Demolition/Clearance

Table 7 - Project Information

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

Affordable Housing

The City is working on redevelopment of its aging housing stock and meeting the immediate needs of households who have emergencies or accessibility issues. The City will use HOME funds to acquire and rehabilitate substandard homes or construct new single-family homes on vacant lots. The City is also

providing a substantial amount of funding for rental assistance to help families adversely affected by rapidly rising rents.

Community Development

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

Homeless

The City has allocated a large portion of its funding to tenant-based rental assistance and housing services in order to address the large demand given the availability of affordable rental housing.

AP-38 Project Summary

Project Name	2024 HESG
Target Area	HAMMOND CITYWIDE
Goals Supported	Rapid Re-Housing Homeless Prevention Support Homeless Shelters
Needs Addressed	Homelessness
Funding	ESG: \$177,353
Description	Shelter Operations and Services (\$100,000) will pay for the operating costs at local shelters. The Rapid Re-Housing Program (\$16,013) and Homeless Prevention Programs (\$48,039) will provide short- or medium-term rental assistance as necessary to prevent homelessness and help homeless households move as quickly as possible into permanent housing and achieve stability in that housing. Funds will also be used for housing relocation and stabilization services, and financial assistance for security deposits and utility payments. Administrative funds (\$13,301) will be used for general management, oversight, and coordination of HESG funded activities.
Target Date	3/31/2025
Goal	Rehousing: 2 HH Prevention: 7 HH Overnight Shelter: 100 persons
Location Description	Scattered sites throughout the City and 2 shelters (locations withheld for privacy)
Planned Activities	ESG-funded Shelter Operations, Rehousing, Prevention, and Administration

Project Name	Homebound Homebuyer Program
Target Area	HAMMOND CITYWIDE
Goals Supported	Homebuyer Programs
Needs Addressed	Affordable Housing
Funding	HOME: \$0 additional funding provided in 2024. Balances from prior years will be carried forward.
Description	HOME funds will be used to support the City's Homebound Program, which provides down payment 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	3/31/2025
Goal	5 households
Location Description	Citywide. Program is administered from City Hall Community Development Department
Planned Activities	HOME-funded Acquisition Only (DPA Assistance)

Project Name	HOME Affordable Housing Development
Target Area	HAMMOND CITYWIDE
Goals Supported	Affordable Housing Development
Needs Addressed	Affordable Housing
Funding	HOME: \$501,424
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 2024 allocation (\$83,298) will be provided to a Community Housing Development Organization (CHDO) and will be used to meet the 15% set-aside requirement of the HOME program. In the past, the City of Hammond has partnered with United Neighborhoods INC. The city has certified that UNI qualifies as a CHDO.
Target Date	3/31/2026
Goal	2 new housing units
Location Description	To Be Determined. The City has is re-platting portions of Jacobs Square and Memorial Park to support the development of new single-family homes in the neighborhoods.
Planned Activities	Acquisition/Rehabilitation or New Construction

Project Name	HOME CHDO Operating Assistance
Target Area	HAMMOND CITYWIDE
Goals Supported	Affordable Housing Development
Needs Addressed	Affordable Housing
Funding	HOME: \$27,766
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	3/31/2025
Goal	1 CHDO to be assisted with operational subsidies
Location Description	Not applicable.
Planned Activities	CHDO Operational Support

Project Name	YMCA Childcare/After School Program
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$35,000
Description	Assist low-income families to offset cost for families for childcare.
Target Date	3/31/2025
Goal	250 families
Location Description	7322 Southeastern Avenue, Hammond, IN 46324
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective

Project Name	Mental Health America Parents as Teachers
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$50,000
Description	The program will use CDBG funds to support families with young children in meeting early educational needs.
Target Date	3/31/2025
Goal	35 families
Location Description	6530 New Hampshire Ave, Hammond
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective

Project Name	Youth Sports Recreation
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$70,000
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	3/31/2025
Goal	100 youth
Location Description	Available citywide. Applications can be obtained at City Hall 5925 Calumet Avenue, Hammond, IN 46320
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

Project Name	Big Brothers and Big Sisters Program
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$8,500
Description	This program will provide mentoring and after school activities for at- risk youth.
Target Date	3/31/2025
Goal	15 youth
Location Description	Services will be provided at local elementary and middle schools.
Planned Activities	Services will be provided at local elementary and middle schools.

Project Name	New Hope Too Food Pantry
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$10,000
Description	Operation of a food pantry for the City of Hammond.
Target Date	3/31/2025
Goal	250 households
Location Description	6634 Calumet Avenue, Hammond, IN 46324
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

Project Name	Community Services of NWI Food Pantry
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$30,000
Description	Community Services of NWI operates and manages the Food Pantry for the City of Hammond. The Food Pantry provides a 5-day supply of food.
Target Date	3/31/2025
Goal	1,435 households
Location Description	824 Hoffman Street, Hammond, IN 46327
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

Project Name	Hammond Legal Aid
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$30,000
Description	The Hammond Legal Aide Clinic provides free legal representation for low to moderate residents of the City of Hammond.
Target Date	3/31/2025
Goal	200 persons
Location Description	1402 173rd St, Hammond, IN 46324
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

Project Name	Northshore Health Clinic
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$35,000
Description	Service to low/moderate residents with medical care, health professional evaluations.
Target Date	3/31/2025
Goal	100 persons
Location Description	1828 165th St, Hammond, IN 46320
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

Project Name	We Care From the Heart Senior Social Services
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$16,000
Description	We Care provides professional home health care to the senior citizen population of Hammond. Helping the resident maintain their home and day to day activities (laundry, errands, cleaning and grooming).
Target Date	3/31/2025
Goal	25 senior and disabled households
Location Description	Available Citywide. Offices located at 200 Russell St floor 8, Hammond
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective

Project Name	Section 108 Loan Repayment
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Facilities
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$613,449
Description	CDBG Funds will be used to repay a Section 108 Loan, securitized with CDBG funds, to acquire and construct the new indoor recreational center.
Target Date	3/31/2025
Goal	Not applicable. Repayment of loan for facility that was already accounted for.
Location Description	6630 Indianapolis Blvd, Hammond
Planned Activities	Repayment of Section 108 Loan

Project Name	Meals on Wheels
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Services
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$15,000
Description	Funds will be used to deliver meals to seniors and adults with disabilities.
Target Date	3/31/2025
Goal	250 persons
Location Description	Services available throughout the city. Offices located at 8446 Virginia St, Merrillville, IN 46410
Planned Activities	CDBG Public Service. Limited Clientele (LMC) national objective.

Project Name	Public Facilities and Improvements
Target Area	HAMMOND CITYWIDE
Goals Supported	Community Development Facilities
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$200,000
Description	CDBG funds will be used to make public improvements that primarily serve low- and moderate-income neighborhoods or low-income residents.
Target Date	3/31/2025
Goal	3,000 persons in service area (estimated).
Location Description	To be determined.
Planned Activities	03 Public Facilities. Low Mod Area (LMA) national objective.

Project Name	CDBG Program Administration
Target Area	HAMMOND CITYWIDE
Goals Supported	Planning, Admin and Fair Housing
Needs Addressed	Affordable Housing Homelessness Non-Homeless Special Needs Non-Housing Community Development Public Housing Needs Fair Housing
Funding	CDBG: \$407,884
Description	Funds will be used to support the general administration and oversight of all CDBG-funded projects.
Target Date	3/31/2025
Goal	Not applicable.
Location Description	Not applicable.
Planned Activities	CDBG Administration 21A. No National Objective.

Project Name	HOME Program Administration
Target Area	HAMMOND CITYWIDE
Goals Supported	Planning, Admin and Fair Housing
Needs Addressed	Affordable Housing Fair Housing
Funding	HOME: \$92,132 (10% of allocation plus 10% of program income)
Description	Funds will be used to support the general administration and oversight of all HOME-funded projects.
Target Date	3/31/2025
Goal	Not applicable.
Location Description	Not applicable.
Planned Activities	HOME Administration

Project Name	HOME TBRA
Target Area	HAMMOND CITYWIDE
Goals Supported	Tenant Based Rental Assistance
Needs Addressed	Affordable Housing
Funding	HOME: \$300,000
Description	HOME funds will be used to provide financial assistance to low-income renters struggling to afford their units.
Target Date	3/31/2025
Goal	20 households
Location Description	Available Citywide. Program is administered out of the Community Development Office in City Hall
Planned Activities	HOME-funded Tenant Based Rental Assistance. CDBG Housing Services meeting a Low Mod Housing (LMH) national objective.

Project Name	Economic Development
Target Area	HAMMOND CITYWIDE
Goals Supported	Economic Development and Redevelopment
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$150,000
Description	CDBG funds will be used to provide technical assistance to small businesses that are looking to better serve low- and moderate-income areas in Hammond and/or provide jobs, primarily for low- and moderate-income persons.
Target Date	3/31/2025
Goal	15 businesses
Location Description	Services provided at 5209 Hohman Avenue, Hammond
Planned Activities	Economic Development Technical and Financial Assistance (18A and 18B). Low Mod Area (LMA) and Low Mod Job (LMJ) national objective.

Project Name	Ramp Program
Target Area	HAMMOND CITYWIDE
Goals Supported	Housing Rehabilitation
Needs Addressed	Affordable Housing
Funding	CDBG: \$80,000
Description	CDBG funds will be used to install ramps for income-eligible owners who need accessibility improvements to their home.
Target Date	3/31/2025
Goal	7 households
Location Description	Citywide. Program is administered from City Hall Community Development Department
Planned Activities	14A Housing Rehabilitation. Low Mod Housing (LMH) National Objective.

Project Name	Minor Repair
Target Area	HAMMOND CITYWIDE
Goals Supported	Housing Rehabilitation
Needs Addressed	Affordable Housing
Funding	CDBG: \$255,000
Description	CDBG funds will be loaned or granted to homeowners earning less than 80% of area median income to make minor housing repairs. The program is available on a first come first served basis.
Target Date	3/31/2025
Goal	15 households
Location Description	Citywide. Program is administered from City Hall Community Development Department
Planned Activities	14A Housing Rehabilitation. Low Mod Housing (LMH) National Objective.

Project Name	Demolition / Clearance
Target Area	HAMMOND CITYWIDE
Goals Supported	Economic Development and Redevelopment
Needs Addressed	Non-Housing Community Development
Funding	CDBG: \$475,000
Description	CDBG funds will be used to subsidize the clearance of properties that pose health and safety hazards and contribute blight to neighborhoods and commercial areas.
Target Date	3/31/2025
Goal	3 properties
Location Description	Citywide. Program is administered from City Hall Community Development Department
Planned Activities	04 Clearance. Slum Blight Spot (SBS) National Objective.

AP-50 Geographic Distribution – 91.220(f)

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

For the remaining three 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. Potential development sites are in Memorial Park and Jacobs Square.

Geographic Distribution

Target Area	Percentage of Funds
JACOB'S SQUARE	0
HAMMOND CITYWIDE	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

Not applicable.

AP-55 Affordable Housing – 91.220(g)

Introduction

- ESG / TBRA: 29 units
- DPA: 5 units
- New Development/Acquisition + Rehab: 2 units

One Year Goals for the Number of Households to be Supported	
Homeless	2
Non-Homeless	34
Special-Needs	0
Total	36

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	29
The Production of New Units	1
Rehab of Existing Units	1
Acquisition of Existing Units	5
Total	36

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

Discussion

This does not include CDBG-funded minor repair programs that do not meet the HOME program requirements.

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

The City will continue to partner with the Hammond Housing Authority to market its programs. The HHA has sufficient funds to address its needs and does not require additional funds from the City. The City will work closely with the HHA in the upcoming year. The City has been exploring using TBRA funds to assist PHA voucher holders who have trouble paying their security deposit.

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

The City will coordinate and partner with the Hammond Housing Authority to market its programs, such as the Homebound, to public housing residents. The City will meet with HHA on semiannual basis to discuss and provide for opportunities for residents to become more involved with management and other opportunities offered by the City.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. The HHA is not designated as "troubled".

Discussion

Not applicable.

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 2024 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.

Shelter Goal: 50 persons provided overnight shelter.

The City will work with other housing and shelter providers who are outside of the Continuum of Care network to meet the needs of their homeless clients. This includes the State Street Shelter, St Vincent De Paul, and the Gatehouse Sober Living.

The City will also begin to implement its HOME ARP funded programs and projects. The City intends to pursue the development of one or more Non-congregate shelters that will serve homeless, at risk of homeless, and other unstably housed families.

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: 2 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 will provide ESG funding for Homeless Prevention Program to be carried out by the City's

Community Development Department. All applicants must be at or below 30% of area median income, at imminent risk of homelessness, and have lived within the City for at least one year. All beneficiaries will receive an assessment at intake to identify additional supportive services needed to obtain housing stability. Case management will be provided for all beneficiaries. The maximum amount of assistance is \$5,000 and/or six months of rental assistance. Beneficiaries may also receive assistance with utility assistance and security deposits, if moving.

Prevention Goal: 7 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 City will also begin to implement its HOME-ARP funded projects and programs in the program year. The City proposes to fund both tenant-based rental assistance and supportive services that will assist families at risk of homelessness to remain in their homes and regain housing stability.

Discussion

Not Applicable.

AP-75 Barriers to Affordable Housing – 91.220(j)

Introduction:

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

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

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

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

Discussion:

Not Applicable.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

Given the limited number 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 13 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 20 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

- 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. The City will continue to contribute to work groups focused on affordable housing and community development, including the affordable housing task force, bankers' council, and contribute to 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:

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

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

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

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(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 requirement 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:**

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.

- 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

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

INSERT

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209©(2)(ii) and 91.220(l)(2)(vii)).**

INSERT

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

INSERT

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

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

See attachment

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 administer the Rapid Rehousing Program and Prevention Program with its own staff. The City will maintain the levels of funding for shelter operations for Haven House and Innermission as long as performance and compliance standards are met.

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).

5. Describe performance standards for evaluating ESG.

- Reduction in the number of persons living on the street and in shelters
- Employment/income growth
- Reduction in length of homelessness
- Reduction in housing barriers and stability risks