In The Matter Of:

CITY OF EAST CHICAGO

DEPARTMENT OF REDEVELOPMENT

MEETING HELD ON

January 20, 2026

REGION REPORTERS LLC

219-400-6070

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Region REPORTERS

Min-U-Script® with Word Index

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORT OF PROCEEDINGS had at the meeting before the East Chicago Redevelopment Commission, reported by Kristen K. Stokes, CSR, Notary Public in and for the County of Porter, State of Indiana, taken via Zoom Video-Conferencing to be held at City Hall Council Chambers, 4525 Indianapolis Boulevard, East Chicago, Indiana 46312, on January 20, 2026, scheduled to begin at 5:00 p.m. in the evening.

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APPEARANCES (IN PERSON):

Anthony Serna, Board President
Christine Russell, Board Vice President
Randall Artis, Board Commissioner
Judy Nava, Board Commissioner
Shelice Tolbert, Board Attorney
Frank Rivera, Executive Director
Thomas Mesich, Financial Advisor
Alysia Dunbar, Program Director
and
Members of the Public

APPEARANCES (VIA ZOOM):

Region Reporters

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PRESIDENT SERNA: Good evening, everyone. I'd like to call to order today's regular meeting of the East Chicago Redevelopment Commission for January 20th, 2026. The time is now 5:00 p.m. If we could all please rise and renew our allegiance to the flag.

(PLEDGE OF ALLEGIANCE WAS RECITED.)

PRESIDENT SERNA: Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Judy Nava?

COMMISSIONER NAVA: Here.

SECRETARY PORTALATIN: Commissioner Randall Artis?

(NO RESPONSE.)

SECRETARY PORTALATIN: Commissioner James Portalatin? Present.

Vice President Christine Russell?

VICE PRESIDENT RUSSELL: Here.

SECRETARY PORTALATIN: President Anthony Serna?

PRESIDENT SERNA: Present.

Next item on the agenda is approval of the regular meeting minutes from January 6th, 2026. I'll entertain a motion to approve.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

Next item on the agenda is approval of the dockets.

Director Rivera.

DIRECTOR RIVERA: Good evening, Mr. President, members of the Commission, our first docket of the night is a City of East Chicago accounts payable warrant report, dated 1/15/2026, Warrant Number 012026RD in the amount of $183,826.45. If I could have a motion.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you. Our second City of East Chicago Accounts Payable Warrant Report, dated 1/07/2026, Warrant Number 0123125RD, in the amount of $55,000. I'd like to have a motion, please.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

SECRETARY PORTALATIN: Second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Secretary

Portalatin. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our last City of East Chicago Accounts Payable Warrant Report for tonight is dated 1/15/2026, Warrant Number 011526RD in the amount of $94,700.87. If I could have a motion, please.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner

Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Now we'll start off with our first action item, which is a motion to approve a request for purchase order in the amount of $25,000 for Braman Insurance as payment of bond insurance for Redevelopment board members.

The East Chicago Department of Redevelopment needs approval for a request for purchase order for 2026 for Braman Insurance to pay for renewal of bond insurance for Redevelopment board members. The total amount of the funding for Braman is $25,000 for fiscal year 2026.

Action is recommended to approve a request for purchase order in the amount of $25,000 for Braman Insurance and to authorize the Executive Director to sign the necessary documents.

PRESIDENT SERNA: I'll entertain a motion to approve a request for purchase order in the amount of $25,000 for Braman Insurance as payment of bond insurance for Redevelopment board members and

to authorize the Executive Director to sign the necessary documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Before I go on, Mr. President, I wanted to let everybody know that we are now -- the state board are going to be filming this particular session via that camera that's behind us over there. And the reason for that is that was something that's in the -- I think it's in the Indiana Commissioner Attorney's Book that says that we're supposed to be doing that and

have it processed to our multi-media room. And so I forgot to put it on right now. I don't want to put it on.

I'll just ask Region Reporters to give me the report or, if not, to give me a video because sometimes they -- we do have it -- how do I say -- in the contract to do that. For this one. The next one, I'll make sure I turn them on. Sorry about that. I'm taking everybody off course.

The next action item is a motion to approve the Financial Consultant Annual Service Agreement for Cender Dalton for fiscal year 2026 to perform certain professional consulting services not to exceed $25,000, approve the request for purchase order for Cender Dalton through December 31, 2026.

(ENTER COMMISSIONER ARTIS.)

DIRECTOR RIVERA: Cender & Company, LLC d/b/a Cender Dalton Municipal Advisors, provided its Financial Consultant Annual Service Agreement for the term beginning January 1st, 2026, to December 31st, 2026, to perform professional consulting services, as detailed in the agreement, to the City of East Chicago Department of Redevelopment. The total cost of services for the term of the agreement should not exceed $25,000. A request for purchase

order will be necessary.

Action is recommended to approve the service agreement, request for purchase order, and to authorize the Executive Director to sign any necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the Financial Consultant Annual Service Agreement for Cender Dalton for fiscal year 2026 to perform certain professional consulting services not to exceed $25,000, approve the request for purchase order for Cender Dalton through December 31st, 2026, and to authorize the Executive Director to sign the necessary documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you, Mr. President.

I'm going to try to look for this other one that it seems like it's not in place in terms of the agenda, but I found it.

It's an action item, a motion to approve the Direct Voucher Refund totaling $10,000 for a property auction deposit refund for the current year, approve a request for purchase order for the refund.

It says, the East Chicago Department of Redevelopment received a deposit from the individual below for a property that was offered at auction. The City administration has approved a Direct Voucher Refund for this deposit to the individual listed below. The total amount of the deposit refund is $10,000. The Redevelopment Commission must approve the refund before distribution. A request for purchase order for the refund is also

required. Corey Williams, Prairie Crossing Subdivision lot, $10,000.

Action is recommended to approve the Direct Voucher Refund for a property auction deposit, approve a request for purchase order, and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the Direct Voucher Refund totaling $10,000 for a property auction deposit refund for the current year, approve a request for purchase order for the refund, and for the Executive Director to sign the necessary documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER ARTIS: Randy Artis, second.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Artis. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

We go to the next action item, which is a motion to approve and sign the proposal letter regarding Harborside Apartments for Agresta, Storms & O'Leary, P.C., for fiscal year 2026, not to exceed $5,500, approve the request for purchase order for Agresta, Storms & O'Riley, P.C. -- O'Leary, P.C., I'm sorry, through December 31st, 2026.

Agresta, Storms & O'Leary, P.C., has provided a proposed engagement letter to prepare year-end financial statements of Harborside Apartments as of December 31st, 2025. Professional fees for the cost of services for the term of the agreement should not exceed $5,500. A request for purchase order will be necessary.

Action is recommended to approve and sign the service agreement, request for purchase order, and to authorize the Executive Director to sign any necessary documents. It is recommended that the

following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve and sign the proposal letter regarding Harborside Apartments for Agresta, Storms & O'Leary, P.C., for fiscal year 2025, not to exceed $5,500, approve the request for purchase order for Agresta, Storms & O'Leary, P.C., through December 31, 2026, and to authorize the Executive Director to sign the necessary documents.

Director Rivera, is this correct?

MR. MESICH: Yes.

DIRECTOR RIVERA: Yes.

VICE PRESIDENT RUSSELL: Yes.

PRESIDENT SERNA: Okay. Thank you.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

We go to the next action item, which is a motion to approve a request for purchase order for Kusiak Construction in the amount of $5,000 to pay for reimbursement of services as part of the Roofing Program.

The East Chicago Department of Redevelopment needs approval for a request for purchase order for Kusiak Construction Incorporated for payment as part of the Roofing Program for homeowners.

Action is recommended to approve a request for purchase order for Kusiak Construction, Inc., and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve a request for purchase order for Kusiak Construction in the amount of $5,000 to pay for

reimbursement of services as part of the Roofing Program and to authorize the Executive Director to sign the necessary documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our next action item is a motion to approve a request for U.S. Inspection Group in the amount of $790 to pay for a required training class.

The East Chicago Department of

Redevelopment needs approval for a request for purchase order for U.S. Inspection Group (USIG) for payment of a required training class for Al Espinoza and Ashonda Stephens.

Action is recommended to approve a request for purchase order for U.S. Inspection Group and to authorize the Executive Director to sign the necessary documents. It is recommended that the following motion be adopted verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve a request for purchase order for U.S. Inspection Group in the amount of $790 to pay for a required training class and to authorize the Executive Director to sign the necessary documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Now we're going to turn to our next action, which is a motion to approve Amereco Incorporated for Phased-Type Environmental site assessment services, such as Phase I, II and III ESA's, etc., any of which that provide environmental due diligence of properties in accordance with applicable ASTM or other relevant standards. With services provided throughout fiscal year 2026, on an as-needed basis, for an amount not to exceed $24,950, which will be financed with federal and/or non-federal funds.

In preparation to provide efficient services to the citizens of East Chicago for fiscal year 2026, on December 5th, 2025, Redevelopment staff requested quotes from four professional firms to provide professional phased-type environmental site assessment services, such as Phase I, Phase II, Phase III ESA's, etc. any of which that provides

environmental due diligence of properties in accordance with applicable ASTM or other relevant standards. These services would occur on an as-needed basis.

The three firms that replied to the request were: A3E Environmental Consultants, and Amereco Incorporated, and Environmental Protection Industries. Upon review of each firm's submittal, it has been determined that it is in the best interest of the City of East Chicago to utilize one firm on an as-needed basis for fiscal year 2026, which is Amereco Incorporated.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve staff's recommendation to contract Amereco Incorporated for their professional phased-type environmental site assessment services in accordance with applicable ASTM, or other relevant standards, throughout fiscal year 2026 in an amount not to exceed $24,950. It is recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve Amereco Incorporated for phased-type environmental site assessment services, such as Phase I, II and III ESA's, etc., any of which that

provides environmental due diligence of properties in accordance with applicable ASTM or other relevant standards, with services provided throughout fiscal year 2026, on an as-needed basis, for an amount not to exceed $24,950, which will be financed with federal and/or non-federal funds, and authorize the Executive Director to execute any related documents.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER ARTIS: Second, Randy Artis.

PRESIDENT SERNA: Motion made by Vice President Russell, second by Commissioner Artis. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Now, Mr. President and Commissioners, this particular action item that we're coming up to has two motions, so we'll make a motion on the first one, and then we'll make a motion on the second one.

The first motion is a motion to approve Greentree Environmental Services Incorporated for testing, inspection and consulting services related to any lead-based paint, asbestos and/or air quality concerns throughout fiscal year 2026 on an as-needed basis, for an amount not to exceed $24,950, financed with federal and/or non-federal funds. That's the first motion.

The second motion is a motion to approve Amereco Incorporated for testing, inspection and consulting services related to any lead-based paint, asbestos and/or air quality concerns throughout fiscal year 2026, on an as-needed basis, for an amount not to exceed $24,950, financed with federal and/or non-federal funds.

Now I'll read the action item.

In preparation to provide efficient services to the citizens of East Chicago for fiscal year 2026, on December 5th, 2025, Redevelopment staff requested quotes from four professional firms to provide testing, inspection and consulting

services related to any lead-based paint, asbestos and/or air quality concerns throughout fiscal year 2026. These services would occur on an as-needed basis.

The three firms that replied to the request were: Greentree Environmental Services Incorporated, and Amereco Incorporated, and Environmental Protection Industries. Upon review of each firm's submittal, it has been determined that it is in the best interest of the City of East Chicago to utilize two of these firms, which are Greentree Environmental Services Incorporated and Amereco Incorporated on an as-needed basis.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve staff's recommendation to contract both Greentree Environmental Services Incorporated and Amereco Incorporated for professional testing, inspection and consulting services related to any lead-based paint, asbestos and/or air quality concerns throughout fiscal year 2026, each with an individual amount not to exceed $24,950.

It is recommended that the following two separate motions be made verbatim.

PRESIDENT SERNA: I'll entertain a motion

to approve Greentree Environmental Services Incorporated for testing, inspection and consulting services related to any lead-based paint, asbestos and/or air quality concerns throughout fiscal year 2026, on an as-needed basis, for an amount not to exceed $24,950, financed with federal and/or non-federal funds, and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

I'll entertain a motion to approve Amereco Incorporated for testing, inspection and consulting services related to any lead-based paint, asbestos and/or air quality concerns throughout fiscal year 2026, on an as-needed basis, for an amount not to exceed $24,950, financed with federal and/or non-federal funds, and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Thank you.

Our last action item of the night is a motion to approve the federal CDBG HUD funds in the amount of $3,500 for change order number one for the Emergency Rehab Project located at 4121 Carey Street, East Chicago, Indiana 46312, which is participating in the Residential Rehabilitation Program within the Neighborhood Revitalization Strategy Area, known as the NRSA. The $3,500 shall be additionally allocated to the homeowner's CDBG-financed loan.

For the owner-occupied Emergency Rehab Roofing Systems Project located at 4121 Carey Street, East Chicago, Indiana 46312, which is participating in the Residential Repair Program within the Neighborhood Revitalization Strategy Area, known as NRSA, the owner's agreed total change order number one cost is $3,500, which will be additionally allocated to the homeowner's CDBG-financed loan to cover home repairs using federal CDBG HUD funds.

Therefore, it is requested of the East Chicago Redevelopment Commission to approve the funding and allocation of change order number one for this owner-occupied rehab project. It is

recommended that the following motion be made verbatim.

PRESIDENT SERNA: I'll entertain a motion to approve the federal CDBG HUD funds in the amount of $3,500 for change order number one for the Emergency Rehab Project located at 4121 Carey Street, East Chicago, Indiana 46312, which is participating in the Residential Rehabilitation Program within the Neighborhood Revitalization Strategy Area, known as NRSA. The $3,500 shall be additionally allocated to the homeowner's CDBG-financed loan and authorize the Executive Director to execute any related documents.

COMMISSIONER ARTIS: Randy Artis, so moved.

COMMISSIONER NAVA: Second.

PRESIDENT SERNA: Motion made by Commissioner Artis, second by Commissioner Nava. Any questions on the motion?

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner

Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries.

DIRECTOR RIVERA: Mr. President, I'd like to discuss a little bit about the next section, which is informational, which is the Down Payment Assistance Program purchase price update years 2024-2025. What this is, is basically information that I provided you in your packet, and it has a number of graphs. The way this reads is that you have two years that we did a study in terms of all the data that we were collecting of anybody who was in the Down Payment Assistance Program, not the entire city, because you have a lot of people who take the class. It's just those who took the down payment assistance.

So in fiscal year 2024, out of the people who purchased homes who used our dollars was $6,325,300, and in fiscal year 2025 it was $5,094,200. The grand total comes out to $11,419,500. And that's on your graph. It shows that. Now, the thing is that if you go below the graph, the bars, you'll see that it says fiscal year

2024. That's 34 people for fiscal year '24. Fiscal year '25 is 26. So a total of both years is 60. And so what we wanted to do was not only look at that, but I want to look back, and I want to thank both Mr. Avitia and James Portalatin and you, as well, Christine, because you were a part of all of this in the beginning when I go to the report where it shows it started in 2012.

Okay. But anyways, if we go to this report, the age groups here, it's very important. We want to be able to target in the future for advertisements and things of that nature and identifying that. If you look at your East Chicago News article that they pass out, in there it talks about all these factors, so you should take your hat off. I commend all of you for working with me on this and with Mr. Portalatin because him and Mr. Avitia require them to do this and they can ask for it according to our contract.

So the age groups that we have here is 20 to 29, 30 to 39, 40 to 49, 50 to 59, 61 to 79. For fiscal year 2024, that's that total of 34 I was telling you. Same thing we did with fiscal year 2025, same numbers. They have 26 this year. So you combine those two together. It's 60. Okay. Then

what you want to be able to do is to take the total of the both years, which adds up from 10 for fiscal year '24 to '25, for instance, for the first one, for the 20 to 29 group is 16, and then it goes to 17. Then it goes to 10. Then it goes to 13. Then it goes to 4. Total is 60. So I took those numbers and I wanted to see what the percentages would be.

Okay. So for the age 20 to 29 you have 25.49 percent. That's pretty good for young people that are out there that want to buy a home here in East Chicago. And then the 30 to 39 is at 29.41, and that's only about a one-person difference. So when we started doing, we started looking at this and say, hey, how can we target this better?

That's why we produced this report, so we could have something that we could share to the city. And that's why we put some of this into the magazine or the letter -- the information that we pass out from the City of East Chicago. And I also did it in a pie chart, for those of you who like pie charts instead of numbers. Very simple to read.

Now, on the last page or close to the last page, it says grand total of homes sold per month. We calculated each month, which was the month that is the hottest period. And we know the hottest

period for us in 2024 were 8 in April. So we calculated each and every month so that way we're targeting it perfectly. And I do have, which you do not have, is all the names of all the houses and all the amounts, but I can't pass that out only because it has to be kept private.

Now, Mr. Serna could have a copy of this, but then he's held liable if this goes out, not saying you'd do that at all, Mr. Serna, but I'm just saying if you wanted to do that, you can do that.

So eventually -- so fiscal year '24 is 34. This would be the important part. This last page, the one that has the green structure on it, for fiscal year '24, the down payment assistance total expended was $365,000 for that year. For fiscal year 2025 it was $310,000. So the total of the two is $675,000. Now, the council has given us a million dollars for two years in a row. And if you remember, Commissioner Nava, it used to be 500,000.

Now I've asked -- because we're running into situations where we're not able to transition from one year to another, so because of this -- (inaudible). So I'm going back again to the council and asking for another million dollars for '26-'27 so I'm able to keep things going.

As a matter of fact, we've allocated a million dollars. But we've expended 68 percent. That's not bad for the first two years. And the thing is that we know there's a fluctuation. Because in one of these reports, the next one, it's a city fund that says 2012.

Since 2012, each particular year we either had HIP-TIF or CHIP. The total amounts -- I'm just going straight to the totals. For 2012 and 2025 we had 395 CHIP people. Total of the two is 459 between CHIP and TIF. You can't extract the TIF because that's what we did in 2012 and 2020. So you have 459 total. That's not bad. New homeowners, taxpayers, that's a good projection.

Okay. Then if you go down to the total dollars, this is how much we expended in each one of those category years. In 2012-2025, which is $4,035,676 for CHIP and then combined together it's $4,889,651. So a total of all that is $4 million -- I should say 4.8 million. I was trying to get to 5 million, but the year ended on me so I couldn't get to that 5 million. But I'm projecting that I'm going to get to that 5 million for the next year coming up.

Now, this one is a very important report,

this last one. This is every city, it's how their performance measures are going under the HUD program, if they're meeting the 1.5 ratio. I believe that's the ratio, 1.5. And right now, currently, if you go to East Chicago in the yellow, right, we're at 1.36 percent for the ratio of the most recent date. And then we're at -- what's the other one? The other one is 1.91.

Now, myself and Alysia are working to try to get to this $501,569.54 to meet our performance. That's a big number. And the reason for that is because of the fact that when you're going through all this process is how many homes have to be worked on, how many grants or roof program or anything that deals with our funding. So I've got to spend $501,000 by the end of -- what is it? May 2nd. And they take compilations in April.

Am I going to meet that? I don't know. We'll see. We're trying to. But that doesn't go against us. What it does, it puts us in a category to say, okay, well, we're going to measure you for the next couple years. And now in that next couple years we don't make it within a certain period of time, then the funding could be reallocated to some other agency or some other organization in some

other city.

However, we've been through this a little before. We have. Four years without spending anything and we were hit four times. I promised the Mayor, this time we're going to hit it, which was last year, and we hit it. We made it. Talk about pressure. Talk about my staff working hard. Talk about you all voting on things that we need to get done. But together we made it happen. So we're going try to make this one. If not, it gives us another year more. Because when you don't hit two years, that's when they really come at you.

But I'm just letting you all know, we may or we may not make it. It just depends on what we got. I already asked my staff to give me a layout as to how much are we going to be able to expend by the end of the year as far as that particular performance. So far it's like 250, $260,000, somewhere around there.

So I've got to come up with a project because I can spend money on infrastructure, but we got to see how that's going to work. But that takes you all and it takes the Mayor. So now we're all on the same page. I just wanted to bring all this out. I think it's all important information for all of us

to know where we're at.

PRESIDENT SERNA: Any questions? Yes, Commissioner Artis.

COMMISSIONER RANDALL: How much were we short right now?

DIRECTOR RIVERA: Right now?

COMMISSIONER ARTIS: Of making that goal.

DIRECTOR RIVERA: Right now, when you look at the 500 we want, we got 230-some thousand dollars, $250,000. That means you're still halfway there. Okay. I just wanted to let you all know that we may not make this performance because we cannot predict when a person is going to be at the home to sign their paperwork because they go to Mexico or they go to Puerto Rico or they go somewhere on vacation outwards.

That means I've got to hold up the train and bring other people into the woodwork. Well, guess what? That takes time to get -- bring their paperwork into play. So you're constantly shifting around in terms of what you're responsible for according to HUD regulations.

COMMISSIONER ARTIS: So Frank, if we don't make the additional 250,000, does that money go back?

DIRECTOR RIVERA: No. It just stays with us. That means that the next following year we got to spend that money too.

COMMISSIONER ARTIS: So that plus what we get?

DIRECTOR RIVERA: Yes, absolutely. So it keeps increasing. So that's why for five years when we weren't spending any money, or four years, it kept adding up. That's why I was able to do a lot of projects with the Mayor's consent. One of the projects is the one you can see right across from here, the Memorial. Okay. That's one of the projects that we used that fund to get rid of that fund to give something to East Chicago that we know its value.

PRESIDENT SERNA: Any other questions, Commissioners?

Thank you, Director Rivera, for that report.

DIRECTOR RIVERA: Thank you.

PRESIDENT SERNA: The next item on the agenda is public expression. Is there any public expression? Any public expression? Any public expression?

I'll entertain a motion to adjourn.

VICE PRESIDENT RUSSELL: Christine Russell, so moved.

COMMISSIONER ARTIS: Second.

PRESIDENT SERNA: Motion made by Vice President Russell. Second by Commissioner Artis.

Mr. Secretary, roll call.

SECRETARY PORTALATIN: Commissioner Nava?

COMMISSIONER NAVA: Yes.

SECRETARY PORTALATIN: Commissioner Artis?

COMMISSIONER ARTIS: Yes.

SECRETARY PORTALATIN: Commissioner Portalatin? Yes.

Vice President Russell?

VICE PRESIDENT RUSSELL: Yes.

SECRETARY PORTALATIN: President Serna?

PRESIDENT SERNA: Yes. Motion carries. Meeting adjourned. Have a good night.

(PROCEEDINGS CONCLUDED AT 5:08 PM.)

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE THE EAST CHICAGO
REDEVELOPMENT COMMISSION
EAST CHICAGO, INDIANA

REPORTER'S CERTIFICATE

I, KRISTEN K. STOKES, CSR, Notary Public in and for the County of Porter, State of Indiana, do hereby certify that I reported in machine shorthand the foregoing proceedings had in the above-entitled matter, at the time and place herein set forth; and I do further certify that the foregoing transcript, consisting of 39 (thirty-nine) typewritten pages, is a true and correct transcript of my said stenographic notes.

Signed this 25th day of January, 2026.



/s/ Kristen K. Stokes
KRISTEN K. STOKES
CSR# 084-003723
My Commission Expires: 8/06/31
Notary Public: Porter County, Indiana

APPROVAL OF THE REGULAR MEETING MINUTES
OF TUESDAY, JANUARY 20, 2026
APPROVED & SIGNED TUESDAY, FEBRUARY 3, 2026

Anthony Serna
President

Christine Russell
Vice President

James Portalatin
Secretary

Randall Artis
Commissioner

Judy Nava
Commissioner

Frank Rivera
Executive Director