CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

400 East Chicago Avenue, East Chicago, IN 46312

FY 2015 Annual Action Plan

In Accordance with the HUD Guidelines for the Community Development Block Grant and HOME Investment Partnership Grant

Anthony Copeland,
Mayor, City of East Chicago

Maria C. Becerra,
Executive Director,
Department of Redevelopment



BUILT ON EXPERIENCE URBAN DESIGN VENTURES

Table of Contents

Executive Summary 2
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 2
PR-05 Lead & Responsible Agencies – 91.200(b) 22
AP-10 Consultation – 91.100, 91.200(b), 91.215(l) 23
AP-12 Participation – 91.105, 91.200(c) 32
Expected Resources 35
AP-15 Expected Resources – 91.220(c) (1, 2) 35
Annual Goals and Objectives 38
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e) 38
AP-35 Projects – 91.220(d) 41
Projects 43
AP-38 Projects Summary 43
AP-50 Geographic Distribution – 91.220(f) 48
Affordable Housing 52
AP-55 Affordable Housing – 91.220(g) 52
AP-60 Public Housing – 91.220(h) 53
AP-65 Homeless and Other Special Needs Activities – 91.220(i) 55
AP-75 Barriers to affordable housing – 91.220(j) 59
AP-85 Other Actions – 91.220(k) 62
Program Specific Requirements 67
AP-90 Program Specific Requirements – 91.220(l)(1,2,4) 67
Attachments 70

Executive Summary

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

1. Introduction

The City of East Chicago, as a Federal entitlement, is required to complete an annual application for the use of the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds to the U.S. Department of Housing and Urban Development (HUD). The Annual Action Plan is a guide to how the City will allocate its resources for specific activities that support the City of East Chicago's Five Year Consolidated Goals and Objectives. This is the City of East Chicago's second Annual Action Plan of the FY 2014-2018 Five Year Consolidated Plan. The Five Year Plan describes the housing and non-housing needs of City residents and presents a five year strategy to address those needs. The FY 2015 Annual Action Plan for the City of East Chicago includes the City's CDBG Program and outlines which activities the City will undertake during the program year beginning July 1, 2015 and ending June 30, 2016. In addition, the Plan includes the HOME funds that the City will receive in FY 2015. The City of East Chicago Department of Redevelopment is the lead entity and administrator for the CDBG and HOME funds.

The FY 2015 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2015 with the Federal resources received by the City of East Chicago. The CDBG Program and activities outlined in this FY 2015 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods where there is the highest percentage of low- and moderate-income residents. The City's previous performance under the CDBG Program was discussed at the Public Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application

process, but does require the participation of the public housing authority in the development of the plan.

The Five Year Consolidated Plan relied upon efforts of many individuals, organizations and citizens, in the development of a comprehensive strategy to revitalize the City.

Available Funds:

The following financial resources are included in the FY 2015 Annual Action Plan which anticipates funding to be received to address the priority needs and specific objectives identified in the City of East Chicago's FY 2014-2018 Consolidated Plan and Strategy. The City of East Chicago anticipates it will receive the following Federal funds during the FY 2015 program year:

Entitlement Funds	Amount
CDBG Funds	$1,195,382.00
CDBG Program Income	$84,000.00
HOME Funds	$206,302.00
HOME Program Income	$4,440.00
Totals:	**$1,490,124.00**

Table 1 -

FY 2015 CDBG and HOME Budget

The City of East Chicago proposes to undertake the following activities with the FY 2015 CDBG and HOME funds:

Administration - $286,821.70

- General Administration (CDBG) $255,876.40
- HOME Administrative (HOME) $20,630.20
- CHDO Operating (HOME) $10,315.10

Housing Programs - $977,656.05

- Housing Rehabilitation Program (CDBG) $628,804.65
- Housing Rehabilitation Program Delivery (CDBG) $200,000.00
- Housing Rehabilitation Program (HOME) $148,851.40

Public Services - $194,700.95

- Boys & Girls Clubs of NWI (CDBG) $9,000.00
- East Chicago Housing Authority (CDBG) $20,000.00
- Haven House, Inc. (CDBG) $12,000.00
- Indiana Legal Services, Inc. (CDBG) $19,000.00
- Indiana Plan (CDBG) $19,181.33
- NWI Reinvestment Alliance (CDBG) $11,000.00
- Youth Arts & Sports Program (CDBG) $54,519.63
- Youth Employment Program (CDBG) $50,000.00

Affordable Housing Program - $30,945.30

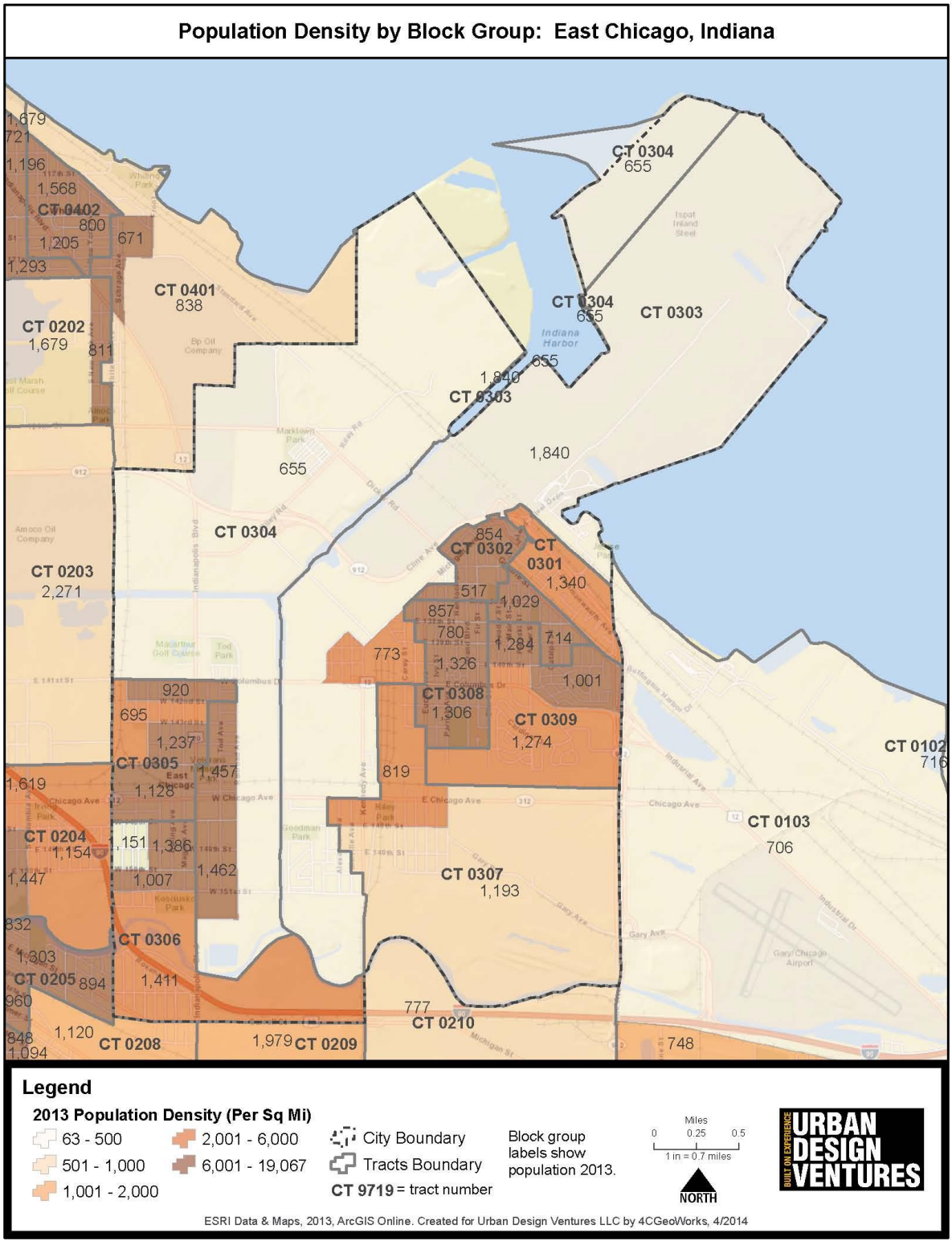
- Affordable Housing Program (HOME-CHDO) $30,945.30

Total CDBG and HOME Budget: $1,490,124.00

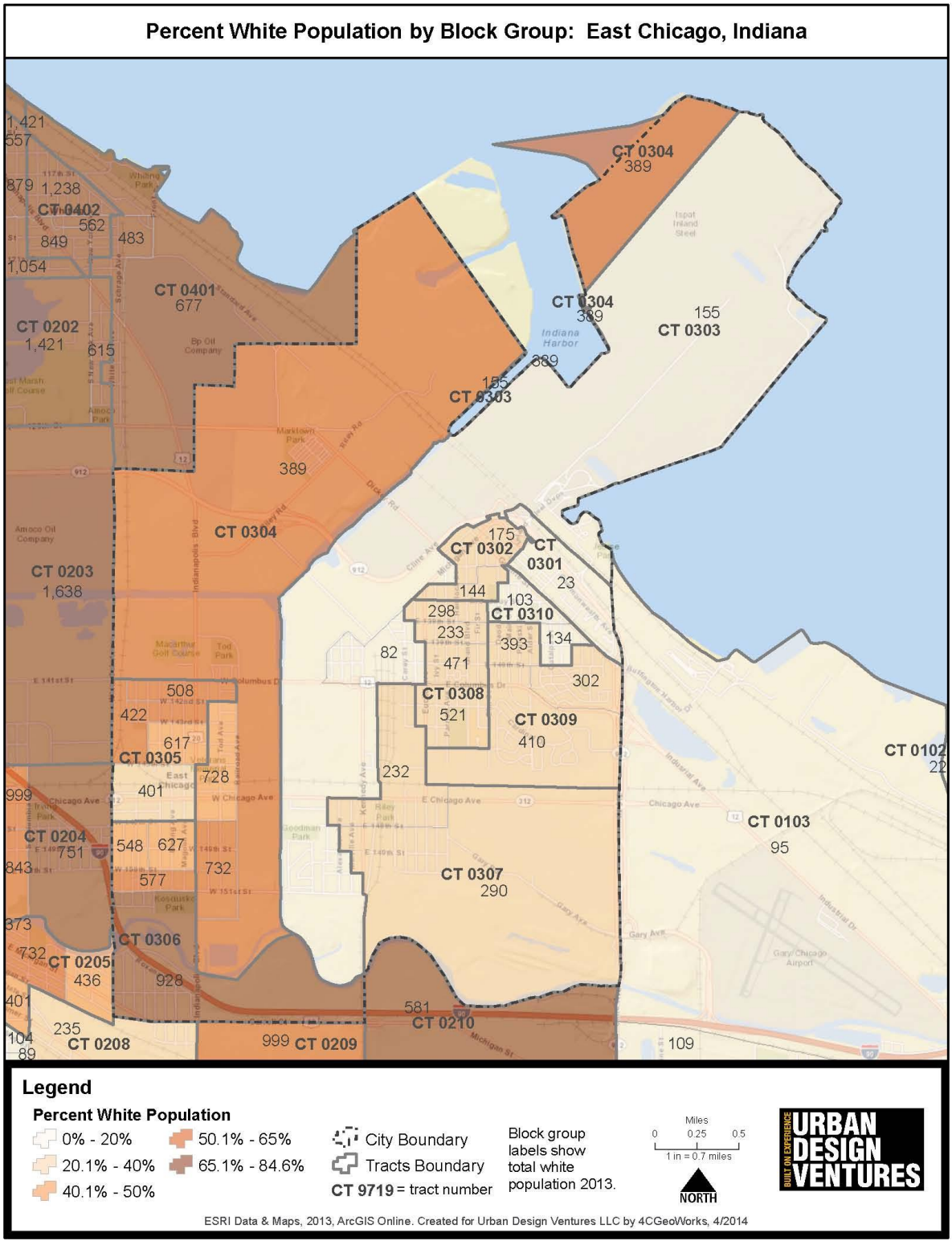
Maps:

The following maps which illustrate the demographic characteristics of the City of East Chicago are attached below:

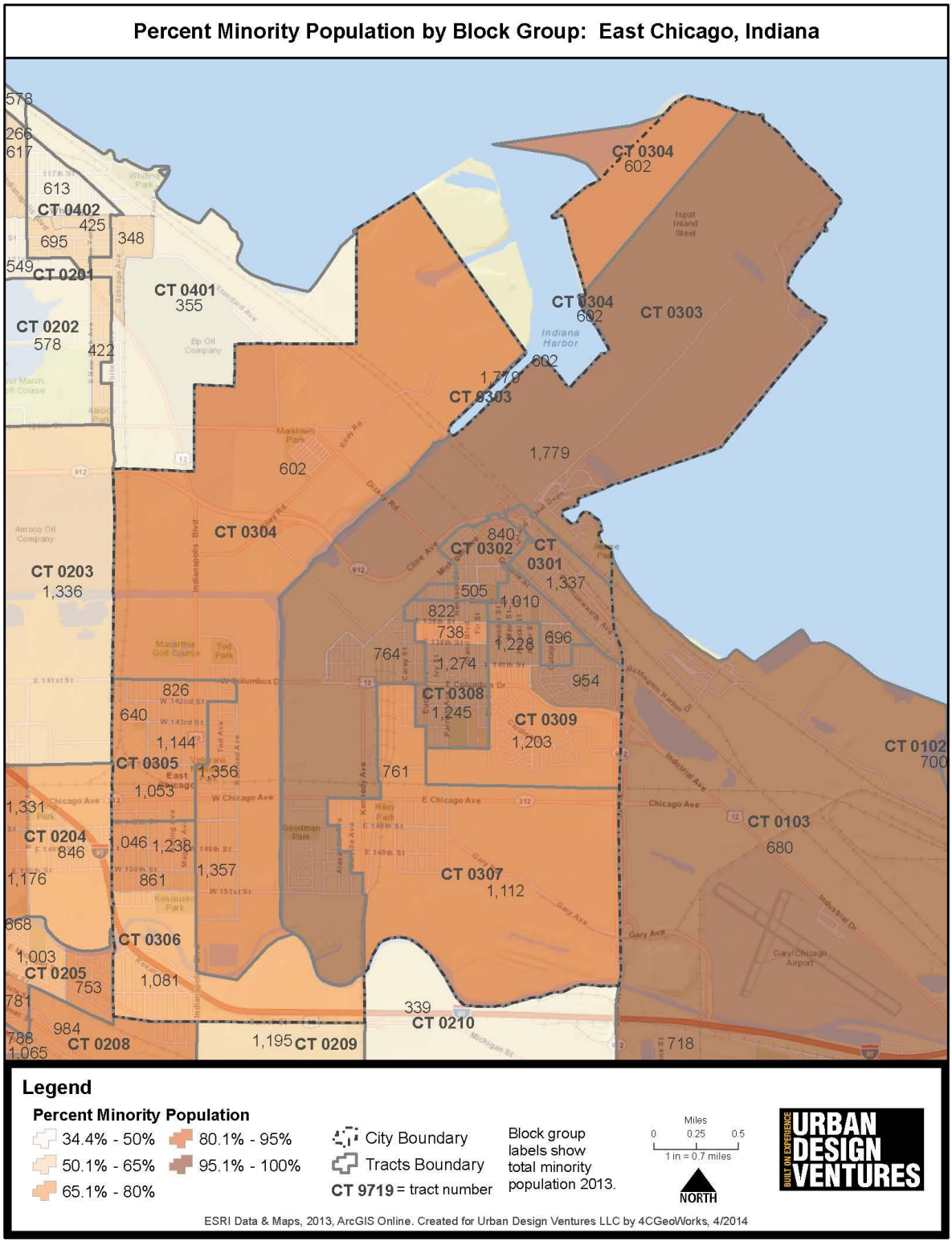
- Total Population Density by Census Tract Map
- Percentage of White Population by Census Tract Map
- Percentage of Minority Population by Census Tract Map
- Percentage of Population Age 65 and Over by Census Tract Map
- Percentage of Population Age 65 and Over by Quarter mile Grid Map
- Total Housing Units by Census Tract Map
- Percentage of Owner Occupied by Census Tract Map
- Percentage of Renter Occupied by Census Tract Map
- Percentage of Vacant Housing by Census Tract Map
- Low/Moderate Income Percentage by Block Group Map
- Low/Moderate Income Percentage with Minority Overlay by Block Group Map
- NRSA Potential Development Initiatives Map



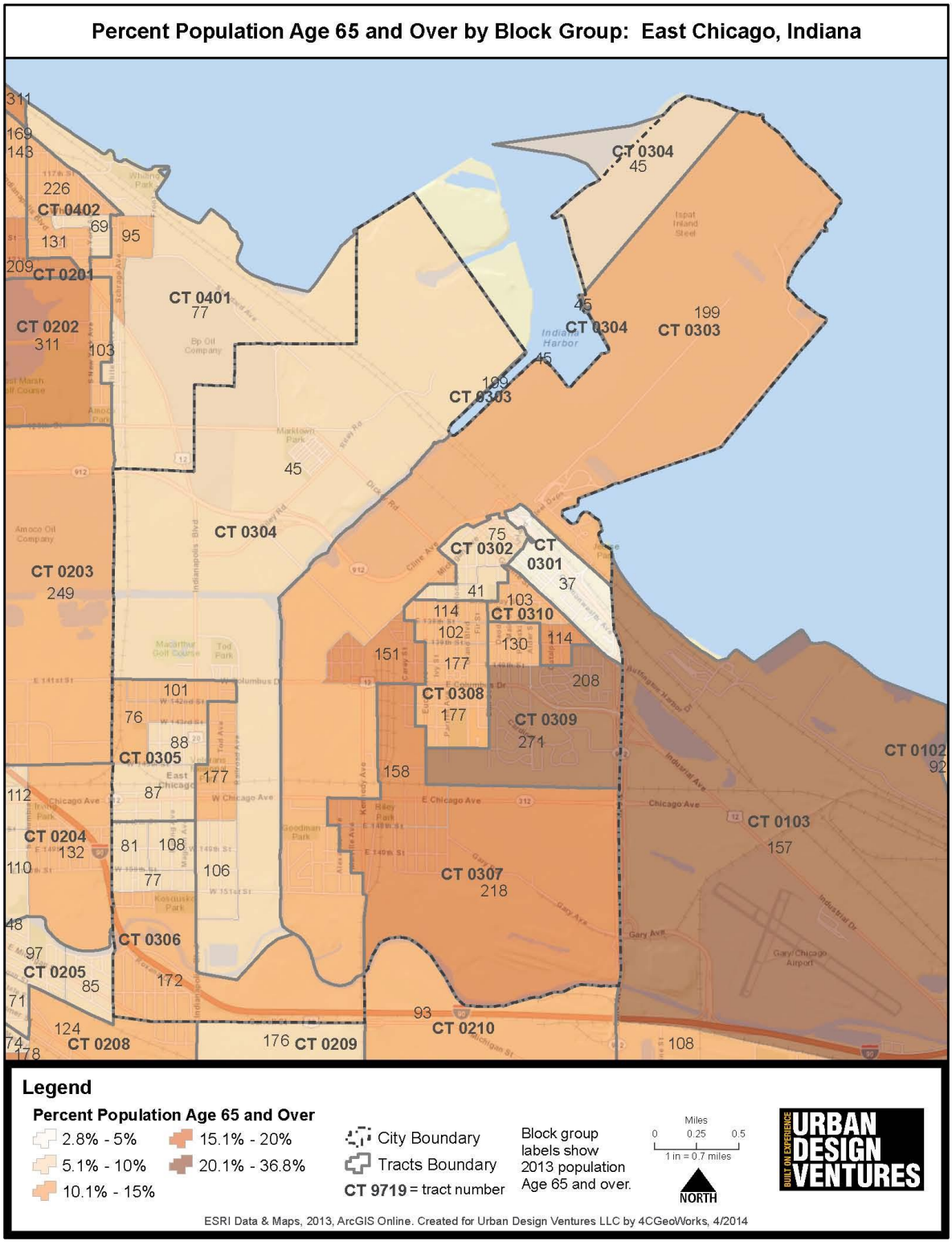
Total Population Density by Census Tract Map



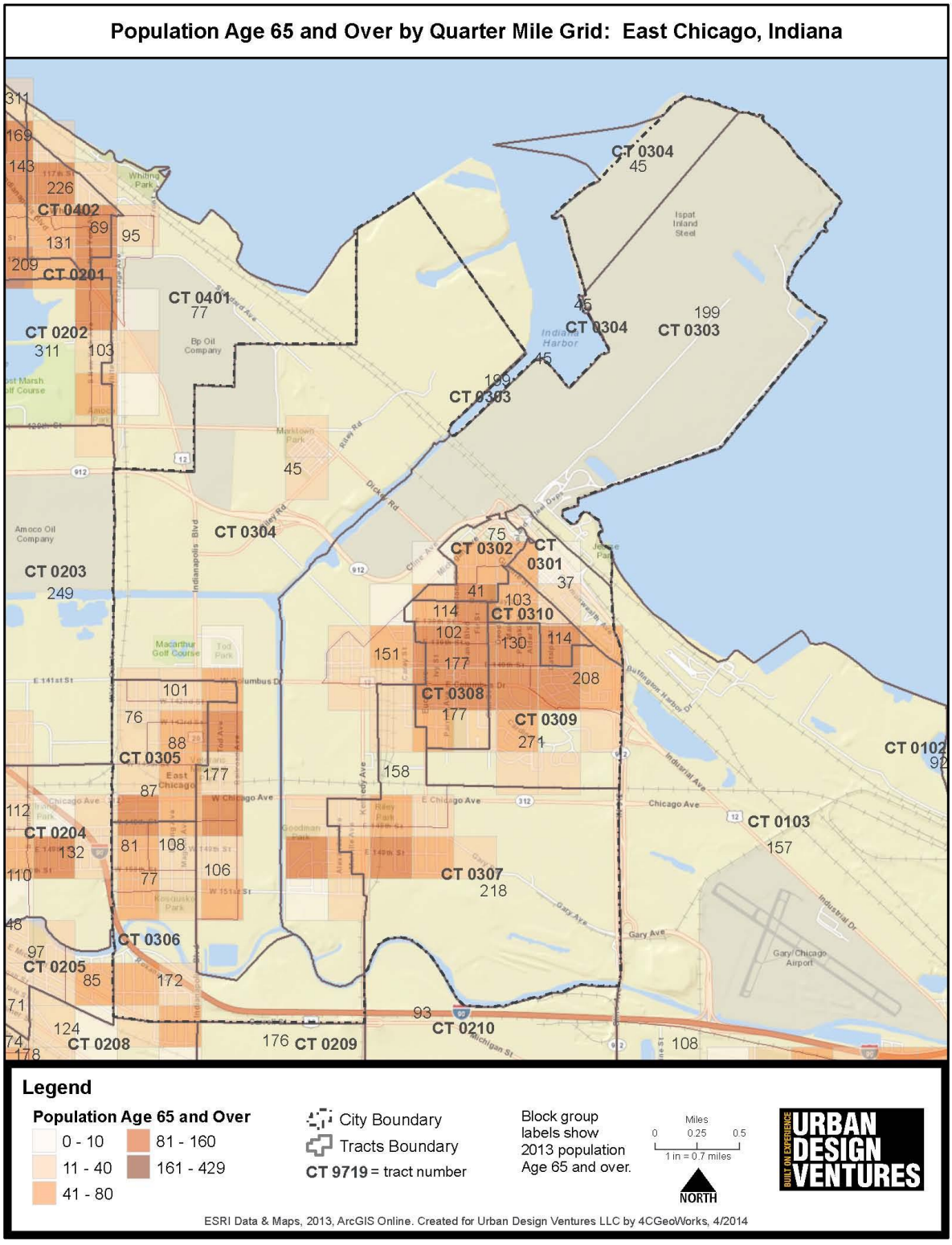
Percentage of White Population by Census Tract Map



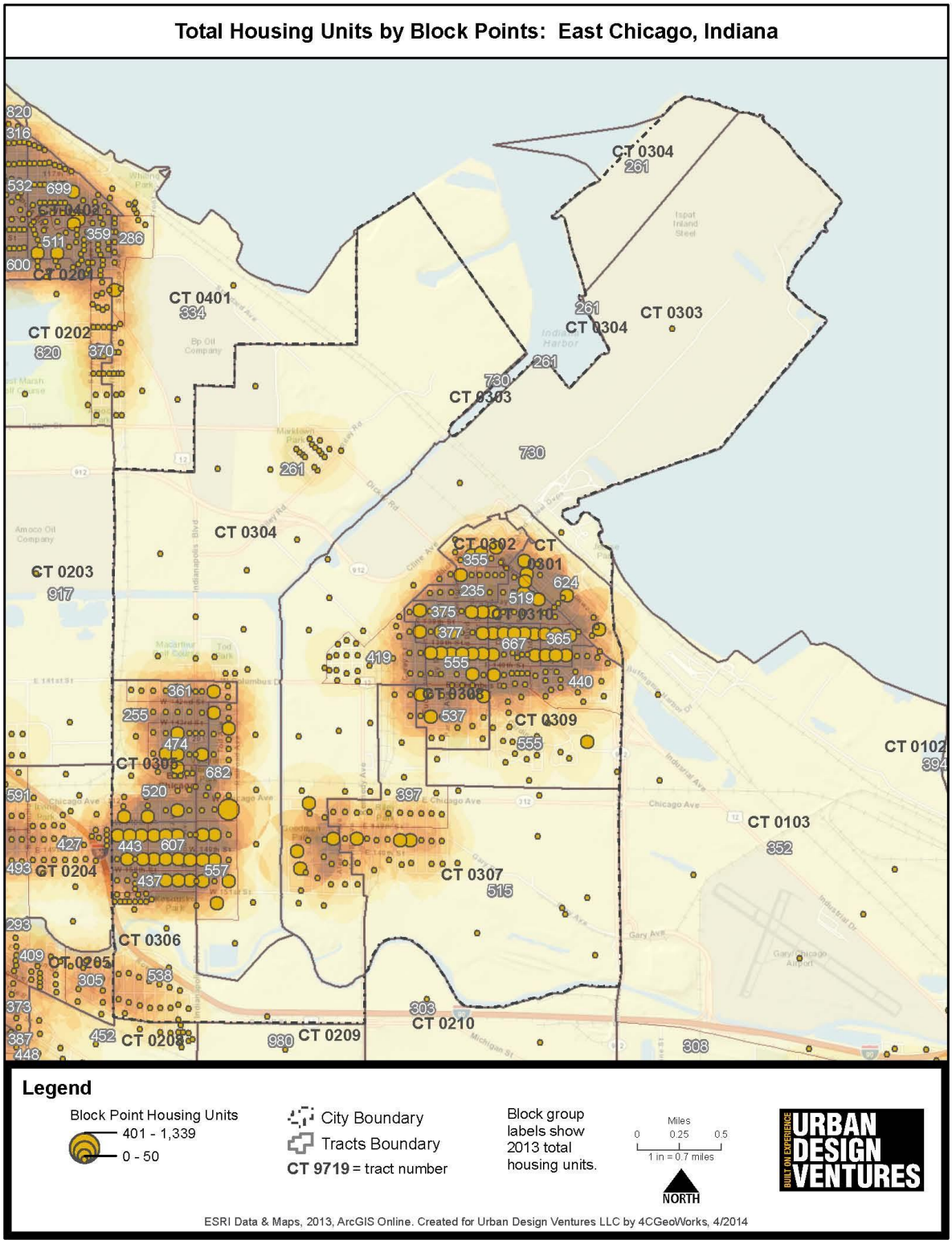
Percentage of Minority Population by Census Tract Map



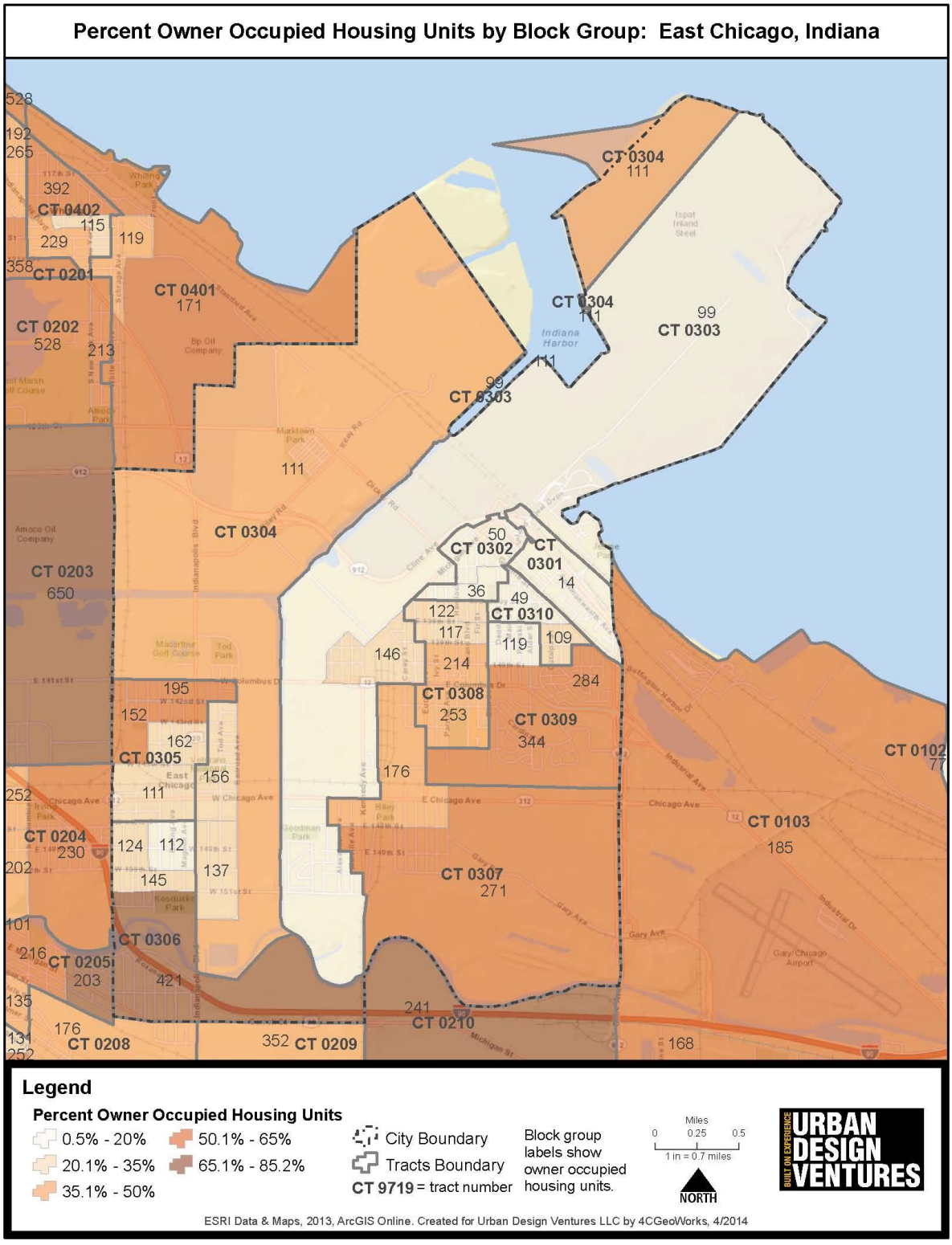
Percentage of Population Age 65 and Over by Census Tract Map



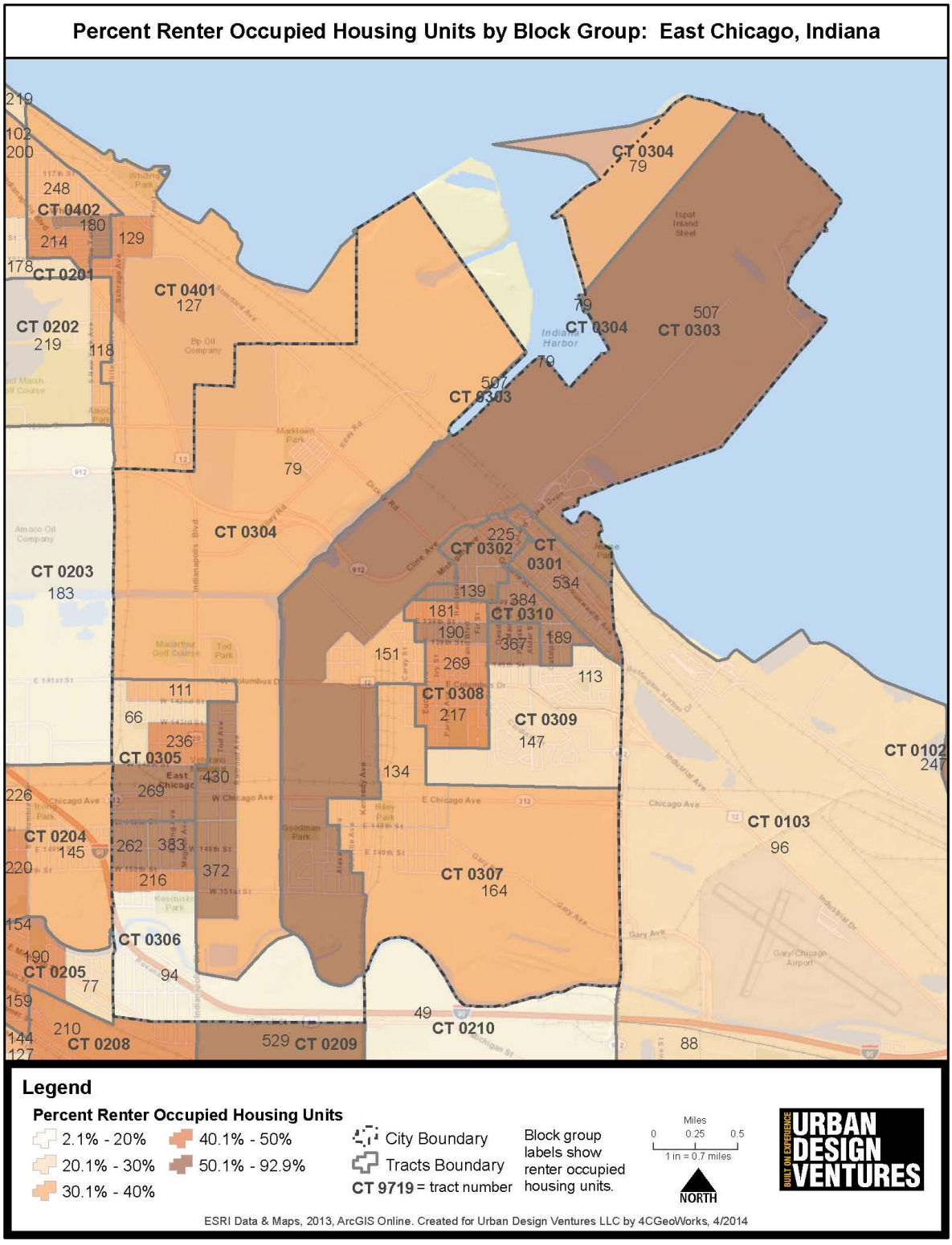
Population Age 65 and Over by Quarter Mile Grid Map



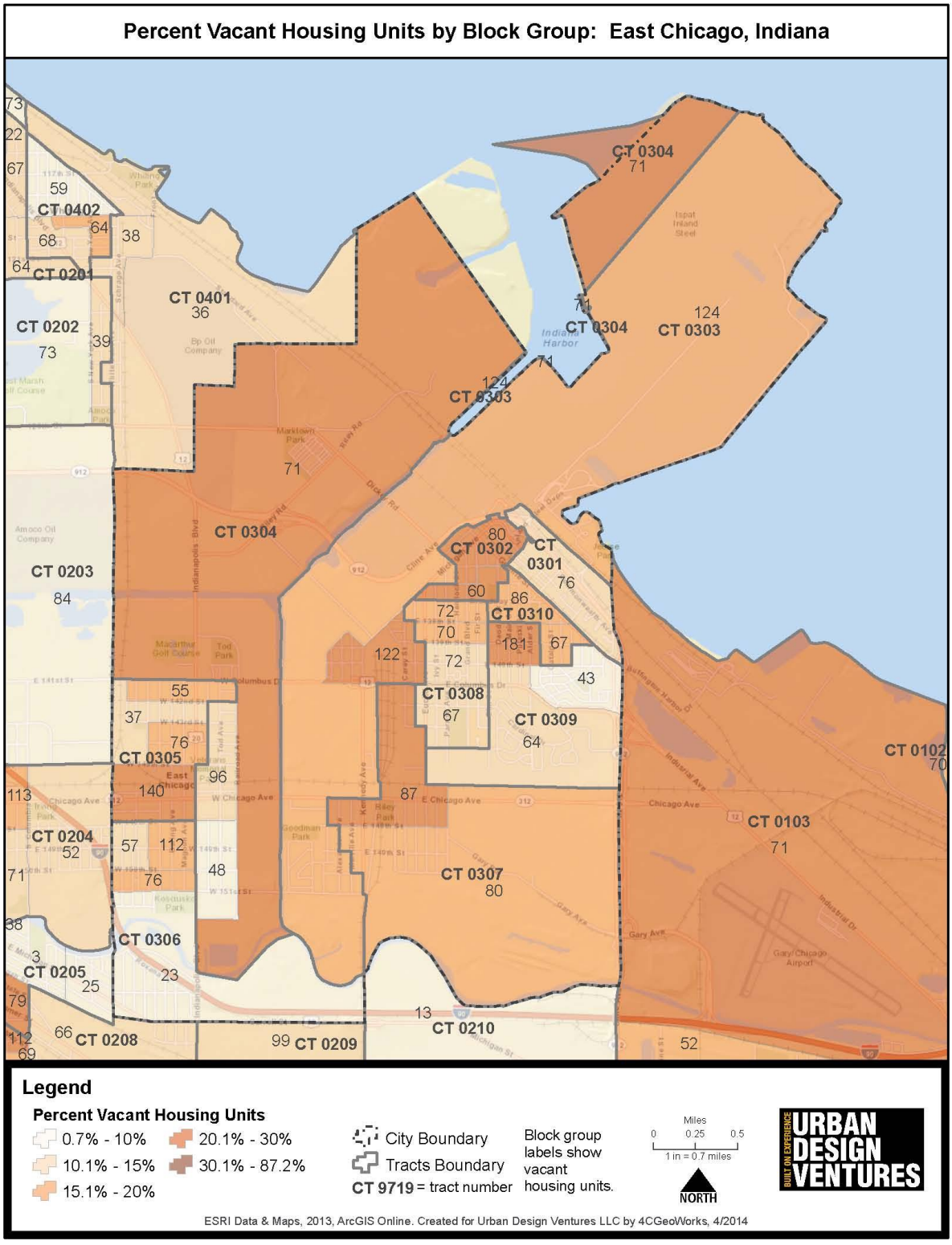
Total Housing Units by Census Tract Map



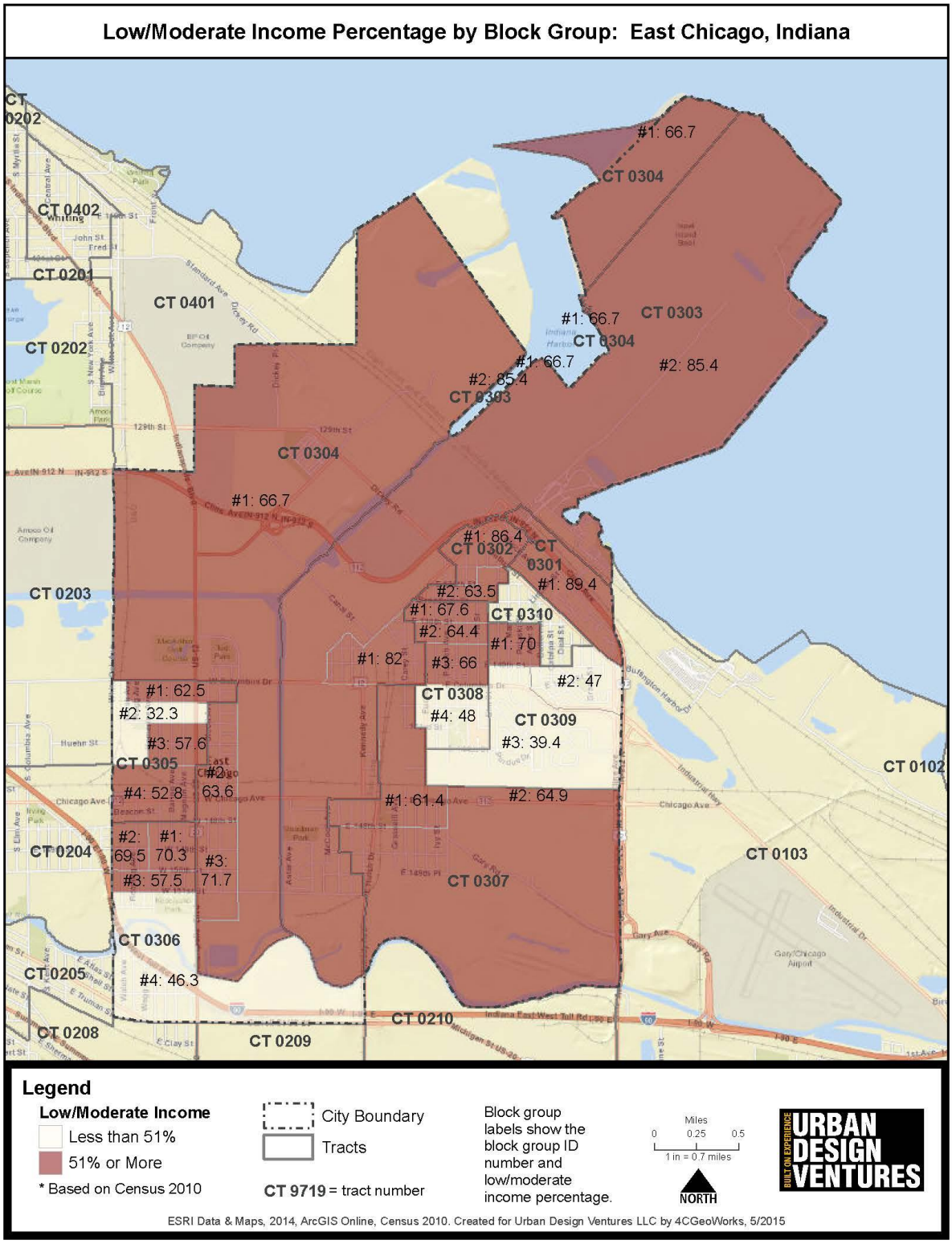
Percentage of Owner Occupied by Census Tract Map



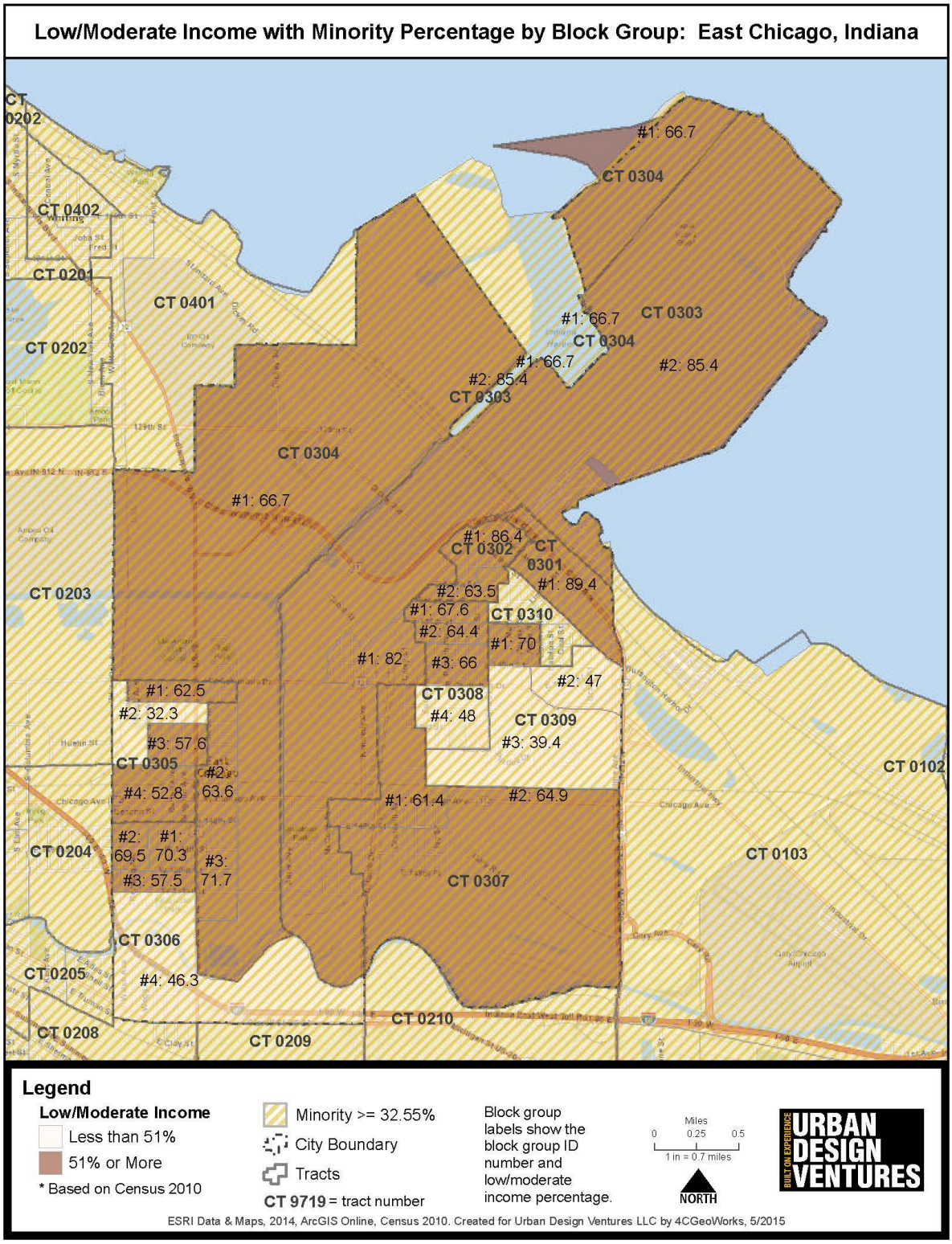
Percentage of Renter Occupied by Census Tract Map



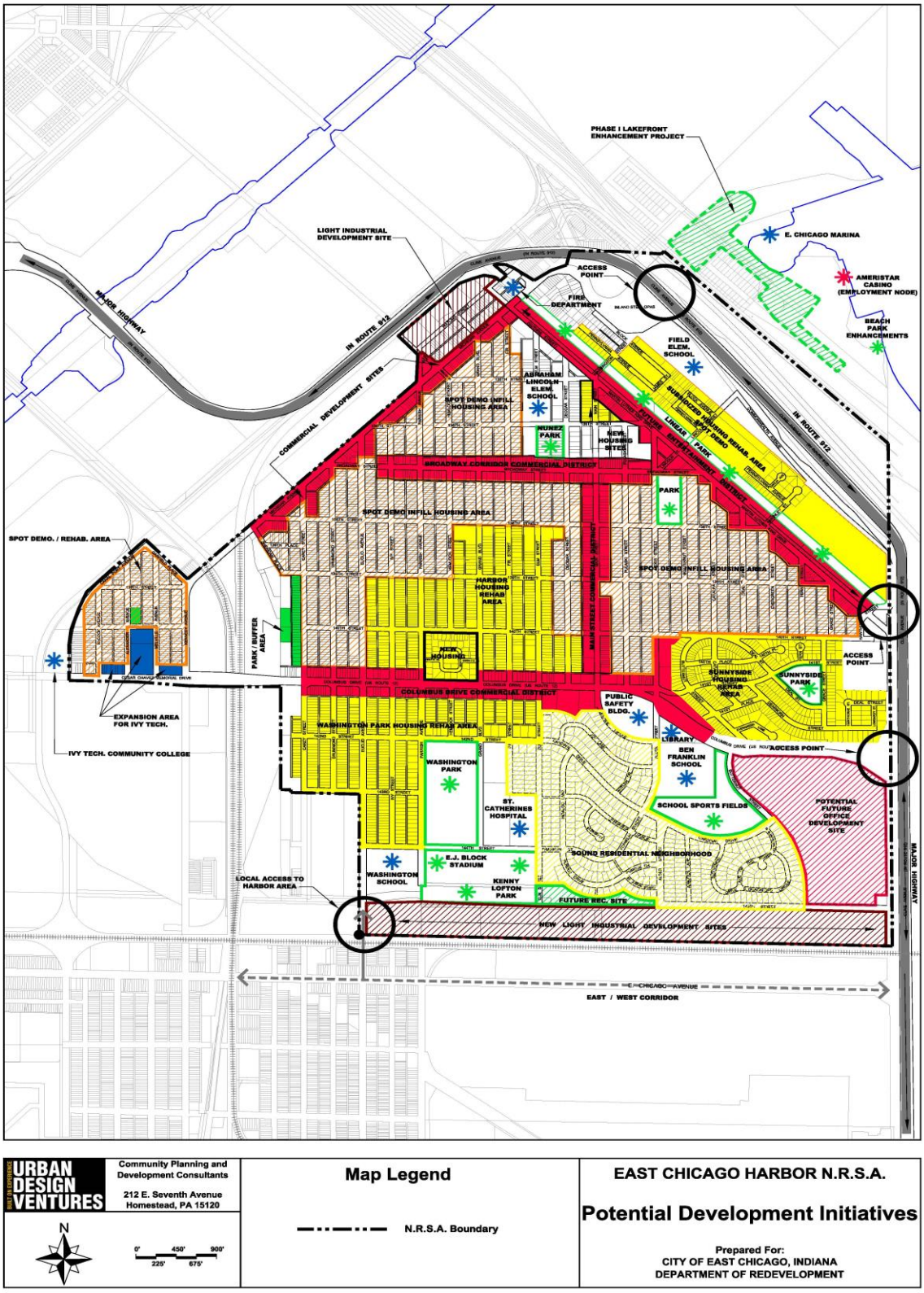
Percentage of Vacant Housing by Census Tract Map



Low/Moderate Income Percentage by Block Group Map



Low/Moderate Income Percentage with Minority Overlay by Block Group Map



NRSA Potential Development Initiatives Map

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of East Chicago during the FY 2015 CDBG and HOME Program Year proposes to address the following priority need categories from the FY 2014-2018 Five Year Consolidated Plan:

HOUSING STRATEGY -

Priority Need: There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters.

Goals:

- **HS-1** – Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.
- **HS-4** – Improve the supply of affordable rental housing units and provide rental assistance.
- **HS-5** – Promote fair housing through education and information.

HOMELESS STRATEGY -

Priority Need: There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless.

Goals:

- **HO-1** – Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing.
- **HO-2** – Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.

COMMUNITY DEVELOPMENT STRATEGY -

Priority Need: There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of East Chicago.

Goals:

- **CD-3** – Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.

ECONOMIC DEVELOPMENT STRATEGY -

Priority Need: There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City of East Chicago.

Goals:

- **ED-1** – Support and encourage new job creation, job retention, and job training opportunities.

ADMINISTRATION, PLANNING, AND MANAGEMENT STRATEGY -

Priority Need: There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

Goals:

- **AM-1** – Provide program management and oversight for the successful administration of federal, state, and local funded programs.

3. Evaluation of past performance

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

Each year the City prepares a Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted to HUD within ninety (90) days after the start of the next program year. Copies of previous years CAPERs are available for review at the City of East Chicago Department of Redevelopment's offices.

The FY 2013 CAPER, which was the fifth CAPER for the FY 2009-2013 Five Year Consolidated Plan, was submitted to HUD on September 2014. In the FY 2013 CAPER, the City of East Chicago expended 99.57% of its CDBG funds to benefit low and moderate income persons. The City expended 14.97% of its funds during the FY 2013 CAPER period on public services, which is at the statutory maximum of 15%. The City expended 20.0% of its funds during this CAPER period on Planning and Administration, which is at the statutory maximum of 20%. The City of East Chicago was under the required 1.5 maximum drawdown ratio.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Annual Action Plan is made up of many components, which includes: requests for proposals for funding (RFPs) from agencies/organizations; citizen participation; and the development of the Annual Action Plan.

Each item of the plan helps benefit the low- and moderate-income population in the City of East Chicago. The City of East Chicago has an approved Citizen Participation Plan, as required by HUD, which is on file with HUD. The City abided by its Citizen Participation Plan in the preparation and development of the FY 2015 Annual Action Plan.

The first step of the planning process for the FY 2015 Annual Action Plan started with a meeting on Wednesday, January 14, 2015 at 3:00 PM with the social service and housing agencies/organizations on how to complete their RFPs and to answer any questions. The staff of the Department of Redevelopment emailed solicitations on Friday, January 23, 2015 to social service and housing agencies/organizations for proposals which were due by 2:00 P.M. on Tuesday, February 17, 2015.

The next step in the development process was to hold two (2) public hearings to obtain citizen input. The First Public Hearing notice was published on December 22, 2014 and January 5, 2015 in *The Northwest Indiana Times*, the local newspaper of general circulation in the area. Due to

weather conditions the First Public Hearing had to be reschedule and that was published on January 8, 2015 and January 12, 2015. In addition, the City sent out the public hearing notice to local churches, non-profit organizations, City Council Members, and City Department Heads. The First Public Hearing was rescheduled to Wednesday, January 14, 2015 at 5:00 P.M. in the East Chicago Public Library located at 2401 East Columbus Drive. At the first public hearing citizens had the opportunity to give their input and ideas on how the CDBG and HOME funds should be spent to benefit low- and moderate-income persons.

The Second Public Hearing Notice was published on Friday, March 27, 2015 and Monday, April 27, 2015 in *The Northwest Indiana Times*. The Second Public Hearing was held on Wednesday, April 29, 2015 at 5:00 P.M. at the East Chicago Public Library, 2401 E. Columbus Drive. During the Second Public Hearing, the citizens were given the opportunity to comment on the draft version of the FY 2015 Annual Action Plan. The East Chicago Department of Redevelopment Board met on Wednesday, May 6, 2015 and approved the FY 2015 Annual Action Plan.

The FY 2015 Annual Action Plan was on public display beginning April 6, 2015 through May 6, 2015 at the following locations in the City and on the City's website (http://www.eastchicago.com):

- **City of East Chicago - Mayor's Office,** 4525 Indianapolis Blvd
- **City of East Chicago Department of Redevelopment,** 400 East Chicago Avenue

The following schedule was used in the preparation of the FY 2015 Action Plan:

- **Citizen, provider, and stakeholder consultation -** January through May 5, 2015
- **Published the First Public Hearing Notice -** December 12, 2014 & January 5, 2015
- **Published Meeting Change Notice because of Weather Conditions -** January 8, 2015 & January 12, 2015
- **First Public Hearing -** January 14, 2015
- **Published the Second Public Hearing Notice -** March 27, 2015 & April 27, 2015
- **FY 2015 Annual Action Plan on display; begin 30 day public comment period -** April 6, 2015
- **Second Public Hearing -** April 29, 2015
- **End 30 day public comment period -** May 5, 2015
- **Redevelopment Department approval of the Plan -** May 6, 2015
- **Submission of Annual Plan to HUD -** May 15, 2015
- **Program year begins -** July 1, 2015

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City received comments at its first and second public hearings. Newspaper notices, the sign-in sheets, and the summary of the minutes from the two (2) public hearings included at the end of this document.

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

All comments or views were accepted.

7. Summary

During the FY 2015 Program Year, the City of East Chicago, Indiana anticipates the following Federal Financial resources, as well as expected CDBG and HOME Program Income:

- **CDBG Funds** - $1,195,382.00
- **CDBG Program Income** - $84,000.00
- **HOME Funds** - $206,302.00
- **HOME Program Income** - $4,440.00
- **Total: $1,490,124.00**

During the FY 2015 CDBG and HOME Program Years, the City of East Chicago proposes to address the following strategies from its Five Year Consolidated Plan: Housing; Homeless; Other Special Needs; Community Development; Economic Development; and Administration, Planning, and Management.

A “draft” of the FY 2015 Annual Action Plan was placed on display at the Mayor's office located at 4525 Indianapolis Boulevard and at the offices of the Department of Redevelopment located at 400 East Chicago Avenue. The display period started on Monday, April 6, 2015 through Wednesday, May 6, 2015 for a 30 day display period. In addition, the City put the draft Plan on its website (http://www.eastchicago.com/). A second public hearing was held on Wednesday, April 29, 2015 to discuss the proposed activities and solicit citizen comments. Upon completion of the 30 day comment period, the City of East Chicago submitted the FY 2015 Annual Action Plan to the U.S. Department of Housing and Urban Development Indianapolis Office on Friday, May 15, 2015.

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
Lead Agency	East Chicago	-
CDBG Administrator	East Chicago	Department of Redevelopment
HOME Administrator	East Chicago	Department of Redevelopment

Table 2 – Responsible Agencies

Narrative (optional)

The City of East Chicago, Department of Redevelopment is the administrating agency for the CDBG and HOME programs. The Redevelopment Department has seven (7) full time staff members and a planning consulting firm to help assist with the oversight and compliance of the CDBG and HOME programs. The Department of Redevelopment prepares the Five Year Consolidated Plans, Annual Action Plans, Environmental Review Records (ERRs), and the Consolidated Annual Performance Evaluation Reports (CAPERs), prepares the draw down funds from IDIS, contract administration, and oversight of the programs, on a day to day basis. Sub recipients are monitored through desk reviews and/or on sight reviews on an annual basis for compliance, or as needed.

Consolidated Plan Public Contact Information

- **Contact Person:** Maria C. Becerra, Executive Director for the Department of Redevelopment
- **Address:** 400 East Chicago Avenue, East Chicago, IN 46312
- **Phone:** (219) 391-8513
- **Fax:** (219) 391-7005
- **Email:** MCBecerra@eastchicago.com
- **Website:** http://www.eastchicago.com

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

1. Introduction

The City of East Chicago Department of Redevelopment held a series of meetings with not for profit agencies, housing providers, social service agencies, community and economic development organizations, and other City departments. An online survey was placed on the City's website for residents to complete. Input from meetings, public hearings and survey was used to develop the Strategic Plan.

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

Each year, as a part of the CDBG application planning process, local agencies and organizations are invited to submit proposals for CDBG eligible activities. These groups participate in the consultation process by attending the public hearings, informational meetings, and completing survey forms. A complete list of these groups is included in the Exhibit Section of the Plan.

The City of East Chicago works with the following key agencies to enhance coordination:

- **City of East Chicago Redevelopment Department** oversees the CDBG and HOME programs.
- **East Chicago Housing Authority** oversees the Section 8 Housing Choice Voucher Program, improvements to public housing communities, and the development of scattered site housing.
- **Social Services Agencies** the City provides funds to improve services to low and moderate income persons.
- **Housing Providers** the City provides funds to rehabilitate and develop affordable housing for low and moderate income families and individuals.
- **Indiana Housing and Community Development Authority (IHCDA)** oversees the Continuum of Care Network for Northwest Indiana.

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 City of East Chicago is a member of the Continuum of Care Network for Northwest Indiana. The City is part of Region 1a which consists of Lake County. The Continuum of Care (CoC) is administered by the Indiana Housing and Community Development Authority (IHCDA).

The IN 502 CoC Board serves and acts as the oversight and planning body on preventing and ending homelessness for the CoC General Membership Body. The Board comprises a diverse set of representative stakeholders throughout Lake County, IN. The Board has the knowledge and expertise to create policy, set priorities and make funding decisions in relation to the homeless.

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 City of East Chicago Department of Redevelopment contacted the Indiana Housing and Community Development Authority (IHCDA), the local CoC, for information on the basic needs and latest statistics for the local homeless population. The CoC Board represents all homeless populations in the community, including: chronic homeless; seriously mentally ill; chronic substance abuse; families; domestic violence victims; youth; and veterans. The Indiana State ESG program presented its plan and programs to the CoC Board in March 2014, and will present the plans to the Entitlement Cities throughout the State at the annual round table meeting. Since the City of East Chicago is not a direct recipient of ESG funds, it encourages the not for profit homeless providers to apply through the CoC for these State funds.

Since the State CoC Board was established as of September 2013, the Executive Committee with the CoC approval have been reviewing and updating the committee structure. The committees are: Executive Committee, Resource and Funding, Strategic Planning, Performance and Outcomes, and Ad Hoc Committees, as needed.

- **The Executive Committee** will provide governance of process and the structure of the CoC IN 502 general membership and CoC Board. They will oversee the MOAs with IHCDA and provide the overall communications to the CoC IN 502.

- **The Resource and Funding Committee** oversees local, state, and federal funding for the CoC and seeks new opportunities for funding to end homelessness, such as Section 811 PRAD, McKinney Vento Competitive Applications and the Consolidated State Plan Application for the ESG funding. The Committee will build collaborations with the Interagency Council, Indiana Department of Corrections, Family of Social Service Administration, Division of Mental Health and Addictions, Veterans Administration, Department of Education, and the Department of Child Services. The Committee will collaborate with local consolidated plans across other local cities within the Balance of State IN 502. The Committee will also collaborate with the public housing authority. The objective is to ensure integration of CoC and ESG under the same performance standards, meeting all the needs and gaps in the CoC.

- **The Strategic Planning Committee** will address housing and services to effectively address needs listed in the CoC's strategic plan to end homelessness. The Committee will oversee the Coordinated Access Grant, and discharge planning from institutions within the State.

- **The Performance and Outcome Committee** will oversee the Homeless Management Information System (HMIS) grant to provide oversight and help to develop, maintain, and update the state wide HMIS including the development and implementation of data protocols, reporting, policies and problem solving measures, and meeting all HUD benchmarks.

As needed, the above Committees may initiate Ad Hoc Subcommittees during the year.

2. 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

See chart on next page.

Table 3 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	**East Chicago**
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Health Services-Employment Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago and its Departments were consulted on the needs for the FY 2015 Annual Action Plan and the availability of funding through CDBG and HOME funds.
2	**Agency/Group/Organization**	**East Chicago Housing Authority**
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Other government - Local
	What section of the Plan was addressed by Consultation?	Public Housing Needs Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The East Chicago Housing Authority was contacted and submitted a funding request. The City funded the East Chicago Housing Authority in 2015.
3	**Agency/Group/Organization**	**City Of East Chicago Department Of Human Resources**
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Human Resources Department was contacted and submitted a funding request. The City funded the Youth Employment Program in 2015.
4	**Agency/Group/Organization**	**City Of East Chicago Parks & Recreation**
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Parks & Recreation Department was contacted and submitted a funding request. The City funded the Youth Arts & Sports Program in 2015.

5	**Agency/Group/Organization**	**City Of East Chicago Department Of Redevelopment**
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of East Chicago Redevelopment Department was consulted on the needs for the FY 2015 Annual Action Plan and how to allocate the FY 2015 CDBG and HOME funds.

6	**Agency/Group/Organization**	**Haven House, Inc.**
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Haven House was contacted and submitted a funding request. The City funded the Haven House in 2015.
7	**Agency/Group/Organization**	**Indiana Legal Services, Inc.**
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Legal Services, Inc. was contacted and submitted a funding request. The City funded Indiana Legal Services in 2015.
8	**Agency/Group/Organization**	**Indiana Plan**
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Indiana Plan was contacted and submitted a funding request. The City funded the Indiana Plan in 2015.

9	**Agency/Group/Organization**	**Boys And Girls Clubs Of Northwest Indiana**
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Clubs of Northwest Indiana was contacted and submitted a funding request. The City funded the Boys and Girls Club in 2015.
10	**Agency/Group/Organization**	**Northwest Indiana Reinvestment Alliance**
	Agency/Group/Organization Type	Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Indiana Reinvestment Alliance was contacted and submitted a funding request. The City funded the Northwest Indiana Reinvestment Alliance in 2015.

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

All known agency types were consulted and contacted during the planning process.

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	Indiana Housing and Community Development Authority (IHCDA)	The IHCDA is the State CoC for homeless and at risk of being homeless population. The goals of the City and IHCDA are complementary.
Annual and Five Year Capital Plans	East Chicago Housing Authority	The East Chicago Housing Authority is the lead agency providing public housing assistance and Section 8 Vouchers in the area. The goals of the City and the PHA are complementary.

Table 4 – Other local / regional / federal planning efforts

Narrative (optional)

The City of East Chicago has consulted and coordinated with various agencies and organizations, locally, countrywide and statewide. The culmination of these efforts has resulted in the FY 2015 Annual Action Plan.

AP-12 Participation – 91.105, 91.200(c)

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

The FY 2015 Annual Action Plan were designed and planned to receive and encourage citizen participation in accordance with the City's Citizen Participation Plan. The City provided the following opportunities: request for proposals for funding (RFP's) from agencies and organizations; meetings with agencies and organizations on how to complete the RFP; conducted a needs hearing; and a public hearing to gather public comments on the draft plan which was on public display for 30 days. All these comments are included in the FY 2015 Annual Action Plan. Through the citizen participation process the City uses citizen input to develop how the plan will serve the low/moderate income persons in order to reach the goals set in the FY 2014-2018 Five Year Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
1	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	None.	None.	None.	Not Applicable.

2	Public Hearing Flyers	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies/Organizations	None.	None.	None.	Not Applicable.
3	RFP Meeting	Agencies/Organizations	None.	None.	None.	Not Applicable.
4	Funding Application	Agencies/Organizations	The City received 9 funding requests and funded 8 of them.	Addressed the needs of the Five Year Consolidated Plan.	None.	Not Applicable.
5	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	Twenty-two (22) attended the Application Workshop. No one was in attendance other than three (3) staff members in the First Public Hearing. One (1) person and two (2) staff members were in attendance in the Second Public Hearing. See summary and sign-in sheets in the Appendix.	See summary of comments in the Appendix.	None.	Not Applicable

6	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies	None.	None.	None.	http://www.eastchicago.com

Table 5 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of East Chicago is receiving $1,490,124.00 from CDBG funds, CDBG Program Income, HOME funds, and HOME Program Income for the FY 2015 program year. The program year goes from July 1, 2015 through June 30, 2016. These funds will be used to address the following priority needs: Housing; Homeless; Other Special Needs; Community Development; Economic Development; and Administration, Planning, and Management. The accomplishments of these projects/activities will be reported in the FY 2015 Consolidated Annual Performance and Evaluation Report (CAPER).

Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,195,382	84,000	0	1,279,382	2,359,775	11 projects/activities were funded with the FY 2015 CDBG Allocation and Program Income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	206,302	4,440	0	210,742	596,776	4 projects/activities were funded with the FY 2015 HOME Allocation and Program Income.

Table 6 - Expected Resources – Priority Table

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

The City of East Chicago is eligible to receive funds during this program year from the following Federal, State, County, and Private Organizations:

- **Low-Income Housing Tax Credits (LIHTC) –** The Indiana Housing and Community Development Authority administers this program. The program provides federal tax credits to owners and developers of qualified low-income rental housing. These tax credits provide incentives for private investment in affordable housing. Costs eligible under the program include acquisition, construction and rehabilitation.
- **Federal Home Loan Bank – Affordable Housing Program (FHLB AHP) –** Loans are given for capital costs associated with affordable housing projects for low-income persons. A member lending institution is able to access funds as a sponsor for affordable housing development.
- **Regional Development Authority (RDA) Funds –** This regional agency will provide funding for a variety of transportation, infrastructure

and lakefront redevelopment projects. The City is currently receiving funds from the agency.

- **North Township Trustee –** This agency provides a variety of services for low-income families. These include utility payments, emergency housing, medical payments, hospitalization payments, and others to assist those who are financially distressed. The program is funded through Lake County.
- **Indiana Department of Mental Health and Title XX –** The Title XX program provides funds for a variety of Social Service programs such as nutrition, and others including HIV/AIDS and related outreach services.
- **Indiana Family and Social Services Admin. Block Grant Program (Title XX) –** This program provides funding for childcare, recreational and educational services, victims of domestic violence, and homeless individuals. The program also provides childcare for school-age children and free lunch and snacks for youth

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

The City will use a combination of marketing, develop, and utilize outside developers to meet the goals of the FY 2015 Annual Action Plan and the FY 2014-2018 Five Year Consolidated Plan. The Broadway corridor sites will be utilized for mixed-use development. At this point in time the City is not able to market the Calumet properties until after the EPA Superfund issue has been resolved.

Discussion

Not Applicable.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HS-1	2014	2018	Affordable Housing	Citywide	Housing Strategy	CDBG: $828,805 HOME: $148,851	Homeowner Housing Rehabilitated: 40 Household Housing Unit
2	HS-4	2014	2018	Affordable Housing	Citywide	Housing Strategy	HOME: $30,945	Rental units constructed: 1 Household Housing Unit
4	HO-2	2014	2018	Homeless	Citywide	Homeless Strategy	CDBG: $12,000	Homeless Person Overnight Shelter: 83 Persons Assisted
5	CD-3	2014	2018	Non-Housing Community Development	Citywide	Community Development Strategy	CDBG: $1,135,191	Public service activities other than Low/Moderate Income Housing Benefit: 655 Persons Assisted
6	ED-1	2014	2018	Non-Housing Community Development	Citywide	Economic Development Strategy	CDBG: $69,181	Public service activities other than Low/Moderate Income Housing Benefit: 140 Persons Assisted
7	AM-1	2014	2018	Non-Housing Community Development	Citywide	Administration, Planning, and Management Strategy	CDBG: $255,876 HOME: $30,945	Other: 2 Other

Table 7 – Goals Summary

Goal Descriptions

1	**Goal Name**	**HS-1**
	Goal Description	Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.
2	**Goal Name**	**HS-4**
	Goal Description	Improve the supply of affordable rental housing units and provide rental assistance.
4	**Goal Name**	**HO-2**
	Goal Description	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless.
5	**Goal Name**	**CD-3**
	Goal Description	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City.
6	**Goal Name**	**ED-1**
	Goal Description	Support and encourage new job creation, job retention, and job training opportunities.
7	**Goal Name**	**AM-1**
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.

Table 8 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

The City of East Chicago will provide affordable housing for the following during the FY 2015 Program Year:

Extremely Low Income:

- 10 households

Low Income:

- 21 households

Moderate Income:

- 10 households

AP-35 Projects – 91.220(d)

Introduction

List below are the FY 2015 CDBG and HOME activities for the City of East Chicago:

#	Project Name
1	Administration
2	Housing Program
3	Public Services
4	Affordable Housing Program

Table 9 – Project Information

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

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate income status.
- The public facilities activities are either located in a low and moderate income census tract/block group, have a low and moderate income service area benefit, or the clientele is over 51% low and moderate income.
- The acquisition and demolition of structures are either located in low and moderate income census tracts/block groups or these activities are eligible by prevention or elimination of slum and blight on a spot basis or area basis.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate income persons.
- The housing activities have an income eligibility criterion; therefore the income requirement targets the funds to low and moderate income households throughout the City.
- Economic development projects will either be located in a low and moderate income census tract/block group, a poverty tract greater than 20%, part of a redevelopment plan, or making 51% of the jobs available to low and moderate income population.

The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low and moderate income persons and those block groups with a percentage of minority persons above the average for the City of East Chicago.

Despite efforts made by the City and social service providers, a number of significant obstacles to meeting underserved needs remain. With funding resources being scarce, funding becomes the greatest obstacle for the City of East Chicago to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The City through planning efforts will

use its limited resources to address the City of East Chicago's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, sound, affordable owner and renter occupied housing
- High cost of rehabilitation
- Aging in place population who needs accessibility improvements
- Need major rehabilitation of the City's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank mortgage

Projects

AP-38 Projects Summary

Project Summary Information

Table 10 – Project Summary

1	**Project Name**	**Administration**
	Target Area	Citywide
	Goals Supported	AM-1
	Needs Addressed	Administration, Planning, and Management Strategy
	Funding	CDBG: $255,876 HOME: $30,945
	Description	Funds will be used for administration of the FY 2014 CDBG and HOME Programs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	18,700 people at or below 80% of median income.
	Location Description	City-wide
	Planned Activities	• **General Administration (CDBG-$255,876.40) -** Funds will be used for the overall coordination, administration, monitoring, and planning activities of the program. The planning activities that will be funded in 2015 under the general administration include: Fair Housing, Technical Assistance for Business Development, and Planning activities associated with preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER).

		• **HOME Administrative (HOME-$20,630.20) -** Funds will be for the overall coordination, administration, monitoring, and planning activities of the HOME program. The planning activities that will be funded in 2014 under HOME Administrative Reserve include: Fair Housing and planning activities associated with preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER). • **CHDO Operating (HOME-$10,315.10) -** Funds will be used to support the local not-for-profit entity that is a Certified Housing Development Organization (CHDO) in their effort to promote housing development and construction in the City, particularly for those families with low- and moderate-income.
2	**Project Name**	**Housing Program**
	Target Area	Citywide
	Goals Supported	HS-1
	Needs Addressed	Housing Strategy
	Funding	CDBG: $828,805 HOME: $148,851
	Description	Funds will be used for housing rehabilitation programs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 housing units at or below 30% of median income. 20 housing units at or below 50% of median income, but above 30%. 10 housing units at or below 80% of median income, but above 50%.
	Location Description	City-wide
	Planned Activities	• **Housing Rehabilitation Delivery (CDBG-$200,000.00) -** Funds will be used in coordination, management, and administration of the residential repair program for project delivery costs.

		• **Housing Rehabilitation Programs (CDBG-$628,804.65) -** Funds used to assist owners of existing single family owner occupied housing to repair their homes. This program includes Residential Repair, Emergency Repairs, Accessible Ramps, and Exterior Renovation Programs. The assistance is determined by the level of need (income eligible) and the amount of repairs. The funds will provide low interest loans and grants to residents with incomes at 80% or below the median income. • **Housing Rehabilitation Programs (HOME-$148,851.40) -** Funds will be used to assist existing single family owner occupied households in repairing their homes and interim controls and/or abatement. The funds are used to supplement the CDBG Residential Repair Program to correct code violations in existing houses.
3	**Project Name**	**Public Services**
	Target Area	Citywide
	Goals Supported	HO-2 CD-3 ED-1
	Needs Addressed	Community Development Strategy Economic Development Strategy
	Funding	CDBG: $194,701
	Description	Funds will be used for public service activities to benefit low- and moderate-income populations in the City.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	433 people at or below 30% of median income. 284 people at or below 50% of median income, but above 30%. 161 people at or below 80% of median income, but above 50%.
	Location Description	City-wide

	Planned Activities	• **Boys & Girls Club of NWI (CDBG-$9,000) -** Funds will be used for a portion of the Education & Career Development Program implemented at the East Chicago Katherine House Boys & Girls Club. Funds will be used for Junior staff development, education and career program, an on-going core program area of the Boys & Girls Club. • **East Chicago Housing Authority (CDBG - $20,000) -** Funds will be provided for a Latch Key Program for children ages 5 to 16 years old. The program consists of tutoring, conflict resolution, cultural activities, and healthy living. • **Haven House (CDBG-$12,000) -** Funds for emergency services to victims of domestic violence and sexual assault. All services are provided free of charge to women and children in need of assistance. The funds will be used to assist East Chicago victims with education, counseling, skills building, and referral. Services include 24-hour hotline intervention information, room and board, case management, and employment information. • **Indiana Legal Services, Inc. (CDBG-$19,000) -** Funds used to provide legal services to low- and moderate-income individuals and families. The program provides legal advice and representation in civil matters of foreclosure and community legal education, and support aimed to help low- and moderate-income individuals to understand their rights. • **Indiana Plan (CDBG - $19,181.33) -** Funds will be used to provide funding for 7 East Chicago Residents to participate in the Pre-Apprenticeship Program. One class will be held in East Chicago for the FY 2015 grant. • **Northwest Indiana Reinvestment Alliance (CDBG-$11,000) -** Funds will be used to conduct homebuyer workshops for families/individuals in preparation to purchase a home. NWIRA will provide One- on- One Pre-purchase Counseling sessions for families/individuals that would like to purchase a home. NWIRSA will conduct post purchase workshop for families/individuals. • **Youth Arts & Sports Program (CDBG - $54,519.62) –** Funds will be used to provide the East Chicago Youth with learning opportunities. It gives the youth a chance to learn the fundamentals of several sports & arts programs. It also gives them a chance to sharpen their listening skills, problem solving skills, motor skills, language development, inventiveness and improved academic

		performance. Arts and Sports Vouchers will be included as part of this program, which will be utilized to defray the cost of registration fees for Northlake Pop Warner, East Chicago Youth (Biddy) Basketball League and the East Chicago Academy for Visual & Performing Arts. • **Youth Employment Program (CDBG - $50,000) -** Funds will be used for wages to employ young people between the ages of 18 and 22 part-time during the summer months, while teaching them valuable job skills. The summer employees will work in various City Departments, including the Parks and Recreation Department and the Street Department, and will have duties including pool supervisor, lifeguard, recreation instructor, and labor.
4	**Project Name**	**Affordable Housing Program**
	Target Area	Citywide
	Goals Supported	HS-4
	Needs Addressed	Housing Strategy
	Funding	HOME: $30,946
	Description	CHDO funds will be used for affordable housing programs and activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 household at or below 80% of median income.
	Location Description	City-wide
	Planned Activities	• **Affordable Housing Program (HOME-$30,945.30) -** The CHDO funds will be used to provide assistance for rehabilitation or construction of owner-occupied single family homes for a low- and moderate-income family. The assistance will encourage homeownership and investment in targeted neighborhoods. The funds will be used to subsidize rehabilitation or new construction costs to make the home affordable to eligible residents.

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

The following information provides a profile of the population, age, and racial/ethnic composition of the City of East Chicago. This information was obtained from the U.S. Census Bureau American Factfinder website, http://factfinder.census.gov. The 2009-2013 American Community Survey 5 Year Estimates were used to analyze the social, economic, housing, and general demographic characteristics of the City of East Chicago. The 5 year estimates are the most recent data available for the City. The 2010 U.S. Census data is included where possible.

Population:

The key points for the City of East Chicago's population are:

- Between 1980 and 2010, the population decreased by approximately 25.4%, dropping from 39,786 to 29,698.
- Since 2000, the population has dropped 8.4%, which is expected to continue.
- The 2010 Census reports the City's population as 29,698.

Age:

The key points of the City of East Chicago's age of population are:

- Median age in East Chicago is 30.9 years old.
- Youth under age 18 account for 31.4% of the population.
- Seniors age 62 and over are 13.6% of the City's population.
- Adults between the ages of 35 and 60 account for 29.3% of the population.

Race/Ethnicity:

Racial/ethnical composition of the City of East Chicago from the 2010 U.S. Census:

- 42.9% are Black or African American
- 50.9% are Hispanic
- 35.5% are White

Income Profile:

The Median Income for a family of four (4) in the Gary, IN HMFA is $66,100 for 2015. The following is a summary of income statistics for the City of East Chicago:

- At the time of the 2009-2013 American Community Survey, median household income in the City of East Chicago was $27,583 which was lower than Lake County ($49,035) and the State of Indiana ($48,248).
- 33.8% of households have earnings received from Social Security income.
- 6.6% of households have earnings received from public assistance.
- 19.4% of households have earnings, received retirement income.
- 55.3% of female headed households were living in poverty.
- 50.0% of all youth under 18 years of age were living in poverty.

Low/Mod Income Profile:

The low and moderate income profile for City of East Chicago is a measurement of the area's needs. The City of East Chicago has an overall low and moderate income percentage of 62.05%.

Economic Profile:

The following illustrates the economic profile for the City of East Chicago as of the 2009-2013 American Community Survey:

- 16.2% of the employed civilian population had occupations classified as management, professional, or related.
- 22.5% of the employed civilian population had occupations classified as sales and office.
- 30.6% were in the service sector.
- The education, health, and social service industry represented 21.9% of those employed.
- 84.8% of workers were considered in private wage and salary workers class.
- 1.5% of workers were considered in the self-employed workers in their own not incorporated business.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100

Table 11 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of East Chicago will allocate its CDBG funds to those geographic areas whose population is over 51% low and moderate income. At least 70% of all the City's CDBG funds that are budgeted for those activities will principally benefit low and moderate income persons. The following guidelines for allocating CDBG and HOME funds are used by the City:

- The public services activities are for social service organizations whose clientele are low income or in some cases, a limited type of clientele with a presumed low and moderate income status.
- The public facilities activities are either located in a low and moderate income census tract/block group, have a low and moderate income service area benefit, or the clientele is over 51% low and moderate income.
- The acquisition and demolition of structures are either located in low and moderate income census tracts/block groups or these activities are eligible under the prevention or elimination of slum and blight on a spot basis or area wide basis.
- Acquisition and assemblage of sites for the construction and development of affordable housing will be for low and moderate income persons.
- The housing activities have an income eligibility criteria, therefore the income requirement targets the funds to low and moderate income households throughout the City.
- Economic development projects will either be located in a low and moderate income census tract/block group with a poverty rate greater than 20%, part of a redevelopment plan, or will make 51% of the jobs available to low and moderate income persons.

The proposed activities under the FY 2015 CDBG Program Year are located in areas with the highest percentages of low and moderate income persons and those block groups with a percentage of minority persons above the average for the City of East Chicago. The following census tracts and block groups have over 51% low and moderate income population: C.T. 30100, B.G. 1; C.T. 30200, B.G. 1; C.T. 30200, B.G. 2; C.T. 30300, B.G. 1; C.T. 30300, B.G. 2; C.T. 30400, B.G. 1; C.T. 30400, B.G. 2; C.T. 30400, B.G. 3; C.T. 30500, B.G. 3; C.T. 30600, B.G. 1; C.T. 30600, B.G. 2; C.T. 30800, B.G. 1; C.T. 30800, B.G. 3; C.T. 30900, B.G. 1; C.T. 30900, B.G. 2; C.T. 31000, B.G. 1; and C.T. 31000, B.G. 2.

Discussion

The geographic locations and the public benefit for the FY 2015 CDBG and HOME Activities/Projects are as follows:

- **General Administration** - Citywide
- **HOME Administration** - Citywide
- **CHDO Operating** - Citywide
- **Housing Rehabilitation Programs** - Citywide Low/Mod Housing (LMH)
- **Housing Rehabilitation Program Delivery** - Citywide
- **Boys & Girls Club of NWI** - Citywide Low/Mod Clientele (LMC)
- **East Chicago Housing Authority** - Housing Authority Wide Low/Mod Clientele (LMC)
- **Haven House** - Citywide Low/Mod Clientele (LMC)
- **Indiana Legal Services, Inc.** - Citywide Low/Mod Clientele (LMC)
- **Indiana Plan** - Citywide Low/Mod Clientele (LMC)
- **Northwest Indiana Reinvestment Alliance** - Citywide Low/Mod Clientele (LMC)
- **Youth Arts & Sports Programs** - Citywide Low/Mod Clientele (LMC)
- **Youth Employment Program** - Citywide Low/Mod Clientele (LMC)
- **Affordable Housing Program (CHDO)** - Citywide Low/Mod Housing (LMH)

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of East Chicago will utilize its CDBG and HOME funds to rehabilitate and to support the construction of new affordable housing units. The one year goals for affordable housing in the City of East Chicago for FY 2015 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	83
Non-Homeless	41
Special-Needs	0
Total	**124**

Table 12 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	83
The Production of New Units	1
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	**124**

Table 13 - One Year Goals for Affordable Housing by Support Type

Discussion

During this program year, the City does not have any rental assistance or acquisition of existing unit's projects. In addition, the City has no projects that are dedicated to homeless and special needs households. All the projects are open to the residents of the City of East Chicago.

- The City has one (1) project, the Affordable Housing Program (CHDO), funded by HOME funds to develop one (1) new unit.
- The City has two (2) projects, the Housing Rehabilitation Programs (CDBG and HOME), to rehabilitate 40 housing units.
- The City has one (1) project, Haven House funded by CDBG funds to assist with the cost to run an emergency shelter for victims of domestic violence and sexual assault. Will assist 83 homeless persons.

AP-60 Public Housing – 91.220(h)

Introduction

The East Chicago Housing Authority (ECHA) aims to address the needs of extremely low income, very low income, and low income residents of the City of East Chicago. ECHA assists individuals and families through its Public Housing communities and Section 8 Housing Choice Vouchers. The Housing Authority promotes homeownership in scattered site housing and through its Self-Sufficiency Program.

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

The Housing Authority of East Chicago received $1,270,037 under a HUD Capital Fund grant for FY 2015 allocation. These funds will be used for the following activities:

- **Operations:** $317,509.25
- **Management Improvements:** $88,500.00
- **Administration:** $127,003.70
- **Fees and Costs:** $111,736.05
- **Site Improvement:** $116,710.00
- **Dwelling Structures:** $134,078.00
- **Dwelling Equipment (nonexpendable):** $260,000.00
- **Non Dwelling Structure:** $87,500.00
- **Non Dwelling Equipment:** $20,000.00
- **Relocation Costs:** $7,000.00
- **Total: $1,270,037.00**

The Housing Authority of East Chicago has 697 Section 8 Housing Choice Vouchers, with approximately 248 households on the waiting list as of February 28, 2015. The Housing Authority has approximately 392 individuals, families, and elderly on the waiting list, although some of these are double counts since people may be on more than one list. The Housing Authority public housing waiting list was only opened for one (1) day on January 12, 2015. The Housing Authority received 612 applications. The list is now closed. The Section 8 Housing Choice waiting list has been closed since June 22, 2012.

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

The ECHA offers its tenants more than just affordable housing, they provide a variety of social, educational, and recreational activities including operating a youth center. The activities they offer include: employment training, “Teen Scene,” “Voices Against Smokers,” GED Program, Boy’s and Girl’s Scouts program, “Friends of Amigo,” computer classes, referrals to Robertson Day Care Center, and

financial services for student workers. ECHA's Capital Fund Program is aimed to improve the overall management while improving its housing stock. The Authority recognizes that its long term sustainability will depend on management and meeting the market demand.

In an effort to address the needs of public housing, the East Chicago Housing Authority (ECHA) offers its residents opportunities to become involved in the Resident Advisory Board (RAB), where they can participate in all aspects of management and the decision making process. The residents nominate the candidates or can self-nominate themselves for the Resident Advisory Board as long as they are in good standing with ECHA. ECHA also provides a variety of activities aimed at self-sufficiency and homeownership among its residents.

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

The East Chicago Housing Authority is not designated as a troubled housing authority.

Discussion

Not Applicable.

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

Introduction

The main strategy to eliminate chronic homelessness is coordination with the Continuum of Care Network and implementation of appropriate actions to eliminate homelessness in East Chicago and Lake County, Indiana. Most of the regional care providers are members of the Network. These providers offer significant resources, services, and housing opportunities for the City's sheltered and unsheltered chronic homeless people. In January 29, 2014 the Point In Time Survey was completed for Lake County. A total of 348 homeless persons were surveyed. The breakdown of the homeless population is 231 males, 153 females, and 1 transgender; 208 black, 150 white, and 47 Hispanic; and 84 under age of 18, 44 age 18 to 24, and 220 over age 24.

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

The primary goal of the City to end chronic homelessness is to ensure that chronic homeless people are moving out of homelessness and into safe, decent, and affordable housing with appropriate and adequate supportive services. The strategy to achieve this goal consists of offering flexible services and housing opportunities with interventions to address both structural and personal reasons for chronic homelessness. Activities sponsored by the City to end homelessness include:

- Involvement in the planning process through the Continuum of Care Network collaborative.
- Support development of 6 to 12 supportive housing units in the CoC.
- Support of on-going maintenance of the existing permanent supportive housing in the CoC.
- Support social service providers and agencies in assisting chronically homeless people by enrolling them in appropriate public benefit programs.
- Support for advocacy, legal representation, and outreach to secure resources for chronically homeless people to become independent.
- Implementing a county-wide HMIS to collect data about chronically homeless people and identify housing and services needed. The collected data will also provide direction to the City in allocating its local resources to better address the homeless needs.

In 2015, the City of East Chicago plans to spend $31,000 in its homeless related activities.

- Haven House ($12,000 in CDBG)
- Indiana Legal Services, Inc. ($19,000 in CDBG)

The City will support and collaborate with other agencies to address the special needs of East Chicago residents. The City will assist several families by providing funding for construction of ramps to make their homes accessible. The Ramp Program is funded through the Residential Repair Program.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Five Year Consolidated Plan's prevention goal is based on three (3) core strategies. These strategies consist of the following activities:

- Provide local support to prevent homelessness by expanding early intervention (i.e. foreclosures), outreach, economic opportunities and job training.
- Support and maintain local capacity of services and shelter providers.
- Collaborate regionally to address the needs on a broader scale.

Under the FY 2015 CDBG Program, the City will support several agencies and programs which aim to prevent homelessness. These include the child care providers, which will support families to maintain employment for residents. The Indiana Legal Services will provide assistance to individuals for child support, foreclosure assistance, and other legal needs to maintain family structure and well-being. The residential repair and loan programs will further support homeowners with repair needs, particularly emergency repairs, and thus prevent homelessness.

The Northwest Indiana Continuum of Care provides programs for low income individuals and families to avoid becoming homeless, especially those individuals who are being discharged from publically funded institutions and systems of care. The City of East Chicago is a participant in the CoC Network NWI. As a part of the City's Five Year Consolidated Plan, there is a "Discharge and Coordination Policy."

The City of East Chicago supports the housing, social service, health care, employment, education, and youth services for its special needs population through funding for public services and through the Continuum of Care Network NWI.

The Regional Health Care manages six (6) transitional housing units in the City of East Chicago. All of the other emergency shelter and transitional housing units are located in the adjacent communities of Hammond and Gary, Indiana.

The City is becoming a more active participant in the Continuum of Care organization. Since HUD is moving from emergency shelter housing to permanent housing, the City will rely on the current facilities in the region for permanent housing. Moving forward, the City will monitor and support this movement to permanent housing.

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

Approximately 35.7% of the City of East Chicago's residents live in poverty, while only 17.8% of Lake County residents live in poverty and 15.4% of the State of Indiana residents live in poverty. Female headed households with children are particularly affected by poverty at 55.3%. This information is from the U.S. Census "2009-2013 American Community Survey." The City's goal is to reduce the extent of poverty by 5%, based on actions the City can control and through work with other agencies/organizations.

The City's Anti-Poverty strategy is based on attracting a range of businesses and supporting workforce development including job training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring a real estate asset. In addition, the City's strategy is to provide supportive services for target income residents. The Anti-Poverty objectives for the City are as follows:

- Promote workforce development programs for City residents.
- Create job opportunities for unemployed and the underemployed.
- Promote job training programs.
- Provide assistance for food and shelter programs.

The City of East Chicago will continue to support the regional Continuum of Care with the applications for funds under the FY 2015 SuperNOFA. The City will continue to support economic development to provide new job opportunities for unemployed and underemployed persons in the City of East Chicago.

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 of East Chicago continues to work to develop effective policies to prevent discharge from institutions and health care and foster care facilities that result in homelessness. To this end, the CoC is in the process of developing a local network of City, County, State, and community organizations to cooperate on a set of activities which ensure cross training, systems integration, and other efforts to improve the reentry of institutionalized individuals into the community. The primary goal of this effort

will be reintegration of sex offenders and mental health released patients, and foster care individuals from the criminal justice and mental health systems back into the community. Another goal will be to prevent episodes of homelessness and repeated incarceration.

Potential partners at this point are the Department of Redevelopment, City of East Chicago Police Department, Tri City Mental Health, Workforce Development, East Chicago Housing Authority, CoC NWI, Inc., and other service providers that can offer a full spectrum of services including case management, substance abuse treatment, mental health services, intensive employment and training support, health care and other needed services.

Discussion

Not Applicable.

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

Introduction

The following potential impediments to fair housing choice and recommendations were outlined to assist the City of East Chicago to affirmatively further fair housing and were developed as part of the City's FY 2014-2018 Consolidated Plan.

- Impediment 1: Need for a Regional Approach to Affirmatively Furthering Fair Housing.
- Impediment 2: Need to Analyze Private Lending and Insurance Practices.
- Impediment 3: There Is a Lack of Financial Resources.
- Impediment 4: Promote Fair Housing Education and Outreach.
- Impediment 5: Need to Address Public Policies and Regulations.
- Impediment 6: There Is a Continuing Need for Affordable Housing That is For Sale.
- Impediment 7: There Is a Continuing Need for Accessible Housing Units That Are For-Sale or Rent.
- Impediment 8: There Is a Need to Redevelop Vacant Sites and Buildings Throughout the City.
- Impediment 9: There is a Need to Improve the Economic Stability of Families and Reduce the Number of Families Living in Poverty.

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

In May 2014, the City of East Chicago prepared the following strategies to affirmatively further fair housing in the City. Impediment five (5) refers to the need to address public policies and regulations.

Impediment 5: Need to Address Public Policies and Regulations.

The City's Zoning Ordinance appears to be outdated and needs to be revised. The City should review and revise sections of its zoning ordinance to bring it into compliance with the Fair Housing Act. Other municipal policies and ordinances need to be reviewed and revised if necessary, in order to affirmatively further fair housing.

Goal: The City's Zoning Ordinance, Sub-division Ordinance, Housing Standards and other policies and ordinances will promote affordable housing and affirmatively further fair housing in order to meet the needs of all residents living in the City of East Chicago.

The strategies to meet this goal include:

- **5-A:** The City will review its Zoning Ordinance to become compliant with the Fair Housing Act by updating the definition of the word "Family" to permit six (6) or less disabled persons to live together and be considered as a single family unit. Other definitions should also be added to the Zoning Ordinance, such as: "Accessibility", "Americans with Disability Act (ADA)", "Community Living Arrangement", "Disability" (Disabled or Handicapped Person), "Fair Housing Act", "Group Home", "Handicap", "Section 504 Rehabilitation Act", and "Visitability".
- **5-B:** The City will review and consider expanding locations where group homes are permitted. Presently, group homes are only permitted in the "R-3" and "R-4" Multiple-Dwelling Districts. These are areas that appear to be impacted, with the highest percentage of minority concentration and over 60% low- and moderate-income households. If the definition of "family" was revised, disabled persons could live together in an "R-1" Single-family District. Group homes need to be located throughout Lake County and this need should be brought to the attention of the Lake County Planning Commission to address on a countywide basis.

Discussion

The following are efforts that different agencies are proposing during this program year to affirmatively further fair housing in the City of East Chicago:

City of East Chicago:

- Provide funds to rehabilitate housing units in the City for low and moderate income households.
- Provide funds for the development of new affordable rental housing for low and moderate income households.
- Provide funds for construction of new single family homes for sale to low and moderate income households.
- Demolish vacant dilapidated structures in the City's low and moderate income neighborhoods.
- Continue the housing inspection program for code compliance in low and moderate income neighborhoods.
- Assist low and moderate income individuals and families to purchase a home.
- Assist with down payment assistance to low and moderate income homebuyers.
- Will review its current zoning ordinances to make it compliant with the Fair Housing Act.

The East Chicago Human Rights Commission:

- The Commission will partner with the Mayor's Committee for the Disabled to host Disability Awareness Month.
- HRC staff will continue to do investigations and answer questions on housing complaints.
- HRC will continue to work with Northwest Indiana Reinvestment Alliance, the City of Gary Human Relations Commission, and the Hammond Human Relations Commission to hold a regional Fair Housing Event.
- HRC will continue to look at ways to partner with other agencies and organizations.

Indiana Legal Services, Inc.:

- Indiana Legal Services, Inc. is planning to provide legal services to low and moderate income individuals and families. The counseling assists families and individuals in maintaining their homes. The program provides legal advice and representation in civil matters, foreclosure, community legal education, and support aimed to help low and moderate income individuals to understand their rights.

Northwest Indiana Reinvestment Alliance (NWIRA):

- Northwest Indiana Reinvestment Alliance assists and promotes active participation from area housing and lending providers, community groups and social service agencies in providing financial and other services that would empower residents to build and strengthen the communities through home ownership, rehabilitation and credit building opportunities, particularly for low and moderate income and minority residents in Lake County.
- The NWIRA provides Pre- and Post-Homeownership Counseling, Foreclosure Mitigation Counseling, Financial Literacy, and Small Business Development.
- The Lake County Housing Task Force will be conducting a review of the mortgage lending practice in Lake County.
- Performing a study to determine any patterns of discrimination in mortgages and insurance underwriting in Lake County.
- Partner with the HRC to hold a Fair Housing Event in April for Fair Housing Month.

AP-85 Other Actions – 91.220(k)

Introduction

The City of East Chicago has developed the following actions planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead based paint hazards, reduce the number of poverty level families, develop institutional structures, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

Despite efforts made by the City and social service providers, a number of significant obstacles to meeting underserved needs remain. With funding resources being scarce, funding becomes the greatest obstacle for the City of East Chicago to meet its underserved needs. Insufficient funding lessens the ability to fund many worthwhile public service programs, activities, and agencies. The City through its planning efforts will use its limited resources to address the City of East Chicago's greatest needs and improve the quality of life for its residents. The following obstacles need to be overcome in order to meet underserved needs:

- Lack of decent, safe, sound, and affordable owner and renter housing
- High cost of rehabilitation work
- Aging in place population who need accessibility improvements
- Need major rehabilitation of the City's aging housing stock
- The increasing number of vacant and abandoned properties
- High unemployment rate and loss of household income
- Difficulty in obtaining bank loans and mortgages

Actions planned to foster and maintain affordable housing

The City of East Chicago, during FY 2015, proposes to foster and maintain affordable housing through the following Five Year goals and strategies:

HS-1 Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility.

- Housing Rehabilitation Program (CDBG)
- Housing Rehabilitation Program Delivery (CDBG)
- Housing Rehabilitation Program (HOME)

HS-2 Increase the supply of owner occupied housing units.

- Homebuyer Incentive Program (Local Funds)

HS-3 Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance.

- Northwest Indiana Reinvestment Alliance (CDBG)

HS-4 Improve the supply of affordable rental housing units and provide rental assistance.

- Affordable Housing Program (CHDO) (HOME)

Actions planned to reduce lead-based paint hazards

For rehabilitation projects, the City of East Chicago will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint safety requirements.
- The level of federal rehabilitation assistance is properly calculated and the applicable lead based paint requirements determined.
- Properly qualified contractor perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35.
- Required notices regarding lead based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and document ongoing lead based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead based paint maintenance activities, when applicable.

For homeownership projects, the City of East Chicago will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead based paint requirements.
- Staff properly determines whether proposed projects are exempt from some or all lead based paint requirements.
- A proper visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building or soils.
- Prior to occupancy, properly qualified personnel perform paint stabilization and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35.
- The home purchaser receives the required lead based paint pamphlet and notices.

Actions planned to reduce the number of poverty-level families

Approximately 35.7% of the City of East Chicago's residents live in poverty, while only 17.8% of Lake County residents live in poverty and 15.4% of the State of Indiana residents live in poverty. Female-headed households with children are particularly affected by poverty at a proportion of 55.3%. This information is from the U.S. Census "2009-2013 ACS Five Year Estimates." The City's goal is to reduce the extent of poverty through actions the City can control and through work with other agencies/organizations.

The City's anti-poverty strategy is based on attracting a range of businesses and supporting workforce development, including job training services for low income residents. The City's first time home buyer program and other homeownership programs will prevent poverty by enabling wealth creation in the form of acquiring a real estate asset. In addition, the City's strategy is to provide supportive services for targeted lower income residents. The Anti-Poverty objectives for the City are as follows:

- Promote workforce development programs for City residents.
- Create job opportunities for unemployed and the underemployed.
- Promote job training programs.
- Provide assistance for food and shelter programs.

The City of East Chicago will continue to support the regional Continuum of Care with the applications for funds under the FY 2015 SuperNOFA. The City will continue to support economic development to provide new job opportunities for unemployed and underemployed persons in the City of East Chicago.

Actions planned to develop institutional structure

The primary responsibility for the administration of the Annual Action Plan is assigned to the Department of Redevelopment in the City of East Chicago. This agency will coordinate activities among the public and private organizations, in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan.

The City of East Chicago is a participant in the Northwest Indiana Continuum of Care Network. The NWI CoC receives state ESG funds for the region to address the needs of homeless persons. The City of East Chicago consults with public (County and State) and private agencies that address the housing, health, social services, victim services, employment, and educational needs of low income individuals and families, homeless individuals and families (including homeless veterans), youth and persons with special needs.

In order to address the City's housing and community development needs, the City has established an extensive public private partnerships aimed at revitalization of the City. The City is currently in the midst of a new process to implementing several major redevelopment projects. In 2015, the partnership includes the following agencies:

- East Chicago Economic Development and Planning
- East Chicago Housing Authority (ECHA)
- East Chicago Enterprise Zone
- East Chicago Human Rights Commission
- Boys and Girls Clubs of Northwest Indiana
- Indiana Legal Services
- Haven House
- We Care from the Heart
- Several private organizations and firms
- Indiana Plan
- Parks & Recreation
- Human Resources
- Manage East Chicago Association

The City of East Chicago consults with business and civic leaders during its planning process for the preparation of its FY 2015 Annual Action Plan. This includes, but is not limited to, the following:

- East Chicago Enterprise Zone
- Lakeshore Chamber of Commerce
- Foundations of East Chicago
- Local elected officials and prescient persons

Actions planned to enhance coordination between public and private housing and social service agencies

The primary responsibility for the administration of the Annual Action Plan is assigned to the Department of Redevelopment in the City of East Chicago. This agency will coordinate activities among the public and private organizations, in their efforts to implement different elements and to realize the prioritized goals of the Annual Action Plan. The City is committed to continuing its participation and coordination with public, housing, and social service organizations. The City solicits applications for CDBG and HOME funds. In addition, the City sends out applications to a list of agencies, organizations, and housing providers that have previously submitted an application or which have expressed an interest in submitting an application. The application is reviewed by the Department of Redevelopment staff and they discuss any questions with the applicant.

Discussion

Monitoring:

The Department of Redevelopment maintains the lead responsibility for monitoring the CDBG and HOME programs. The policies and procedures outlined in the manual mandate compliance and timely implementation of the projects by all sub-recipients.

The monitoring procedures are primarily driven by two major activities, which include:

- Detailed evaluation of all proposals for compliance with strategies set forth in the Annual Action Plan.
- Execution of a grant agreement which clearly delineates program objectives, and activities to be carried out by the sub-recipient, time schedule for completion, expected performance goals and reporting requirements.

The monitoring standards and procedures that are used are the standards and procedures set forth in 2 CFR Part 200. The Department's monitoring activities range from screening applicants for income eligibility, accounting procedures of the sub-recipients, to on-site inspection of properties under rehabilitation. The City also monitors expenditures for different projects to assure eligibility, timely disbursement, and achievement of goals. Desk reviews are done every time an invoice is submitted to the Department of Redevelopment. During the desk review if any questions come up, then an on-site monitoring takes place. In addition, agencies are monitored at least once during the course of the project. Based on a risk analysis the City will monitor more frequently as needed.

During this program year, the City of East Chicago Department of Redevelopment will perform an annual inspection of all the housing units it owns. In addition, if there is a request for a repair by a tenant, then the Redevelopment Department will inspect the unit as often as needed. Every time the tenant occupancy changes, the unit will be inspected.

Program Specific Requirements

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

Introduction

The City of East Chicago receives an annual allocation of CDBG and HOME funds. Since the City receives these federal allocations the questions below have been completed, as they are applicable.

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	$84,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	$0
3. The amount of surplus funds from urban renewal settlements	$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$0
5. The amount of income from float-funded activities	$0
Total Program Income:	**$84,000**

Other CDBG Requirements

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

HOME Investment Partnership Program (HOME)
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 of East Chicago does not anticipate the receipt of any additional program income funds prior to July 1, 2015 that it has not yet programmed. It anticipates that it will receive $4,440.00 in HOME Program Income during the FY 2015 Program Year. The City of East Chicago has adopted HUD's Guidelines for Resale or Recapture found in 24 CFR 92.254 for its homebuyer program.

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:

The City of East Chicago guidelines for resale and recapture are:

- The City has adopted the HOME Program Resale/Recapture Policy for Homeownership Activities. The policy is based on the HOME Program rules found in 24 CFR Part 92.254.
- The issue of resale/recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of resale or recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.

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:

See attached Resale or Recapture Guidelines for Homeownership Appendix.

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 of East Chicago does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. Not Applicable.

Discussion

HOME Match Requirements:

- The City of East Chicago is exempt from the HOME Match Requirement.

HOME Program Income:

- The City of East Chicago anticipates it will receive $4,440.00 in HOME Program Income from mortgage and rent receipts during this program year.

CHDO Organizations:

- The City of East Chicago has one (1) certified CHDO organization, which is Managed East Chicago Housing Association, Inc. (MECHA).

CDBG Program Income:

- The City of East Chicago anticipates it will receive $84,000.00 in CDBG Program Income from the repayment of residential repair program low interest loans during this program year.

CDBG Percentages:

- Administrative Percentage - 20%
- Public Service Percentage - 15%
- Low and Moderate-Income Percentage - 100%
- No Slum and Blight Activities.

Attachments



SF 424 FORM

SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted: May 15, 2015	Applicant Identifier:	**Type of Submission**	
Date Received by state:	State Identifier:	**Application**	**Pre-application**
Date Received by HUD:	Federal Identifier:	☒ Construction	☐ Construction
		☐ Non Construction	☐ Non Construction
Applicant Information			
City of East Chicago		IN180846 EAST CHICAGO	
400 East Chicago Avenue		DUNS: 16-805-9301	
		Organizational Unit: City of East Chicago	
City of East Chicago	Indiana	Department: Department of Redevelopment	
46312	Country U.S.A.	Division	
Employer Identification Number (EIN):		Lake County	
35-6001011		Program Year Start Date (07/01)	
Applicant Type:		**Specify Other Type if necessary:**	
Local Government: City		Specify Other Type	
Program Funding		**U.S. Department of Housing and Urban Development**	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles: FY 2015 Community Development Block Grant Program Year		Description of Areas Affected by CDBG Project(s): City of East Chicago, IN	
$1,195,382 (CDBG Allocation)	$Additional HUD Grant(s) Leveraged	Describe	
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged	
$Locally Leveraged Funds		$Grantee Funds Leveraged	
$84,000 (Anticipated Program Income)		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles: FY 2015 HOME Investment Partnership Program Year		Description of Areas Affected by HOME Project(s): City of East Chicago, IN	
$206,302 (HOME Allocation)	$Additional HUD Grant(s) Leveraged	Describe	
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged	
$Locally Leveraged Funds		$Grantee Funds Leveraged	

$4,440 (Anticipated Program Income)		Other (Describe)
Total Funds Leveraged for HOME-based Project(s)		
Housing Opportunities for People with AIDS		14.241 HOPWA
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)
$HOPWA Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged
$Locally Leveraged Funds		$Grantee Funds Leveraged
$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for HOPWA-based Project(s)		
Emergency Shelter Grants Program		14.231 ESG
ESG Project Titles		Description of Areas Affected by ESG Project(s)
$ESG Grant Amount	$Additional HUD Grant(s) Leveraged	Describe
$Additional Federal Funds Leveraged		$Additional State Funds Leveraged
$Locally Leveraged Funds		$Grantee Funds Leveraged
$Anticipated Program Income		Other (Describe)
Total Funds Leveraged for ESG-based Project(s)		

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts: First	Project Districts: First		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		☐ Yes	This application was made available to the state EO 12372 process for review on DATE
		☒ No	Program is not covered by EO 12372
☐ Yes	☒ No	☐ N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: Maria	Middle Initial: C.	Last Name: Becerra
Title: Executive Director	Phone: (219) 391-8513	Fax: (219) 391-7005
E-mail: mcbecerra@eastchicago.com	Website: www.eastchicago.com	Other Contact: Ms. Lyvette Turk
Signature of Authorized Representative:		Date Signed:
Anthony Copeland, Mayor		5/11-15



CERTIFICATIONS

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;

2. Establishing an ongoing drug-free awareness program to inform employees about –

   (a) The dangers of drug abuse in the workplace;
   (b) The grantee's policy of maintaining a drug-free workplace;
   (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
   (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;

3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;

4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -

   (a) Abide by the terms of the statement; and

   (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:

   (a) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

   (b) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which I t is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

5-11-15

Signature/Authorized Official Date

Mayor

Title

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority**. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);

2. **Overall Benefit**. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) , (2014, 2015, and 2016), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;

3. **Special Assessments**. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

   The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

5-11-15

Signature/Authorized Official Date

Mayor

Title

OPTIONAL CERTIFICATION
CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

5-11-15

Signature/Authorized Official Date

Mayor

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

> The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature/Authorized Official Date

Mayor

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.

2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.

3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.

4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).

5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).

6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

City of East Chicago Department of Redevelopment

400 East Chicago Avenue

City of East Chicago, Lake County, IN 46312

Check ___ if there are workplaces on file that are not identified here.

The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).



RESOLUTION

CITY OF EAST CHICAGO
REDEVELOPMENT COMMISSION

Resolution No. 2015-RED-1570

A RESOLUTION APPROVING THE FISCAL YEAR (FY) 2015 ANNUAL ACTION PLAN FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT AND THE HOME INVESTMENT PARTNERSHIPS GRANT AND AUTHORIZING THE FILING OF THE PLANS WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, under the Community Development Block Grant authorized under Title I of the Housing and Community Development Act of 1974, as amended, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq., the Secretary of the U.S. Department of Housing and Urban Development is authorized to extend financial assistance to communities to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons; and

WHEREAS, under the HOME Investment Partnerships Program authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990, as amended, the Secretary of HUD is authorized to extend financial assistance to participating jurisdictions to expand the supply of decent, safe, sanitary, and affordable housing; and

WHEREAS, the staff of the City of East Chicago Department of Redevelopment has prepared the Annual Action Plan, which proposes how the entitlement grants will be expended to address the housing and community development needs identified in the Five-Year Consolidated Plan, along with an Analysis of Impediments to Fair Housing Choice; and

WHEREAS, a draft of the FY 2015 Annual Action Plan was on public display from April 6, 2015 to May 6, 2015 and public meeting on the aforementioned plan were held and the comments of various agencies, groups and citizens were taken into consideration in the preparation of the final documents.

THEREFORE, BE IT RESOLVED BY THE EAST CHICAGO REDEVELOPMENT COMMISSION THAT:

Section 1. The FY 2015 Annual Action Plan ("Plan") for the Community Development Block Grant ("CDBG") and the HOME Investment Partnerships Grant ("HOME") is hereby, in all respects, approved.

Section 2. The City of East Chicago and its Department of Redevelopment are cognizant of the conditions that are imposed in the undertaking and carrying out of the CDBG and the HOME with Federal financial assistance, including those relating to the relocation of site occupants; the prohibition of discrimination because of race, color, age, religion, sex, disability, familial status, or national origin; and other assurances as set forth under the required HUD Certifications.

Section 3. The Executive Director of the Department of Redevelopment is authorized and directed to file, on behalf of the City of East Chicago, the Plan with HUD, along with the official minutes of the May 6, 2015 regular meeting of the Redevelopment Commission; and the proper persons within the Department of Redevelopment are authorized to sign any and all necessary documents in regard to the administration of the Plan.

Section 4. The Mayor, on behalf of the City of East Chicago, is authorized to provide all assurances and/or certifications as required by HUD.

Adopted this 6th day of May, 2015

EAST CHICAGO REDEVELOPMENT COMMISSION

Ronald London, President

Rodger Gates, Vice President

Judy Nava, Secretary

Maune Morgan, Commissioner

Ezell Foster, Commissioner

Maria C. Becerra, Executive Director
Department of Redevelopment



FAIR HOUSING

East Chicago Human Rights Commission
and
The Mayor's Committee on Disability

Dear East Chicago Community Member/Organization:

As your newly formed Mayor's Committee on Disability it is our pleasure to announce the:

2015

Informational Awards Breakfast

"Honoring Everyday Heroes"

Wednesday, March 25, 2015

Doors open at 8:30am

Riley Park Pavilion

1005 E. Chicago Ave. East Chicago, Indiana

The Mayor's Committee on Disability would be greatly honored if you would nominate someone you think deserves recognition from one of the following categories:

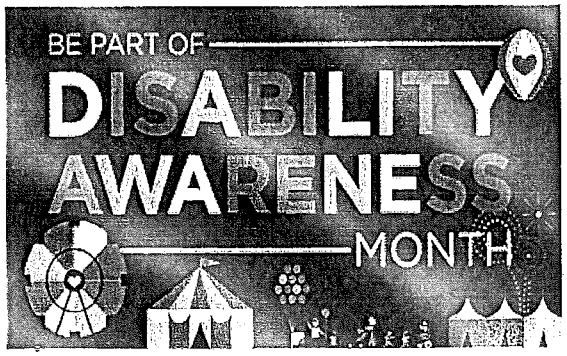
Individual Adult Award
Youth Award
Professional Award

The purpose is to recognize youth, adults, and organizations of professionals that reach out and make a difference regardless of a disability. The Mayor's Committee on Disability will choose award winners.

Nomination Deadline Friday, March 6, 2015

Please complete the nominee information form along with a narrative on a separate sheet of paper.

Nomination forms can be submitted to Mrs. Consuelo Magana, EC Human Rights Comm. Director by:



IndianaDisabilityAwareness.org

Communities thrive when we all take an active part. When you embrace your community and the people who live there - everyone feels at home.

Indiana Governor's Council for People with Disabilities

Email:
cmagana@eastchicago.com

Mail:
East Chicago
Human Rights Commission
4525 Indianapolis Blvd. 2nd Flr
East Chicago, IN 46312

Fax:
219.391.8544

SAVE THE DATE

FAIR HOUSING MONTH

FAIR HOUSING IS YOUR RIGHT USE IT!

BREAKFAST
MONDAY APRIL 6
8:30 AM - 11AM

DYNASTY BANQUET CENTER
4125 Calumet Ave • Hammond, Indiana

GUEST SPEAKER

Ivan Bodensteiner
Professor of Law
Valparaiso University

REGISTRATION & INFORMATION

The Northwest Indiana Reinvestment Alliance
219-931-9300

Hammond Human Relations Commission
5925 Calumet Avenue, Suite 115
Hammond, IN 46320
219-853-6502 • TTY 219-853-6604
relations@gohammond.com
www.gohammond.com

THE GARY HUMAN RELATIONS COMMISSION

ECHRC
EAST CHICAGO HUMAN RIGHTS COMMISSION

NORTHWEST INDIANA REINVESTMENT ALLIANCE

HHRC
Hammond Human Relations COMMISSION

The work that provided the basis for this publication was supported by funding under a Cooperative Agreement with the U.S. Department of Housing and Urban Development. The substance and findings of the work are dedicated to the public. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Government.

GCC/IBT 565



CITIZEN PARTICIPATION

PUBLIC HEARING NOTICE
CITY OF EAST CHICAGO, INDIANA
COMMUNITY DEVELOPMENT BLOCK GRANT AND
HOME INVESTMENT PARTNERSHIP PROGRAMS

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on **Wednesday, January 7, 2015 at 5:00 PM, at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312**. Any person(s) requiring special accommodations, including a Spanish interpreter, should contact Ms. Lyvette Turk, at (219) 391-8513 ext. 226 between the hours of 8:30 a.m. - 4:30 p.m. by Friday, January 2, 2015.

The purpose of this public hearing is to discuss the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program, in regard to the housing, community development, and economic development needs of the City of East Chicago, IN. This information will be utilized by the City in its preparation of the FY 2015 Annual Action Plan. The City of East Chicago anticipates that it will receive an estimated allocation of CDBG entitlement grant in the amount of approximately $1,185,843 for FY 2015. The City is eligible to receive approximately $238,042 in HOME funds in FY 2015. These funding levels are contingent upon the final approval of the Federal Budget for FY 2015. In order to receive those funds, the City of East Chicago must prepare an Annual Action Plan for the use of the CDBG and HOME funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of East Chicago. The City will be preparing its CDBG and HOME application and it intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

Eligible CDBG activities include single family rehabilitation, homeownership programs, economic developments and public service activities, among others. Eligible HOME activities include single family rehabilitation, homeownership programs, acquisition and new housing construction among others.

Non-profit organizations that service East Chicago residents and wish to apply for FY 2015 CDBG and/or HOME funds are invited to a **MANDATORY** meeting on **January 7, 2015, at 2:30 PM at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312** to explain the application process and to review the application forms.

All interested citizens are encouraged to attend the public hearing at 5:00 PM and they will be given the opportunity to present oral or written testimony concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2015. In addition, residents will be given the opportunity to express their views and comments on any fair housing issues in the City of East Chicago. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 400 E. Chicago Ave., East Chicago, IN 46312 or via email at Lturk@eastchicago.com.

Anthony Copeland, Mayor - City of East Chicago, Indiana
Maria C. Becerra, Executive Director - East Chicago Dept. of Redevelopment

12/22 & 1/5 - 20671491 - hspaxlp

General Form No. 99P (Rev. 2009A)

evelopment

To: The Times Media Company

601-45th Avenue, Munster, IN 46321

PUBLISHER'S CLAIM

actual lines, neither of which shall
the type in which the body of the
f equivalent lines

----------	.....
----------	.....
----------	.....
----------	.....
----------	.....

ls 98 (-1 line) equivalent lines at .5905

----------	$ 57.28
g rule or tabular work (50 per cent	
----------	.....
1.00 for each proof in excess	
----------	.....
----------	$ 57.28

20671491

Size of type 7.0 point.

of IC 5-11-10-1, I hereby certify that the foregoing account is just and correct, that the amount claimed is legally due, after allowing all just credits, and that no part of the same has been paid.

I also certify that the printed matter attached hereto is a true copy, of the same column width and type size, which was duly published in said paper (2) times. The dates of publication being as follows:

December 22, 2014

January 5, 2015

Additionally, the statement checked below is true and correct:

..... Newspaper does not have a Web site.
..X.. Newspaper has a Web site and this public notice was posted on the same day as it was published in the newspaper.
..... Newspaper has a Web site, but due to technical problem or error, public notice was posted on .....
..... Newspaper has a Web site but refuses to post the public notice.

Sallie Greiner

Date 1/5/2015

Title: Legal Clerk

RECEIVED
JAN - 9 2015

Prescribed by State Board of Accounts

General Form No. 99P (Rev. 2009A)

Chicago Redevelopment
(Governmental Unit)

To: The Times Media Company

ndiana

601-45th Avenue, Munster, IN 46321

PUBLISHER'S CLAIM

ter (Must not exceed two actual lines, neither of which shall
ore than four solid lines of the type in which the body of the
sement is set) -- number of equivalent lines .....
ber of lines ....
ber of lines ....
er of lines ....
umber of lines in notice ....

OF CHARGES
..... columns wide equals 96 (-1 line) equivalent lines at .6065
er line ..... $ 57.60
arges for notices containing rule or tabular work (50 per cent
e amount) ....
xtra proofs of publication ($1.00 for each proof in excess
....
AL AMOUNT OF CLAIM ..... $ 57.60

20676302

UTING COST
le column in picas 9p4 Size of type 7.0 point.
sertions 2

the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is
hat the amount claimed is legally due, after allowing all just credits, and that no part of the same

that the printed matter attached hereto is a true copy, of the same column width and type size,
lished in said paper (2) times. The dates of publication being as follows:

January 8 + 12, 2015

.....

e statement checked below is true and correct:

er does not have a Web site.
er has a Web site and this public notice was posted on the same day as it was published in
wspaper.
er has a Web site, but due to technical problem or error, public notice was posted on .....
er has a Web site but refuses to post the public notice.

Andrea Puente

Title: Legal Clerk

any 12, 2015

RECEIVED
JAN 15 2015

RESCHEDULED
PUBLIC HEARING NOTICE CITY OF EAST CHICAGO, INDIANA COMMUNITY DEVELOPMENT BLOCK GRANT AND HOME INVESTMENT PARTNERSHIP PROGRAMS

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on **Wednesday, January 14, 2015 at 5:00 PM, at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312.** Any person(s) requiring special accommodations, including a Spanish interpreter, should contact Ms. Lyvette Turk, at (219) 391-8513 ext. 226 between the hours of 8:30 a.m. - 4:30 p.m. by Friday, January 9, 2015.

The purpose of this public hearing is to discuss the Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program, in regard to the housing, community development, and economic development needs of the City of East Chicago, IN. This information will be utilized by the City in its preparation of the FY 2015 Annual Action Plan. The City of East Chicago anticipates that it will receive an estimated allocation of CDBG entitlement grant in the amount of approximately $1,185,843 for FY 2015. The City is eligible to receive approximately $238,042 in HOME funds in FY 2015. These funding levels are contingent upon the final approval of the Federal Budget for FY 2015. In order to receive those funds, the City of East Chicago must prepare an Annual Action Plan for the use of the CDBG and HOME funds. At least 70% of the CDBG funds must benefit low- and moderate-income persons living in the City of East Chicago. The City will be preparing its CDBG and HOME application and it intends to afford citizens, local agencies, and interested parties the opportunity to become involved in the planning process.

Eligible CDBG activities include single family rehabilitation, homeownership programs, economic developments and public service activities, among others. Eligible HOME activities include single family rehabilitation, homeownership programs, acquisition and new housing construction among others.

Non-profit organizations that service East Chicago residents and wish to apply for FY 2015 CDBG and/or HOME funds are invited to a **MANDATORY** meeting on **January 14, 2015, at 2:30 PM at the East Chicago Public Library, 2401 E. Columbus Drive, East Chicago, IN 46312** to explain the application process and to review the application forms.

All interested citizens are encouraged to attend the public hearing at 5:00 PM and they will be given the opportunity to present oral or written testimony concerning the needs of the City of East Chicago and the use of CDBG and HOME funds to address those needs for FY 2015.

In addition, residents will be given the opportunity to express their views and comments on any fair housing issues in the City of East Chicago. Written comments may be addressed to Ms. Lyvette Turk, Community Development Programs Manager, City of East Chicago Department of Redevelopment, 400 E. Chicago Ave., East Chicago, IN 46312 or via email at Lturk@eastchicago.com.

Anthony Copeland, Mayor - City of East Chicago, Indiana
Maria C. Becerra, Executive Director - East Chicago Dept. of Redevelopment

Public Meeting

January 7, 2014

2:30 pm – CDBG Grant Application Workshop for NON PROFIT AGENCIES

5:00 pm – GENERAL PUBLIC

EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

If special arrangements need to be made to accommodate citizens in order for them to participate in the public informational meeting, including a Spanish interpreter, please call Lyvette Turk at 219.391.8513

Notice is hereby given by the City of East Chicago, Indiana that it intends to apply for the Community Development Block Grant Funds (CDBG) and HOME Investment Partnership Funds (HOME) for the fiscal year 2015 to the U.S. Department of Housing and Urban Development (HUD) on or before May 15, 2015.

The City wishes to encourage all citizens to attend this public meeting to have the opportunity to present oral or written comments concerning the proposed use of these federal funds.

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA

MARIA C. BECERRA, EXECUTIVE DIRECTOR

CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

Reunión Pública

Enero 7, 2015

2:30 pm – Mesa de trabajo para solicitudes de fondos "CDBG" para

Agencias u Organizaciones No Lucrativas

5:00 pm – Para El Público en General

Biblioteca Pública de East Chicago
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

La Ciudad de East Chicago notifica a los residents que tiene la intención de hacer una solicitud a el Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD), en o antes del 15 de Mayo, 2015, para el "Community Development Block Grant" (CDBG) y "HOME Investment Partnerships Grant" (HOME).

La Ciudad desea animar a todos los ciudadanos a asistir a esta reunión pública para tener la oportunidad de presentar comentarios orales o escritas respecto al uso propuesto de estos fondos federales.

Para areglos especiales necesarios para acomodar a los ciudadanos en orden que puedan participar en la reunión pública informacional, incluyendo un intérprete en español llame por favor a Lyvette Turk al 219-391-8513

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

ANTHONY COPELAND, ALCALDE - CIUDAD DE EAST CHICAGO, INDIANA

MARIA C. BECERRA, DIRECTORA EJECUTIVA

DEPARTAMENTO DE DESARROLLO DE LA CIUDAD DE EAST CHICAGO

Rescheduled

Public Meeting

January 14, 2015

2:30 pm – CDBG Grant Application Workshop for NON PROFIT AGENCIES

5:00 pm – GENERAL PUBLIC

EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

If special arrangements need to be made to accommodate citizens in order for them to participate in the public informational meeting, including a Spanish interpreter, please call Lyvette Turk at 219.391.8513

Notice is hereby given by the City of East Chicago, Indiana that it intends to apply for the Community Development Block Grant Funds (CDBG) and HOME Investment Partnership Funds (HOME) for the fiscal year 2015 to the U.S. Department of Housing and Urban Development (HUD) on or before May 15, 2015.

The City wishes to encourage all citizens to attend this public meeting to have the opportunity to present oral or written comments concerning the proposed use of these federal funds.

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

ANTHONY COPELAND, MAYOR - CITY OF EAST CHICAGO, INDIANA

MARIA C. BECERRA, EXECUTIVE DIRECTOR

CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

Reprogramada

Reunión Pública

Enero 14, 2015

2:30 pm – Mesa de trabajo para solicitudes de fondos "CDBG" para

Agencias u Organizaciones No Lucrativas

5:00 pm – Para El Público en General

Biblioteca Pública de East Chicago
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

La Ciudad de East Chicago notifica a los residents que tiene la intención de hacer una solicitud a el Departamento de Vivienda y Desarrollo Urbano de EE.UU. (HUD), en o antes del 15 de Mayo, 2015, para el "Community Development Block Grant" (CDBG) y "HOME Investment Partnerships Grant" (HOME).

La Ciudad desea animar a todos los ciudadanos a asistir a esta reunión pública para tener la oportunidad de presentar comentarios orales o escritas respecto al uso propuesto de estos fondos federales.

Para areglos especiales necesarios para acomodar a los ciudadanos en orden que puedan participar en la reunión pública informacional, incluyendo un intérprete en español llame por favor a Lyvette Turk al 219-391-8513

EQUAL HOUSING OPPORTUNITY

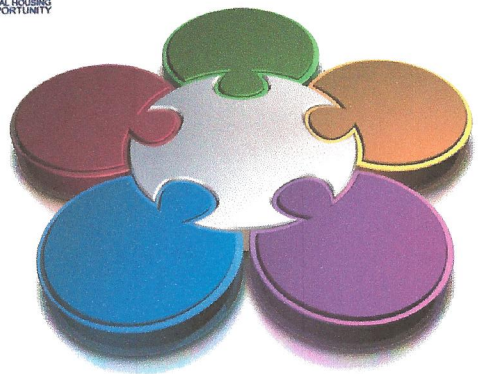
IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

ANTHONY COPELAND, ALCALDE - CIUDAD DE EAST CHICAGO, INDIANA

MARIA C. BECERRA, DIRECTORA EJECUTIVA

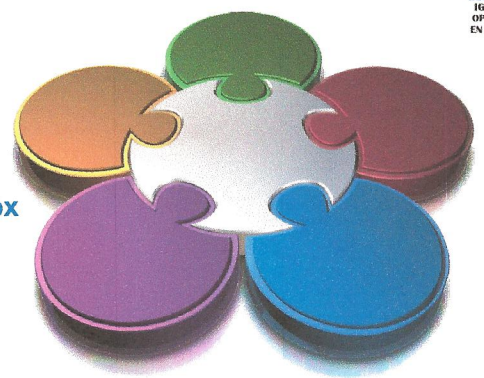
DEPARTAMENTO DE DESARROLLO DE LA CIUDAD DE EAST CHICAGO

APPLICATION SOFTWARE TRAINING



2015 Annual Action Plan
Application Software Training
for
Community Development Block Grant (CDBG)
https://ecredevelopmentgrants.communityforce.com/Login.aspx

East Chicago Department of Redevelopment
400 E. Chicago Avenue
East Chicago, Indiana 46312
Tuesday, January 27, 2015 at 10:30 a.m.



	NAME/NOMBRE	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	Joyce L. Read	New Horizons Child Care	3924 Main Street East Chicago	(219) 378-9848	nhcdc@sbcglobal.net
2	Annie Taylor	Haven House Inc	P.O. Box 508 Ham	219 931-9800	havenhousedvs@aol.com
3	MARCUS MARTIN	GRACE BEYOND BORDERS NWI, INC.	513 W. CHICAGO AV E. CHICAGO	219 712 5192	mmminc53@gmail.com
4	ERNEST SIGNARS	E.C.H.A.	4925 GLADIOLA	219 805-3764	esignars@echa-in.org
5	Rita DeLa Rosa	ECHA/MECHA	4920 Larkspur Ln	219 397-9974 x 35	rdelarosa@echa-in.org
6	Pamela Stalling	NWIRA	5948 Hohman Ave Hammond IN 46320	219 931-9300	pstalling@hotmail.com
7	Terri G. Martin	East Chicago Health Dept	100 W. Chicago Ste. 100A Ave	219 391-8467	tmartin@eastchicago.com
8	FRANK RIVERA	E.C. DEPT of Red.	400 E. Chicago Ave E.C, In 46312	219 391-8513	frivera@eastchicago.com
9					
10					

APPLICATION SOFTWARE TRAINING

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

2015 Annual Action Plan
Application Software Training
for
Community Development Block Grant (CDBG)
https://ecredevelopmentgrants.communityforce.com/Login.aspx

East Chicago Department of Redevelopment
400 E. Chicago Avenue
East Chicago, Indiana 46312
Tuesday, January 27, 2015 at 10:30 a.m.
Thursday, January 29, 2015 @ 10:00A.M.

	NAME/NOMBRE	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
11	Douglas Scoss	First Baptist Church	4911 McCook Ave	317 Cell 724-9632	PastorScoss@AOL.com
12	Patricia Flax-Hatch	Boys & Girls Clubs of NWI	839 Broadway.	219 881-1060 ext 420	pflaxhatch@bgcnwi.org
13	Leon Kendrick	Visual Performing Art	3605 Grand	219-678-1019	eclkyouthvoicesunited@gmail.com
14	Lisa Johnson	Safe Haven Academy	3741 Guthrie	219-670-4156	wdjohn123@yahoo.com
15	Ashonda Stephens	Redevelopment	4903 Gladida	(219) 391-8513	astephens@eastchicago.com
16	Hilda Aleman	Recreation	1615 E. 142nd St	391-8476	halemaw@EC.com
17	Serrita Davis	~~East Chicago~~ Leon Kendrick Youth Voices United of EC	3605 Grand	219-213-8012	eclkyouthvoices united@gmail.com
18					
19					
20					

City of East Chicago
Department of Redevelopment

FY 2015 ANNUAL ACTION PLAN
FOR
COMMUNITY DEVELOPMENT BLOCK GRANT
AND
HOME INVESTMENT PARTNERSHIPS GRANT

Anthony Copeland, Mayor
Maria C. Becerra, Executive Director

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

Welcome To East Chicago, IN

A City of Hope and Progress



Application Deadline

Due by

February 17, 2015

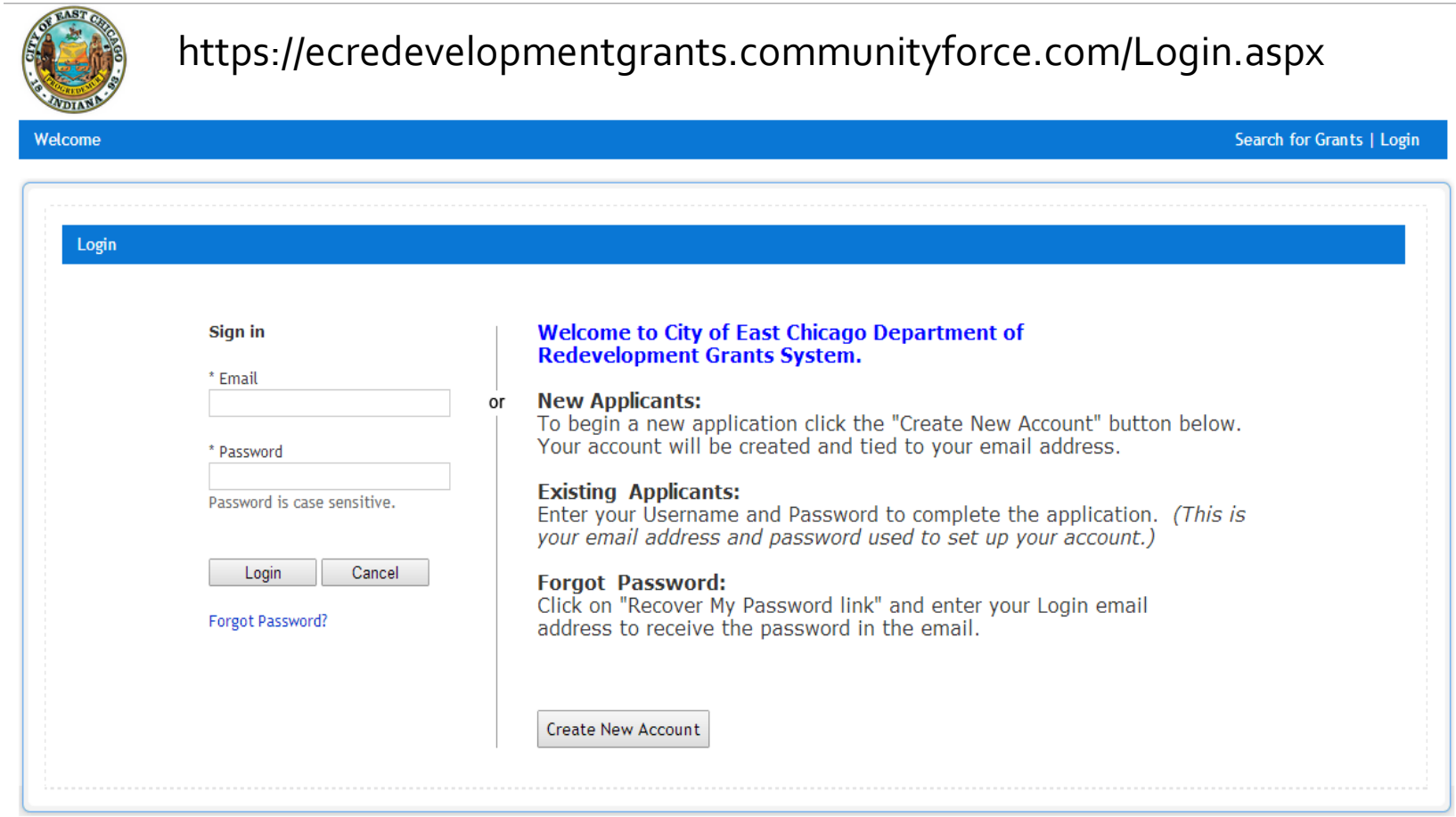
At

2:00 p.m.

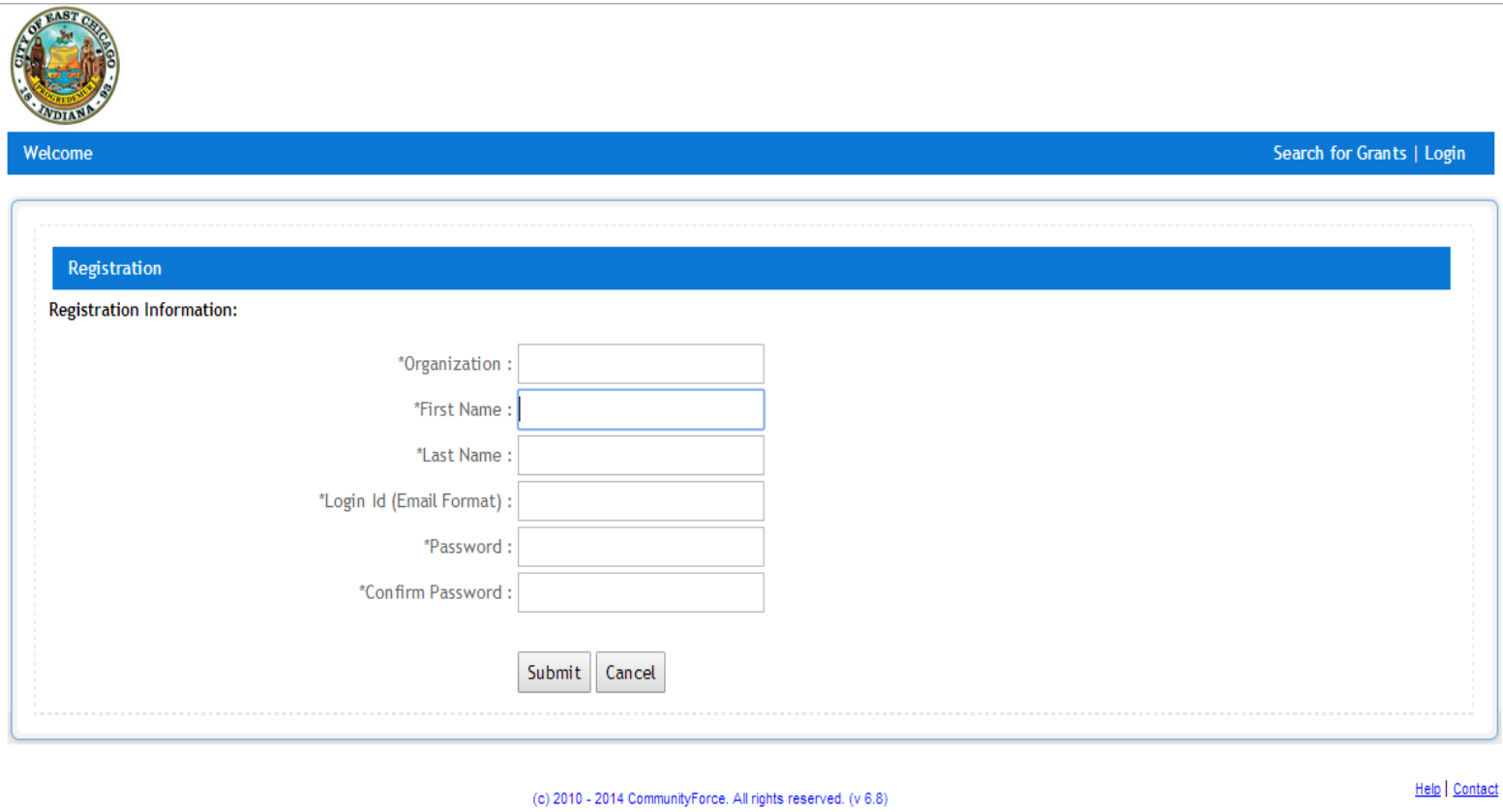
Please Note: The City of East Chicago Department of Redevelopment has established that it will not be accepting applications after the posted deadline. The posted deadline for this application is February 17, 2015. This means that the application must be submitted by 2:00 p.m. CST on Tuesday, February 17, 2015. Any exceptions to the above can be waived at the discretion of the Department of Redevelopment.

FY 2015 CDBG Public Service Application

https://ecredevelopmentgrants.communityforce.com/Login.aspx



FY 2015 CDBG Public Service Application



FY 2015 CDBG Public Service Application



Welcome Janiah Test | ABC Agency

Change Password | View/ Edit Profile | Logout

Search

Search | My Applications

Total Grants: 1 / My Results: 1 New Search

City of East Chicago Department of Redevelopment

The Department of Redevelopment, on behalf of the City of East Chicago, is commencing the process for the annual application for the Community Development Block Grant (CDBG). All CDBG funds are provided to the City through an annual entitlement grant administered by the U.S. Department of Housing and Urban Development (HUD). These programs provide annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq.

All non-profit agencies, public or private, with current 501(c)(3) or (c)(4) non-profit status, are eligible to apply for CDBG and/or HOME funds. All entities requesting CDBG and/or HOME funds must complete and submit this application prior to the deadline, **February 17, 2015 at 2:00 p.m. CST**, in order to be considered for FY 2015 funding. Recommendations for funding may be for an award amount less than that requested by the applicant.

The release of this application by the City each year provides new opportunities for the City to create partnerships with other agencies/entities to address community development needs. To effectively address these issues, the City encourages its prospective partners to develop innovative programs that truly reflect the desires and needs of the community. As you prepare your application, you are strongly encouraged to include as much evidence of need as possible. While city staff is unable to complete this application for you, staff is available for general technical assistance.
View more(...)

Begin Accepting Applications Date:
01/22/2015
Deadline Date (EST Time Zone): 02/17/2015
3:00PM

Continue with Application
Or
Start a New Application

FY 2015 CDBG Public Service Application



Welcome Janiah Test | ABC Agency Application Status: Submitted Change Password | View/ Edit Profile | New Search | Logout

My Applications > City of East Chicago Department of Redevelopment

Preview Application | Frequently Asked Questions

Welcome to your dashboard! Please download the Application Packet in the the first section and carefully read the information. It addresses many common questions and will help you in the application process. Your online application must be submitted by 2:00 pm CST on February 17, 2015. *Please Note the time listed is in Eastern Standard Time (3:00 pm EST) but the application must be submitted by Central Standard Time (2:00 pm CST).*

PLEASE NOTE:

- ANY QUESTION THAT CONTAINS AN ASTERISK (*) REQUIRES A RESPONSE. PLEASE STATE "N/A" FOR TEXT FIELDS AND "Ø" (ZERO) FOR NUMERICAL FIELDS IF THAT QUESTION IS NOT APPLICABLE TO YOUR AGENCY/ORGANIZATION.
- EACH SECTION BELOW MUST READ 100% IN ORDER TO SUBMIT YOUR APPLICATION. IF A SECTION DOES NOT READ 100%, YOU HAVE MISSED A REQUIRED QUESTION(S) IN THAT SECTION.



Organization and Proposal Information 100%
02/17/2015 3:00PM



Project Eligibility Section 100%
02/17/2015 3:00PM



Program Narrative 100%
02/17/2015 3:00PM



Financial 100%
02/17/2015 3:00PM



Additional Attachments 100%
02/17/2015 3:00PM



Non Profit Certification 100%
02/17/2015 3:00PM



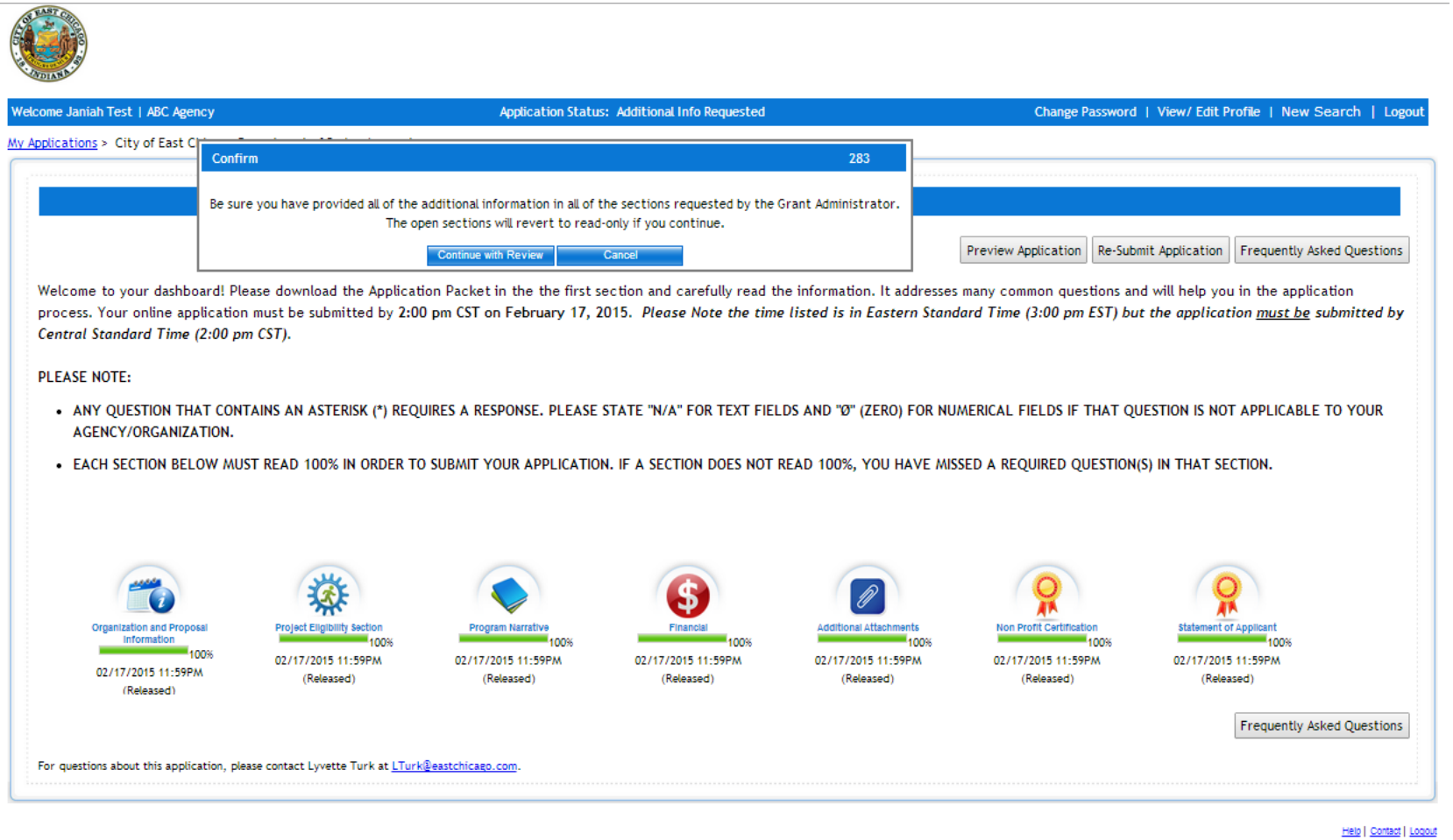
Statement of Applicant 100%
02/17/2015 3:00PM

Frequently Asked Questions

For questions about this application, please contact Lyvette Turk at LTurk@eastchicago.com.

Help | Contact | Logout

FY 2015 CDBG Public Service Application



FY 2015 CDBG Public Service Application





FY 2015 CDBG Public Service Application

Applications must be submitted by 2:00pm CST on February 17, 2015

For questions contact:

Lyvette Turk
219.391.8513

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

2015 Annual Action Plan
Analysis of Impediments to Fair Housing Choice
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, January 14, 2015 at 2:30 p.m.

	NAME/NOMBRE	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	Annie Brooks Joyce L. Reed	New Horizons Child Care Ministry, Inc	3924 Main Street East Chicago	(219) 378-9848	nhcdc@sbcglobal.net
2	Marcus Martin	Grace Beyond Borders NWI, Inc	513 W. Chicago Ave. East Chicago IN	219 712 5192	Mmminc53'@gmail.com
3	Patricia Flax-Hatch	Boys & Girls Clubs of Northwest Indiana	839 Broadway Gary, IN 46403	219-881-1060 ext 420	Pflaxhatch@bgcnwi.org
4	Sandra Favela	City of East Chicago Dept. of Human Resources	4525 Indpls Blvd E.C. IN 46312	(219) 391-8479	sfavela@eastchicago.com
5	Annie Taylor	Haven House Inc	P.O. Box 508 Hammond IN 46325	219. 931.9800	havenhousedvs@aol.com
6	Lisa Wein	Haven House, Inc	P.O. Box 508 Hammond, IN 46325	219-931-9800	havenhousedvs@aol.com
7	Kim Hurtt	We Care From The Heart	3550 Pennsylvania Ave. E.C. 46312	219.933.7111	hammondwecarefromtheheart@yahoo.com
8	Rita DeLaRosa	E.C. Housing Auth.	4920 Larkspur E.C.	219-397-9974 x35	rdelarosa@echa-in.org
9	Ernest Signars	E.C. H.A.	4925 Gladola	219.392.3543	esignals@echa-in.org
10	Hilda Aleman	E.C. Parks & Recreation	1615 E 142nd ST	391-8476	haleman@eastchicago.com

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

2015 Annual Action Plan
Analysis of Impediments to Fair Housing Choice
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, January 14, 2015 at 2:30 p.m.

	NAME/NOMBRE	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
11	Fran Nowacki	Park + Rec	1615 E 142ND	391-8476	fnowacki@eastchicago.com
12	Jena Bellecca	IN Parenting Institute	839 Broadway Gary, IN	886-1111	jena@indianaparenting institute.org
13	Ron Gyuree	Indiana Legal Service			ron.gyuree@ilsi.net
14	Terri G. Martin	EC Health Dept	100 W. Chicago Ave.	391-8467	tmartm@eastchicago.com
15	Gerri Brownington	EC Health Dept	100 W. Chicago Ave	391-8467	
16	Paul Stalling	NWI R Alliance	5948 Hohman Ave	931-9300	PStalling@hotmail.com
17	Alberta Rodgers	ILS- Stephen Rodriguez	7863 Bway, Merr	738-6040	stephen.rodriguez@ilsi.net
18	Jennifer Dildine	ECHA	Larkspur	397-9944	jdildine@echa-in.org
19	Grace Hobson	Haven House	~~P.O. Box~~ Hammond	219-931-2090	grace.hobson@yahoo.com
20	Lyvette Turk	E.C. Redevelopment	400 E. Chicago	219.391-8513	LTURK@EASTCHICAGO.com

APPLICATION WORKSHOP/SOLICITUD DE TALLER DE TRABAJO

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

2015 Annual Action Plan
Analysis of Impediments to Fair Housing Choice
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, January 14, 2015 at 2:30 p.m.

	NAME/NOMBRE	ORGANIZATION/ORGANIZACIÓN	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
21	[illegible]	Urban Design Ventures.	Pgh. PA	(412) 461-6916	[illegible]@urbandesignventures.com
22	Frank Rivera	E.C. Dept. of Redv.	400 EAST CHICAGO AVE E.C. IN 46312	(219) 391-8513	frivera@eastchicago.com
23					
24					
25					
26					
27					
28					
29					
30					

HOME Investment Partnerships Grant (HOME)

HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Purpose

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

HOME funds may be used for activities which include, but are not limited to:

- provide home purchase
- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years
- Up to 10 percent of the PJ's annual allocation may be used for program

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

City of East Chicago
Department of Redevelopment

APPLICATION WORKSHOP

for

Non-Profit Agencies

for the

2015 Annual Action Plan

for

Community Development Block Grant
and
HOME Investment Partnerships Grant

Wednesday, January 14, 2015
2:30 p.m.
East Chicago Public Library
2401 E. Columbus Dr.
East Chicago, IN

Anthony Copeland, Mayor
Maria C. Becerra, Executive Director

AGENDA

Welcome

East Chicago Department of Redevelopment

Purpose of Meeting

Current – 2014 Action Plan

Current Program Year: July 1, 2014 – June 30, 2015

CDBG Award Amount:	**$1,185,843**
Estimated Program Income:	**$ 120,000**
	$1,305,843
HOME Award Amount:	**$ 238,042**
Estimated Program Income:	**$ 4,440**
	$ 242,482

2015 Allocation -Has not been announced by HUD as of today

Review Application & Requirements

Lyvette Turk , Programs Manager—Department of Redevelopment

Mr. Walt Haglund, Urban Design Ventures

Application for Funding

Online Application Submission Deadline:

February 17, 2015 by 2:00 pm

Questions

Final Comments

Community Development Block Grant (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; **42 U.S.C.-5301** et seq.

Purpose

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

APPLICATION WORKSHOP
FOR
NON PROFIT AGENCIES
FOR THE
COMMUNITY DEVELOPMENT BLOCK GRANT

2015 Funding Application Packet

Wednesday, January 14, 2015

Application Due Date:
February 17, 2015 at 2:00 p.m.

40 Years

C D B G

Building Better Neighborhoods

ANTHONY COPELAND, MAYOR
CITY OF EAST CHICAGO, INDIANA

MARIA C. BECERRA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

The Department of Redevelopment, on behalf of the City of East Chicago, is commencing the process for the annual application for the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME) Grants. All CDBG and HOME funds are provided to the City through an annual entitlement grant administered by the U.S. Department of Housing and Urban Development (HUD). These programs provide annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-5301 et seq.

All non-profit agencies, public or private, with current 501(c)(3) or (c)(4) non-profit status, are eligible to apply for CDBG and/or HOME funds. All entities requesting CDBG and/or HOME funds ***must*** complete and submit this application prior to the deadline, **February 17, 2015 at 2:00 p.m.**, in order to be considered for FY 2015 funding. Recommendations for funding may be for an award amount less than that requested by the applicant.

The release of this application by the City each year provides new opportunities for the City to create partnerships with other agencies/entities to address community development needs. To effectively address these issues, the City encourages its prospective partners to develop innovative programs that truly reflect the desires and needs of the community. As you prepare your application, you are strongly encouraged to include as much evidence of need as possible. While city staff is unable to complete this application for you, staff is available for general technical assistance.

NATURE OF PROGRAM

U.S. Department of Housing and Urban Development (HUD) awards grants to entitlement community grantees, such as the City of East Chicago, to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Adhering to its mandatory Citizen Participation policy, entitlement communities identify funding priorities and develop projects through the HUD Consolidated Planning Process.
When determining which eligible activity to fund, grantees must give maximum feasible priority to activities which benefit **low- and moderate-income persons**. At least 51% of the clients must be lower-income, with a means of verifying income, or clientele must be one or more of the following groups that are presumed to be predominantly lower income:

- Abused Children
- Elderly Persons (62 years or older)
- Battered Spouses
- Homeless Persons
- Severely Disabled Persons
- Illiterate Persons

A grantee may also carry out activities which aid in the **prevention or elimination of slums or blight**. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular **urgent need**, because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. ***CDBG funds may not be used for activities which do not meet these broad national objectives.***

CDBG NATIONAL OBJECTIVES

Elimination of slum or blight

The area must be designated by the grantee and must meet a definition of a slum, blighted, deteriorated or deteriorating area under State or Local law. The activity must address one or more of the conditions which contributed to the deterioration of the area.

Urgent Needs

To comply with the national objective of meeting community development needs having a particular urgency, an activity must be designed to alleviate existing conditions which the grantee certifies:

1. Pose a serious and immediate threat to the health or welfare of the community;
2. Are of recent origin or recently became urgent;
3. The grantee is unable to finance on its own; and
4. Other resources of funds are not available.

Benefit to Low and Moderate-Income residents

A low and moderate (L/M) income person is defined as a member of a family having an income equal to or less than the Section 8 Housing Assistance Payments Program lower income limits established by HUD (See attached HUD Income Limits).

Criteria

Activities considered to benefit low and moderate (L/M) income persons are divided into four categories:

1. Area benefit activities;
2. Limited clientele activities;
3. Housing activities; and
4. Job creation or retention activities.

ELIGIBLE ACTIVITIES

CDBG funds may be used for activities which include, but are not limited to:

- Acquisition of real property;
- Relocation and demolition;
- Rehabilitation of residential and non-residential structures;
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- Public services, within certain limits;
- Activities relating to energy conservation and renewable energy resources; and
- Provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

INELIGIBLE ACTIVITIES

Generally, the following types of activities are ineligible:

- Acquisition, construction, or reconstruction of buildings for the general conduct of government;
- Political activities;
- Certain income payments; and
- Construction of new housing by units of general local government.

While comprehensive, the above list is not all-inclusive. Please see 24 CFR 570.200 through 570.209 for more information about eligible and ineligible activities, or contact the Programs Manager at 219-391-8513 ext. 226.

PROGRAM REQUIREMENTS

All Community Development Block Grant subrecipients are required to adhere to certain Federal requirements. Some of the key requirements are outlined below. This serves only to familiarize you with the procedures, rules and regulations. Greater detail and training on compliance with HUD requirements will be provided to those agencies that are awarded CDBG funds and therefore may choose to enter into a Subrecipient agreement with the Department of Redevelopment, acting on behalf of the City of East Chicago, as a means of accepting the grant funds.

- The City of East Chicago Department of Redevelopment is required to execute a Subrecipient Agreement with the funded organization. The agreement details the responsibilities, requirements, scope of service, and budget for the CDBG-funded program.

- Community Development Block Grant (CDBG) programs are administered on a reimbursable basis. The agency must expend the funds prior to requesting payment from the Department of Redevelopment.

- Subrecipient agencies are required to adhere to OMB circulars, which can be viewed at http://www.whitehouse.gov/omb/grants_circulars/
  - **2 CFR Part 215** (formerly listed as A-110) - Uniform Administrative Requirements for Grants and Other Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Organizations (11/19/1993) (further amended 09/30/1999;
  - **2 CFR Part 230** (formerly listed as A-122) - Cost Principles for Non-Profit Organizations (05/10/2004);
  - **Subpart F - 2 CFR Part 200.500-521** (formerly listed as A-133) - Audits of States, Local Governments and Non-Profit Organizations (includes revisions published in the *Federal Register* 06/27/2003 and 06/26/2007).

- Agencies must keep client files for those they serve within CDBG funded programs. The client files must contain basic information that will include income verification and documentation, family size, address or location, race and ethnicity of persons served, age, verification of resources, etc.

- If your project involves physical alterations or construction, it will require an environmental review before you can begin incurring costs that you intend to have reimbursed with CDBG funds. It may also be subject to Davis Bacon wage and/or other labor related requirements.

- The City of East Chicago Department of Redevelopment provides technical assistance training on various topics to all subrecipients throughout the program year. ***Technical Assistance sessions may be mandatory***.

- The City of East Chicago Department of Redevelopment is also required to monitor all subrecipients at least once a year. City monitoring includes, but not limited to, review of Semi-Annual Performance Reports, review of draw down requests, supervision of all activities related to job specification, bid process, contractor selection and performance, construction site inspections, ongoing informal communication with the Subrecipient, and an annual on-site monitoring visit.

- For purposes of determining income eligibility, HUD's annual income limits are used. These are updated on an annual basis.

2014 HUD Income Limits (based on household size)
City of East Chicago, Indiana
(*2015 HUD Income Limits have not been published as of the date of this application*)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8+ Persons
30% of median – extremely low income	**$13,450**	**$15,350**	**$17,250**	**$19,150**	**$20,700**	**$22,250**	**$23,750**	**$25,300**
50 % of median – very low income	**$22,350**	**$25,550**	**$28,750**	**$31,900**	**$34,500**	**$37,050**	**$39,600**	**$42,150**
80% of median – low income	**$35,750**	**$40,850**	**$45,950**	**$51,050**	**$55,150**	**$59,250**	**$63,350**	**$67,400**

Outcome Performance Measurement System

BACKGROUND

A working group, established by and composed of representatives from national housing and community development associations, as well as HUD and the Office of Management and Budget (OMB), began holding monthly meetings in June 2004 for the purpose of developing an outcome performance measurement system for key HUD housing and community development programs. The members of this working group finalized their work and reached agreement on an outcome performance measurement system to propose for grantees that receive funding from the Community Development Block Grant program (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Shelter Grant program (ESG), and the Housing Opportunities for Persons with AIDS program (HOPWA) formula grants. The proposed Outcome Performance Measurement System was published in the Federal Register on June 10, 2005 (70 FR 34044). The final outcome performance measurement system includes the following:

OBJECTIVES:

Suitable Living Environment – In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.

Decent Housing – The activities that typically would be found under this objective are designed to cover the wide range of housing possible under HOME, CDBG, HOPWA or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.

Creating Economic Opportunities – This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.

OUTCOMES:

Availability/Accessibility – This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low-and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.

Affordability – This outcome category applies to activities that provide affordability in a variety of ways in the lives of low-and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.

Sustainability: Promoting Livable or Viable Communities – This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low-and moderate-income or by removing or eliminating slums or blighted area, through multiple activities or services that sustain communities or neighborhoods.

Each outcome category can be connected to each of the overarching objectives, resulting in a total of nine groups of outcome/objective statements under which grantees would report the activity or project data to document the results of their activities or projects.

Each activity will provide one of the following statements, although sometimes an adjective such as new, improved, or corrective may be appropriate to refine the outcome statement.

- Accessibility for the purpose of creating suitable living environments
- Accessibility for the purpose of providing decent affordable housing
- Accessibility for the purpose of creating economic opportunities
- Affordability for purpose of creating suitable living environments
- Affordability for purpose of providing decent affordable housing
- Affordability for purpose of creating economic opportunities
- Sustainability for the purpose of creating suitable living environments
- Sustainability for the purpose of providing decent affordable housing
- Sustainability for the purpose of creating economic opportunity

SPECIFIC OUTCOME INDICATORS

1) Public Facility or Infrastructure Activities

Number of person assisted:

- with new access to a facility or infrastructure benefit
- with improved access to a facility or infrastructure benefit
- where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to a substandard facility or infrastructure

2) Public Service Activities

Number of persons assisted:

- with new access to a service
- with improved access to a service
- where activity was used to meet a quality standard or measurably improved quality, report the number that no longer only have access to substandard service

3) Geographically Targeted Revitalization Effort

Choose one:

a) Comprehensive
b) Commercial
c) Housing
d) Other

Choose all the indicators that apply or at least 3 indicators if the effort is (a) Comprehensive:

- Number of new businesses assisted
- Number of businesses retained
- Number of jobs created or retained in target area
- Amount of money leveraged (from other public or private sources)
- Number of low-or moderate-income (LMI) persons served
- Slum/blight demolition
- Number of LMI households assisted
- Number of acres of remediated brownfields
- Number of households with new or improved access to public facilities/services
- Number of commercial façade treatment/business building rehab
- Optional indicators a grantee may elect to use include crime rate, property value change, housing code violations, business occupancy rates, employment rates, homeownership rates (optional)

4) Homeownership Units Constructed, Acquired, and/or Acquired with Rehabilitation (per project or activity)

Total number of units

Of those:

- Number of affordable units
- Number of years of affordability
- Number of qualified as Energy Star
- Number Section 504 accessible
- Number of households previously living in subsidized housing

Of those affordable:

- Number occupied by elderly
- Number specifically designated for persons with HIV/AIDS
  Of those, the number specifically for chronically homeless
- Number specifically designated for homeless
  Of those, number specifically for chronically homeless

5) Owner-Occupied units Rehabilitated or Improved

Total number of units

- Number occupied by elderly
- Number of units brought from substandard to standard condition (HQS or local code)
- Number qualified as Energy Star
- Number of units brought into compliance with lead safe housing rule (24 CFR part 35)
- Number of units made accessible for persons with disabilities

6) Direct Financial Assistance to Homebuyers

- Number of first-time homebuyers
  Of those, number receiving housing counseling
- Number receiving down-payment assistance/closing costs

7) Businesses Assisted

Total businesses assisted

- New businesses assisted
- Existing businesses assisted
  Of those:
  - Business expansions
  - Business relocations
  - ***DUNS number(s) of businesses assisted***

APPLICATION INSTRUCTIONS
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
Program Year 2015
July 1, 2015 – June 30, 2016

Applications Must Be Submitted Online
https://ecredevelopmentgrants.communityforce.com/Login.aspx

A separate application must be submitted for each federally funded program and category

APPLICATIONS DUE: TUESDAY, FEBRUARY 17, 2015 BY 2:00 p.m.
PLEASE NOTE: No applications will be accepted after Tuesday, February 17, 2015 at 2:00 p.m.

If you have any questions or would like technical assistance or guidance in completing this application, please contact Lyvette Turk, Programs Manager, via phone at 219-391-8513 or via Lturk@eastchicago.com or phone at 219.391.8513.

Please Note: The City of East Chicago Department of Redevelopment has established that it will not be accepting applications after the posted deadline. The submission deadline for this application is February 17, 2015. This means that the application must be submitted by 2:00 p.m. on Tuesday, February 17, 2015. Any exceptions to the above can be waived at the discretion of the Department of Redevelopment.

Thank you for submitting this grant request. **The exact dollar amount of the CDBG-Public Service allocation is not available at this time**. ***This is a competitive application process for limited funding***. *HUD mandates that only 15% of the City's CDBG allocation may be used for Public Service, which makes these funds very competitive.*

Please Note: Applicants that submit an eligible request are not guaranteed an award.

CDBG NATIONAL OBJECTIVES AND ELIGIBLE ACTIVITIES

The primary objective of the U.S. Housing and Urban Development (HUD) Title I of the Housing and Community Development Act of 1974, as amended, is the development of viable communities by the provision of decent housing and a suitable living environment, and the expansion of economic opportunities, principally for persons of low and moderate income. The City of East Chicago receives an annual federal entitlement of Community Development Block Grant Funds (CDBG) to implement the Act locally. The Department of Redevelopment staff ensures that projects recommended by the Redevelopment Commission meet federal CDBG eligibility criteria and are consistent with City, County, State and Federal laws and regulations.

Up to 15% of the annual federal CDBG allocation may be used for Public Services that provide assistance to the community in accordance with the priorities set through community input relating to the upcoming program year. Additionally, the City has identified Priority Needs in the FY 2014-2018 Consolidated Plan to address these community needs, some of which are listed below:

TABLE I

PRIORITY NEED NAME	PRIORITY LEVEL	PRIORITY DESCRIPTION
Housing Strategy	High	There is a need for additional affordable, decent, safe, and sanitary housing for homebuyers, homeowners, and renters
Homeless Strategy	Low	There is a need for housing opportunities for homeless persons and persons at-risk of becoming homeless
Other Special Needs Strategy	High	There is a need for housing opportunities, services, and facilities for persons with special needs
Community Development Strategy	High	There is a need to improve the community facilities, infrastructure, public services and the quality of life in the City of East Chicago
Economic Development Strategy	Low	There is a need to increase employment, self sufficiency, educational training, and empowerment for residents of the City of East Chicago
Administration, Planning & Management Strategy	High	There is a need for planning, administration, management, and oversight of federal, state, and local funded programs.

TABLE II

GOAL NAME	GOAL DESCRIPTION
HS-1	Conserve and rehabilitate the existing housing stock in the community, including emergency repairs and handicap accessibility
HS-2	Increase the supply of owner occupied housing units
HS-3	Assist lower-income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance
HS-4	Improve the supply of affordable rental housing units and provide rental assistance
HS-5	Promote fair housing through education and information
HO-1	Support the Continuum of Care's efforts to provide emergency shelter, transitional housing, and permanent housing
HO-2	Assist providers in the operation of housing and support services for the homeless and persons at-risk of becoming homeless
SN-1	Promote housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs
SN-2	Increase the supply of housing for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction
SN-3	Support social services, programs, and facilities for the elderly, persons with disabilities, and person with other special needs
CD-1	Improve the City's public facilities and infrastructure through rehabilitation and new construction
CD-2	Improve the physical, visual and handicapped accessibility of community facilities and infrastructure
CD-3	Improve and increase public safety, programs for youth, the elderly and the disabled including recreational programs, city services, and social/welfare programs throughout the City
ED-1	Support and encourage new job creation, job retention and job training opportunities
ED-2	Support business and commercial growth through expansion and new development
ED-3	Plan and promote the development and redevelopment of vacant commercial and industrial sites
AM-1	Provide program management and oversight for the successful administration of Federal, State and Local funded programs
AM-2	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all Federal, State and Local laws and regulations

IMPORTANT INFORMATION RELATIVE TO APPLICATION

1. Successful applications may be funded for less than the amount requested.

2. **<u>If an area does not apply, state N/A, do not leave a question blank</u>**
   - All Exhibits and Attachments must be typed and single sided
   - All Exhibits and Attachments must be letter size, (8½ x 11)

3. Funding provided by this process will be awarded for FY 2015, however, no contracts can be executed until the City has completed any necessary environmental assessments and executed funding agreements with HUD. Due to the fact that the City generally receives its funding agreement from HUD around September or October, the contract dates will be from October 1, 2015 thru September 30, 2016. You will be notified in writing once the City receives its funding agreement from HUD as to when we can execute your contract and the amount of the award.

4. Agencies that currently receive CDBG/HOME funds from the City, who are also applying for FY 2015 funds, must be in compliance with all terms of their current agreement and must not have any outstanding audit findings, monitoring findings or concerns as determined by the City or HUD.

5. Nonprofit agencies must have an active Board and must submit a list of the current Board Members and a copy of their bylaws with the application.

6. For additional information on the Community Development Block Grant Program, visit HUD's website at **https://www.hudexchange.info/cdbg-entitlement/**.

ACCEPTANCE OF TERMS: By submitting an application, the applicant accepts all terms, conditions and requirements of this application. The applicant's proposal will become part of the grant agreement in the event the applicant is awarded funds. The applicant will be bound by what is in the proposal, unless otherwise approved in writing by the City of East Chicago. **Applicant understands and accepts that the most restrictive conditions may apply.**

The applicant's proposal and other materials submitted in response to the application process becomes the property of the City of East Chicago and may be returned only at the City's discretion. Applications are public documents and may be inspected or copied by anyone after they have been reviewed, rated and approved for funding by the Redevelopment Commission. Financial statements included in the application may also be considered public information.

The City takes no responsibility for content, or any incomplete submissions. All costs of responding to this Request for Proposal are the responsibility of the applicant.

City of East Chicago Department of Redevelopment
Proposal Application For
Community Development Block Grant (CDBG) /
HOM Investment Partnership Grant (HOME)
Program Year 2015
Funding Dates: October 1, 2015 – September 30, 2016

FOR OFFICE USE ONLY	
Date Received:	**Eligibility/Nat'l Obj.**: ☐ Yes ☐ No
Amount Requested: $	**Amount Approved**: $
Checklist Complete: ☐ Yes ☐ No	**Leverage:** ☐ Yes ☐ No

PLEASE PRINT OR TYPE
Organization Name:
Project Name:
Project Address:
Telephone:
Fax:
E-mail:
Website:
Federal/Tax ID No.:
DUNS Number: *[Dun & Bradstreet, Inc. provides this number at no charge and it is required for federal funding recipients. See http://www.dnb.com/US/duns_update/]*
CONTACT INFORMATION
Name/Title:
Telephone:
Fax:
E-mail:
PROJECT FUNDING REQUEST
CDBG Funds Requested: $
Funding Leveraged from Other Sources: $

LEGAL STATUS OF APPLICANT	
☐ **Non-Profit (Non CHDO)**	☐ **General Partnership**
☐ **Non-Profit (CHDO)**	☐ **Limited Partnership**
☐ **Public Housing Authority**	☐ **Limited Liability Company**
☐ **Local Government/Municipality**	☐ **Corporation**

DOES THE APPLICANT HAVE THE FOLLOWING	YES	NO
Drug Free Policies		
Fair Housing Policies for staff/consultants		
Equal Opportunity Employer Policy		

CHECK THE PROGRAM/PROJECT FOR THIS FUNDING REQUEST

☐ Senior Services	☐ Handicapped Services	☐ Legal Services
☐ Youth Services	☐ Employment Training	☐ Substance Abuse Services
☐ Battered & Abused Spouses	☐ Abused & Neglected Children	☐ Crime Awareness / Prevention
☐ Fair Housing Activities	☐ Tenant/Landlord Counseling	☐ Child Care Services
☐ Health Services	☐ Mental Health Services	☐ Screening for Lead Based Paint/Lead Hazards
☐ Housing Counseling	☐ Neighborhood Cleanups	☐ Food Banks

Please provide the proposed number of East Chicago residents who will receive assistance from the use of CDBG funds for this activity/project/program.

Use HUD Income Limits to assist with this section (below)	Estimated Number
Total proposed number of persons to be serviced	
At or below 30% of median income	
At or below 50% of median income, but above 30%	
At or below 80% of median income, but above 50%	

2014 HUD Income Limits (based on household size)
City of East Chicago, Indiana
(*2015 HUD Income Limits have not been published as of the date of this application*)

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8+ Persons
30% of median – extremely low income	**$13,450**	**$15,350**	**$17,250**	**$19,150**	**$20,700**	**$22,250**	**$23,750**	**$25,300**
50 % of median – very low income	**$22,350**	**$25,550**	**$28,750**	**$31,900**	**$34,500**	**$37,050**	**$39,600**	**$42,150**
80% of median – low income	**$35,750**	**$40,850**	**$45,950**	**$51,050**	**$55,150**	**$59,250**	**$63,350**	**$67,400**

Of the Total Persons, Number of Persons:	Estimated Number of Persons
With New or Continuing Access to a Service or Benefit	
With Improved Access to a Service or Benefit	
Receive a Service or Benefit that is No Longer Substandard	

PROGRAM/PROJECT COST

Define Units of Service (*Service units should be defined in measurable terms, such as: one hour of child care, one three-hour counseling session, number of food packets distributed, or number of immunizations provided*) _____

COST SUMMARY	
a. Total Units of Service for the Entire Program/Project	
b. Total Cost per Person/Unit (Please attach calculations)	
c. Total Cost per Year (a x b = c)	

FINANCIAL

The City of East Chicago Department of Redevelopment encourages all applicants to utilize CDBG funds as gap funding. A gap is defined as the amount of funding necessary to run a program after all other funding sources have been identified, thus leveraging is very important in the application process. Leveraging signifies that the program is not dependent on one source of income. Identify all funding sources, including CDBG funds anticipated, other federal, state, county, local and private grants or loans, committed or applied. If funds are committed by other funding sources, a letter must be submitted verifying this commitment.

A. LEVERAGE

Please attach a detailed copy of your budget. **List all other funding sources and amounts:**

FEDERAL SOURCES

☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____

STATE/LOCAL SOURCES

☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____

PRIVATE SOURCES

☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____

OTHER SOURCES

☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____
☐ _____ $_____

PROJECT ELIGIBILITY SECTION

A. Is this project going to **primarily** service persons in the North Harbor Neighborhood Revitalization Strategy Area (NRSA)? ☐ Yes ☐ No (*See Attached Map*)

B. List the Priority Need for this Project (Table I): _____

C. List the Goal for this Program/Project (Table II) _____

D. This project meets at least ONE of the HUD National Objectives listed below (*please check all applicable; discussion and definitions available on page 3 of application packet)*

- ☐ Benefits low/moderate income individuals/households
- ☐ Addresses the prevention or elimination of slums or blight
- ☐ Meets a particularly urgent community development need. (only used for major disasters)

E. Check **one** statement that describe how this project or activity meets one of the National Objectives above:

- ☐ **Low/Moderate (*L/M) Area Benefit***: An activity, the benefits of which are available to all the residents in a particular area, where at least 51 percent of the residents are low and moderate income persons. An activity that serves an area that is not primarily residential in character shall not qualify under this criterion. ***Examples: street improvements, water/sewer lines, neighborhood facilities, façade improvements in neighborhood commercial districts***.
- ☐ ***L/M Limited Clientele***: the project benefits a specific group of people rather than all residents in a particular area, at least 51% of whom are L/M income persons. The following groups are presumed to be L/M: elderly persons, battered spouses, homeless, disabled persons and illiterate persons.
- ☐ ***L/M Housing:*** the project adds or improves permanent residential structures that will be occupied by L/M income households upon completion. Housing can be either owner or renter occupied units in either one family or multi-family structures. Rental units for L/M income persons must be occupied at affordable rents. Examples: acquisition of property for permanent housing, rehabilitation of permanent housing, conversion of non-residential structures into permanent housing.
- ☐ ***L/M Jobs***: the project creates or retains **permanent** jobs, at least 51% of which are taken by L/M income persons or considered to be available to L/M income persons. Examples: loans to pay for the expansion of a factory, assistance to a business which has publicly announced its intention to close w/resultant loss of jobs, a majority of which are held by L/M persons.
- ☐ ***MicroEnterprise Assistance***: the project assists in the establishment of a microenterprise or assists persons developing a microenterprise. This activity must benefit L/M income persons, area or jobs as defined in previous sections.
- ☐ ***Slum or Blighted Area***: the project is in a designated slum/blight area and the result of this project addresses one or more of the conditions that qualified the area.
- ☐ ***Spot Blight***: the project will prevent or eliminate specific conditions of blight or physical decay outside a slum area. Activities are limited to clearance, historic preservation, rehabilitation of buildings, but only to extent necessary to eliminate conditions detrimental to public health and safety. Examples: historic preservation of a public facility threatening public safety, demolition of a deteriorated abandoned building.

PROGRAM/PROJECT

Please attach the following:

A. Please provide a detailed description of the proposed activity including how the activity will address the community/priority need you have indicated. Identify whether the activity is new, ongoing, or expanded from previous years.

B. Please describe in detail the proposed outcome if funding is awarded: *Outcomes must be described in terms of households served, people served, business created, housing units created, jobs created or public facilities undertaken.* Include a success story in the detail that best illustrates your program/project outcomes. The story should illustrate your program's effect on a single individual or family.

C. How will Client's Income be verified?

D. Identify who will benefit from the proposed activity (e.g., homeless, youth, seniors, disabled, etc.) Because one of the requirements is that the project benefit Low/Moderate income persons, describe the process you will use to identify these persons and ensure that the activity meets this objective. (*Please attach a copy of your client application*)

F. Identify any other agencies/partners for this activity/project and define the roles and responsibilities of these partners.

E. Demonstrate that the proposed activity/project is economically feasible and can be implemented in a timely cost effective manner within the proposed program year. Please attach a timeline for the activity/project.

F. Oftentimes activities/projects that receive an award of CDBG funding are actually awarded less than the amount originally requested. This requires the submission of a revised budget and a description of how it will carry out the proposed activity with reduced funding prior to the commitment of any funding. Please indicate whether your proposed activity/project could be undertaken with a reduced commitment of funding and if so, please describe how that would affect the scope of services you are proposing.

G. How will program/project be evaluated?

H. HUD requires recipients of federal funding to assess the outcomes of programs and activities. The Performance Measurement System has been designed to establish and track measurable goals and objectives for the CDBG and HOME programs. All applicants selected for program/project funding will be required to comply with the Performance Measurement System. Please choose the Objective and Outcome that applies to your program/project:

Program/Project OBJECTIVE	**Select only one (X)**
Create suitable living environment In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment.	☐
Provide decent affordable housing The activities that typically would be found under this objective are designed to cover the wide range of housing possible under HOME, CDBG, HOPWA or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort, since such programs would be more appropriately reported under Suitable Living Environment.	☐
Create Economic Opportunity This objective applies to the types of activities related to economic development, commercial revitalization, or job creation.	☐

Program/Project OUTCOME	**Select only one (X)**
Availability/Accessibility This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low-and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.	☐
Affordability This outcome category applies to activities that provide affordability in a variety of ways in the lives of low-and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation or day care.	☐
Sustainability This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low-and moderate-income or by removing or eliminating slums or blighted area, through multiple activities or services that sustain communities or neighborhoods.	☐

CERTIFICATIONS

In order for your application to be accepted, in addition to the application itself, your organization must submit the following items to the Department of Redevelopment **no later than 2:00 p.m. on Tuesday, February 17, 2015.**

ATTACHMENTS

- ☐ Articles of Incorporation
- ☐ By Laws
- ☐ List of Corporate Officers and/or Board Members
- ☐ Certified Organization Audit/Financial Statements of most recent year
  a. Copy of OMB A-133 Audit (required if $750,000 in aggregate Federal funds expended), or
  b. Financial statements audited by a CPA (only if not qualified for A-133)
- ☐ IRS Non-Profit Status Determination Letter
  [Generally a 501(c)(3) or 501(c)(4); conditional determinations are acceptable, but "pending" status is not]
- ☐ Copy of Most Recently Filed IRS Form 990
- ☐ Form W-9 (can be obtained at **www.irs.gov**)
- ☐ Current Fiscal Year Agency Budget, including all funding sources
- ☐ Resumes of all staff and Job Descriptions for this activity/project
- ☐ Organizational Chart
- ☐ An Executed Statement of Applicant Form
- ☐ An Executed Signature Authorization Form
- ☐ E-Verify Affidavit
- ☐ Conflict of Interest Form

I hereby confirm that this packet contains all materials requested.

_____

Printed Name of person completing this application

_____

Signature of person completing this application

_____

Date

STATEMENT OF APPLICANT

The undersigned acknowledges the following:

1. That, to the best of its knowledge and belief, all factual information provided is true and correct and all estimates are reasonable.

2. That no revised proposals/applications may be made in connection with this application once the deadline for applications has passed.

3. That the City of East Chicago Department of Redevelopment may request or require changes in the information submitted, and may substitute its own figures, which it deems reasonable for any or all figures provided. That the applicant will participate in required interview for project assessment and cooperatively assist in the review process.

4. That, if the project(s) is recommended and approved by the selection committee, the Department of Redevelopment reserves the right to reduce and/or cancel the allocation if federal entitlements are canceled, reduced, or rescinded.

5. The Department of Redevelopment reserves the right not to fund any submittals received.

6. By submission of this application, the organization agrees to abide by the federal regulations applicable to this program

7. By submission of this application, the organization agrees to abide by the Department of Redevelopment's locally established policies and guidelines.

8. That past program and financial performance will be considered in reviewing this application.

9. That services are to be provided at no cost to citizens during the grant period. All program income (i.e., fees, repayments, foreclosures, etc.) must be remitted to the Department of Redevelopment.

10. That, if the project is funded, the Department of Redevelopment, or a designated agency may conduct an accounting system inspection to review internal controls, including procurement and uniform administrative procedures, prior to issuance of payments for projected expenditures.

11. That, if the project is funded, the Department of Redevelopment will perform an environmental review prior to the obligation of funds.

12. That, if a project is funded, a written agreement that includes a statement of work, records retention and reporting, program income procedures, local and federal requirements, circumstances that would trigger grant suspensions and terminations, and reversions of assets would be required between the organization and the Department of Redevelopment.

13. That a project's funding does not guarantee its continuation in subsequent action plans.

14. Provide written signatory authority from the organization's governing body indicating who can execute contracts and amendments on its behalf.

15. Disclosure by attached memo of matters that may give the appearance of a conflict of interest. (i.e., Department of Redevelopment or City of East Chicago staff members/employees on the Board of Directors, staff members' families serving on the Board of Directors)

By signature below, the applicant acknowledges the above in its name on this _____ day of , 2015.

Authorized Signature / Title: _____ Date: _____

SIGNATURE AUTHORIZATION FORM

The Board of Directors of _____
does hereby resolve that on _____, 2015, the Board reviewed the Application for the Community Development Block Grant Funds (CDBG) to be submitted to the City of East Chicago Department of Redevelopment for funding consideration for the fiscal year 2015 and in a proper motion and vote approved this application for submission.

The Board further certifies that the organization making this application has complied with all applicable laws and regulations pertaining to the application and is a non-profit organization, tax-exempt and incorporated in the State of Indiana.

_____ (*Name of organization requesting CDBG funds*) hereby proposed to provide the services of project identified in the Scope of Services in accordance with this application for CDBG funds. If this application is approved and this organization receives CDBG funding from the Department of Redevelopment, on behalf of the City of East Chicago, this organization agrees to adhere to all relevant Federal, State and local regulations and other assurances as required by the City. Furthermore, as the duly authorized representative of the organization, I certify that the organization is fully capable of fulfilling its obligation under this application as stated herein.

I further certify that this application and the information contained herein are true, correct and complete.

I also authorize the following person(s) to have signatory authority regarding this grant:

Printed Name: _____ Title: _____

Signature: _____

Printed Name: _____ Title: _____

Signature: _____

President/Board of Directors:

Printed Name: _____ Title: _____

Signature: _____ Date: _____

PENALTY FOR FALSE OR FRAUDULENT STATEMENT

U.S. Code Title 18, Section 1001, provides that a fine of up to $10,000 or imprisonment for a period not to exceed five years, or both, shall be the penalty for willful misrepresentation and the making of false, fictitious statements, knowing same to be false.

E-Verify Affidavit

As required by Indiana Code 22-5-1.7-11 for certain contracts executed after June 20, 2011

Pursuant to Indiana Code 22-5-1.7-11, the Contractor entering into a contract with the City is required to enroll in and verify the work eligibility status of all its newly hired employees through the E-Verify program. The Contractor is not required to verify the work eligibility status of all its newly hired employees through the E-Verify program if the E-Verify program no longer exists. The undersigned, on behalf of the Contractor, being first duly sworn, deposes and states that the Contractor does not knowingly employ an unauthorized alien. The undersigned further affirms that, prior to entering into its contract with the City, the undersigned Contractor will enroll in and agrees to verify the work eligibility status of all its newly hired employees through the E-Verify program.

(Contractor): _____
(Name of Company, Contractor of Consultant. Indicate if d/b/a Name)

By: _____ _____
(Signature) (Date)

Printed Name: _____ Title: _____

Important – Notary Signature and Seal Required in the Space Below

ATTEST: _____

STATE OF INDIANA)
COUNTY OF LAKE) SS:

Subscribed and sworn to before me this _____ day of _____ 20___.

_____
Notary Public

My Commission Expires: Residence

_____ _____

CONFLICT OF INTEREST QUESTIONNAIRE

Federal, State and City law prohibits employees and public officials of the City of East Chicago from participating on behalf of the City in any transaction in which they have a financial interest. This questionnaire must be completed and submitted by each applicant for the City funds. The purpose of this questionnaire is to determine if the applicant, or any of the applicant's staff, or any of the applicant's Board of Directors would be in Conflict of Interest.

1. Are there any members of the applicant's staff or any members of the Applicant's Board of Directors or Governing Body who currently is or has/have been within one year of the date of this questionnaire (a) A City Employee [includes the Department of Redevelopment (ECDR)] or (b) A Board Member of the Redevelopment Commission or (b) A Member of the City Council? ☐ Yes ☐ No

   If yes, please list the name(s) below:

NAME	POSITION	AFFILIATION WITH CITY

2. Will the City funds, requested by the applicant be used to award a subcontract to any individual(s) or business affiliate(s) who is/are currently or has/have been within one year of the date of this questionnaire a City employee (includes ECDR), consultant, member of the Redevelopment Commission or a member of the City Council? ☐ Yes ☐ No

   If yes, please list the name(s) below:

NAME	POSITION	AFFILIATION WITH CITY

CONFLICT OF INTEREST QUESTIONNAIRE CONT'

3. Are there any members of the applicant's staff or members of the applicant's Board of Directors of other governing body who are business partners or family members of a City employee (includes ECDR), consultant, member of Redevelopment Commission or a member of the City Council? ☐ Yes ☐ No

   If yes, please list the name(s) below:

NAME	POSITION	AFFILIATION WITH CITY

If you have answered "Yes" to any questions listed on this Conflict of Interest Form, the Review Committee, along with the Legal Counsel, will need to determine whether a real or apparent Conflict of Interest exists.

Name of Agency

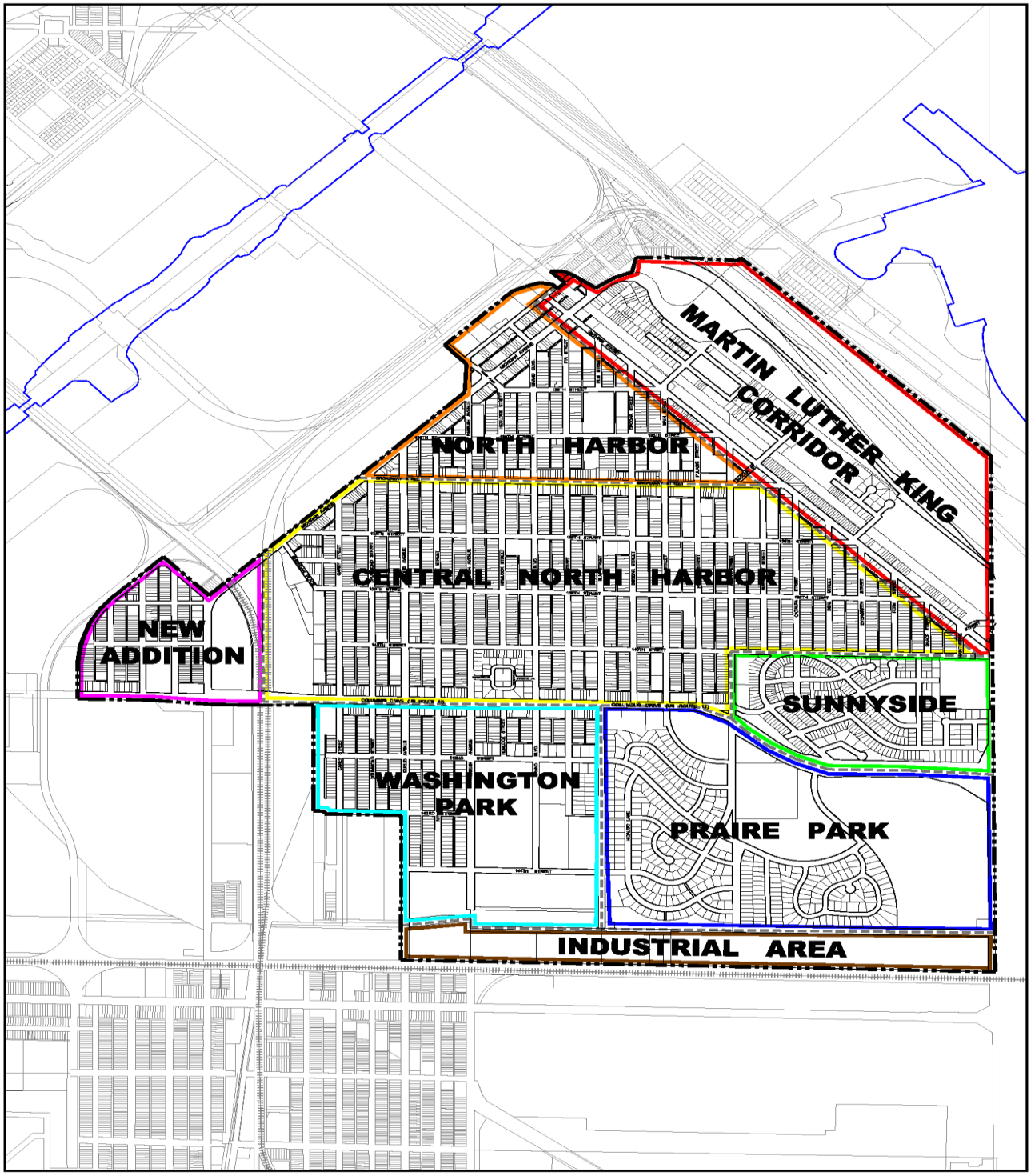
Signature of Authorized Signing Official/Representative

Print Name of Authorized Signing Official/Representative

Date

EXHIBIT A

Neighborhood Revitalization Strategy Area Maps



URBAN DESIGN VENTURES
Community Planning and Development Consultants
212 E. Seventh Avenue
Homestead, PA 15120

N

0' 450' 900'
225' 675'

Map Legend

Neighborhood Boundary

PARK Neighborhood Identity

N.R.S.A. Boundary

EAST CHICAGO HARBOR N.R.S.A.

Neighborhood Area Map

Prepared For:
CITY OF EAST CHICAGO, INDIANA
DEPARTMENT OF REDEVELOPMENT

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT
FY 2015 CDBG PUBLIC SERVICE APPLICATION SCORING CRITERIA

Name of Organization:	
Signature:	
Application Prepared By:	
Address:	
Phone:	**E-mail:**

Project Summary

CONFLICT OF INTEREST

Is there a Real or apparent Conflict? ☐ Yes ☐ No

If yes, please explain:

_____

_____

_____

NATIONAL OBJECTIVES COMPLIANCE

The CDBG program rules state that, in order to be eligible for funding, every CDBG-funded activity must qualify as meeting one of the *three national objectives* of the program. This requires that each activity, except those carried out under the basic eligibility categories of Program Administration and Planning and Capacity Building, meet specific tests for either (***An activity that fails to meet one or more of the applicable tests for meeting a national objective is in noncompliance with CDBG rules***):

- Benefiting low- and moderate-income persons,
- Preventing or eliminating slums or blight, or
- Meeting other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Persons versus Households

It is important to note that, for all but one of the subcategories under this national objective, the test of meeting the objective of Benefit to L/M is to be met based on L/M **persons**. Only with the subcategory of L/M Housing must the test be met based on L/M **households**.

	Estimated Number
Total number of persons estimated to be serviced	
At or below 30% of median income	
At or below 50% of median income, but above 30%	
At or below 80% of median income, but above 50%	

- **Provides direct benefit to low and moderate-income persons**:
  - ☐ Area Benefit Activities (LMA) – Available to all the residents in a particular area, where at least 51% of the residents are low and moderate-income persons
  - ☐ Limited Client Activities (LMC) – Benefits limited clients, at least 51% of whom are low and moderate-income persons

    Presumed Benefit (LMC)

    ☐ Benefit a clientele who are generally presumed to be principally low and moderate income persons. Activities that exclusively serve a group of persons in any one or a combination of the following categories may be presumed to benefit persons, 51 percent of whom are low- and moderate-income:

☐ Abused Children	☐ Elderly Persons (Age 62+)
☐ Battered Spouses	☐ Homeless Persons
☐ Severely Disabled Adults	☐ Illiterate Adults
☐ Persons Living with AIDS	☐ Migrant Farm Workers

    ☐ Or, require information on family size and income so that it is evident that at least 51 percent of the clientele are persons whose family income does not exceed the low and moderate income limit; or

    ☐ Have income eligibility requirements which limit the activity exclusively to low and moderate income persons; or

    ☐ Be of such nature and be in such location that it may be concluded that the activity's clientele will primarily be low and moderate income persons

  - ☐ Housing Activities (LMH) – Activity carried out for the purpose of providing or improving permanent resident structures which, upon completion, will be occupied by low and moderate-income persons.
  - ☐ Job Creation or Retention Activities (LMJ) –An activity designed to create or retain permanent jobs where at least 51 percent of the jobs, computed on a full time equivalent basis, involve the employment of low- and moderate-income persons. To qualify under this paragraph, the activity must meet the following criteria:

    ☐ For an activity that creates jobs, the recipient must document that at least 51 percent of the jobs will be held by, or will be available to, low- and moderate-income persons

- **Prevention or Elimination of Slum or Blight**:
  - ☐ Activities on an Area Basis – Activity addresses one or more conditions that contribute to the deterioration of a specific area that meets the definition of slum and blight and has one or more buildings deteriorating
  - ☐ Spot Basis Activity – Eliminate specific conditions of blight or physical decay on a spot basis located in a slum or blighted area, which meet this objective

- **Urgent Need**:
  - ☐ Eliminate conditions that threaten the health and welfare of the community or address conditions that recently occurred. **Reserved for natural disasters and extraordinary circumstances.**

INSTRUCTIONS: Please use the scoring criteria when scoring each application. By using the scoring criteria, you will give each applicant a fair and consistent evaluation. As you review the application please enter the number of your score in the Score column. If a score is left blank, it will be counted as zero.

RATINGS: Each agency has the ability to earn 100 points. Each criterion's point system is weighted on its importance to the overall success of the agency's ability to provide services to the low and moderate income clients benefiting from the proposed program.

		Max. Pts	Score
National Objective Met	☐ Yes ☐ No	10	
Project/Program => Eligible Activity	☐ Yes ☐ No	10	
Project/Program meets one of the City's Consolidated Plan Goals (See Attachment)	List Goal Name: _____	5	
Project benefits Low and Moderate Income Individuals (LMI)	☐ Yes ☐ No	5	
Provides a clear description of each objective to be achieved and is consistent with the scope of the program/project.	☐ Yes ☐ No	5	
Clearly defined Goals and Outcomes	☐ Yes ☐ No	5	
Implementation/Timeline for Completion	☐ Yes ☐ No	5	
Evidence of project/program's financial viability	☐ Yes ☐ No	10	
Applicant offers a new or continuing access/benefit, improved access/benefit or a service/benefit that is no longer substandard; if seeking increased funding, demonstrates that the increase is justifiable for the services that will be provided.	☐ New/Continuing ☐ Improved ☐ No longer substandard	5	
Evidence of qualified staff and capacity to maintain/manage project	☐ Yes ☐ No	10	
Past Performance with CDBG Funds – reporting, timeliness, attainment of goals. **Please Note: New applicants will receive 5 points; Agencies not meeting compliance requirements will receive zero points.*		5	
Score		**75**	

Budget/Leveraging _____ Points

Formula
CDBG Funds Requested
Total Budget for Program/Project

0%	=	0 points
1-10%	=	1 points
11-20%	=	2 points
21-30%	=	5 points
31-40%	=	10 points
41-55%	=	15 points
56-70%	=	20 points
> 70%	=	25 points

TOTAL SCORE		**100**	

Reviewer's Certification

Reviewer Name (print):	
Title (Print):	
Signature:	
Date:	
Recommendation: (check off)	Approved: _____ *Not Approved: _____
Amount Requested:	
Amount Recommended:	$

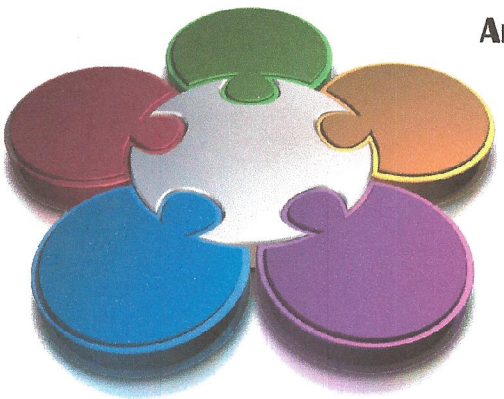
*If not approved, please explain:

*If not approved, please write a recommendation for future applications (i.e., technical assistance needed, more leveraging, etc.)

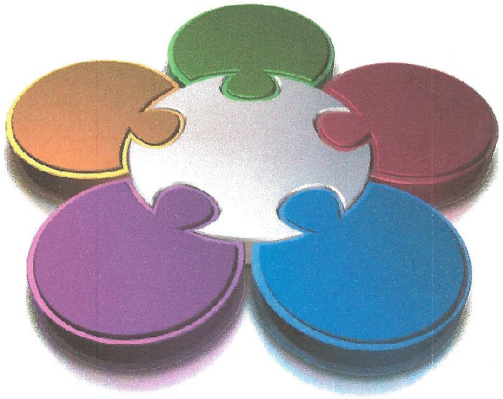
COMMUNITY WORKSHOP/TALLERES DE TRABAJO COMUNITARIOS

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA



2015 Annual Action Plan
Analysis of Impediments to Fair Housing Choice
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, January 14, 2015 at 5:00 p.m.



	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
13	AL ESTINOZA	E.C. REDEVELOPMENT	(219) 391-8513	—
14	Matt Haglund	Urban Design Partners	(414) 461-6914	matt@urbandesignpartners.com
15	Lyvette Turk	400 E. Chicago	219-391-8513	LTURK@EASTCHICAGO.COM
16				
17				
18				
19				
20				
21				
22				
23				
24				

HOME Investment Partnerships Grant (HOME)

HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Purpose

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

HOME funds may be used for activities which include, but are not limited to:

- provide home purchase
- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

City of East Chicago
Department of Redevelopment

Public Meeting

for the

2015 Annual Action Plan

and

Analysis of Impediments to Fair Housing Choice

for

Community Development Block Grant
and
HOME Investment Partnerships Grant

Thursday, January 14, 2015
5:00 p.m.
East Chicago Public Library
2401 E. Columbus Dr.
East Chicago, IN

Anthony Copeland, Mayor
Maria C. Becerra, Executive Director

AGENDA

Welcome

Maria C. Becerra, Executive Director
East Chicago Department of Redevelopment

Purpose of Meeting

Current – 2014 Action Plan

Current Program Year: July 1, 2014 – June 30, 2015

CDBG Award Amount:	**$1,185,843**
Estimated Program Income:	**$ 120,000**
	$1,305,843
HOME Award Amount:	**$ 238,042**
Estimated Program Income:	**$ 4,440**
	$ 242,482

2015 Allocation -Has not been announced by HUD as of today

Development Process for the Plans

Mr. Walt Haglund , Urban Design Ventures

Application for Funding

Online Application Submission Deadline:

February 17, 2015 by 2:00 pm

Questions

Final Comments

Community Development Block Grant (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; **42 U.S.C.-5301** et seq.

Purpose

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

City of East Chicago

Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312
Ph: (219) 391-8513 • Fax: (219) 391-7005

City of East Chicago Department of Redevelopment
FY 2015 ANNUAL ACTION PLAN Public Meeting
Community Development Block Grant (CDBG)
HOME Investment Partnerships Program (HOME)

Date: Wednesday, January 14, 2015
Time: 5:00 p.m.
Place: East Chicago Public Library
2401 E. Columbus Drive
East Chicago, IN 46312

Present:

- Lyvette Turk – Community Development Programs Manager – Department of Redevelopment
- Al Espinoza – Rehabilitation Administrator – Department of Redevelopment
- Walter Haglund – Consultant for the CAPER – Urban Design Ventures

Waited until 5:20pm – No one from the General Public was in attendance for this meeting

Prescribed by State Board of Accounts

General Form No. 99P (Rev. 2009A)

East Chicago Redevelopment
(Governmental Unit)

To: The Times Media Company

HERE

, Indiana

601-45th Avenue, Munster, IN 46321

PUBLISHER'S CLAIM

aster (Must not exceed two actual lines, neither of which shall more than four solid lines of the type in which the body of the tisement is set) -- number of equivalent lines .....

mber of lines ....

mber of lines ....

ber of lines ....

number of lines in notice ....

OF CHARGES

s, ...1..... columns wide equals ....78 (-1 Line) equivalent lines at .6065

per line ..... $ 46.70

charges for notices containing rule or tabular work (50 per cent ve amount) ....

extra proofs of publication ($1.00 for each proof in excess) ....

TAL AMOUNT OF CLAIM ..... $ 46.70

MPUTING COST

ngle column in picas 9p4 Size of type 7.0 point. 20690544

insertions 2

---

o the provisions and penalties of IC 5-11-10-1, I hereby certify that the foregoing account is that the amount claimed is legally due, after allowing all just credits, and that no part of the same

y that the printed matter attached hereto is a true copy, of the same column width and type size, ublished in said paper (2) times. The dates of publication being as follows:

March 27, 2015

April 27, 2015

, the statement checked below is true and correct:

aper does not have a Web site.

aper has a Web site and this public notice was posted on the same day as it was published in newspaper.

aper has a Web site, but due to technical problem or error, public notice was posted on .....

aper has a Web site but refuses to post the public notice.

Nicole K

/27/2015

Title: Legal Clerk

NOTICE OF PUBLIC HEARING FY 2015 ANNUAL ACTION PLAN CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on Wednesday, April 29, 2015 at 5:00 PM, at the:

East Chicago Public Library
2401 East Columbus Drive
East Chicago, Indiana 46312

East Chicago Public Library located at 2401 East Columbus Drive is accessible to persons with physical disabilities. If special arrangements need to be made to accommodate residents in order for them to participate in the public hearing, including a Spanish interpreter, please call Ms. Lyvette Turk, City of East Chicago Department of Redevelopment at (219) 391-8513 ext. 226 to make those arrangements no later than Friday, April 24, 2015.

The purpose of the public hearing is to present the City of East Chicago's FY 2015 Annual Action Plan for the use of CDBG and HOME funds. The City intends to submit its FY 2015 Annual Action Plan in the amount of **$1,195,382** for Community Development Block Grant (CDBG) funds and **$206,302** in HOME Investment Partnerships Program (HOME) funds. These amounts are based on the latest HUD allocations. In addition, the City anticipates that it will receive **$84,000** in Program Income for its CDBG Program and **$4,440** in Program Income for its HOME Program. The FY 2015 Annual Action Plan will be submitted to the HUD on or before May 15, 2015.

In order to obtain the view of residents, public agencies and other interested parties, the City of East Chicago will place its FY 2015 Annual Action Plan on display from April 6, 2015 through May 6, 2015, at the following locations:

City of East Chicago -
Mayor's Office
4527 Indianapolis Blvd

City of East Chicago Department of Redevelopment
400 E. Chicago Avenue
Website: **www.eastchicago.com**

All interested residents are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed use of Federal funds under the FY 2015 Annual Action Plan.

Written comments may be addressed to City of East Chicago Department of Redevelopment, 400 E. Chicago Avenue, East Chicago, IN 46312, faxed at (219) 391-7005, e-mailed: **lturk@eastchicago.com**, or oral comments may be made at the public hearing or made by calling (219) 391-8513 ext. 226.

Anthony Copeland, Mayor - City of East Chicago, Indiana
Maria Becerra, Executive Director - East Chicago Dept. of Redevelopment
3/27, 4/27 - 20690544 - hspaxlp

City of East Chicago

"A City of Hope and Progress"

Public Meeting

WHEN: WEDNESDAY, APRIL 29, 2015
WHERE: EAST CHICAGO PUBLIC LIBRARY
2401 EAST COLUMBUS DRIVE
EAST CHICAGO, INDIANA
TIME: 5:00 P.M.

The purpose of the public meeting is to present the City of East Chicago's FY 2015 Annual Action Plan for the use of the U.S. Department of Housing and Urban Development (HUD) Grant funds in the following amounts:

Community Development Block Grant (CDBG)	**$1,195,382**
Program Income (CDBG)	**$84,000**
HOME Investment Partnerships Program (HOME)	**$206,302**
Program Income (HOME)	**$4,440**

All interested residents are encouraged to attend this public hearing and will be given the opportunity to present oral or written testimony concerning the proposed use of the Federal funds listed above.

In order to obtain the view of residents, public agencies and other interested parties, the City of East Chicago will place its FY 2015 Annual Action Plan on display from April 6, 2015 through May 6, 2015 at the following locations:

City of East Chicago - Mayor's Office
4527 Indianapolis Blvd

City of East Chicago Department of Redevelopment
400 E. Chicago Avenue

Website: www.eastchicago.com

The FY 2015 Annual Action Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) on or before May 15, 2015

Written comments may be addressed to City of East Chicago Department of Redevelopment, 400 E. Chicago Avenue, East Chicago, IN 46312, faxed at (219) 391-7005, e-mailed: Lturk@eastchicago.com, or oral comments may be made at the public hearing or made by calling (219) 391-8513 ext. 226.

Anthony Copeland, Mayor – City of East Chicago

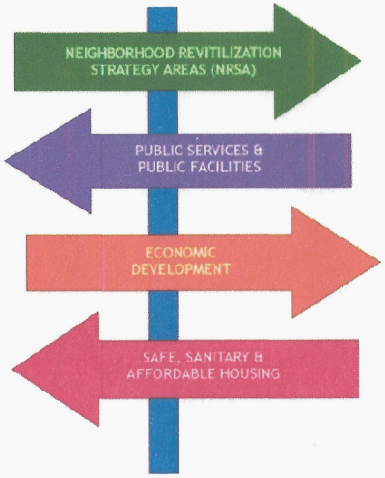
Maria C. Becerra, Executive Director
Department of Redevelopment

EQUAL HOUSING OPPORTUNITY

PUBLIC MEETING/REUNIÓN PÚBLICA

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA



2015 Annual Action Plan
for
Community Development Block Grant (CDBG)
and
HOME Investment Partnership Grant (HOME)
East Chicago Public Library
2401 E. Columbus Drive
East Chicago, Indiana 46312
Wednesday, April 29, 2015 at 5:00 p.m.



	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	Karl Haglund	212 E. 7th Ave, PGH, PA 15120	(412) 461-6916	Karl@urbandesignventures.com
2	Madalyn Hurt	138th 2008 Boys & Girls Club E.C.	219-398-1344	mhurt@bgcnwi.org
3	Lyvette Turk	Redevelopment	219-391-8513	LTURK@EastChicago.com
4				
5				
6				
7				
8				
9				
10				
11				
12				

HOME Investment Partnerships Grant (HOME)

HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Purpose

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately $2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

HOME funds may be used for activities which include, but are not limited to:

- provide home purchase
- rehabilitation
- build or rehabilitate housing for rent or ownership
- demolition of dilapidated housing to make way for HOME-assisted development
- payment of relocation expenses
- provide tenant-based rental assistance contracts of up to 2 years
- Up to 10 percent of the PJ's annual allocation may be used for program

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

City of East Chicago
"A City of Hope and Progress"

Public Meeting

2015 Annual Action Plan
for the
Community Development Block Grant
and
HOME Investment Partnerships Grant



Wednesday, April 29, 2015
5:00 p.m.
East Chicago Public Library
2401 E. Columbus Dr.

Anthony Copeland, Mayor—City of East Chicago

Maria C. Becerra, Executive Director
Department of Redevelopment

AGENDA

Welcome

Maria C. Becerra, Executive Director
East Chicago Department of Redevelopment

Purpose of Meeting

Urban Design Ventures

BUDGET

FY 2015 Program Year: July 1, 2015 – June 30, 2016

CDBG Award Amount:	**$1,195,382**
Estimated Program Income:	**$ 84,000**
	$1,279,382
HOME Award Amount:	**$ 206,302**
Estimated Program Income:	**$ 4,440**
	$ 210,742

Comment Deadline

May 6, 2015

Questions

Final Comments

As part of the City's planning process, we need you opinions on how the Federal Funds should be spent. HUD and the City want to hear from you about what you believe the needs and strengths are in your neighborhoods, so that, together, we will develop plans that will best put these grant funds to use in your neighborhoods.

FOR MORE INFORMATION PLEASE CALL 219-391-8513

Community Development Block Grant (CDBG)

The program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; **42 U.S.C.-5301** et seq.

Purpose

HUD awards grants to entitlement community grantees to carry out a wide range of community development activities directed toward revitalizing neighborhoods, economic development, and providing improved community facilities and services.

Entitlement communities develop their own programs and funding priorities. However, grantees must give maximum feasible priority to activities which benefit low- and moderate-income persons. A grantee may also carry out activities which aid in the prevention or elimination of slums or blight. Additionally, grantees may fund activities when the grantee certifies that the activities meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community where other financial resources are not available to meet such needs. CDBG funds may not be used for activities which do not meet these broad national objectives.

CDBG funds may be used for activities which include, but are not limited to:

- acquisition of real property;
- relocation and demolition;
- rehabilitation of residential and non-residential structures;
- construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- public services, within certain limits;
- activities relating to energy conservation and renewable energy resources; and
- provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

2015 ACTION PLAN BUDGET
JULY 1, 2015 - JUNE 30, 2016

Housing Programs		CDBG
Housing Rehabilitation Program Delivery		$ 200,000.00
Housing Rehabilitation Programs		$ 628,804.65
Subtotal	**65%**	**$ 828,804.65**
Public Services		
BOYS & GIRLS CLUB		$ 9,000.00
EAST CHICAGO HOUSING AUTHORITY		$ 20,000.00
HAVEN HOUSE		$ 12,000.00
INDIANA LEGAL SERVICES		$ 19,000.00
INDIANA PLAN		$ 19,181.33
NWI REINVESTMENT ALLIANCE		$ 11,000.00
YOUTH ARTS & SPORTS PROGRAM		$ 54,519.62
YOUTH EMPLOYMENT PROGRAM		$ 50,000.00
Subtotal	**15%**	**$ 194,700.95**
Administration		
CDBG Administration	**20%**	$ 255,876.40
Subtotal		**$ 255,876.40**
Total		**$ 1,279,382.00**
Total amount to fund		**$ 1,279,382.00**
Remaining to be funded		**$ -**

2015 ACTION PLAN BUDGET
JULY 1, 2015 - JUNE 30, 2016

Housing Programs		HOME
Housing Rehabilitation Programs	**70%**	**$ 148,851.40**
Affordable Housing Program (CHDO)	**15%**	$ 30,945.30
Subtotal		**$ 179,796.70**
Administration		
HOME Administration	**10%**	$ 20,630.20
CHDO Operating Funds	**5%**	$ 10,315.10
		$ 30,945.30
Total HOME		**$ 210,742.00**
Total amount to fund		**$ 210,742.00**
Remaining to be funded		**$ -**

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
SELF CERTIFICATION FORM
EFFECTIVE MARCH 6, 2015

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8+ Persons
30% of median – extremely low income	$13,900	$15,930	$20,090	$24,250	$28,410	$32,570	$36,730	$40,890
50 % of median – very low income	$23,150	$26,450	$29,750	$33,050	$35,700	$38,350	$41,000	$43,650
80% of median – low income	$37,050	$43,350	$47,650	$52,900	$57,150	$61,400	$65,600	$69,850

**** Any Household over 80% of the median is not eligible for this program ****

No. of Adults in household (Over 18) _____ No. of Children in the Household (17 & under) _____

Household Income (Annual Household income includes **everyone** currently living in the home) $_____

Check All that Apply:

☐ Female Head of Household ☐ Elderly (over 62 years old) ☐ Disabled

Race of Youth (*you must check one*):

☐ White
☐ Asian
☐ Native Hawaiian/Other Pacific Islander
☐ Asian & White
☐ American Indian/Alaskan Native & Black/African American
☐ Black/African American
☐ American Indian/Alaskan Native
☐ American Indian/Alaskan Native & White
☐ Black/African American & White

Ethnicity of Youth (*you must check one*)

☐ Hispanic ☐ Non-Hispanic

APPLICANT STATEMENT. I certify that the information provided on this form is accurate and complete, and that I am a resident of the City of East Chicago. I further acknowledge that eligibility for services funded through the CDBG program is based upon having a qualifying annual family income level or belonging to a group that is presumed to be low- or moderate-income, and that the income levels and/or status I have indicated in this self-certification may be subject to further verification by the agency providing services, the City of East Chicago Department of Redevelopment and/or HUD. I acknowledge that providing false information shall be grounds for termination from the program. I therefore authorize such verification, and will provide supporting documents if requested.

Participant Name (Please Print): _____

Address: _____

Participant or Parent and/or Legal Guardian Signature: _____

Date: _____

City of East Chicago

Department of Redevelopment
400 E. Chicago Avenue
East Chicago, IN 46312
Ph: (219) 391-8513 • Fax: (219) 391-7005

City of East Chicago Department of Redevelopment
FY 2015 ANNUAL ACTION PLAN Public Meeting
Community Development Block Grant (CDBG)
HOME Investment Partnerships Program (HOME)

Date: Wednesday, April 29, 2015
Time: 5:00 p.m.
Place: East Chicago Public Library
2401 E. Columbus Drive
East Chicago, IN 46312

Present:

- Ms. Lyvette Turk – Community Development Programs Manager – Department of Redevelopment
- Mr. Karl Haglund – Consultant for the FY 2015 Annual Action Plan – Urban Design Ventures
- Ms. Madalyn Hurt – Club Director – East Chicago Katherine House Boys & Girls Clubs of NWI

Meeting was called to order at 5:05 p.m. by Lyvette Turk, Community Development Programs Manager – Department of Redevelopment, who welcomed Ms. Hurt to the Public Meeting of the FY 2015 Annual Action Plan. She then introduced Karl Haglund of Urban Design Ventures, Consultant for the FY 2015 Annual Action Plan.

Ms. Turk went on to explain that this meeting is a requirement for the City to receive the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds from the U.S. Department of Housing and Urban Development (HUD). The program year for the FY 2015 funds is from July 1, 2015 to June 30, 2016. The plan is due to HUD by May 15, 2015 and historically is approved around August/September. Ms. Turk and Mr. Haglund went over the handouts that were passed out. The handouts included the agenda, budget and Self Certification Form (HUD CDBG Income Limits effective March 6, 2015). The overview of the CDBG and HOME programs were included in the agenda handout and were reviewed with Ms. Hurt.

After going through the handouts we asked Ms. Hurt if she had any questions. She is exciting about being the new Club Director for the East Chicago site (about 2 weeks) and looks forward to working with our department going forward. She would like to set up a separate meeting with our office and her staff in a few weeks. She will reach out to me when she is ready.

We adjourned the meeting at 6:15pm.

RECAPTURE GUIDELINES FOR HOMEOWNERSHIP

RECAPTURE GUIDELINES FOR HOME OWNERSHIP

The City of East Chicago guidelines for recapture consists of the following:

- The City has adopted the HOME Program Recapture Policy for Homeownership Activities. The policy is based on the HOME Program rules found in 24 CFR Part 92.254.
- The issue of recapture arises when a homeowner that received homebuyer assistance under the HOME Program decides to sell the property. If the property is sold after the period of affordability has expired, there are no restrictions in terms of recapture of HOME funds that apply to such a transaction. However, if the sale occurs before the period of affordability has expired, certain regulatory limitations apply.
- The regulations at 24 CFR 92.254(a)(5) give the participating jurisdiction two broad options relative to the treatment of properties that are sold before the period of affordability has expired:
    1. The owner that received HOME assistance must sell the home to a low-income family that will use the property as their principal residence, or
    2. The participating jurisdiction must recapture some or all of the HOME investment that was initially extended to the homebuyer
- A low-income family is defined as a family whose gross annual income does not exceed 80% of the median family income.
- A home is considered to be affordable if a family earning 80% of the median family income will not pay more than 30% of their income for housing.
- It is the policy of the City of East Chicago, wherever possible to recapture the appropriate amount of the HOME investment rather than restricting the sale to a qualified low income family that will use the property as its principal residence. The guidelines for recapture for the homebuyer program that the City of East Chicago has established, are as follows:
    1. The City of East Chicago will require that a mortgage be placed on the property in its favor for the full amount of the direct HOME subsidy.
    2. Upon sale of the home by the HOME assisted household before the period of affordability expires, the City of East Chicago will recapture the pro-rated amount of the HOME investment from the net proceeds of the sale.
    3. The City of East Chicago will determine the net proceeds by subtracting loan repayments and closing costs from the gross sale price of the home.

4. The City of East Chicago will enable the homeowner to recover the amount of the homeowner's down payment, principal payments, and any capital improvement investment from the net proceeds.

5. After calculating the amounts above, if the net proceeds are not sufficient to recapture the full HOME investment, the HOME investment amount may be reduced prorated based on the time the homeowner has owned and occupied the unit measured against the required affordability period (5, 10, or 15 years).

6. If the net proceeds are not sufficient to recapture the full HOME investment, the homeowner may not recover more than the amount of the homeowner's down payment, principal payments, and any capital improvement investment.

7. The City of East Chicago will use HOME funds that are recaptured to assist other income eligible homebuyers.

- In the event the mortgaged property is sold or otherwise transferred prior to the expiration of the period of affordability from the date of the initial sale, then the prorated amount of the net proceeds from the sale or transfer shall be paid to the City of East Chicago.

$$\frac{\textit{Number of Years Homebuyer Occupied the Home}}{\textit{Period of Affordability in Years}} \textit{ x Total Amount of HOME Subsidy = Prorated Recapture Amount}$$

- The total amount payable by borrower under the preceding paragraphs shall never exceed the face amount of the note.
- To the extent that the net proceeds are less than the outstanding principal balance of the note, the remainder shall be forgiven.
- Shared net proceeds. If the net proceeds are not sufficient to recapture the full HOME investment [or a reduced amount as provided for in CFR Sub-Part 92.254 (a)(5)(ii)(A)(2)] and enable the homeowner to recover the amount of his/her downpayment and any capital improvement investment made by the owner since the purchase, the City may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{Direct\ HOME\ Subsidy\ Amount}{Direct\ HOME\ Subsidy + Homeowner\ Investment}\ x\ Net\ Proceeds = HOME\ Recapture\ Amount$$

$$\frac{Homeowner\ Investment}{HOME\ Subsidy + Homeowner\ Investment}\ x\ Net\ Proceeds = Amount\ to\ Homeowner$$

- The City of East Chicago will be responsible for ensuring that homebuyers maintain the house, assisted with HOME funds, as their principal residence for the duration of the period of affordability. If the house is sold during the period of affordability, the City of East Chicago must be notified

of the sale, and the recapture provisions will be enforced. The City will enter into a written agreement with the homebuyer, as well as a mortgage and lien document will be recorded that outlines the recapture provisions.