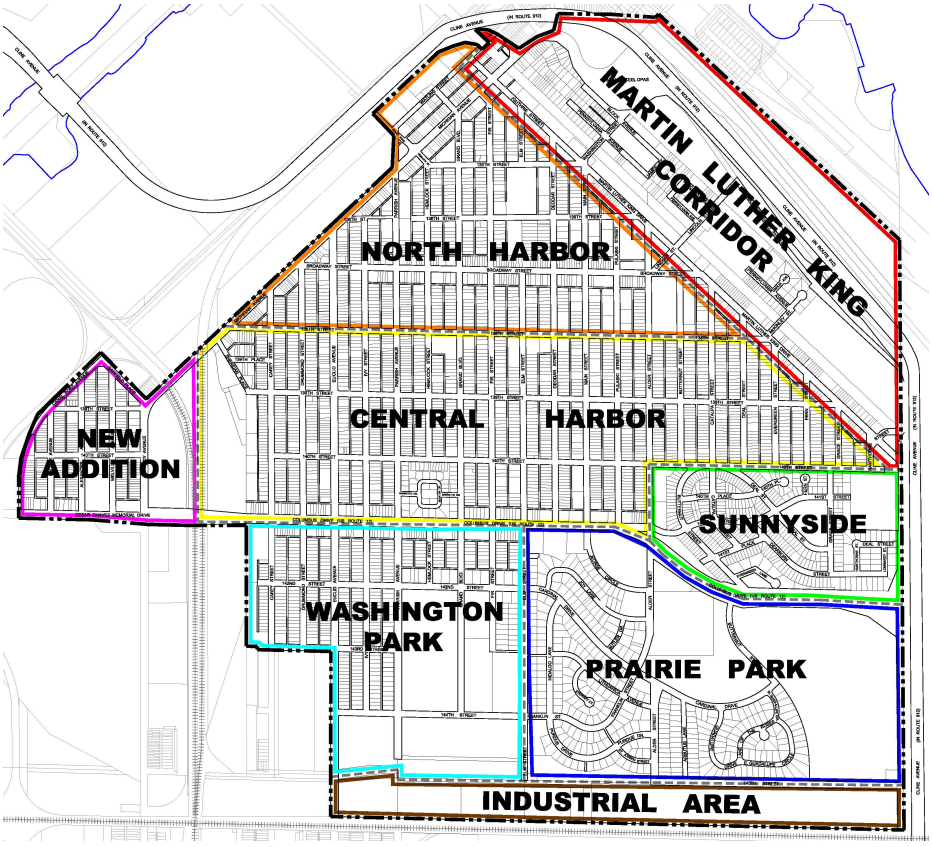
THE CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT
4525 Indianapolis Boulevard, 2nd Floor, East Chicago, IN 46312

HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN - 2019



BUILT ON EXPERIENCE URBAN DESIGN VENTURES

ANTHONY COPELAND, MAYOR
City of East Chicago, Indiana

FRANK RIVERA, EXECUTIVE DIRECTOR
Department of Development

DEPARTMENT OF REDEVELOPMENT
CITY OF EAST CHICAGO, INDIANA

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DEPARTMENT OF REDEVELOPMENT
CITY OF EAST CHICAGO, INDIANA

A. INTRODUCTION –

The City of East Chicago, Indiana is located on the south side of Lake Michigan in proximity to the City of Chicago, Illinois. The City was incorporated in 1893 as a railroad and steel town, and was one of Northwest Indiana's first industrial cities. It is bordered by two other notable industrial cities of the region: The City of Gary to the east, and the City of Hammond to the west and south. The City of East Chicago remains one of the most industrialized cities in the U.S. to date, and it is home to the Indiana Harbor facility, the largest steelmaking complex in the Country. The plant has the capability of producing 10 million tons of raw steel per year, and is still one of the top employers in the City (Source: http://www.arcelormittalna.com).

The Indiana Harbor facility consists of the former Inland Steel Plant which was founded in 1901. The plant was originally named Mark Manufacturing which was founded in 1916 by Clayton Mark. Mr. Mark built the factory and his comprehensive planned worker community which was named, "Marktown", in 1917. "Marktown" was created as an "ideal community" for the employees of Mark Manufacturing and their families.

Many of the industrial workers in the late 19th Century and early 20th Century were immigrants that came from Europe and other areas of the world to work in the booming steel and manufacturing industries. The City of East Chicago was comprised of several smaller communities made up of different cultures of industrial workers and their families. At one time, the City was home to over seventy (70) different nationalities. As a result, the City of East Chicago has developed a rich cultural tradition and diversity. The neighborhoods were divided by industrial sites and open spaces. Today, there are only 14 residential neighborhoods remaining in the City of East Chicago. Many neighborhoods in the City deteriorated as the years went by and the industry changed. The City experienced a shrinking population and tax base, which resulted in the loss of businesses and jobs.

Although the industrial base in the City has declined since the late 19th Century, steel and manufacturing have remained the main sources of revenue and employment for the residents of City of East Chicago. Of the employed civilian population in the City today, most males work in production occupations, and most females work in sales or the service industry.

The main employers in the City of East Chicago are the following companies in no particular order:

- ArcelorMittal USA, LLC
- Ameristar Casino
- St. Catherine Hospital
- Safety-Kleen
- Cargill Steel
- Grace Davison
- Citgo
- BP
- Buckeye Terminals, LLC
- Amico
- Shell
- American Terminal
- Kemira Water Solutions
- Progress Rail Service
- Robinson Laser
- United States Gypsum
- Praxair Company
- Humes & Berg

In addition to the Indiana Harbor Steel Mill facility, the Indiana Harbor has other major employers. Indiana Harbor is not a state-managed harbor. It is maintained by the Chicago District of the U.S. Army Corps of Engineers, as authorized by the Rivers and Harbors Act of 1913. The Indiana Harbor's main stakeholders are the steel and manufacturing plants, which rely on the Harbor to ship the materials they need for production. The Indiana Harbor is ranked first in tonnage among the 25 Federal harbors on Lake Michigan and third in tonnage of the 55 Federal harbors on the Great Lakes. The commodities that pass through the Harbor generate almost $849 million annually in direct revenue. The Harbor is important to the economy of the City of East Chicago, supporting about 3,665 jobs and generating nearly $168 million per year in personal income (Source: Indiana Harbor, IN; Great Lakes Navigation System; U.S. Army Corps of Engineers; http://www.lre.usace.army.mil). Another major employer for the City of East Chicago is the Ameristar Casino Hotel, adjacent to the East Chicago Marina, on Lake Michigan. The casino offers slots and table games, as well as restaurants, bars, a hotel with almost 300 rooms and space for meetings and events. It employs over 7,200 individuals (Source: Annual Report http://www.ameristar.com).

Despite the numerous industries located in East Chicago, there is a high unemployment rate in the City compared to Lake County and the State of Indiana, and a lower median household income. In the City of East Chicago and the Harbor area, there is an overwhelming majority of minority residents, as well as a high percentage of Hispanics or Latinos. The median age is relatively young when compared to Lake County and the State of Indiana. Most housing units in the Harbor Neighborhood are occupied by families, and there is a high percentage of single-female householders and single mothers. The housing stock in the Harbor Area is old, and there is a high vacancy rate, a high percentage of renters, and a very low rate of homeownership and lending (Source: U.S. Census Bureau, Census 2010, http://www.factfinder.gov).

The City of East Chicago is taking steps to address the decline and disinvestment in the City and the Harbor Area. As part of the Harbor Initiative, the City's

Department of Redevelopment is offering an incentive program to promote homeownership. The Harbor Initiative provides investment in improvements for city parks, new housing, new businesses and a performing arts center. Another Harbor Initiative is the continuation of the Neighborhood Revitalization Strategy Area (NRSA) Plan which will promote economic development and homeownership in the Harbor Area Neighborhood. This updated plan will outline and coordinate all of the City's revitalization efforts in the Harbor Area.

The City of East Chicago prepared and adopted a Five Year Consolidated Plan for FY 2019-2023. One of the goals and initiatives in that document was the preparation of a plan for neighborhood revitalization in the Harbor Area of the City. The City has prepared this Neighborhood Revitalization Strategy Area (NRSA) Plan for its Harbor Area Neighborhood to help revitalize the area in accordance with the Federal Community Development Guidelines found in 24 CFR 91.215 (e)(2) and CPD Notice 16-16.

What is a HUD Neighborhood Revitalization Strategy Area?

> *A Neighborhood Revitalization Strategy Area (NRSA) affords a community some flexibility when pursuing economic development, housing, and public service initiatives with their CDBG funds. The Neighborhood Revitalization Strategy is designed as a tool for low- and moderate-income residents to improve the economic state of the neighborhood by making it attractive for investment, facilitate the reinvestment of economic activity into the neighborhood to support long-term development, and foster the growth of resident-based initiatives to identify the needs of the neighborhood. (Source: http://www.hud.gov).*

The NRSA Plan is submitted as a part of the City of East Chicago's FY 2019-2023 Five Year Consolidated Plan. The benefits of adopting an NRSA for a community, is that it offers enhanced flexibility in carrying-out certain economic development, housing, and public service activities with the community's CDBG funds which are normally restricted by the national objective criteria. The expenditure of CDBG funds must meet one of the following national objective criteria:

- benefit to low- and moderate-income persons,
- prevention or elimination of slums or blight,
- or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available (Source: http://www.hud.gov).

The NRSA allows flexibility with these criteria in order to promote innovative programs in economically disadvantaged neighborhoods, by aggregating various projects into one activity that principally benefits low- and moderate-income persons.

A jurisdiction that elects to develop a neighborhood revitalization strategy that includes the economic empowerment of low- and moderate-income persons may, upon HUD approval of the strategy, obtain greater flexibility in the use of CDBG funds in the revitalization area(s). These incentives are as follows:

(1) Job Creation or Retention as Low/Mod Area Benefit: Job creation/retention activities undertaken pursuant to the strategy may be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (CFR 570.208(a)(1)(vii) and (d)(5)(i));

(2) Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying the low- and moderate-income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood. Low/Mod Income households must benefit primarily by occupying at least 51% of the total amount of units assisted. (24 CFR 570.208(a)(3) and (d)(5)(ii));

(3) Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy may, at the grantee's option, be exempt from the aggregate public benefits standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209(b)(2)(v)(L) and (M)); and,

(4) Public Service Cap Exemption: Public services carried out pursuant to the strategy by a Community Based Development Organization (CBDO) will be exempt from the public service cap of 15% (24 CFR 570.204(b)(2)(ii)). Source: HUD Notice: CPD-96-01, Issued January 16, 1996.

The NRSA can reduce the administrative burden to businesses and create incentives for participating in the community's job creation/retention program. It lessens the burden of proof to track how businesses are serving low- and moderate-income populations, because the NRSA is already considered to be an at-risk community which meets the national objective of the CDBG Program. In the NRSA, only 47.8% of civilians over the age of 16 are employed, and the median household income is only $33,188 (Source: American Community Survey 2013-2017 Five Year Estimates, http://www.factfinder.gov). These figures and other Harbor Area Neighborhood block group data, when compared to city-wide, Lake County and the State of Indiana data, support the designation of the neighborhood as "at risk" and economically disadvantaged.

Similarly, the NRSA allows the aggregation of housing units for which CDBG funds can be obligated, treating them as a single structure serving low- and moderate-income families. It permits greater flexibility in applying the low- and moderate-income housing national objective for housing providers in the NRSA, which can aid the City's Homeownership Incentives Program. The NRSA also reduces administrative burdens, like recordkeeping, for providing economic development activities. It exempts the City CBDO's from the CDBG's public services cap allowing them to offer more intensive public services in the NRSA, such as more job training and employment-related services.

A major benefit of a NRSA is that it enables the City to undertake innovative economic development initiatives to reach tangible, measurable goals. Goals are developed by the City, community stakeholders, and citizens at various planning meetings where the needs of the community are identified and strategies to address them are discussed. The increased flexibility offered by a reduced administrative burden allows the City to help a greater number of people, thus increasing the likelihood that they will meet their goals (Source: http://www.hud.gov).

In order to halt the continuing decline and widespread disinvestment in the Harbor Area Neighborhood, the City proposes to continue the following strategy:

- Make the neighborhood attractive for new investments.
- Generate neighborhood participation to ensure that the benefits of economic activity are reinvested in the neighborhood for long-term community development.
- Address physical, social, and economic issues in the community that deter private investment.
- Develop consensus and collaboration on comprehensive strategies to deal with vacant residential, commercial and industrial properties
- Address social issues in the Harbor Area NRSA.
- Improve the quality of the housing stock in residential areas in the Harbor Area NRSA.
- Facilitate the redevelopment of residential, commercial, and former industrial sites with uses that complement and enhance the residential character of the community.
- Support the use of neighborhood intermediary institutions to bridge the gaps between local governmental agencies, the business community, community groups, and residents.
- Foster the growth of resident-based initiatives to identify and address their housing, economic and human services needs

B. NEIGHBORHOOD DESCRIPTION

The City of East Chicago has selected and designated the Harbor Area Neighborhood as its Neighborhood Revitalization Strategy Area (NRSA). The Harbor Area Neighborhood was chosen by the City of East Chicago for designation as an NRSA based on its need for revitalization and the following factors:

- It is a contiguous neighborhood that is surrounded by industry which creates an "island."
- The area is primarily residential with 73.04% of the parcels considered residential in land use.
- The Harbor Area has the highest concentration of lower income persons living in one neighborhood, which contains 39% of the City's total LMI population and 45.5% of the city's total population.
- There has been new investment in the area, both public and private that has had a positive effect in revitalizing the neighborhood.
- There are vacant developable sites that are available for new development.
- The residents of the Harbor Area are in favor of and will support the NRSA strategies.
- The Harbor Area is in a good location for transportation and circulation with easy access to state and federal highway routes.

1. BOUNDARY DESCRIPTION

The Harbor Area NRSA is generally bounded as follows:

- East – The municipal boundary separating the City of East Chicago and the City of Gary, Indiana which is the Right-of-way Line of Cline Avenue (Indiana Route 912).
- South – the center line of the railroad tracks north of and parallel to East Chicago Avenue (Indiana Route 312).
- West – Euclid Avenue to East 143 Street, the rear property lines of the houses facing Carey Street, and the center line of East Columbus Drive.
- North – The western boundary of New Addition, the center line of Michigan Avenue, Dickey Road, Cline Avenue (Indiana Route 912), Inland street overpass, and the Indiana Harbor Line.

The Harbor Area NRSA encompasses the following sub-neighborhoods:

- Washington Park
- Prairie Park
- Sunnyside
- Central Harbor
- New Addition
- North Harbor
- Martin Luther King Corridor
- Harbor Side



This is illustrated on the attached maps, entitled “Project Area Boundary Map,” and the “Neighborhood Area Map.”

The NRSA comprises the following Census Tracts/Block Groups:

- Census Tract 301, Block Group 1
- Census Tract 302, Block Groups 1 and 2
- Census Tract 303, Block Group 1 and 2*
- Census Tract 307, Block Group 1*
- Census Tract 308, Block Groups 1, 2, 3 and 4
- Census Tract 309, Block Groups 1, 2 and 3
- Census Tract 310, Block Groups 1 and 2

*Note: * The small portions of C.T. 303, B.G. 2 and C.T. 307, B.G. 1 are not included in the census data below due to the minimal number of parcels compared to the total number of units in the total block group they encompasses.*

Attached is another map that is entitled “Census Tract Map,” which illustrates the Census Tracts and Block Groups within the NRSA Boundary.

Consideration was given during the planning process to include other surrounding neighborhoods. It was determined that the increase in the boundaries would not be beneficial to the NRSA Plan and the inclusion of additional neighborhoods would not meet the HUD Criteria for NRSA designation.

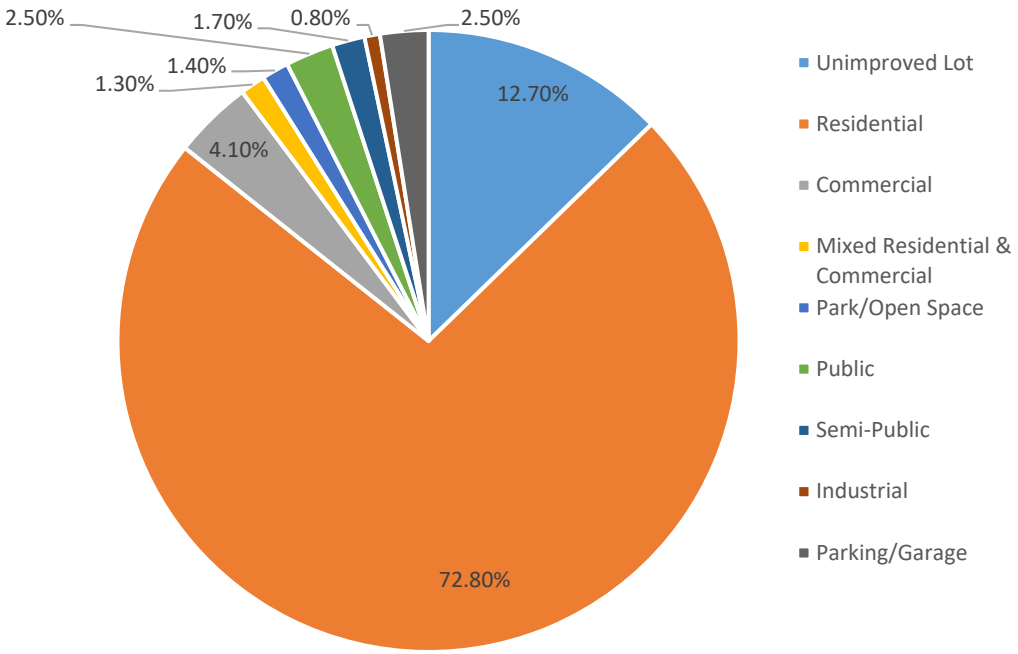
- Marktown – This area is northwest of the Harbor Area. It is separated from the Harbor Area Neighborhood by heavy industry. The Census tracts/block groups that are located between the Harbor Area and Marktown would diminish the percentage of residential land use area to less than 50%. Furthermore, Marktown has a high vacancy rate, low

resale value of property, and environmental issues that cannot be overcome within the time period for the NRSA designation. Properties are being purchased by some of the surrounding industries for their industrial expansion, which may hamper future residential growth.

- Calumet Neighborhood – This area is also separated from the Harbor Area by industry. The area is a designated "Superfund" site, which would eliminate any new residential construction until after remediation work is completed. EPA has established a time schedule for completion of the remediation work. The Public Housing Community located in this neighborhood has already been demolished. There are vacant sites, but they are not environmentally safe.

2. EXISTING LAND USES

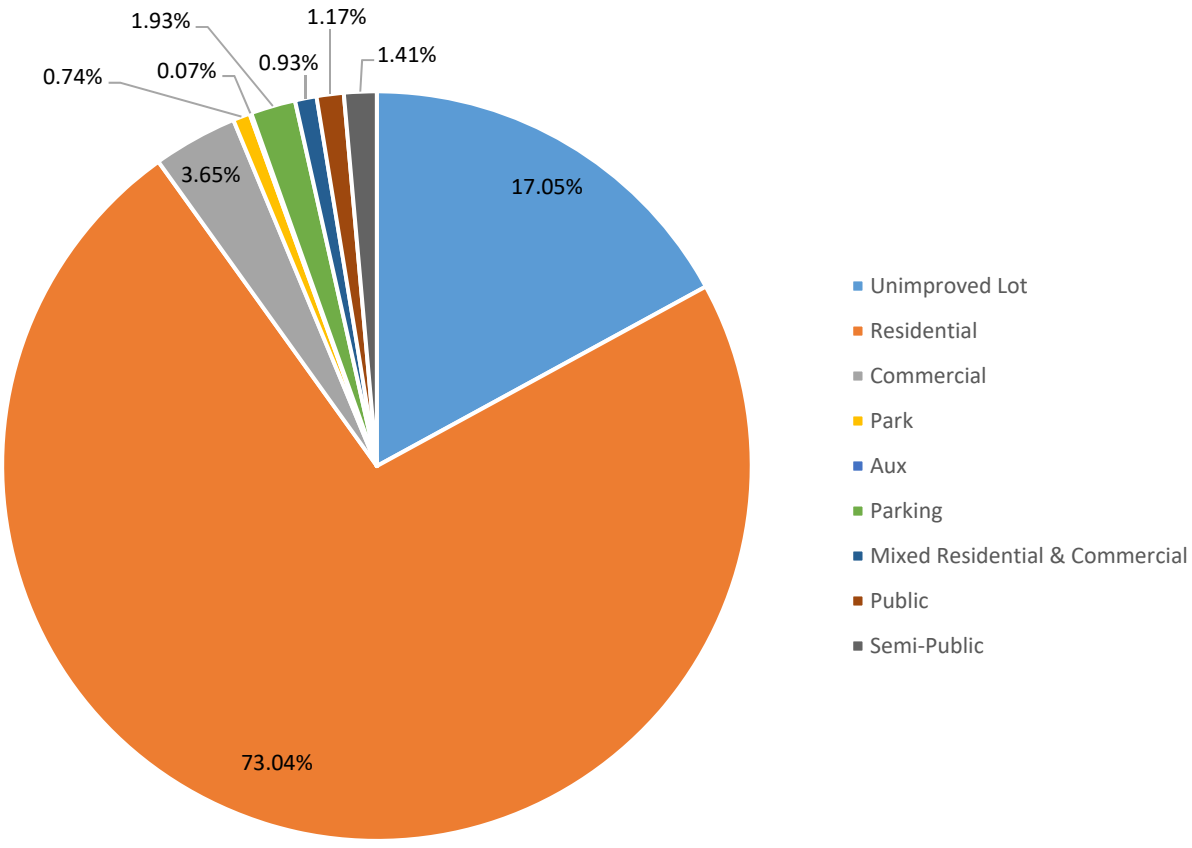
The proposed Harbor Area NRSA is predominantly residential in character with a mix of secondary uses including commercial, industrial, semi-public, mixed use, and public. The NRSA contains the newer business district along Columbus Drive, and the older business district along Broadway Street, and Main Street which are a mixed use area of commercial/residential. Public and semi-public uses in the Harbor Area NRSA include government-owned facilities, recreational areas, churches, schools, and social service facilities.



Land Use in 2014

An updated reconnaissance survey was performed during the week of May 20, 2019 in the Harbor Neighborhood. Attached is a map entitled “Existing Land Use Map” which shows the existing land uses in the NRSA area. The following is a breakdown of land parcels by land use category:

Land Use Category	Number of Parcels	% of Total Parcels
Unimproved Lot	714	17.05%
Residential	3,058	73.04%
Commercial	153	3.65%
Park	31	0.74%
Aux	3	0.07%
Parking	81	1.93%
Mixed Residential & Commercial	39	0.93%
Public	49	1.17%
Semi-Public	59	1.41%
Total	**4,187**	**100.00%**



Land Use in 2019



3. STRUCTURAL CONDITIONS

As a part of the updated field reconnaissance survey work, a complete exterior structural conditions analysis was made of all the structures in the NRSA. The following criteria was used to assign categories to the structural conditions of the buildings:

- **Sound condition –** no rehabilitation work required, only maintenance work may be necessary.
- **Minor rehabilitation –** minor work is necessary, including deferred maintenance work.
- **Major rehabilitation –** major work is necessary to bring the building up to code standards.
- **Economically infeasible –** the cost to rehabilitate the structure is well above the market value of the building after rehab work is completed.

There are 3,382 primary structures in the NRSA. Based on the exterior structural Conditions analysis, the following is the status of the buildings:

- **Sound condition –** 1,573 Structures (46.5%)
- **Minor rehabilitation –** 1,106 Structures (32.7%)
- **Major rehabilitation –** 638 Structures (18.9%)
- **Economic infeasible –** 65 Structures (1.9%)

Based on the above findings, 703 structures out of 3,382 total structures are code deficient (20.8%). This is illustrated on the attached map at the end of this section, entitled “Structural Conditions Map.”

An assessment of the development potential for new sites was made. There is a need to demolish 65 structures that are vacant and may be economically infeasible to rehabilitate. There are also approximately 98 additional structures that are vacant and should be considered for demolition. This would mean that 163 structures should be demolished over the next 5 years. With these demolitions, there is also the opportunity to assemble vacant parcels of land into new development sites. There are 714 vacant parcels in the area and if you include the 163 structures to be

demolished you have a total of 877 vacant parcels. This makes up 20.9% of the parcels in the Harbor Area NRSA as vacant lots.



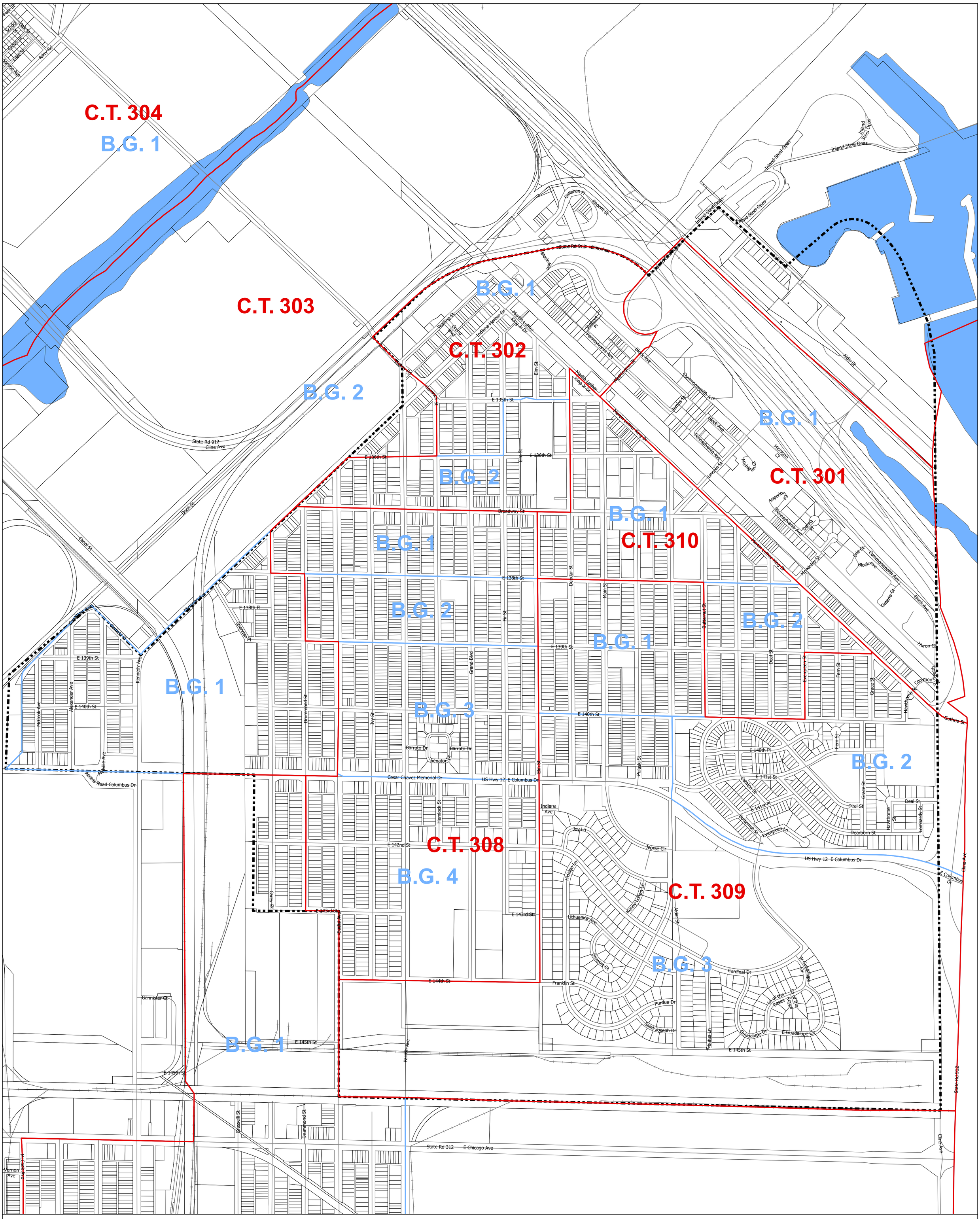
HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

PROJECT AREA BOUNDARY MAP

Project Area Boundary

PREPARED FOR:
Department of Redevelopment, City of East Chicago , IN

PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants



HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

CENSUS TRACTS & BLOCK GROUPS MAP

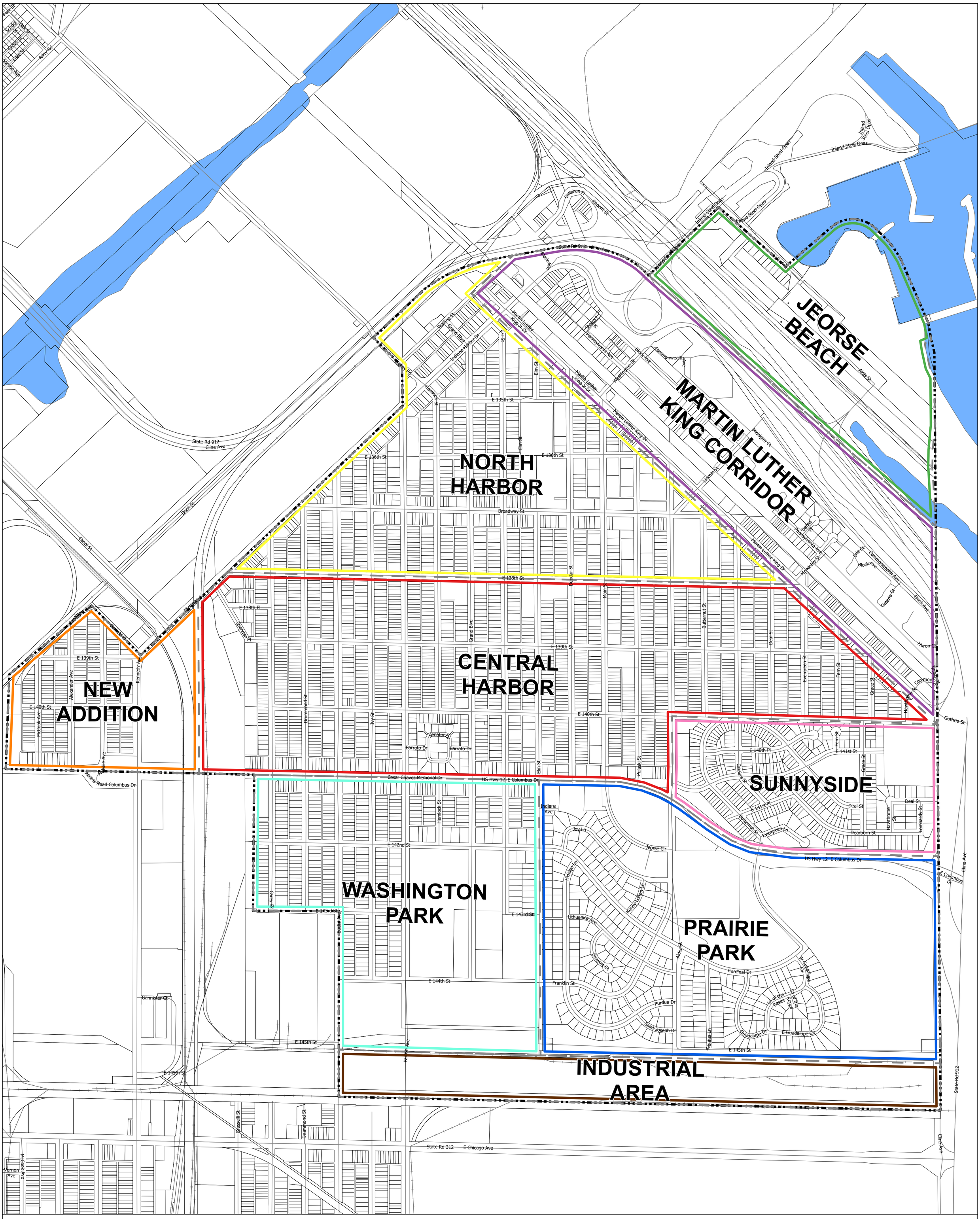
Project Area Boundary

Census Tract Boundary

Block Group Boundary

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HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

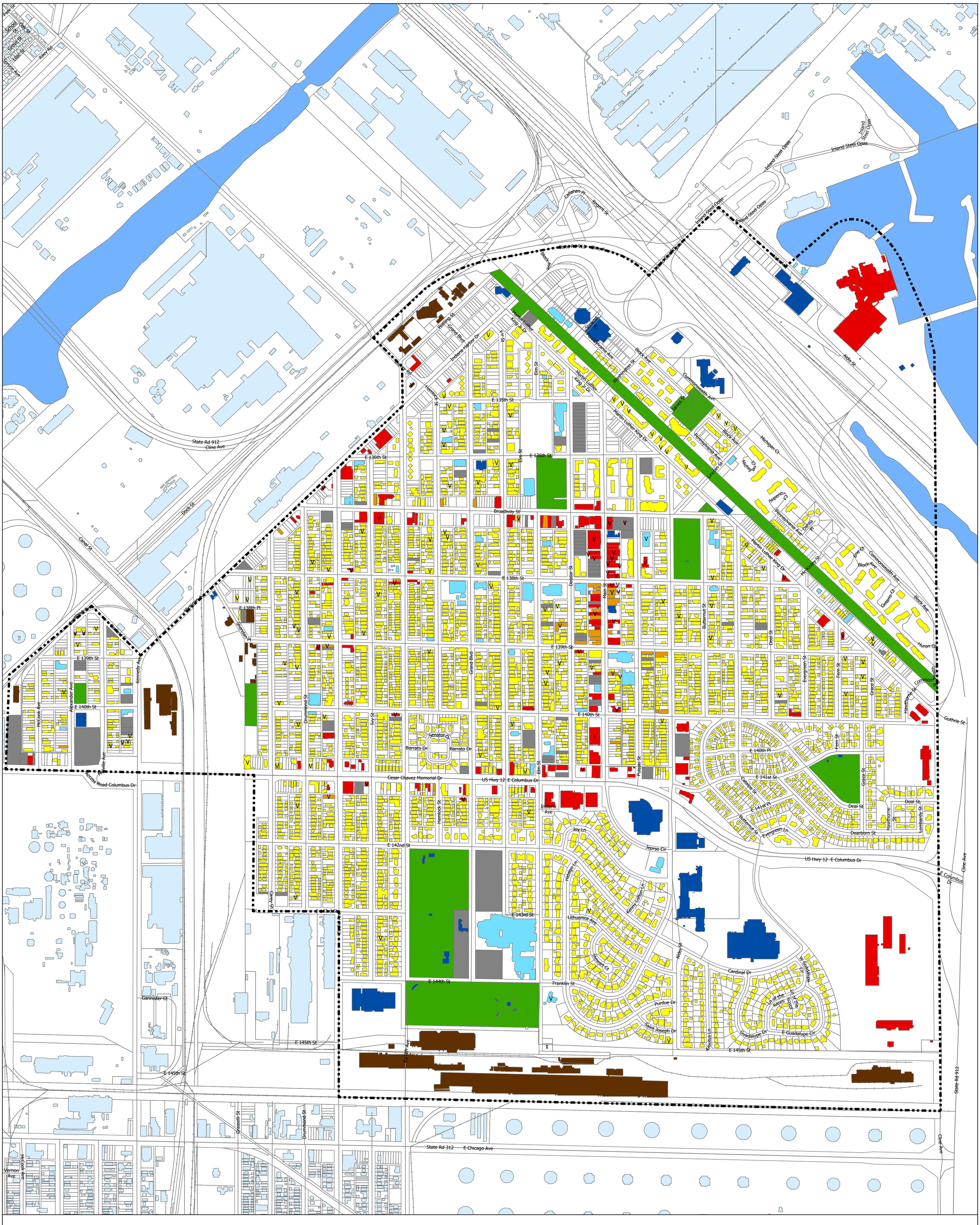
NEIGHBORHOOD BOUNDARIES

Project Area Boundary

Neighborhood Boundary

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HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

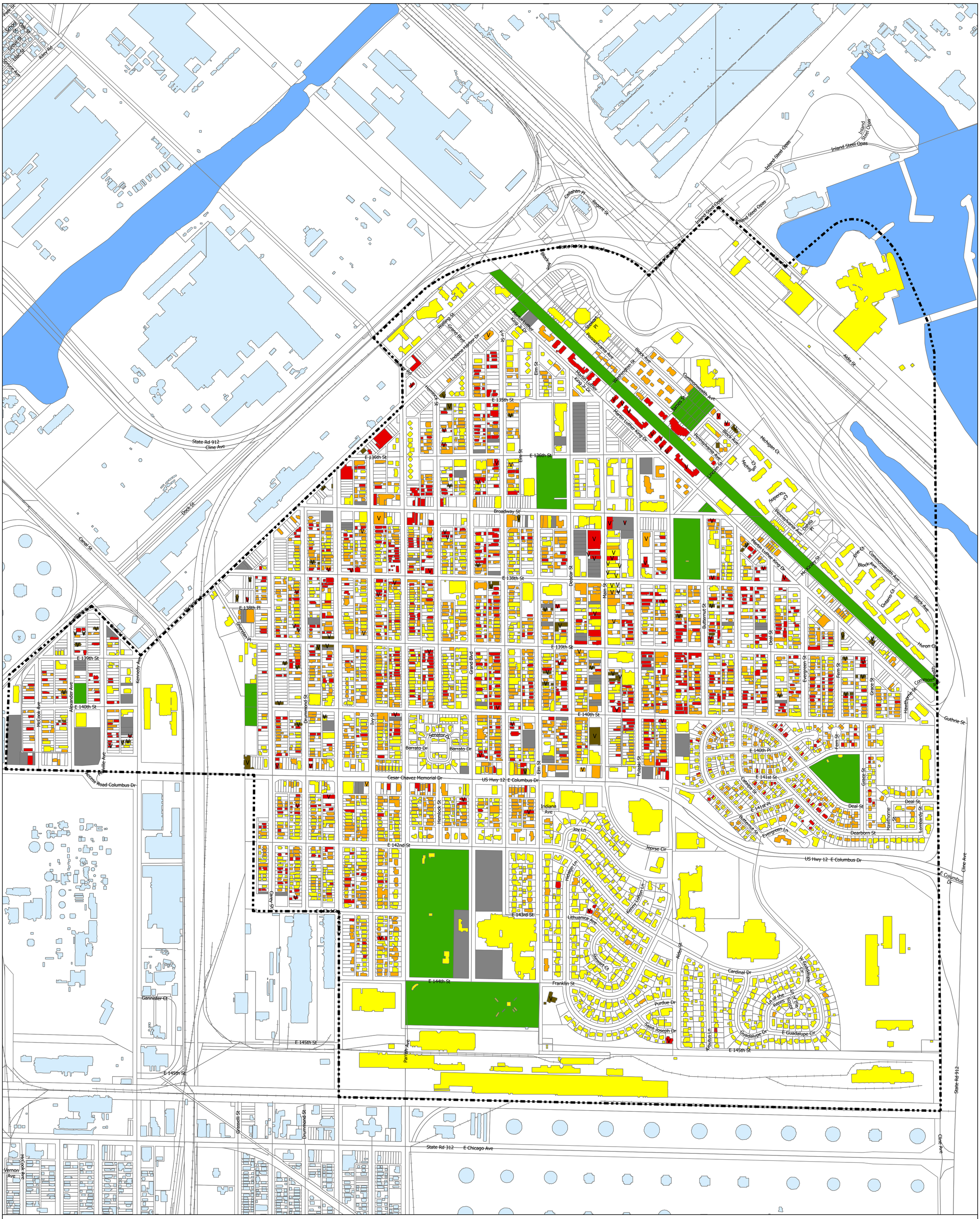
EXISTING LAND USE MAP

LEGEND:

- Residential
- Semi-Public
- Commercial
- Industrial
- Mixed Res. & Comm.
- Public
- Vacant Building
- Outside NRSA
- Lake Michigan
- Vacant Lot
- Park
- Parking

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Department of Redevelopment, City of East Chicago , IN

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HARBOR NEIGHBORHOOD REVITALIZATION STRATEGY AREA

STRUCTURAL CONDITIONS MAP

LEGEND:

- Sound Condition, Only Maintenance Required
- Minor Rehabilitation, Work Required
- Major Rehabilitation, Work Required
- Economically Infeasible to Rehabilitate
- Outside NRSA

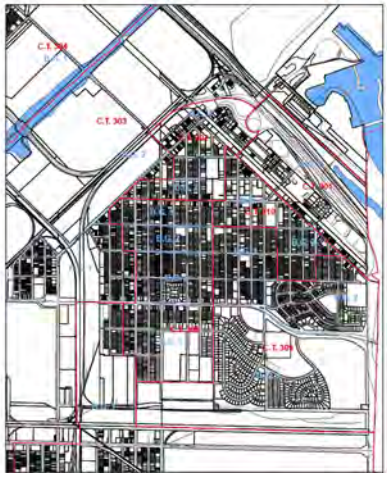
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PREPARED BY:
Urban Design Ventures, LLC - Planning Consultants

C. DEMOGRAPHIC CRITERIA OF THE AREA

The NRSA encompasses the following census tracts and block groups from the 2010 U.S. Census:

- C.T. 301, B.G. 1
- C.T. 302, B.G. 1 & 2
- C.T. 303, B.G. 1 & 2*
- C.T. 307, B.G. 1*
- C.T. 308, B.G. 1, 2, 3 & 4
- C.T. 309, B.G. 1, 2 & 3
- C.T. 310, B.G. 1 & 2



*Note: * The small portions of C.T. 303, B.G. 2 and C.T. 307, B.G. 1 are not included in the census data below due to the minimal number of parcels compared to the total number of units in the total block group they encompasses.*

These block groups are shown on the Census Map in Section B of the NRSA Plan.

1. POPULATION

The following table highlights the population for the Census Tracts and Block Groups of the Harbor Area NRSA at the time of the 2013-2017 American Community Survey Five Year Estimates.

	CT 301, BG 1	CT 302, BG 1	CT 302, BG 2	CT 303, BG 1	CT 308, BG 1	CT 308, BG 2	CT 308, BG 3	CT 308, BG 4	CT 309, BG 1	CT 309, BG 2	CT 309, BG 3	CT 310, BG 1	CT 310, BG 2	Total NRSA	Total City of East Chicago
Population	1,347	843	409	669	684	654	1,943	1,101	1,131	933	1,629	491	803	12,637	29,698

Source: ACS 2013-2017 Five Year Estimates, www.factfinder.gov

The total population in the Harbor Area NRSA is 13,079 persons. Compared to the City of East Chicago's total population of 29,698 persons, the Harbor Area NRSA makes up 43.9% or 45.5% of the total population of the City.

AGE:

The following table highlights the age breakdown for the Census Tracts and Block Groups of the Harbor Area NRSA compared to the City of East Chicago at the time of the 2013-2017 American Community Survey Five Year Estimates.

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**12,637**	**100%**	**28,728**	**100%**
Median	31.9	(X)	31.7	(X)
Male:	**5,679**	**44.94%**	**13,311**	**46.33%**
Under 5 years	441	7.77%	1,104	8.30%
5 to 9 years	741	13.05%	1,565	11.80%
10 to 14 years	485	8.54%	1,102	8.30%
15 to 19 years	366	6.44%	861	6.50%
20 to 24 years	287	5.05%	938	7.00%
25 to 29 years	448	7.89%	949	7.10%
30 to 34 years	335	5.90%	781	5.90%
35 to 39 years	380	6.69%	804	6.00%
40 to 44 years	336	5.92%	613	4.60%
45 to 49 years	179	3.15%	652	4.90%
50 to 54 years	304	5.35%	884	6.60%
55 to 59 years	394	6.94%	919	6.90%
60 to 64 years	277	4.88%	770	5.80%
65 to 69 years	196	3.45%	379	2.80%
70 to 74 years	165	2.91%	237	1.80%
75 to 79 years	111	1.95%	261	2.00%
80 to 84 years	138	2.43%	309	2.30%
85 years and over	96	1.69%	183	1.40%
Median	31.22	(X)	31.1	(X)
Female:	**6,958**	**55.06%**	**15,417**	**53.67%**
Under 5 years	574	8.25%	1,159	7.50%
5 to 9 years	578	8.31%	1,399	9.10%
10 to 14 years	519	7.46%	1,121	7.30%
15 to 19 years	532	7.65%	1,021	6.60%
20 to 24 years	624	8.97%	1,392	9.00%
25 to 29 years	514	7.39%	1,228	8.00%
30 to 34 years	398	5.72%	940	6.10%
35 to 39 years	400	5.75%	952	6.20%

40 to 44 years	286	4.11%	596	3.90%
45 to 49 years	337	4.84%	819	5.30%
50 to 54 years	490	7.04%	915	5.90%
55 to 59 years	324	4.66%	1,146	7.40%
60 to 64 years	268	3.85%	552	3.60%
65 to 69 years	316	4.54%	611	4.00%
70 to 74 years	305	4.38%	532	3.50%
75 to 79 years	200	2.87%	365	2.40%
80 to 84 years	101	1.45%	251	1.60%
85 years and over	192	2.76%	418	2.70%
Median	**32.48**	**(X)**	**32.0**	**(X)**

Source: 2013-2017 ACS Five Year Estimates

The median age in the NRSA is 31.9 years, this is slightly higher than the City of East Chicago's at 31.7. The median age of males (31.2 years) is lower than that of females (32.5 years) in the NRSA, but comparable to the City of East Chicago as a whole. The median age for males in the City is 31.1 years, and the median age is 32.0 years for females. The population in both the NRSA and the City of East Chicago are significantly younger on average than the population of Lake County and the State of Indiana. The median age in Lake County is 38.6 years, and the median age in the State of Indiana is 37.5 years.

RACE:

The following table highlights the racial composition of the Harbor Area NRSA compared to the City of East Chicago at the time of the 2013-2017 American Community Survey Five Year Estimates.

		White only	Black or African American only	American Indian and Alaska Native only	Asian only	Native Hawaiian and other Pacific Islander only	Some Other Race only	Two or More Races	Hispanic or Latino	Total
Total Harbor Area NRSA	**Number**	2,103	6,262	6	0	0	4,009	257	5,974	**12,637**
	Percent	16.64%	49.55%	0.05%	0.00%	0.00%	31.72%	2.038%	47.27%	**100%**
Total City of East Chicago	**Number**	7,048	10,458	103	66	21	10,285	768	16,386	**28,728**
	Percent	24.50%	36.40%	0.40%	0.20%	0.00%	35.80%	2.70%	57.00%	**100%**

Source: 2013-2017 ACS Five Year Estimates

The racial composition of the Harbor Area NRSA is 10,534 persons who are considered to be minority (83.4%) and 2,103 persons who are non-minority (16.6%), with 5,974 people (42.3%) who are Hispanic or Latino, either alone

or in combination with another race(s). The overall population of the City of East Chicago is 75.5% minority, which is much higher than Lake County and more than four times the rate in the State of Indiana. The County has a 45.5% minority population, and the State of Indiana has only 20.2% minority population. The Hispanic or Latino population, either alone or in combination with another race(s), of the City of East Chicago is over 50% (57.00%), which is far higher than Lake County or the State of Indiana. The Hispanic or Latino population of Lake County is only 18.4%, and only 6.7% in the State of Indiana.

The minority population of the Harbor Area NRSA is 48.6% of the City's total minority population of 21,680 (75.5% of total population), and the Hispanic or Latino population of the Harbor Area NRSA is 36.5% of the City's total Hispanic/Latino population of 16,386. This illustrates that there is a high concentration of minority persons, and Hispanics/Latinos, living in the NRSA.

2. SOCIOECONOMIC DATA

An analysis of the latest census data and other socio-economic data is presented to gain a further in-depth perspective of the NRSA neighborhoods.

INCOME:

The table below highlights the current low- and moderate-income population in the City of East Chicago and the Harbor Area NRSA. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Harbor Area Neighborhood Revitalization Strategy Area (NRSA).

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN				
TRACT	**BLKGRP**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1,090**	**1,120**	**97.32%**
030200	**1**	**855**	**1,070**	**79.91%**
030200	**2**	**390**	**460**	**84.78%**
030300	**1**	**405**	**650**	**62.31%**
030300	**2**	**1,595**	**1,670**	**95.51%**
030400	**1**	**500**	**765**	**65.36%**
030400	**2**	**730**	**1,100**	**66.36%**
030400	**3**	**955**	**1,490**	**64.09%**
030500	**1**	**405**	**700**	**57.86%**

030500	2	**580**	**770**	**75.32%**
030500	**3**	**755**	**1,350**	**55.93%**
030500	**4**	**1,225**	**1,445**	**84.78%**
030600	**1**	**1,345**	**1,905**	**70.60%**
030600	**2**	**595**	**860**	**69.19%**
030600	**3**	**460**	**920**	**50.00%**
030600	4	**790**	**1,485**	**53.20%**
030700	**1**	**370**	**695**	**53.24%**
030700	**2**	**705**	**1,300**	**54.23%**
030800	**1**	**690**	**720**	**95.83%**
030800	**2**	**675**	**880**	**76.70%**
030800	**3**	**1,150**	**2,050**	**56.10%**
030800	4	**485**	**970**	**50.00%**
030900	**1**	**425**	**955**	**44.50%**
030900	2	**370**	**930**	**39.78%**
030900	3	**770**	**1,645**	**46.81%**
031000	**1**	**395**	**540**	**73.15%**
031000	**2**	**425**	**625**	**68.00%**
City of East Chicago's Total:		**18,045**	**27,950**	**64.6%**

Source: U.S. Department of Housing and Urban Development

The Low- and Moderate-Income Chart for the census tracts and block groups in the Neighborhood Revitalization Strategy Area are listed below. The block groups that have a population of more than 51% low- and moderate-income are indicated in **bold**. All but three block groups in the NRSA are low- and moderate- income tracts.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE NRSA AREA FOR THE CITY OF EAST CHICAGO, IN				
TRACT	**B.G.**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1090**	**1120**	**97.32%**
030200	**1**	**855**	**1070**	**79.91%**
030200	**2**	**390**	**460**	**84.78%**
030300	**1**	**405**	**650**	**62.31%**
030800	**1**	**690**	**720**	**95.83%**
030800	**2**	**675**	**880**	**76.70%**
030800	**3**	**1150**	**2050**	**56.10%**
030800	4	485	970	50.00%
030900	1	425	955	44.50%
030900	2	370	930	39.78%

030900	3	770	1645	46.81%
031000	**1**	**395**	**540**	**73.15%**
031000	**2**	**425**	**625**	**68.00%**
NRSA Area Total:		**8,125**	**12,615**	**64.4%**

Source: U.S. Department of Housing and Urban Development

The City of East Chicago has a low- and moderate-income population as a whole of 65.8%, while the NRSA is comparable with a low- and moderate-income population of 64.4%. The Harbor Area NRSA's low- and moderate-income census tracts and block groups are illustrated in the attached map at the end of this sub-section. The low- and moderate-income block groups are in yellow. Lake County's low- and moderate-income population is 43.5%, and the State of Indiana has a low- and moderate-income population of 41.5%.

While the median household income in the Harbor Area NRSA is slightly higher than that of the entire City of East Chicago, both are much lower than the median household incomes of Lake County and the State of Indiana. According to the 2013-2017 American Community Survey (the most recent data available for the City), the median household income for the NRSA was $32,419 compared to $30,205 for the City. According to 2013-2017 American Community Survey 5-year Estimates, the median household income for Lake County is $52,559, compared to $52,182 for the State.

Median Household Income

Total:			Less than $10,000	$10,000 to $14,999	$15,000 to $24,999	$25,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999	$75,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or more	Median household income in 2017
C.T. 301 B.G. 1	#	507	269	97	53	27	25	25	11	0	0	0	9,438
	%	100.0%	53.1%	19.1%	10.5%	5.3%	4.9%	4.9%	2.2%	0.0%	0.0%	0.0%	(X)
C.T. 302 B.G. 1	#	264	43	42	39	27	5	39	9	6	9	0	26,429
	%	100.0%	16.3%	15.9%	14.8%	21.2%	4.9%	14.8%	3.4%	2.3%	3.4%	0.0%	(X)
C.T. 302 B.G. 2	#	264	27	9	9	41	9	30	6	0	0	7	33,188
	%	100.0%	18.9%	6.3%	6.3%	28.7%	6.3%	2.1%	4.2%	0.0%	0.0%	4.9%	(X)
C.T. 303 B.G. 1	#	227	37	9	54	39	11	36	22	19	0	0	27,734
	%	100.00%	16.3%	3.9%	23.8%	17.2%	4.8%	15.9%	9.7%	8.4%	0.00%	0.00%	(X)
C.T. 308 B.G. 1	#	268	36	63	51	29	55	96	20	0	0	0	18,875
	%	100.0%	13.4%	23.5%	19.0%	10.8%	20.5%	7.1%	1.5%	0.0%	0.0%	0.0%	(X)
C.T. 308 B.G. 2	#	285	35	20	47	7	52	84	0	7	0	0	40,069
	%	100.0%	12.3%	7.0%	16.5%	2.5%	18.2%	29.5%	0.0%	2.5%	0.0%	0.0%	(X)
C.T. 308 B.G. 3	#	511	46	16	97	100	72	55	96	20	0	0	32,218
	%	100.0%	9.0%	3.1%	19.0%	19.5%	14.1%	10.8%	18.8%	3.9%	0.0%	0.0%	(X)
C.T. 308 B.G. 4	#	479	27	68	28	97	32	52	108	0	12	0	36,016
	%	100.0%	5.6%	14.2%	5.8%	20.3%	6.7%	10.9%	22.5%	0.0%	2.5%	0.0%	(X)
C.T. 309 B.G. 1	#	412	79	38	26	27	0	138	35	36	0	18	56,458
	%	100.0%	19.2%	9.2%	6.3%	6.6%	0.0%	33.5%	8.5%	8.7%	0.0%	4.4%	(X)
C.T. 309 B.G. 2	#	354	20	19	52	54	16	106	44	10	10	0	46,406
	%	100.0%	5.6%	5.4%	14.7%	15.3%	4.5%	30.0%	12.4%	2.8%	2.8%	0.0%	(X)
C.T. 309 B.G. 3	#	537	0	9	95	33	91	180	40	60	0	0	51,797
	%	100.0%	0.0%	1.7%	17.7%	6.1%	16.9%	33.5%	7.4%	11.1%	0.0%	0.0%	(X)
C.T. 310 B.G. 1	#	276	89	73	50	39	26	19	0	0	0	0	13,333
	%	100.0%	32.2%	26.4%	18.1%	14.1%	5.5%	6.9%	0.0%	0.0%	0.0%	0.0%	(X)
C.T. 310 B.G. 2	#	252	22	6	27	70	15	82	0	21	0	0	37,778
	%	100.0%	8.7%	2.4%	10.7%	27.8%	5.9%	32.5%	0.0%	8.3%	0.0%	0.0%	(X)
Total NRSA	#	**4,515**	**730**	**469**	**628**	**619**	**398**	**846**	**375**	**179**	**31**	**25**	**32,419**
	%	**100.00%**	**16.2%**	**10.4%**	**13.9%**	**13.7%**	**8.8%**	**18.7%**	**8.3%**	**4.0%**	**0.7%**	**0.5%**	**(X)**
Total City of East Chicago	#	**10,256**	**1,549**	**930**	**1,866**	**1,491**	**1,374**	**1,666**	**724**	**567**	**44**	**45**	**30,205**
	%	**100.0%**	**15.1%**	**9.1%**	**18.2%**	**14.5%**	**13.4%**	**16.2%**	**7.1%**	**5.5%**	**0.4%**	**0.4%**	**(X)**

Source: 2013-2017 ACS Five Year Estimates

16.2% of households in the NRSA have a median household income of less than $10,000 a year, which is slightly higher than that of the City of East Chicago, where 15.1% of households have a median household income of less than $10,000 a year. Most of the households in the NRSA fall into the $50,000 to $74,999 income bracket (18.7%), while a smaller proportion of the City of East Chicago (16.2%) makes a median income in that range. The median household incomes are higher in those block groups that are

not considered to be low- and moderate-income populations, although they are still lower than the median household incomes for Lake County and the State of Indiana. The median household incomes for Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 1, 2, & 3 are $36,016, $56,458, $46406, and $51,797 respectively.

The median household income for both the City and the NRSA are well below the low-income limit for the FY 2019 Section 8 Income Limits for the Gary, Indiana Housing and Mortgage Finance Agency (HMFA) (within the Chicago-Joliet-Naperville, IL-IN-WI MSA) for all household sizes. Lake County is part of the Gary, IN HMFA. The Median Income for a family of four (4) in the Gary, IN HMFA is $78,700 for 2019.

East Chicago Section 8 Income Limits for 2019

Income Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Extremely Low (30%) Income Limits	$13,500	$17,500	$21,330	$25,750	$30,170	$34,590	$39,010	$43,430
Very Low (50%) Income Limits	$25,500	$29,150	$32,800	$36,400	$39,350	$42,250	$45,150	$48,050
Low (80%) Income Limits	$40,800	$46,600	$52,450	$58,250	$62,950	$67,600	$72,250	$76,900

Source: www.hud.gov

EMPLOYMENT:

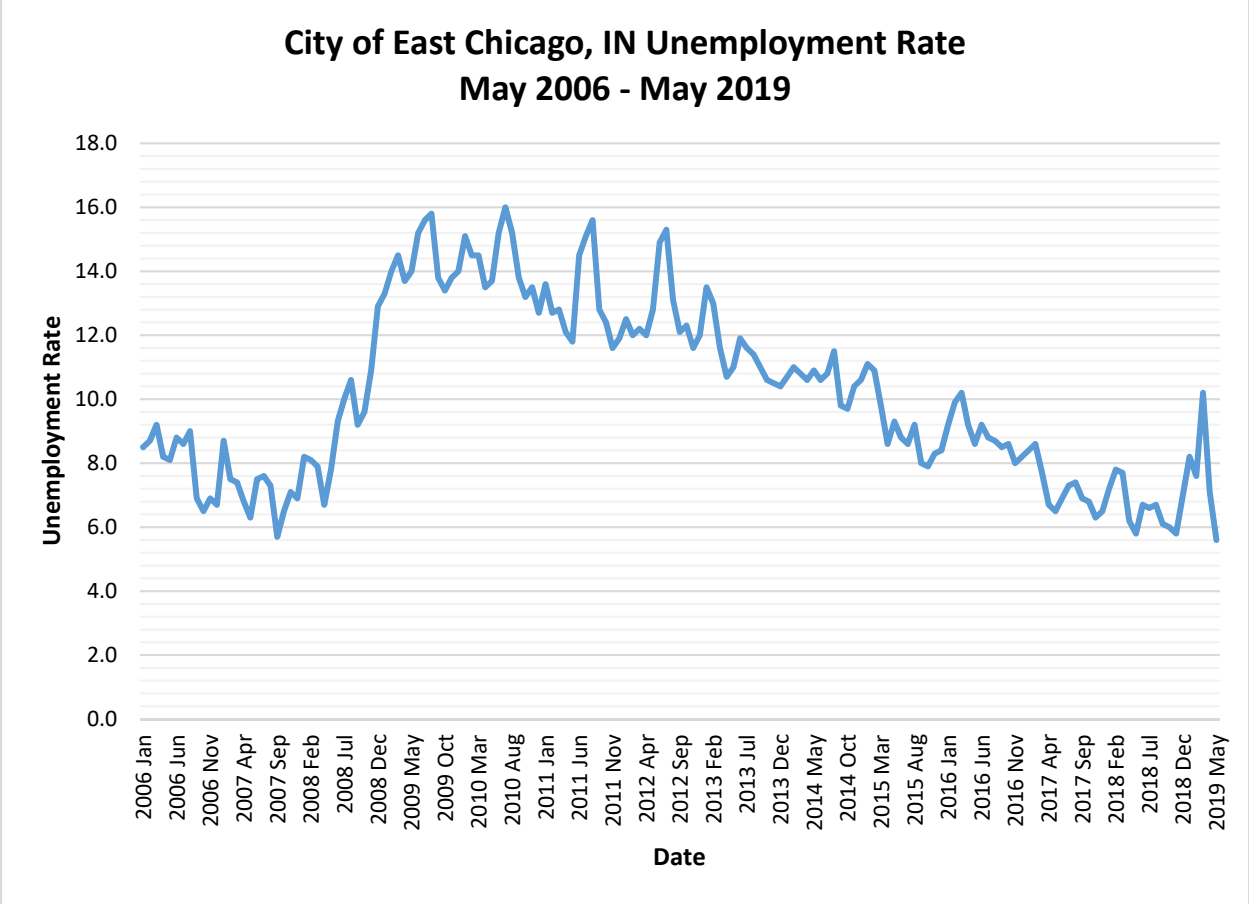
The table below highlights the major occupations of the employed civilian population over the age of 16 in the City of East Chicago and the Harbor Area NRSA.

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total Population	**12,637**	**100%**	**28,728**	**100%**
Total employed civilian population 16 years and older	**6,040**	**47.78%**	**14,291**	**49.75%**
Male	**3,965**	**65.65%**	**9,478**	**66.32%**
Management, professional, and related occupations	1,890	47.67%	4,665	49.22%
Service occupations	244	6.15%	667	7.04%
Sales and office occupations	445	11.22%	1,077	11.36%
Natural resources, construction, and maintenance occupations	269	6.63%	723	7.63%
Production, transportation, and material moving occupations	669	16.87%	1,692	17.85%
Female	**2,075**	**34.35%**	**4,813**	**33.68%**
Management, professional, and related occupations	586	28.24%	1,148	23.85%
Service occupations	648	31.23%	1,566	32.54%
Sales and office occupations	641	30.89%	1,350	28.05%
Natural resources, construction, and maintenance occupations	20	0.96%	64	1.33%
Production, transportation, and material moving occupations	180	8.67%	685	14.23%

Source: 2013-2017 ACS Five Year Estimates

Of the total population over the age of 16 in the NRSA, 47.8% are employed civilians. Of the total population in the City of East Chicago, 49.8% are employed civilians over the age of 16. Males and females are employed at about the same rate. Of the block groups, there is a higher rate of employment in the groups that have a population not considered to be low- and moderate-income (Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3). Males are mostly employed in management, professional, and related service occupations in the City (49.2%) and the NRSA (47.7%). This is a major change from previous surveys, where males were mostly employed in production, transportation, and material moving occupations. Females are mostly employed in sales and service occupations in the City (32.5%) and the NRSA (32.2%). This employment rate has increased approximately 10% since the year 2000, which was the data used for the preparation of the last NRSA.

The following chart illustrates the trends of the unemployment rate for the City of East Chicago from January 2006 through May 2019 as reported by the Bureau of Labor Statistics (www.bls.gov).



The unemployment rate in the City of East Chicago saw an overall decrease from 2009 through 2018. Unemployment spiked again in 2019, but it is currently trending downward. In May 2019, the City had an unemployment rate of 5.6%, which is much historically low for the City. However, it is still higher when compared to the May 2019 rate of 4.1% for Lake County, 3.6% for the State of Indiana, and the national unemployment rate at the time of 3.8%.

EDUCATION:

The table below highlights the educational attainment of the population over the age of 25 in the City of East Chicago and the Harbor Area NRSA.

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	7,490	100%	17,066	100%
Male	3,359	44.8%	7,741	45.4%

No schooling completed	53	1.6%	225	2.9%
Less than 9th grade	375	11.1%	928	12.0%
9th to 12th grade, no diploma	352	10.5%	1,083	14.0%
High school graduate (includes equivalency)	1,335	39.7%	3,007	38.8%
Some college, no degree	616	18.3%	1,333	17.2%
Associate degree	238	7.1%	524	6.8%
Bachelor's degree	305	9.1%	443	5.7%
Graduate or professional degree	198	2.6%	198	2.6%
Female	4,131	55.2%	9,325	54.6%
No schooling completed	108	2.6%	258	2.8%
Less than 9th grade	336	8.1%	1,031	11.1%
9th to 12th grade, no diploma	513	12.4%	1,243	13.3%
High school graduate (includes equivalency)	1,396	33.8%	3,130	33.6%
Some college, no degree	1,049	25.4%	2,175	23.3%
Associate degree	324	7.8%	657	7.0%
Bachelor's degree	267	6.5%	529	5.7%
Graduate or professional degree	138	3.3%	302	3.2%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 23.2% of people over 25 years old have no high school diploma nor an equivalency diploma. It is reported that 76.8% of males and 76.9% of females have achieved at least a high school diploma or the equivalent of one. The numbers are about the same for the City of East Chicago, with 71.1% of males and 72.8% of females achieving at least a high school diploma or its equivalent. Residents in the City of East Chicago and the NRSA have not obtained the same level of education as residents of Lake County and Indiana overall. The achievement numbers for a high school education are much lower than they are for Lake County and the State of Indiana, where 87.6% of males and 88.4% of females achieved at least a high school diploma in Lake County, compared to 87.6% of males and 88.9% of females in the State of Indiana.

The high school drop-out rates for the City of East Chicago and the NRSA are also much higher than they are for Lake County and the State of Indiana. In the NRSA, 21.6% of males and 20.5% of females achieved an education between 9th and 12th grade, but did not graduate, and 26.0% of males and 24.4% of females dropped out of high school in the City. In Lake County, 9.2% of males and 9.0% of females dropped out, which is similar to the state of Indiana with a drop-out rate of 10.2% for males and 9.3% of females.

Overall, males and females educational attainment is about equal when looking at high school graduates in the City, although females complete some additional schooling at a higher rate than males in the NRSA. More

males in the NRSA achieved a bachelor's degree or higher than females (11.7% compared to 9.8%), while more females (8.9%) in the City achieved a bachelor's degree or higher than males (8.3%). In Lake County and the State of Indiana, females achieved a bachelor's degree or higher at a higher rate than males, at 22.4% to 20.2% in the County and 25.8% to 24.8% in the State.

3. HOUSING

The occupancy status for the NRSA and the City is comparable, with 72.3% of units occupied in the NRSA and 76.1% of all units occupied in the City of East Chicago. However, the vacancy rates in both the City (23.9%) and NRSA (27.7%) are significantly higher than the rate of the County (12.2%) and the State (11.1%).

Occupancy Status

		Total:	Occupied	Vacant
C.T. 301, B.G. 1	Number	628	507	121
	Percent	100	80.7	19.3
C.T. 302, B.G. 1	Number	374	264	110
	Percent	100	70.6	29.4
C.T. 302, B.G. 2	Number	192	143	49
	Percent	100	74.5	25.5
C.T. 303, B.G. 1	Number	376	227	149
	Percent	100	60.8	39.6
C.T. 308, B.G. 1	Number	305	268	37
	Percent	100	87.9	12.1
C.T. 308, B.G. 2	Number	400	285	115
	Percent	100	71.3	28.8
C.T. 308, B.G. 3	Number	686	511	175
	Percent	100	74.5	25.5
C.T. 308, B.G. 4	Number	598	479	119
	Percent	100	80.1	19.9
C.T. 309, B.G. 1	Number	666	412	254
	Percent	100	61.9	38.1
C.T. 309, B.G. 2	Number	454	354	100
	Percent	100	78.0	22.0
C.T. 309, B.G. 3	Number	676	537	139
	Percent	100	79.4	20.5
C.T. 310, B.G. 1	Number	500	276	224
	Percent	100	70.9	44.8

C.T. 310, B.G. 2	Number	390	252	138
	Percent	100	64.6	35.4
Total Harbor Area NRSA	Number	6,245	4,515	1,730
	Percent	100	72.3	27.7
Total City of East Chicago	Number	13,479	10,256	3,223
	Percent	100	76.1	23.9

Source: 2013-2017 ACS Five Year Estimates

TENURE:

The majority of households living in the NRSA, and the City as a whole, are renters, and the percentage of renter-occupied units in the NRSA (56.1%) and in the City (56.2%) are comparable.

Tenure of Households

		Total	Owned with a mortgage or a loan	Owned free and clear	Renter-Occupied
C.T. 301, B.G. 1	Number	507	33	4	470
	Percent	100	6.5	0.7	92.7
C.T. 302, B.G. 1	Number	264	39	68	157
	Percent	100	14.8	25.6	59.5
C.T. 302, B.G. 2	Number	143	6	16	121
	Percent	100	0.4	11.2	84.6
C.T. 303, B.G. 1	Number	227	13	85	129
	Percent	100	5.7	37.4	56.8
C.T. 308, B.G. 1	Number	268	48	51	169
	Percent	100	17.9	19.0	63.1
C.T. 308, B.G. 2	Number	285	101	44	140
	Percent	100	35.3	15.4	49.12
C.T. 308, B.G. 3	Number	511	174	117	220
	Percent	100	34.1	22.9	43.1
C.T. 308, B.G. 4	Number	479	129	130	220
	Percent	100	26.9	27.1	45.9
C.T. 309, B.G. 1	Number	412	68	89	255
	Percent	100	16.5	21.6	61.9
C.T. 309, B.G. 2	Number	354	99	179	76
	Percent	100	28.0	50.6	21.5
C.T. 309, B.G. 3	Number	537	205	191	141
	Percent	100	38.2	35.6	26.3
C.T. 310, B.G. 1	Number	276	6	22	248
	Percent	100	2.2	8.0	89.9
C.T. 310, B.G. 2	Number	252	0	67	185

	Percent	100	0.0	26.6	73.4
Total Harbor Area NRSA	Number	4,515	921	1,063	2,531
	Percent	100	20.4	23.5	56.1
Total City of East Chicago	Number	10,256	2,185	2,306	5,765
	Percent	100	21.3	22.5	56.21

Source: 2013-2017 ACS Five Year Estimates

The NRSA has 43.9% owner-occupied housing units compared to 56.1% renter-occupied, and the City is made up of 43.8% owner-occupied units compared to 56.2% renter-occupied. There is a higher percentage of owner-occupied units in those block groups that do not have over 51% low- and moderate-income populations, reflecting the common trend of higher-income populations owning homes at a greater rate than low- and moderate-income populations. Census Tract 308, Block Group 4 (54.0%) and Census Tract 309, Block Groups 2 & 3 (78.5 and 73.7%), have well over 50% of units that are owner-occupied. The percentage of homeowners that own their homes free and clear are almost equal in the NRSA to the City as a whole at 23.5% and 22.5%, and there is a higher number of mortgage or loan holders in the City at 21.3% compared to 20.4% in the NRSA. Lake County and the State of Indiana have much higher rates of homeownership than the NRSA, at 69.3% and 68.9% respectively.

VACANCY:

Vacancy Status

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	**1,730**	**100**	**3,223**	**100**
For rent	397	22.9	602	18.7
Rented, not occupied	139	8.0	306	9.5
For sale only	98	5.7	98	3.0
Sold, not occupied	19	1.1	19	0.5
For seasonal, recreational, or occasional use	0	0.0	84	2.6
For migrant workers	0	0.0	0	0.0
Other vacant	1,077	62.3	2,114	65.6

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of vacancies in the NRSA and the City is in the "other vacant" category, with about 62% in the NRSA and 66% for the City. The definition of "other vacant" according to the U.S. Census Bureau is when a vacant unit does not fall into any of the other classifications specified above. This includes housing units "unfit" for habitation. This trend, combined with the high vacancy rate in the City and NRSA when compared

to the County or State, could indicate a large amount of blighted properties in the Harbor Neighborhood and the City of East Chicago. The second largest category of vacancies in both the NRSA and the City are rental units at 22.9% and 18.7%. In Lake County and the State of Indiana, rental unit vacancy rates are comparable at 16.3% and 20.1%, but vacancy rates of homes for sale are higher than that of the NRSA and City at 8.9% and 10.4%, respectively.

RACE OF HOUSEHOLDER:

Race of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	4,515	100%	10,256	100%
Householder who is White alone	775	17.2%	2,608	25.4%
Householder who is Black or African American alone	2,348	52.0%	3,988	38.9%
Householder who is American Indian and Alaska Native alone	6	0.1%	18	0.1%
Householder who is Asian alone	0	0.0%	0	0.0%
Householder who is Native Hawaiian and Other Pacific Islander alone	0	0.0%	0	0.0%
Householder who is Some Other Race alone	1,279	28.3%	3,337	32.5%
Householder who is Two or More Races	107	2.4%	305	3.0%
Householder who is Hispanic or Latino	1,881	41.7%	5,308	51.8%

Source: 2013-2017 ACS Five Year Estimates

Householders who are minorities in the NRSA comprise 82.8%, compared to 74.5% in the City of East Chicago. The majority of minority householders in the NRSA and the City are Hispanic or Latino, either alone or in combination with another race(s). In the NRSA, 41.7% of householders are Hispanic or Latino, compared to 51.8% in the City. These rates are much higher than they are in Lake County or the State of Indiana. In Lake County, 35.8% of householders are minorities with 14.2% that are Hispanic or Latino, and in the State, only 13.8% of householders are minorities with only 4.6% being Hispanic or Latino.

AGE OF HOUSEHOLDER:

Age of Householder

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total	**4,515**	**-**	**10,256**	**-**
Owner occupied	**1,984**	**100%**	**4,491**	**100%**
Householder 15 to 24 years	10	0.5%	30	0.7%
Householder 25 to 34 years	45	2.3%	188	4.2%
Householder 35 to 44 years	359	18.1%	636	14.2%
Householder 45 to 54 years	270	13.6%	841	18.7%
Householder 55 to 59 years	188	9.5%	649	14.5%
Householder 60 to 64 years	228	11.5%	439	9.8%
Householder 65 to 74 years	439	22.1%	710	15.8%
Householder 75 to 84 years	289	14.6%	618	13.8%
Householder 85 years and over	156	7.9%	380	8.5%
Renter occupied	**2,531**	**100%**	**5,765**	**100%**
Householder 15 to 24 years	260	10.3%	616	10.7%
Householder 25 to 34 years	755	29.8%	1,737	30.1%
Householder 35 to 44 years	446	17.6%	990	17.2%
Householder 45 to 54 years	388	15.3%	893	15.5%
Householder 55 to 59 years	269	10.6%	608	10.5%
Householder 60 to 64 years	109	4.3%	281	4.9%
Householder 65 to 74 years	170	6.7%	397	6.9%
Householder 75 to 84 years	78	3.1%	151	2.6%
Householder 85 years and over	56	2.2%	92	1.6%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of householders in the NRSA and the City are between 25 and 55 years old for renters, and over 45 years old for owners. The same trend holds for Lake County as well as the State of Indiana.

HOUSEHOLD TYPE:

Household Type

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total households	**4,515**	**100%**	**10,256**	**100%**
Family households (families)	2,943	65.2%	6,809	66.4%
Nonfamily households	1,572	34.8%	3,447	33.6%
Families with male householder, no wife present	362	8.0%	684	6.7%
Families with female householder, no husband present	1,346	29.8%	2,918	28.5%
Total households	**4,515**	**100%**	**10,256**	**100%**
Householder living alone	1,498	33.2%	3,171	30.9%
Living alone and over 65 years old	520	11.5%	1,199	11.7%
Male, living alone	690	15.3%	1,528	14.9%
Female, living alone	808	17.9%	1,643	16.0%

Source: 2013-2017 ACS Five Year Estimates

The largest percentage of households are family households in the NRSA (65.2%) and the City of East Chicago (66.4%). The same trend holds true for Lake County with 84.8% families and the State of Indiana with 80.5% families.

Household Size

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Owner-occupied housing units	1,984	100%	4,491	100%
1-person household	666	33.6%	1,344	29.9%
2-person household	490	24.7%	1,190	26.5%
3-person household	380	19.2%	834	18.6%
4-person household	192	9.7%	431	9.6%
5-person household	95	4.8%	380	8.5%
6-person household	94	4.7%	158	3.5%
7-or-more-person household	67	3.4%	154	3.4%
Renter-occupied housing units	2,531	100%	5,765	100%
1-person household	832	32.9%	1,827	31.7%
2-person household	527	20.8%	1,414	24.5%
3-person household	433	17.1%	826	14.3%
4-person household	293	11.6%	717	12.4%
5-person household	279	11.0%	702	12.2%
6-person household	64	2.5%	156	2.7%
7-or-more-person household	103	4.1%	123	2.1%
Average household size	2.77	-	2.79	-

Source: 2013-2017 ACS Five Year Estimates

The largest percentages of households are either one or two person households in the NRSA, the City, Lake County and the State of Indiana. The average household size in the NRSA (2.77) is comparable to the household size in the City (2.79), but larger than the County (2.56) and State (2.49).

Family Type and Presence of Own Children

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total:	**2,943**	**100%**	**6,809**	**100%**
With own children under 18 years:	1,516	50.5%	3,540	52.0%
Under 6 years only	241	8.2%	617	9.1%
Under 6 years and 6 to 17 years	466	15.8%	1,034	15.2%
6 to 17 years only	809	27.5%	1,889	27.7%
No own children under 18 years	1,427	48.5%	3,269	48.0%
Husband-wife family:	**1,235**	**42.0%**	**3,207**	**47.1%**
With own children under 18 years:	471	38.1%	1,277	39.8%
Under 6 years only	28	2.3%	162	5.1%
Under 6 years and 6 to 17 years	159	12.9%	346	10.8%
6 to 17 years only	284	23.0%	769	24.0%
No own children under 18 years	764	61.9%	1,930	60.2%
Other family:	**1,708**	**58.0%**	**3,602**	**52.9%**
Male householder, no wife present:	**362**	**21.2%**	**684**	**19.0%**
With own children under 18 years:	185	51.1%	319	46.6%
Under 6 years only	25	6.9%	49	7.2%
Under 6 years and 6 to 17 years	48	13.3%	57	8.3%
6 to 17 years only	112	30.9%	213	31.1%
No own children under 18 years	177	48.9%	365	53.4%
Female householder, no husband present:	**1,346**	**78.8%**	**2,918**	**81.0%**
With own children under 18 years:	860	63.9%	1,944	66.6%
Under 6 years only	188	14.0%	406	13.9%
Under 6 years and 6 to 17 years	259	19.2%	631	21.6%
6 to 17 years only	413	30.7%	907	31.1%
No own children under 18 years	486	36.1%	974	33.4%

Source: 2013-2017 ACS Five Year Estimates

The majority of families in the NRSA and the City have children under the age of 18 (50.5% and 52.0% respectively), although most are not husband-wife married couples. The opposite is true of Lake County and the State of Indiana, however, where 42.5% of families in the County and 43.3% in the State have children under the age of 18. The majority of families in the County and State are husband-wife married couples at 66.6% and 74.4% respectively. Consequently, there is a high concentration of single-female households and single mothers in the NRSA and City, as compared to Lake County and the State of Indiana. 78.8% of the households in the NRSA are single-female households, and 63.9% of those have children under the age of 18. 81.0% of households in the City are single-female households, and

66.6% of those have children under the age of 18. Lake County only has 25.1% single-female households (of which 53.9% are single mothers) and Indiana only has 18.4% single-female households (of which 58.4% are single mothers).

AGE OF HOUSING:

Year Structure was Built

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total housing units	6,245	100%	13,479	100%
Built 2014 or later	0	0.0%	21	0.1%
Built 2010 to 2013	43	0.7%	43	0.3%
Built 2000 to 2009	261	4.2%	293	2.2%
Built 1990 to 1999	171	2.7%	307	2.8%
Built 1980 to 1989	168	2.7%	272	2.0%
Built 1970 to 1979	650	10.4%	1,337	9.9%
Built 1960 to 1969	713	11.4%	1,351	10.0%
Built 1950 to 1959	816	13.1%	1,903	14.1%
Built 1940 to 1949	637	10.2%	1,520	11.3%
Built 1939 or earlier	2,786	44.6%	6,432	47.7%

Source: 2013-2017 ACS Five Year Estimates

Overall, most of the housing units were built in 1939 or earlier. According to the 2013-2017 American Community Survey Five Year Estimates, (the most current Census data available for physical housing characteristics in the City of East Chicago), very few units have been built in the last twenty years in the NRSA or in the City of East Chicago. Since the year 2000, the NRSA has had 304 new housing units built, while the City has built 357 new housing units during the same time frame. The same is not true of Lake County or the State of Indiana according to the 2013-2017 American Community Survey Five Year Estimates. Only 16.5% of housing units in Lake County were built in 1939 or earlier, but 11.9% were built since the year 2000. Only 17.5% of housing units in the State of Indiana were built in 1939 or earlier, but 15.6% were built since the year 2000. This indicates that the City of East Chicago, and consequently the NRSA, has an old housing stock.

NUMBER OF UNITS:

Units in Structures

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total housing units	6,245	100%	13,479	100%
1, detached	2,161	34.6%	5,833	43.3%
1, attached	647	10.4%	1,183	8.8%
2	1,097	17.6%	2,197	16.3%
3 or 4	879	14.1%	1,795	13.3%
5 to 9	934	15.0%	1,430	10.6%
10 to 19	183	2.9%	353	2.6%
20 to 49	80	1.3%	169	1.3%
50 or more	239	3.8%	444	3.3%
Mobile home	25	0.4%	75	0.5%
Boat, RV, van, etc.	0	0.0%	0	0.0%

Source: 2013-2017 ACS Five Year Estimates

In the NRSA, 34.6% of the housing units are 1-unit detached, and many structures have multiple units in them. Of all structures in the NRSA, 46.7% contain between 2 and 9 units. The percentage of 1-unit detached housing units is higher in the City at 43.3%, but there are still a lot of multi-family housing structures in the City, with 40.2% containing between 2 and 9 units. The percentage of 1-unit detached homes in Lake County (71.2%) and the State of Indiana (72.7%) is much higher.

ROOM SIZE & OCCUPANTS PER ROOM:

Rooms in the Housing Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
1 Room	87	1.4%	301	2.2%
2 Rooms	79	1.3%	172	1.3%
3 Rooms	589	9.4%	1,301	9.7%
4 Rooms	1,686	27.0%	3,324	24.7%
5 Rooms	1,288	20.6%	3,314	24.6%
6 Rooms	1,505	24.1%	2,794	20.7%
7 or more Rooms	460	7.4%	1,079	8.0%
Median	5.1	(X)	5.0	(X)

Source: 2013-2017 ACS Five Year Estimates

The median number rooms per unit in the NRSA are 5.1 while the median rooms throughout the City is 5.0. Most units in the NRSA and City have 4 , 5, or 6 rooms. Lake County and the State have a slightly higher median number of rooms per unit at 5.5 and 5.8, and most units have 5 or 6 rooms.

Occupants per Room

	Total NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Total Housing Units	4,515	100%	10,256	100%
Owner-Occupied Housing Units	1,984	43.9%	4,491	43.8%
1.00 or less	1,911	96.3%	3,060	94.9%
1.01 to 1.50	67	3.4%	137	3.1%
1.51 to 2.00	6	0.3%	30	0.7%
2.01 or more	0	0.0%	15	0.3%
Renter-Occupied Housing Units	2,531	56.1%	5,765	56.2%
1.00 or less	2,356	93.1%	5,489	95.2%
1.01 to 1.50	153	6.0%	228	4.0%
1.51 to 2.00	0	0.0%	26	0.4%
2.01 or more	22	0.9%	22	0.4%

Source: 2013-2017 ACS Five Year Estimates

The City and the NRSA both are over 90% of 1.00 or less occupants per room. The numbers are higher for the County and State, with 97.8% of 1.00 or less persons per room in Lake County and 98.2% in the State of Indiana.

TENURE IN HOUSING:

Year Household Moved into Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
2010 to 2015 or later	1,915	42.4%	4,670	45.5%
2000 to 2009	1,084	24.0%	2,253	22.0%
1990 to 1999	407	9.0%	1,213	11.8%
1980 to 1989	408	9.0%	761	7.4%
1979 or earlier	701	15.5%	1,359	13.3%

Source: U.S. 2013-2017 ACS Five Year Estimates

Almost half of people in the Harbor NRSA and the City of East Chicago moved into their home recently according to the 2013-2017 ACS Five Year Estimates. In the NRSA, 42.4% of people moved into their unit between 2010 and 2015 or later compared to 45.5% of people in the City that moved into their unit in the same time frame. There is also a large portion of householders that moved into their home twenty or more years ago in both the NRSA and the City. The percentages are similar for the State of Indiana (42.5), where almost half of the population moved into their units in the five year period between 2010 and 2015 or later. Only slightly more than a third of householders in Lake County (36.6%) have moved into their units in the same five year period. Overall, people in the City of East Chicago and the NRSA seem to move into different homes more often when compared to the rest of the County. This is most likely due to the high percentage of renters versus homeowners in the City and NRSA.

HOUSING VALUES:

Value of Housing Unit

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than $50,000	463	23.3%	935	20.8%
$50,000 to $99,999	840	42.3%	2,455	54.7%
$100,000 to $149,999	484	24.4%	824	18.3%
$150,000 to $199,999	135	6.8%	169	3.8%
$200,000 to $299,999	55	2.8%	70	1.6%
$300,000 to $499,999	7	0.4%	7	0.2%
$500,000 to $999,999	0	0.0%	31	0.7%
$1,000,000 or more	0	0.0%	0	0%
Median (dollars)	70,100	(X)	73,300	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The median value of houses in the NRSA is $70,100 versus the City's median value of $73,300. Two out of the three block groups in the NRSA that are not designated as having over 51% low- and moderate-income population, (Census Tract 308 Block Group 4 and Census Tract 309, Block Group 3), have home values that are significantly higher than the NRSA median. The former's median home value is $80,800, and the latter's is $110,900. The median home values for Lake County ($140,100) and Indiana ($130,200) are much higher than the City and NRSA. Additionally, Census Tract 308, Block Group 1* has a median home value of $95,000. In the year 2010, the median home value in Lake County was $97,500, and was $94,300 in Indiana, while the median home values in the NRSA were $64,592 and $69,900 in the City. Though home values have increased, East

Chicago and the NRSA did not see the same increases as the surrounding areas and the state.

*Census Tract 308, Block Group 1 has a Low-Mod Income percent of 95.83% and has a skewed median income due to some factor that is not clear from the 2013-2017 ACS Five Year estimates. Additional research may be required to determine if there was an error in assessment or some other cause.

REAL ESTATE DATA:



According to the 2013-2017 American Community Survey 5-Year Estimates, the average home value in the City of East Chicago was $73,300. Housing sales data from Realtor.com as of June 2019, indicated that there were 30 homes for sale, ranging in list price from $5,900 to $387,500 with a median home listing price of $80,750, or $40 per square foot. Historically, the current median listing price is at a 3-year high; the low was $38,900 as of January 2017. During the previous 3-year period (July 2017 to June 2019) the highest sales price was $182,608 for a 3,897-square foot single family home with 5 bedrooms and 5 bathrooms on Elm Street. The low sales price was $643 for a 1,344-square foot single family home with 2 bedrooms and 1 bathrooms on Catalpa Street. (Source: Zillow.com) Zillow also reported, as of June 30, 2018, that 22.1% of homes in East Chicago with a mortgage had negative equity (U.S. average is 8.2%) and 2.6% of homes in East Chicago with a mortgage were delinquent on mortgage payments (U.S. average is 1.1%).

The City of East Chicago is served by the Greater Northwest Indiana Association of REALTORS. The association includes Jasper, Lake, LaPorte, Newton, Porter, Pulaski, and Stark counties. The association provides local market updates for the area. The most recent report is dated May 2019 and recorded the following annual home sales data: New Listings of 13,821 homes for sale, which is a 1.8% decline from the previous 12 months (May 2018) new listings of 14,074 homes for sale; Closed Sales of 10,625 homes sold, which is a 1.7% decline from the previous 12 months (May 2018) closed sales of 10,807 homes sold; Median Sales Price of $169,000, which is a 5.7% increase from the previous 12 months (May 2018) median sales price of $159,900; and Percent of Original List Price Received was 95.4%, which is an increase of 0.3% from the previous 12 months (May 2018).

The table below compares the number of homes sold in East Chicago in 2018 and 2019 (as of July 10, 2019). Overall the price of homes sold and amount of homes sold have been relatively steady over the past 18 months.

Homes Sold in East Chicago

Sales Price	2018		2019 (up to July 10, 2019	
	Number	Percent	Number	Percent
$0 to $10,000	11	18%	6	22%
$10,001 to $20,000	6	10%	1	4%
$20,001 to $30,000	9	15%	3	11%
$30,001 to $40,000	6	10%	2	7%
$40,001 to $50,000	5	8%	3	11%
$50,001 to $60,000	4	7%	2	7%
$60,001 to $70,000	5	8%	1	4%
$70,001 to $80,000	2	3%	0	0%
$80,001 to $90,000	2	3%	1	4%
$90,001 to $100,000	2	3%	1	4%
$100,001 to $125,000	6	10%	3	11%
$125,001 to $150,000	1	2%	3	11%
Over $150,000	1	2%	1	4%
TOTAL	**60**	**100%**	**27**	**100%**

Source: Zillow.com

The average rent for a 2-bedroom apartment in the Harbor Area of the City of East Chicago is $655 per month, with a median rent of $680 per month (Sources www.rentometer.com). Most of these units are concentrated in the Central Harbor Neighborhood around Callahan Park, north of or right on Columbus Drive. The average rent for a 3-bedroom unit in the Harbor is $865 per month, with a median rent of $850 per month (Sources www.rentometer.com). The 3-bedroom units are scattered around the Central Harbor Neighborhood, a few blocks north and south of Columbus Drive. There are similar numbers 3-bedroom units in the Harbor Area and

2-bedroom units. There are 21 3-bedroom rentals, and 23 2-bedroom rentals (Sources www.rentometer.com).

HOUSING COSTS:

Mortgage Status and Selected Monthly Owner Costs

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
With a mortgage	921	46.4%	2,185	48.7%
Less than $300	0	0.0%	0	0.0%
$300 to $499	0	0.0%	34	1.6%
$500 to $699	84	9.1%	210	9.6%
$700 to $999	308	33.4%	779	35.7%
$1,000 to $1,499	378	41.0%	955	43.7%
$1,500 to $1,999	96	10.4%	138	6.3%
$2,000 or more	55	6.0%	69	3.2%
Median (dollars)	1,023	(X)	1,085	(X)
Not mortgaged	1,063	53.6%	2,306	51.3%
Median (dollars)	364	(X)	366	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The majority of homeowners are not mortgage holders in the NRSA (53.6%) as compared to the City as a whole (51.3%), and their monthly costs are much higher than homeowners without a mortgage. Homeowners in the NRSA have a median cost of $1,023 per month with a mortgage compared to $364 per month without, and homeowners with a mortgage in the City pay more at $1,085 per month, but slightly less without a mortgage at $366 per month. The costs are lower per month than they are in Lake County and Indiana, with or without a mortgage. In Lake County, median monthly costs are $1,212 with a mortgage and $436 without. In the State, median monthly costs are $1,109 with a mortgage and $389 without. Median costs have increased significantly since 2010 for homeowners with a mortgage in the NRSA and City, as these costs were previously $591 and $689 respectively, while the median costs were comparable in 2010 for the County and State.

Selected Monthly Owner Costs as a Percentage of Household Income in 2017

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than 10 percent	578	29.1%	1,167	26.0%
10 to 14.9 percent	324	16.3%	860	19.1%
15 to 19.9 percent	299	15.1%	701	15.6%
20 to 24.9 percent	219	11.0%	444	9.9%
25 to 29.9 percent	115	5.8%	272	6.1%
30 to 34.9 percent	101	5.1%	186	4.1%
35 to 39.9 percent	46	0.8%	54	1.4%
40 percent or more	282	14.2%	734	16.3%
Not computed	20	1.0%	49	1.1%

Source: U.S. 2013-2017 ACS Five Year Estimates

The plurality of homeowners in the City (45.1%) and NRSA (45.4%) are burdened by less than 15% of their income for monthly housing costs, compared to 40.2% of Lake County homeowners and 44.5% of Indiana homeowners. The second-most common category is 15-19% of income for the NRSA, City, County and State, which accounts for more than 60% of homeowners for all.

The Gary, IN HUD Metro FMR Area is comprised of the following counties: Lake County; Newton County; and Porter County, Indiana. The 2019 Fair Market Rents for the Gary, IN HUD Metro FMR Area are shown in the table below:

Final FY 2019 Fair Market Rents (FMRs) by Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Final FY 2019 FMR	$470	$600	$730	$920	$1,020

Source: www.hud.gov

The Gross Monthly Rents for the City of East Chicago and the Harbor Area NRSA are shown in the table below:

Gross Rent

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than $200	185	8.0%	298	5.8%
$200 to $299	215	9.3%	333	6.5%
$300 to $499	355	15.4%	774	15.1%
$500 to $749	724	31.5%	1,805	35.2%
$750 to $999	593	25.8%	1,357	26.5%
$1,000 to $1,499	222	9.7%	504	9.8%
$1,500 or more	6	0.3%	59	1.2%
No cash rent	231	9.1%	635	11.0%
Median (dollars)	679	(X)	673	(X)

Source: U.S. 2013-2017 ACS Five Year Estimates

The median monthly rent was $407 in the NRSA and $409 in the City of East Chicago in 2010. According to the 2013-2017 Five Year estimates, median gross rent in the NRSA is now $679 and $673 in the City. The Five Year Estimates for Lake County state that the median gross rent is $852 and $782 in the State of Indiana. Both of these medians are up approximately $200 from 2010.

Gross Rent as a Percentage of Household Income in 2017

	Total Harbor Area NRSA		Total City of East Chicago	
	Number	Percent	Number	Percent
Less than 20 percent	655	25.9%	1,380	23.9%
20 to 24.9 percent	172	6.8%	447	7.8%
25 to 29.9 percent	163	6.4%	354	6.1%
30 to 34.9 percent	232	9.2%	461	8.0%
35 to 39.9 percent	106	4.2%	308	5.3%
40 to 49.9 percent	234	9.2%	556	9.6%
50 percent or more	521	20.6%	1,249	21.7%
Not computed	448	17.7%	976	16.9%

Source: U.S. 2013-2017 ACS Five Year Estimates

The monthly cost of housing as a percentage of income poses a greater burden to renters than it does homeowners. Over 40% of the residents in the NRSA (43.2%) are spending over 30% of their income on rent, and 44.6% for the City, respectfully. These numbers are comparable to Lake County and the State of Indiana, where 43.7% of renters are spending over

30% of their income on rent at the County level and 44.5% of renters are spending over 30% of their income on rent at the State level.

HOME MORTGAGE DISCLOSURE ACT (HMDA):

The Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (F.I.R.R.E.A.) requires any commercial institution that makes five (5) or more home mortgage loans per year, to report all home loan activity to the Federal Reserve Bank under the Home Mortgage Disclosure Act (HMDA). The annual HMDA data can be found online at www.ffiec.cfpb.gov/. The most recent HMDA Data is that of 2017, which is the data that is used for this analysis. The following tables provide an analysis of the HMDA data. Data for the Harbor NRSA and Lake County is highlighted where possible. All other data is that of the entire Gary, IN Housing and Mortgage Finance Agency (HMFA) within the Chicago-Joliet-Naperville, IL-IN-WI MSA.

The table below compares lending (loans originated) in the Harbor Area NRSA to lending in the City of East Chicago, Lake County and the Gary, IN HMFA. Lending in the NRSA and City has been extracted from the MSA data based on census tract. Many of the census tracts extend beyond the NRSA and City's borders, resulting in an overstatement of lending within the area. Overall, there is a very low rate of lending in the City of East Chicago and the NRSA in relation to the County and MSA. Lending in the Harbor Area NRSA comprised 55.5% of lending in the City of East Chicago, but just 1.5% of lending in Lake County. Lending in the Gary, IN HMFA was at 0.3% in 2017.

HMDA Data Analysis for 2017

	FHA, FSA/RHS & VA		Conventional		Refinancing		Home Improvement Loans	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Harbor Area NRSA	21	$1,916	23	$1,355	21	$1,558	11	$216
City of East Chicago	38	$3,225	40	$2,409	46	$3,025	20	$338
Lake County	2,515	$425,352	4,088	$725,759	3,227	$1,032,301	781	$989,268
MSA/MD	3,776	$638,303	6,152	$1,125,069	5,202	$1,823,915	1,327	$1,025,521
% of City lending in NRSA	55.3%	59.4%	57.5%	56.3%	46.7%	51.5%	55.0%	63.9%
% of County lending in East Chicago	1.5%	0.4%	1.2%	0.4%	0.7%	0.3%	2.3%	0.7%
% of metro area lending in Lake County	66.6%	62.7%	61.9%	59.8%	60.5%	59.5%	55.7%	54.2%
% of metro area lending in NRSA	0.6%	0.3%	0.4%	0.1%	0.4%	0.1%	0.8%	0.0%

The table below shows the conventional loan applications in the Harbor Area NRSA. Approximately 74.2% of the loan applications in the City of East Chicago were originated, while 9.7% were denied.

Disposition of Conventional Loans

	Harbor Area Neighborhood Revitalization Strategy Area				
	Count	% of Harbor Area NRSA Applications	% of City of East Chicago Applications	% of Lake County Applications	% of Total MSA Applications
Loans Originated	23	74.2%	57.5%	0.0%	0.1%
Approved, Not Accepted	1	3.2%	100%	0.0%	0.0%
Applications Denied	3	9.7%	50.0%	0.0%	0.0%
Applications Withdrawn	4	12.9%	100%	0.0%	0.0%
File Closed for Incompleteness	0	0.0%	0.0%	0.0%	0.0%

An additional analysis of loans granted by race in the Gary, IN MSA. Data describing the race of loan applicants was not available for the City or County.

Home Purchase Loans by Race

Disposition of Loan Applications by Race/Ethnicity of Applicant												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	American Indian/Alaska Native	18	10	55.6%	1	5.6%	4	22.2%	2	11.1%	1	5.6%
	Asian	132	98	74.2%	3	2.3%	14	10.6%	14	10.6%	3	2.3%
	Black or African American	364	254	69.8%	12	3.3%	52	14.3%	37	10.2%	9	2.5%
	Native Hawaiian or Other Pacific Islander	7	7	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	White	6,408	5,257	82.0%	174	2.7%	394	6.1%	512	8.0%	71	1.1%
	2 or more minority races	4	1	25.0%	0	0.0%	2	50.0%	1	25.0%	0	0.0%
	Joint (White/Minority Race)	72	55	76.4%	0	0.0%	4	5.6%	10	13.9%	3	4.2%
	Race Not Available	462	325	70.3%	13	2.8%	54	11.7%	56	12.1%	14	3.0%
	Hispanic or Latino	672	511	76.0%	19	2.8%	74	11.0%	56	8.3%	12	1.8%

The tables below highlights home loans made the Gary, IN MSA based on Area Median Income and minority population of Census Tracts. Data describing the median income of loan applicants was not available for the City or County. Every Census Tract in the Harbor Area has a minority population of at least 50%. Census Tracts with over 50% minority populations consistently have higher denial rates, regardless of the income of the loan applicant, than Census Tracts with less than 20% minority populations. Census Tracts with 20-49% minorities also have higher denial rates for households making 79% AMI or less, though there are no Census Tracts with these characteristics in the Harbor Area NRSA.

Home Purchase Loans by Minority Population for Households Earning Less Than 50% AMI

Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	10-19% minority	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	20-49% minority	3	1	33.3%	0	0.0%	1	33.3%	0	0.0%	1	33.3%
	50-79% minority	3	2	66.7%	0	0.0%	0	0.0%	1	33.3%	0	0.0%
	80-100% minority	54	40	74.1%	1	1.9%	10	18.5%	1	1.9%	2	3.7%

Home Purchase Loans by Minority Population for Households Earning 50-79% AMI

Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	31	26	83.9%	1	3.2%	3	9.7%	1	3.2%	0	0.0%
	10-19% minority	32	26	81.3%	1	3.1%	1	3.1%	4	12.5%	0	0.0%
	20-49% minority	90	62	68.9%	3	3.3%	14	15.6%	9	10.0%	2	2.2%
	50-79% minority	212	155	73.1%	6	2.8%	27	12.7%	17	8.0%	7	3.3%
	80-100% minority	109	72	66.1%	2	1.8%	17	15.6%	16	14.7%	2	1.8%

Home Purchase Loans by Minority Population for Households Earning 80-119% AMI

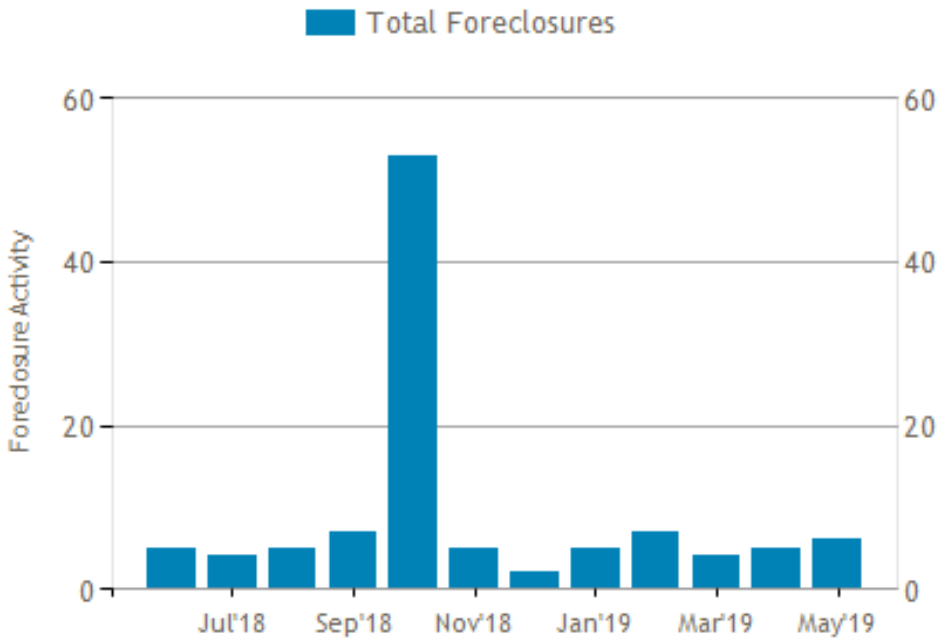
Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	804	659	82.0%	21	2.6%	55	6.8%	61	7.6%	8	0.1%
	10-19% minority	759	608	80.1%	30	4.0%	62	8.2%	53	7.0%	6	0.1%
	20-49% minority	989	779	78.8%	20	2.0%	86	8.7%	83	8.4%	21	2.1%
	50-79% minority	348	268	77.0%	9	2.6%	33	9.5%	34	9.8%	4	1.1%
	80-100% minority	25	18	72.0%	0	0.0%	3	12.0%	4	16.0%	0	0.0%

Home Purchase Loans by Minority Population for Households Earning 120% or More AMI

Disposition of Loan Applications by Minority Population of Census Tract												
Loan	Cohort	Total Apps	Loans Originated		Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed for Incompleteness	
		#	#	%	#	%	#	%	#	%	#	%
Conventional	Less than 10% minority	1,085	907	83.6%	30	2.8%	45	4.1%	91	8.4%	12	1.1%
	10-19% minority	2,193	1,786	81.4%	60	2.7%	135	6.2%	180	8.2%	32	1.5%
	20-49% minority	853	689	80.8%	20	2.3%	53	6.2%	84	9.8%	7	0.8%
	50-79% minority	69	54	78.3%	2	2.9%	6	8.7%	7	10.1%	0	0.0%
	80-100% minority	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

According to RealtyTrac, the City of East Chicago had 72 additional homes in foreclosure as of the end of May 2019, and a foreclosure rate of 1 in every 2,247 housing units as of May 2019. Also, as of May 2019, Lake County experienced a foreclosure rate of 1 in every 1,181 housing units, and the State of Indiana experienced a foreclosure rate of 1 in every 3,359 housing units. Compared to the County and State, the City of East Chicago has had a lower foreclosure rate over the past year. The following chart illustrates the monthly foreclosure filings in the City of East Chicago from July 2018 to May 2019.

Number of Foreclosures in the City of East Chicago



Source: www.realtytrac.com

The number of foreclosures for The City of East Chicago was at its highest in October 2018 with 52 foreclosures. Overall, the City has seen a fluctuation in the number of foreclosure filings each month, but the average is under ten (10) foreclosures per month.

D. COMMUNITY CONSULTATION

The City of East Chicago Department of Redevelopment staff and its consulting firm, Urban Design Ventures, organized and conducted the citizen meetings, interviews with financial institutions, economic development agencies, housing providers, social service agencies, employment/business agencies, and educational organizations. UDV held citizen meetings, round table discussions, one on one interviews with stakeholders in the Harbor NRSA

1. CITIZEN MEETINGS

UDV and the Department of Redevelopment conducted two (2) citizen meetings in the Harbor Neighborhood on the following dates and at these locations:

- May 21, 2019 at 2:00PM
  East Chicago Public Library
  2401 East Columbus Drive
  East Chicago, Indiana 46312

- July 30, 2019 at 5:00PM
  East Chicago Public Library
  2401 East Columbus Drive
  East Chicago, Indiana 46312

At the May 21st meeting, City staff and their consultants solicited the needs of residents of the NRSA. A summary of the citizen comments consisted of:

- There is a need for renter-occupied rehabilitation of housing.
- The North Harbor part of the area requires targeted assistance.
- Residents are aging in place and need assistance with upkeep.
- Predatory programs have targeted the area with rehabilitation financing scams.

As a part of the consultation progress, the City involved other stakeholders in the NRSA planning process. Stakeholders were contacted and personal interviews held with each.

At the July 30th meeting, the NRSA Plan was presented to the community and citizen comments were obtained. There were no attendees at the public hearing and no comments were received.

Comments made at the public hearings are included in Section H - "Appendix," Part 3 - "Citizen Participation." Comments made at the group and individual meetings are included in Section H - "Appendix," Part 2 - "Meeting Minutes."

2. BUSINESS ORGANIZATIONS

The following business organizations provided comments for the NRSA:

- Lakeshore Chamber of Commerce – Dave Ryan

  The following comments were made:

  There have been many improvements made to the Harbor Area that have been beneficial to the area and made it more attractive and desirable. Among the major benefits are the improvements in safety along the Martin Luther King Drive (formerly Guthrie Drive) corridor. The gateway along this area is a natural main street with the potential to be a walkable neighborhood with commercial space. However, safety concerns have made this difficult to achieve. There have been improvements on this front through the use of bulletproof lenses on the streetlights.

  There is still a need for employees in manufacturing in the area, particularly welders and machinists. The Chamber of Commerce is attempting to pair high school students with potential employers for training in an attempt to assist the companies with job retention. The education system in the area struggles to retain students or train students that can be retained by employees. Additionally, new employees may struggle to pass drug tests, though there has been talk of relaxing the standards for marijuana use among manufacturing companies.

  Fortunately, there is a strong legacy workforce in the area due to the history of labor. Wages in the area are competitive, particularly for students who have just graduated high school. It is often the role of the employer to aid in retention by providing other benefits alongside these wages.

  Many of the major employers in the area have begun attracting people to the Northwest Indiana region from other parts of the United States. Companies find the area attractive because it is near a big city (Chicago) with major amenities but does not have the same cost as the City. Major companies, hospitals, and casinos employ thousands of people in the area.

3. LOCAL FINANCIAL INSTITUTIONS

The following local financial institutions provided comments for the NRSA:

- Centier Bank – Erika Rios, Art Russell, and Lili Del Toro
- Merchants – Stephanie Madison
- BMO Harris – Loretta Minor
- BSSA – Wayne Szelzer
- Peoples Bank – Nadia Grisolia, Jessica Higareda, and Alexius Barber
- Northwest Indiana Reinvestment Alliance – Jean Ishmon

The following is a summary of comments made:

Approximately 50% of the new customers at area banks are interested in buying houses in the City of East Chicago. All five (5) of the area banks in attendance were members of the Federal Home Loan Bank (FHLB). There have been instances of the FHLB rejecting area banks' loan applications because the housing quality in the area was too poor. The area banks understand that certain houses will require more work and will not close on these houses as they are trying to incentivize rehabilitation projects that can be completed. The banks offer three loan programs: housing rehabilitation, downpayment assistance, and emergency rehabilitation. Additionally, People's Bank offers a "fixer upper" 203k loan for the most expensive rehabilitation projects. There is a need for experienced people to run these programs.

Homebuyer classes are popular among those receiving homebuyer loans. The classes are often full, but the people taking the classes still cannot get approved for homebuyer assistance because the house requires too much work. Homebuyer classes are required for applicants of the downpayment assistance program.

There is a need for a business incubator in the City. There are organizations including a local Community Development Financial Institution (CDFI) that provide business loans and business training, but they struggle to loan out all of this money. The CDFI provides lending in the first three years of a business, which is useful for a small business that cannot borrow from a traditional lending institution. Spanish speakers also face a language barrier that makes it more difficult for them to start and scale businesses, as applying for these loans requires English proficiency. Other employment

struggles include workforce development issues. There are many programs to assist in workforce development and partnerships with high school JROTCs, Ivy Tech, and steelworker training programs that target high school students.

Many customers to the local banks do not have credit and only use cash. There are programs to assist people with bad credit, but those with no credit face greater challenges. Banks will attract these customers through word-of-mouth advertising. Fortunately, contractors do not take advantage of those without credit and take the money paid for rehabilitations without doing the work.

4. REALTORS

The following local realtors provided comments for the NRSA:

- Greater Northwest Indiana Association of Realtors – Joe Wszolek
- Broker – Nicholas D. Smith
- Broker – Lynn Watkins

The following is a summary of comments made:

Generally, real estate values have gone up in the City of East Chicago and the NRSA area, but the City and the target area still have a variety of needs. There is still a need for business and industry to return to the area and employ people in the area. In the NRSA, there has been demand for a grocery store, a laundromat, entertainment for children in the area, walkable and sustainable neighborhoods, and handicap ramp installation.

Many of the homes in the Central Harbor and North Harbor neighborhoods still have lower values than the rest of the City. These homes are often multi-generational homes that are in poor condition on the inside. Washington Park and Prairie Park are both desirable neighborhoods with rising values. The Sunnyside neighborhood has been served by a rehabilitation program, and has seen housing prices rise for the housing that remains in good condition, while values remain low for those in poor condition. The real estate market in the New Addition neighborhood has been dormant.

There remains a stigma of the City of East Chicago. Appraisers will under-appraise the houses in the City compared to those in nearby communities. Many of the improvements in the area have been ignored by the local press, compared to other neighboring

communities with less aggressive programs that have received positive attention from local newspapers.

5. NON-PROFIT ORGANIZATIONS

The following housing provider agencies offered comments for the NRSA:

- **Housing Provider Agencies:**
  - East Chicago Housing Authority – Rita De La Rosa

    The following comments were made:

    Overall, housing agencies in the City of East Chicago are committed to providing quality, affordable housing to residents. A major priority is to tear down or rehabilitate older buildings and develop new buildings with units that can meet the needs and wants of the community. The Housing Authority support the City's goal to increase homeownership, and they are working with developers to bring more housing options to residents. They also support the development of additional rental housing to assist the residents of East Chicago that require housing but are not prepared for homeownership.

    The Housing Authority has been developing housing for seniors and low- and moderate-income residents while also demolishing older units. A senior housing development is being developed as Tax Credit Project in the NRSA area, and the Housing Authority is a minor partner. The units along Martin Luther King drive are to be demolished and replaced.

    The Housing Authority also owns scattered site developments in the Harbor Area and supplies Section 8 Housing Choice Vouchers to residents of the Harbor Area. The Housing Authority is applying for grants for the following items: lead abatement, moving to work, family self-sufficiency, and emergency safety and security.

- **Health & Social Service Agencies:**

  The following health and social services agencies provided comments on the NRSA:

  - Grace Beyond Borders NWI, Inc. – Marcus Martin
  - Lake Area United Way – Lisa Daugherty & Erin Meisner

- Boys & Girls Club – Pablo Palominos
- We Care from the Heart Social Services – Kim Hunt
- Continuum of Care Northwest Indiana, Inc. – Dr. Sharron Liggins

The following comments were made:

The homeless population in the area has been steadily increasing over the last five (5) years. There is a need for housing for these people and supportive services. Local organizations will provide these people with food, clothing, and other wrap around services. Many of the services for these people are located in the City of Gary, Indiana, which will lead to migration to that area. In the Harbor Area, homeless children and homeless families will seek shelter and services. There are a limited number of family shelters in the area and they often require separating children from parents based on gender separation policies.

Senior Citizens in the Harbor Area and the City of East Chicago have needs for wheelchair ramps, healthcare, case workers, and aging in place rehabilitations. There are a number of elderly persons living in the Harbor Area who are homeowners but no longer have families in the area. As they age in place, they cannot continue to keep up with the required regular maintenance of their property.

There is no grocery store in the Harbor Area. The residents of the Harbor Area have a great need for fresh food and a grocery store to replace the now vacant grocery store property on Columbus Drive.

Immigrants including undocumented immigrants have been moving to the area. Immigrants frequently have concerns about healthcare and access to resources. These communities are often afraid to speak to anyone in the area and seek assistance. This leads to immigrants sleeping in abandoned buildings or overcrowding rooms in the housing units. ICE has been active in the City. Most of the immigrants are from Central America, but there are also Dominicans and Somalians. The City of East Chicago has many residents of Puerto Rican and Mexican descent who have long-standing ties to their families in those areas.

Public transit is a need in the Harbor Area. Although buses are free for all residents of East Chicago, they do not run with

the frequency desired by residents. Many of the jobs at the casino are not accessible by bus.

Housing concerns include the lack of affordable housing, the lack of services for the homeless, veterans housing, and blight removal due to abandoned or foreclosed houses and an old housing stock in need of repair. There are a lot of requests for rental and utility assistance in the City and the Harbor Area, but not a lot of resources.

6. EDUCATIONAL ORGANIZATIONS

The following educational organizations provided comments for the NRSA:

- East Chicago Urban Enterprise Association – Rita Jacque Gillis

  The following comments were made:

  East Chicago high school has about 1,500 students while the nearby Catholic High School has 450 students. As grade levels go up, the number of students enrolled in public schools decrease.

  The school system in the area remains a challenge for the City. The elected school board has assisted the school system in preventing it from being taken over by the State. However, families with children will move away from the City of East Chicago due to the problems with its school system.

7. PLANNING ORGANIZATIONS

The following regional planning organizations provided comments for the NRSA:

- Northwestern Indiana Regional Planning Commission – Eman Ibrahim

  The following comments were made:

  The railroad and highway that separate the lakefront from the Harbor Neighborhood remain a barrier for residents of the City. Potential solutions to this problem include bike trails, pedestrian bridges, and seasonal buses that take residents to the beach. Improved access to the beach will attract people to East Chicago and to the surrounding communities as well.

The Harbor Area is dense and walkable. However, there are a low number of amenities in the area. There is high unemployment in the most dense parts of the City. East Chicago has the potential to capitalize on these density assets, but it must tackle the issues with unemployment and a lack of amenities first.

There are no branches onto the main corridors such as Broadway and Columbus from the Linear Park Bike Trail. East Chicago has a free bus system for the residents of the City.

8. CITY DEPARTMENTS

The following engineering and public works representatives provided comments on the NRSA:

- **Engineering and Public Works:**

  The following comments were made:

  - City Engineer – William Allen
  - Marina Manager – Natalie Adams
  - Public Works – Keith Selvie
  - Public Utilities – Dr. Abderrahman Zehraoui

  The following is a summary of their comments:

  The redevelopment of the lakefront has not provided benefits for residents of the City because they cannot access it. There is a need for pedestrian infrastructure to access the lakefront. A pedestrian bridge is desirable. The lakefront also features an older water filtration plant that sits on a potential redevelopment site. However, the older water plant can also provide for a surplus of clean water, which can be sold to other communities. The City has high quality water.

  There are various sewer problems in the Harbor Area. The sewer system is an old, combined sewer system that floods with heavy rain. The east-west streets in the Harbor Area serve as storm water relief for the entire Harbor Area. Public Works will separate the sewers in the coming years. All major street reconstructions will also incorporate sewer separation designs.

  Basements in Prairie Park and Sunnyside will flood due to the high water table. These houses are in some of the most

desirable portions of the City. There are exploratory plans to build a new subdivision in Prairie Park.

Older basements experience seepage of water through the walls. They have cinder block basements rather than cement foundations. This can cause deterioration of buildings, which can be exacerbated by flooding. Elderly residents tend to experience the problems associated with flooded basements at a greater volume, and they may lack the funding to rehabilitate these houses.

Bike paths will be installed along Linear Park during the reconstruction of the Martin Luther King Jr. Corridor. Other recreation opportunities in the City are related to the marina. The City has repaired the slips and piers of the marina and will begin a program to teach children to fish.

- **Planning & Economic Development:**

The following planning departments provided comments on the NRSA:

- Economic Development – Milton Reed
- City Planning – Marino Solorio

The following is a summary of their comments:

The City has multiple programs for housing improvements and rehabilitation. Houses owned by older residents tend to deteriorate more quickly and these residents are in need of assistance. Many parts of the City are showing disinvestment and need improvements of some kind. There is a roofing improvement program that has been successful. It has not been extensively advertised.

Public transit in the City is free, but infrequent. The City is divided into two larger neighborhoods by physical barriers (one of which is the Harbor Neighborhood) and residents of one neighborhood will infrequently visit the other. For this reason, there is a need for a grocery store and a dry cleaner in the Harbor Area, even though both currently exist in other parts of the City.

The City has a fiber optic strategy to address the digital divide. This will make the internet more accessible to Low- and Moderate-Income residents of the area. The plan involves the

extension of Wi-Fi to parks. Currently, the City's security cameras are tapping into the fiber optic network.

Although the lakefront is a major asset to the City, residents have difficulty accessing it. There is a need for a pedestrian bridge from the Harbor Area to the lakefront. Additionally, there are perceptions that the Low- and Moderate-Income residents of the City are excluded from the lakefront, which the City must work to overcome. To supplement the lakefront, the Martin Luther King Jr. corridor can become a major commercial corridor. There is some disagreement as to whether demolition or rehabilitation is the best way to create this corridor.

9. OTHER STAKEHOLDERS

The following stakeholders provided comments on the NRSA:

- Mayor Anthony Copeland
- Department of Redevelopment – Frank Rivera & Lyvette Turk
- Police Department – Police Chief Frank Smith & Commander Louis Arcuri Jr.
- Fire Department – Chief Anthony P. Serna
- Health Department – Arnita Fowlkes

The following is a summary of their comments:

The City of East Chicago has seen improvements in the Harbor Area and would like to continue to provide programs that encourage the removal of slums and blighted areas, homeownership, and housing rehabilitation for both renters and homeowners. The City has revitalized the Carnegie Library in North Harbor to become a performing arts center and the area runs programs for youth. The parks department will begin bussing children to these programs. There are negotiations for new businesses in the area and the City has been offering a business façade loan program for businesses on Broadway and Main in the Harbor Area. The two community centers in the area have been combined into the Unity Center and the other centers are to be sold. The lakefront has been completely redesigned.

One of the most successful programs that resulted from the NRSA was the Sunnyside Housing Rehabilitation Program. Once the buildings in Sunnyside have been fully rehabilitated, the program will be expanded. The Lincoln Elementary School, located in the North

Harbor Neighborhood, has been demolished and the land is available for redevelopment. There are additional programs for downpayment assistance and the demolition of blighted buildings. Housing developments will take place in the Martin Luther King Jr. Corridor, including senior housing. The City is also attempting to undertake major renovations in the Washington Park Neighborhood near the baseball stadium and St. Catharine's Hospital. The City has also explored a side yard program to assist in bringing many of the vacant lots back onto the tax rolls.

There is a major need for a grocery store in the Harbor Area. There are also needs for a pedestrian bridge to the lakefront. Some safety improvements may be necessary on the major corridors in the area as well.

Calls to the police and fire departments in the Harbor Area are often similar to the calls that are received throughout the rest of the City of East Chicago. Crime in the City has decreased over the last seven (7) years, and the Police department credits the use of surveillance cameras in the Martin Luther King Jr. corridor with the drop in crime. Calls to the fire department are often for EMS services, largely due to an aging population. There is no major opioid problem in East Chicago.

The Health Department has attempted to set up free immunization clinics in the area schools. They also provide hygiene for the elderly, though many of their cases end up in the hospital due to a lack of preventative car

E. ASSESSMENT

An analysis of the area based on the physical, human, and economic conditions was made of the Harbor NRSA.

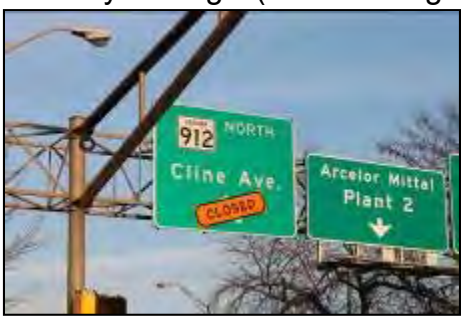
1. ECONOMIC CONDITIONS

Although the Harbor Area NRSA is primarily residential, it is an urban area with a mix of other existing land uses, including commercial and industrial. There are a number of businesses in the area that provide employment opportunities for the NRSA residents, however the area has experienced business closings and reductions that indicate challenges exist which affect future business growth. The types of jobs that have been created are higher skilled jobs at the cost of lower skilled jobs. With the low number of skilled jobs that are available, there is very low turn-over.



There are vacant commercial and industrial sites in the area. However, this space will generally require significant investment to be tailored to specific business needs. The climate for investment in the Harbor NRSA is not healthy. Real estate appraisal values are low in the NRSA, and the tightening of credit scores has made it extremely difficult to secure capital to start, expand, or improve businesses.

There are existing groups that provide support to businesses and job creation in the City of East Chicago, they include the North West Indiana Small Business Development Center, Lake Shore Chamber of Commerce, Work One (Center of Workforce Innovations, Inc.), East Chicago Urban Enterprise Association, and Ivy Tech Community College (East Chicago Branch).



2. EMPLOYMENT CONDITIONS

The 2010 civilian labor force of East Chicago was comprised of 10,114 (48%) out of the total City resident population of

21,071 age sixteen (16) years and older, according to the American Community Survey's 5-year Estimates (2006-2010). In April 2019, according to the Bureau of Labor and Statistics, the City had an unemployment rate of 7.1%. This is much higher when compared to the April 2019 rate of 4.8% for Lake County, 3.6% for the State of Indiana, and the national unemployment rate at the time of 3.6%.

The table below illustrates a comparison of employment by occupation among City of East Chicago residents for 1990 through 2017. Increases were experienced in sales and office occupations, as well as management, professional, and related occupations. All other occupations declined in the number of persons employed. Most of these losses resulted from the further decline of the steel and other heavy industries during that period of time.

Employment Distribution by Occupation

	2000	2010	2017	Change 2000 - 2017
Management, professional, and related occupations:	1,798	1,780	1,815	0.9%
Service occupations:	2,263	2,301	2,643	16.8%
Sales and office occupations:	2,481	2,392	1,856	(33.7%)
Construction, extraction, natural resources and maintenance occupations:	964	1,156	787	(18.4%)
Production, transportation, and material moving occupations:	2,915	2,485	2,377	(18.5%)
Total	**10,421**	**10,114**	**9,478**	**(9.0%)**

Source: U.S. Census Bureau, Census 1990 & 2000;
American Community Survey 5-year estimates (2013-2017), www.factfinder.gov

3. BUSINESSES

The main employers in the City of East Chicago are the following companies in no particular order:

- ArcelorMittal USA, LLC
- Ameristar Casino
- St. Catherine Hospital
- Safety-Kleen
- Cargill Steel
- Grace Davison
- Indiana Harbor Coke Company
- American Terminal

- Buckeye Terminals, Inc.
- Citgo
- Shell
- BP
- Amico
- Progress Rail Service
- Robinson Laser
- United States Gypsum
- Praxair Company
- Humes & Berg



There are numerous businesses located in the Harbor Area NRSA. These businesses are concentrated along Columbus Drive from Euclid Avenue east to Butternut Street; Main Street from Columbus Drive north to Broadway Street; and Broadway Street from Euclid Avenue east to Alder Street. There are very few scattered commercial uses along Michigan Avenue and Martin Luther King, Jr. Boulevard. The newer, more “strip type” commercial is along Columbus Drive. Located here are fast food restaurants, banks, drug stores, etc.

Main Street contains some older stores, vacant commercial, “mom and pop” stores, and mixed use residential/commercial buildings. Broadway Street has a PNC Bank facility, restaurants, vacant buildings, etc.

The following main service facilities located in the area include:

Banks/Financial Services -

- Tech Credit Union
- Citizens Financial Bank
- Chase ATM
- BMO Harris Bank
- Advance Financial FCU
- PNC Bank
- Crane Financial, LLC

Food Store -

- Sterks Super Foods Grocery Store
- Family Dollar
- Fuerte Meat Market
- General Dollar

Pharmacy -

- Walgreens Store
- CVS Pharmacy

Restaurants -

- Sharks
- Zel's Roast Beef
- Subway
- Dunkin' Donuts
- McDonald's
- Gowdy's
- Mr. V's Lounge
- White Castle
- Taco Delight
- El Ranchero
- Genova Pizza
- El Michoacano
- Broadway Shrimp

Automobile -

- C & T Oil
- G & J Auto Parts of East Chicago, IN
- Mobil Gasoline
- Steve's Towing & Auto
- At&t Towing

Medical -

- Alberto Jimenez, MD
- St. Catherine's Hospital
- Family Eyecare Center
- James Ferguson DOD
- 1st Advantage Physical Therapy
- Dr. Jaime E. Fuiz-Montero
- Glen M. Wurglitz, Pysd
- Rhim Chang, DDS
- Moore Home Health Care
- St. Catherine's Care Network; Arthur, Kimberly MD
- DaVita Comprehensive Renal Care

Home -

- One Stop Cellular
- Precision Surveillance
- ADT
- Midwestern Electric
- Harbor Metals
- Sprint Store
- Tica Enterprises
- Lakeside Gardens

Personal Care -

- Andrea's Beauty & Barber Shop
- T & T Exclusive

Family Care -

- Lisa's Safe Haven Day Care
- Anointed Child Care

Funeral Home -

- Oleska-Patrick Funeral Home
- Divinity Funeral Home

Recreational Needs -

- Main Sporting Goods

Within the NRSA, there are 176 commercial properties of which 32 are vacant. The 144 businesses employ an average of 3.6 persons for a total of 519 employees.

4. ACCESS TO CAPITAL AND AVAILABILITY OF ECONOMIC PROGRAMS

There is a range of public and private resources, programs and incentives that have been developed to address issues facing the Harbor Area NRSA. These resources and programs provide incentives for businesses to locate and/or otherwise invest in these areas. These resources and incentives are available on a local, state and Federal level. The following represents a summation of some relevant resources and programs that may be applicable to the Harbor Area NRSA in the City of East Chicago. This list is not comprehensive, but rather representative of the potential resources that are available from public sources.

- **Empowerment Zone –** As a member of the "Three Cities' Empowerment Zone," the City of East Chicago receives funding for a variety of economic development activities for the Zone. These funds are used for brownfield redevelopment, job training, and business development. A portion of the Zone is located in the Harbor Area NRSA.
- **Low-Income Housing Tax Credits (LIHTC) –** The Indiana Housing and Community Development Authority administers this program for the State. 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 of affordable housing.

- **Improving Neighborhoods Through Revitalization (INTR) –** The Indiana Housing and Community Development Authority funds this program. Communities and not-for-profit corporations are eligible to use the funds to construct new affordable housing for low- and moderate-income individuals and/or families.
- **Community Development Action Grant (CDAG), Neighborhood Assistance Program –** This program is administered by the Indiana Department of Commerce. The program allows community-based, not-for-profit agencies to apply for either or both funds to implement comprehensive community development, redevelopment and self-development strategies to build assets and combat disinvestment in Indiana's neighborhoods, communities, and counties.
- **Indiana Department of Transportation (INDOT) –** The Indiana Department of Transportation provides several funds to assist cities in their infrastructure improvements and transit needs. These funds can be used for road construction, streetscaping, transit improvements, and congestion mitigation.
- **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 through the Geminus Corporation.
- **Indiana Family and Social Services Administration 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.
- **North Township Trustee –** The North Township Trustee 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.
- **Lake Area United Way (LAUW) –** This agency provides funding for a variety of social service agencies in Northwest Indiana. Most of the activities of the agency benefit low- and moderate-income households.
- **Tax Exempt Bonds –** Tax-exempt bonds is an alternate capital financing resource for affordable housing developments. This resource however, is not available for homeless housing, as bonds will need to be secured with proceeds from the project which are typically used to retire these bonds. Only if the State or locality pays this debt services can a project targeting homeless persons be economically feasible.

- **Regional Development Authority (RDA) Funds –** The RDA will provide funding for a variety of transportation, infrastructure and lakefront redevelopment projects. The City has previously received funds from the RDA.
- **Land Banking Program –** The Lake County Board of Commissioners administers this program. Properties not disposed of through the County's Tax Sale are given to the City for rehabilitation and/or redevelopment purposes. The Department of Redevelopment could make these properties available for new housing or economic development in the Harbor Area NRSA.
- **Revolving Loan Fund –** The City offers fixed rate financing for fixed assets and working capital loans to industrial, commercial, and retail businesses in the City. Loans are available for business expansion or retention, or for new business start-ups. Five (5) year loans are available for equipment and working capital, and ten (10) years for real estate. The maximum loan amount is $75,000. The loans must be matched for every dollar with two private dollars.
- **Tax Abatement –** Tax abatement can be applied citywide under the 1983 Indiana state law. All private industrial and commercial redevelopment ventures can qualify for the 10-year and 5-year building forgiveness. State law permits, a 3, 6, or 10 year building abatement. There is also an abatement on machinery and equipment under the Indiana Personal Property Tax as well.
- **East Chicago Urban Enterprise Association (UEA)** This association established by state and municipal designation, coordinates enterprise zone activities. The East Chicago Urban Enterprise Association initiates economic development programs which meet the needs of Zone residents and businesses by utilizing tax incentives. This includes: Economic Development Fund, Homeownership, Interest Credit on loans, Investment Cost Credit, Employment Expense Credit, Homeownership Rehabilitation, and others.
- **Northwest Indiana Business Development Corporation –** This organization assists small businesses to expand or reinvest. The Northwest Indiana Business Development Corporation is a semi-private organization with the goal of expanding small business presence in the City. They provide a variety of assistance in the form of loans and grants to small businesses in the City.
- **East Chicago Redevelopment Commission –** The Commission manages, acquires and disposes of most of the City owned properties. The Commission also coordinates the City's Urban Renewal Program. Activities consist of the acquisition, demolition, site preparation, streets improvements, installation/expansion of

utility service, and other eligible works necessary to support and complete housing, commercial and/or economic development programs. The Commission oversees the Department of Redevelopment which administers the CDBG and HOME Programs for the City.

- **Industrial Revenue Bonds –** The City's Economic Development Commission can issue Industrial Revenue Bonds. These are tax-exempt bonds for new industrial construction pursuant to the Indiana Municipal Economic Development Act, as amended. Up to 100% financing can be available for land, building, on-site improvements, and capital equipment.
- **East Chicago Community Foundation –** The Foundation is a not-for-profit entity focused on providing support and funding for community development projects. The Foundation participates in a variety of activities ranging from land acquisition to disposition and financing.
- **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.
- **Local Community Development Corporations (CDC's) –** There is one CDC active in the City of East Chicago. The City has an on-going relationship with this organization. This not-for-profit is an integral part of the overall city's community development efforts, particularly in the areas of affordable housing, neighborhood revitalization, and housing counseling.
- **Economic Development Initiative (EDI) Special Projects Grants – United States Department of Housing and Urban Development Congressional Grants Division -** Congressional Grants are authorized each year in the annual HUD appropriation and accompanying conference report or congressional record. Congress authorizes a specific level of funding to a designated grantee, to undertake a particular activity cited in the appropriation or conference report. These funds have been used effectively on brownfield properties nationwide. Virtually any expense related to development of brownfields is eligible provided that those activities are cited in the appropriation or conference report. There is no maximum or minimum funding amount. The level of funding authorized by Congress is the amount allocated to a particular activity.
- **Economic Development Administration (EDA) – Investments for Public Works and Economic Development Facilities -** EDA provides public works investments to assist financially and socially

distressed communities upgrade and expand their physical infrastructure to attract industry, facilitate business expansion, diversify local economies and create new employment opportunities. Applicants may include State, County, and local units of government, as well as associated authorities. The activities proposed must be in compliance with the current "Comprehensive Economic Development Strategy (CEDS) for the region in which the activity will take place. EDA prefers to make investments in facilities such as water and sewer systems, industrial access roads, industrial and business parks, port facilities, railroad sidings, redevelopment of brownfields and eco-industrial parks. There are no minimum or maximum award amounts stipulated, however, EDA will not make an investment in excess of fifty percent (50%) of the project cost.

- **Small Business Administration (SBA) Section 504 Loan Program -** The SBA 504 Loan Program is the SBA's principal long-term financing tool for economic development. The SBA 504 Program provides long term, fixed rate financing for fixed asset projects. For-Profit Businesses with a tangible net worth of less than $7 million and an average net income less than $2.5 million are eligible for 504 financing. Applications are filed through designated local non-profit corporations. Loan funds may be used for the purchase of land and buildings, site preparation and infrastructure such as street improvements, utilities, parking lots and landscaping, and the acquisition of machinery and equipment. A typical structure for a SBA 504 deal is as follows:

  - 50% of the project is bank financing
  - 40% of the project is funded by SBA 504
  - 10% Equity

  The SBA sets a limit of $1,500,000 in loan funds for job retention/creation projects, $2,000,000 for projects meeting certain SBA public policy goals, and up to $4,000,000 for manufacturing.

5. HOUSING NEEDS

The NRSA housing market is depressed. The NRSA Neighborhood is very diverse and parts are not considered a desirable place to live. Houses do not tend to increase in value in the NRSA. There has been a



downward trend in property resale values. The following conditions cause the depressed housing market:

- Large number of vacant buildings in the area, 163 out of 3,382 structures.
- Large number of vacant lots, 714 parcels out of 4,187 parcels of land.
- High percentage of code deficient buildings in the area (20.7%)
- Condition of the streets, walks, curbs and infrastructure is poor.
- Perception of high crime area, with drug trafficking and gangs.
- Large percentage of elderly residents on fixed income.
- Large percentage of rental versus owner-occupied properties.

The problems likely to be encountered in trying to provide opportunities for economic development consist of:

- Small lots on scattered sites that need to be assembled, but might have title problems and tax liens.
- Lack of funds and ability to obtain private financing to undertake the project.
- Need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- Enticing young families to move into the area.
- Continued interest and involvement of residents and neighborhood groups committed to revitalization of their neighborhood.

6. INCOME CHARACTERISTICS

As shown in the table below, the poverty rate of some of the block groups in the NRSA is very high. In the block groups that are not considered Low/Mod (Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3), the poverty rates are significantly lower. The poverty rates for the NRSA and the City of East Chicago are 34.0% and 34.6% respectively, which are nearly twice that of Lake County's aggregate rate of poverty at 16.8%. The following tables reflect the changes in poverty rates for the years 2000, 2010 and 2017.

2000 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of East Chicago	Lake County	State of Indiana	United States
Median household income in 1999	27,181	26,538	41,829	37,619	41,994
% of People Living Below Poverty Level	24.8%	24.4%	12.2%	9.5%	12.4%

Source: U.S. Census Bureau, Census 2000, www.factfinder.gov

The poverty rate for the City of East Chicago's NRSA doubled in ten years from 24.8% to 50.8%, according to the American Community Survey's 5-year estimates (2006-2010). The poverty rate for the City of East Chicago and Lake County also increased in this ten year period, although not as severely as the rate in the Harbor Area NRSA. The poverty rate for the City overall is still much higher at 33.1% than it is for the County at 16.1%, the State of Indiana at 13.5%, or the Country as a whole at 12.4%.

2010 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of East Chicago	Lake County	State of Indiana	United States
Median household income in 2010	22,034	28,999	48,723	47,697	51,914
% of People Living Below Poverty Level	50.8%	33.1%	16.1%	13.5%	13.8%

Source: U.S. Census Bureau, Census 2010, www.factfinder.gov

By 2017, the poverty rate for the City of East Chicago's NRSA decreased in the NRSA from 2010 to 2017 according to the 2013-2017 American Community Survey (the most recent data available). However, the poverty rate remains higher at 34.0% for the NRSA than it was in 2000. The poverty rate in the City of East Chicago increased slightly to 34.6%, as it did in Lake County to 16.8% and the State to 14.6%.

2017 Comparative Poverty Rates

Census Tract & Block Group	Total NRSA	Total City of East Chicago	Lake County	State of Indiana	United States
Median household income in 2017	33,188	30,205	52,559	52,182	57,652
% of People Living Below Poverty Level	34.0%	34.6%	16.8%	14.6%	14.6%

Source: U.S. 2013-2017 ACS Five Year Estimates

The median family incomes of the block groups and census tracts in the City of East Chicago are also listed in the above tables. In 2000, the median household income for the NRSA was actually slightly higher than the City of East Chicago's overall, at $27,181 to $26,538. This is due to the outlier effect of the block groups that are not low- and moderate-income (Census Tract 308, Block Group 4 and Census Tract 309, Block Groups 2 & 3). The median income of the NRSA has increased to $33,188 and is again higher than the City's median income in 2017, likely as a result of the revitalization efforts undertaken in the area. Both the NRSA and the City's median household incomes were much lower than the County's of $52,559.

Based on the poverty rates and median household incomes in the past ten years, the NRSA neighborhoods have stabilized, compared to when they were becoming increasingly poorer when compared to the City of East Chicago overall, and Lake County. Though the NRSA area still lags behind Lake County, it has kept pace with the median income of the City of East Chicago and the poverty in the area has decreased significantly.

As defined by the U.S. Census Bureau low income census tracts are those with median household incomes ranging from 50-80% of the median income. The block groups that have a population of more than 51% low- and moderate-income are indicated in bold. The rows highlighted in yellow are the block groups that are located in the Harbor Area Revitalization Strategic Area (NRSA). As the table below illustrates, almost all of the block groups in the City of East Chicago are considered to be low- and moderate-income with the exception of 5, with 4 of these belonging to the NRSA. The City of East Chicago's overall Low- and Moderate-Income percentage is 65.8% while the NRSA's is 59.2%.

LOW- AND MODERATE-INCOME CHART BY BLOCK GROUP FOR THE CITY OF EAST CHICAGO, IN				
TRACT	**BLKGRP**	**LOWMOD**	**LOWMODUNIV**	**LOWMODPCT**
030100	**1**	**1090**	**1120**	**97.32%**
030200	**1**	**855**	**1070**	**79.91%**
030200	**2**	**390**	**460**	**84.78%**
030300	**1**	**405**	**650**	**62.31%**
030300	**2**	**1595**	**1670**	**95.51%**
030400	**1**	**500**	**765**	**65.36%**
030400	**2**	**730**	**1100**	**66.36%**
030400	**3**	**955**	**1490**	**64.09%**
030500	**1**	**405**	**700**	**57.86%**
030500	**2**	**580**	**770**	**75.32%**
030500	**3**	**755**	**1350**	**55.93%**
030500	**4**	**1225**	**1445**	**84.78%**
030600	**1**	**1345**	**1905**	**70.60%**
030600	**2**	**595**	**860**	**69.19%**
030600	3	460	920	50.00%
030600	**4**	**790**	**1485**	**53.20%**
030700	**1**	**370**	**695**	**53.24%**
030700	**2**	**705**	**1300**	**54.23%**
030800	**1**	**690**	**720**	**95.83%**
030800	**2**	**675**	**880**	**76.70%**
030800	**3**	**1150**	**2050**	**56.10%**
030800	4	485	970	50.00%
030900	1	425	955	44.50%
030900	2	370	930	39.78%
030900	3	770	1645	46.81%
031000	**1**	**395**	**540**	**73.15%**
031000	**2**	**425**	**625**	**68.00%**
City of East Chicago's Total:		**19,135**	**29,070**	**65.8%**

Source: U.S. Department of Housing and Urban Development

The City of East Chicago has a low- and moderate-income population as a whole of 65.8%, while the Harbor Area NRSA is comparable with a low- and moderate-income population of 59.22%. Or another way to look at this is the Harbor Area NRSA has approximately 39% of the City's total low- and moderate-income population.

The minority population in the NRSA comprises 83.4% of the total NRSA population and approximately 44% of the total population for the City of East

Chicago. City-wide, the minority population totals approximately 75.5% of the population. The minority population in the NRSA makes up 48.6% of the City's total minority population, even though it contains only 44% of the City's total population.

Census Tract and Block Group	Total	Minority Individuals	Minority %
CT 301 BG 1	1,347	1,311	97.3%
CT 302 BG 1	843	672	79.7%
CT 302 BG 2	409	403	98.5%
CT 303 BG 1	669	586	87.6%
CT 308 BG 1	684	567	82.9%
CT 308 BG 2	654	548	83.8%
CT 308 BG 3	1,943	1,696	87.3%
CT 308 BG 4	1,101	934	84.8%
CT 309 BG 1	1,131	910	80.5%
CT 309 BG 2	933	653	70.0%
CT 309 BG 3	1,629	1,102	67.6%
CT 310 BG 1	491	424	86.4%
CT 310 BG 2	803	728	90.1%
Total NRSA	**12,637**	**10,534**	**83.4%**
Total City of East Chicago	**28,728**	**21,670**	**75.5%**

Source: U.S. 2013-2017 ACS Five Year Estimates

7. CRIME AND SECURITY CONCERNS

There were 26,992 calls made to the 911 call-center. There are 4 law-enforcement zones in the City of East Chicago that cover the Harbor Area. Of these, Area 40 has the most incidents of 911 calls, which accounted for 26.8% of the 911 calls made in the City of East Chicago in 2018. Area 40 covers the east side of the Central Harbor Neighborhood, north of East Chicago Avenue and south of Broadway Street. Area 30 covers the west

side of the Central North Harbor Neighborhood, north of East Chicago Avenue and south of Broadway Street. Area 20 cover the North Harbor Neighborhood, and Area 10 covers the Martin Luther King Corridor.

911 Phone Calls in the Harbor Area

Neighborhood	2018 Calls	
	#	%
Area 10	1,790	6.6%
Area 20	2,046	7.6%
Area 30	2,747	10.2%
Area 40	7,225	26.8%
Harbor Area	**13,808**	**51.2%**
Total City of East Chicago	**26,992**	**100.0%**

Source: East Chicago Police Department, Total CAD Calls Received YTD

Overall, the 13,808 calls to the 911 center coming from the Harbor Area accounted for 51.2%, or slightly more than half, of the total calls in the City of East Chicago in 2018. This number is down from 16,444 in 2012, and crime in the City and the Harbor Area has been down overall. Of these, 1,255 (9.1%) were calls reporting a violent crime. Although calls reporting a violent crime are a small percentage of total call volume, the violent crime calls from the Harbor Area account for more than half (61.3%) of the City-wide violent crime calls.

Nature of Crime	Violent Crime Calls by Neighborhood											
	Area 10		Area 20		Area 30		Area 40		Total Harbor		Total City of East Chicago	
	#	%	#	%	#	%	#	%	#	%	#	%
Assault	46	19.7%	34	16.5%	35	12.6%	128	22.1%	38	19.4%	386	16.4%
Battery	0	0.0%	1	0.4%	1	0.4%	2	0.3%	297	0.3%	5	0.2%
Child Abuse	5	2.1%	1	0.4%	5	2.1%	17	2.9%	8	2.2%	52	2.2%
Domestic Incident/ Domestic Battery	82	35.2%	72	35.0%	80	33.6%	172	29.8%	209	32.4%	554	23.5%
Fight	43	18.5%	32	15.5%	38	16.0%	115	19.9%	123	18.2%	677	28.7%
Homicide	0	0.0%	2	1.0%	0	0.0%	1	0.2%	1	0.2%	6	0.3%
Sex Offense/Rape	0	0.0%	1	0.4%	1	0.4%	10	1.7%	19	1.0%	16	0.7%
Shots Fired	56	24.0%	63	30.6%	77	32.4%	130	22.5%	343	26.0%	640	27.2%
Stabbing	1	0.4%	0	0.4%	1	0.4%	1	0.2%	6	0.2%	13	0.6%

Suicide	0	0.0%	0	0.0%	0	0.0%	2	0.3%	2	0.2%	8	0.3%
Total Violent Crime Calls	**233**	**13.0%**	**206**	**10.1%**	**238**	**8.7%**	**578**	**8.0%**	**1,255**	**9.1%**	**2,046**	**7.6%**
Total Calls	**1,790**	(X)	**2,046**	(X)	**2,747**	(X)	**7,225**	(X)	**13,808**	**(X)**	**26,992**	**(X)**

Source: East Chicago Police Department, Total CAD Calls Received YTD

8. OPPORTUNITIES FOR ECONOMIC DEVELOPMENT

There are numerous opportunities for the economic development in the NRSA. These include the following:

- The Carnegie Performing Arts Center is located on the corner of Grand Avenue and 136th Street. This facility is now completed and is operational. This is an asset to the NRSA..
- A large Food/Grocery Store is missing in the NRSA. A site available along Martin Luther King, Jr. Corridor. There was a food store on Columbus Drive which closed and the site is too small for parking. Another store is needed in the northern part of the NRSA.
- The Lakefront Community Gateway needs to be developed to support the Lakefront/Marina District. The MLK, Jr. corridor needs to be enhanced as the gateway to the lake.
- The commercial areas along Broadway and Main Street have numerous vacant and deteriorated properties that still could be redeveloped for new business enterprises.
- The City is developing a new community recreational facility on Martin Luther King Jr. Drive. This will meet the needs of the neighborhood.
- There is a need for Community Based Development Organizations (CBDOs) and Community Housing Development Organizations (CHDOs) to continue to access federal funds for community projects and mixed income housing.
- There is a need for more police protection and “community policing” in the neighborhood.
- Code enforcement efforts need to be continued to prevent the further deterioration and abandonment of properties.
- Major “big box” type stores that are located outside the City limits need to be enticed to locate in the Harbor Area NRSA to better serve the residents who have to drive a long distance to shop at these types of stores.
- The school system and educational programs need to be enhanced to increase literacy, preparation for jobs, and self-sufficiency.

- The Ivy Tech Community College curriculum for job and career programs needs to be promoted and local Harbor Area residents should be encouraged to enroll.
- There are numerous vacant lots scattered throughout the NRSA on residential streets that could be developed for in-fill housing or sold to the adjacent property owner to increase the size of their property.
- A pedestrian walkway/bridge needs to cross over Cline Avenue (Indiana Route 912) for residents to use.

9. PROBLEMS LIKELY TO BE ENCOUNTERED

The problems likely to be encountered in trying to provide opportunities for new development consist of:

- Ongoing ramifications from the last financial crisis triggered by the continued mortgage defaults rates and the devaluation of home prices. It is anticipated there will remain a tight credit market which will continue to make mortgages difficult to obtain for lower income persons in market areas such as the Harbor Area NRSA.
- Small lots on scattered sites need to be assembled, and numerous title problems and tax liens will have to be cleaned up.
- The decrease in Federal of funds to undertake needed community development projects is still a concern for urban areas.
- There is a need to subsidize the sales price of new housing to make it affordable, as well as in keeping with the existing housing market for the area.
- There is a need to entice people to move into the area, particularly young families with children.
- There is a need to promote the Harbor Area NRSA. Work on rebranding the area from previously perceived ideas whether real or not.
- There is a need to maintain the interest and involvement of residents, City officials, and community agencies committed to revitalization the Harbor Area NRSA.
- Approval from the State to build a pedestrian bridge and walkway over Cline Avenue (Indiana Route 912) to connect the Harbor Area to the residential portion of the NRSA.
- Obtain funds for the construction and development of the pedestrian bridge and walkway.

G. HOUSING & ECONOMIC OPPORTUNITIES

The City of East Chicago has selected to recertify the Harbor Area as a Neighborhood Revitalization Strategy Area because of the housing, economic and social problems which exist in the neighborhood and progress that has been made to date. The City continues to support a realistic development strategy and implementation plan to promote the area's economic progress and revitalization.

The continuing goals for the Harbor Area NRSA include the following strategies:

- Overcome negative perceptions of risk in the Harbor Area NRSA by sharing information about the market areas and their potential, and promote the Harbor Area NRSA.
- Actively promote the redevelopment and reuse of vacant property in the Harbor Area NRSA.
- Promote the location and expansion of small businesses in the Harbor Area NRSA.
- Eliminate the blighting conditions in the Harbor Area NRSA and continue the City's code enforcement and demolition programs.
- Continue and expand the City's homeownership programs to stabilize the NRSA as a vehicle for reinvestment. Build back equity in the properties in the Harbor Area NRSA.
- Integrate economic development efforts, housing, service delivery, etc., with the overall goal of increased investment and services in the Harbor Area NRSA.
- Expand the "Sunnyside Exterior Renovation Façade Program" and the "City-wide Housing and Rehabilitation Program" to other parts of the NRSA.

1. INCREASE ECONOMIC OPPORTUNITIES

The following economic and development strategy will be continued for the Harbor Area NRSA.

- Increase the number of businesses in the NRSA.
- Increase the number of job opportunities in the NRSA.
- Increase employment of NRSA residents in jobs that provide economic self-sufficiency.
- Decrease the level of unemployment in the NRSA.

- Increase entrepreneurship and development of small businesses.
- Increase the number of NRSA residents in job training and educational programs.
- Increase the number of service businesses in the Harbor Area NRSA, i.e. tailor shops, laundries, dry cleaning establishments, newsstands, general stores, etc. to make the neighborhood a more service friendly community.
- Enhance technical assistance and financial aid to local businesses to increase employment.
- Enhance the opportunities for minority and female owned business enterprises.
- Develop a program to assist residents who are previous criminal offenders to find employment.
- Share financial resources and pool assets of financial institutions to reduce the cost to purchase houses to make them affordable to home buyers.
- Assemble sites through the Department of Redevelopment for construction of new housing.
- Continue the code enforcement program of local building codes in the NRSA.
- Demolish vacant dilapidated structures by the City and transfer the properties over to the Redevelopment Commission.
- Market small vacant public owned properties for infill housing or for sale to adjacent property owners.
- Expand a façade improvement loan/grant program to improve the visual appearance of the neighborhood.

2. CREATION OF JOBS

- Promote the job placement programs of Work One.
- Continue the working relationship with employment agencies and businesses in the NRSA.
- Continue to collaborate with local trade unions to promote job training programs.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.

- Utilize the Ivy Tech Community College to promote higher educational, education in the trades industry, and career development opportunities for local residents.
- Provide transportation and/or child care services for residents so they will be able to attend educational and job training programs outside the NRSA.

3. PROMOTE REVITALIZATION

- Continue to demolish vacant dilapidated structures throughout the NRSA.
- Continue to clean-up the alleys and vacant lots.
- Develop green spaces, landscaped buffers, and expand the pedestrian trail throughout the NRSA.
- Reconstruct deteriorated streets, curbs, and walks.
- Plant trees in the public right-of-way along streets.
- Install new street signs and traffic signals.
- Continue to improve street lighting with new light fixtures.
- Continue to install handicapped ramps at street intersections where needed.
- Form “block watch” & “crime watch” units.
- Continue to initiate regular police patrols in the NRSA.
- Eliminate vacant structures used as “crack houses.”
- Eliminate places for criminals to “hide” through neighborhood clean-up programs.
- Prepare a brochure of the programs that are available in the NRSA.
- Continue to hold citizen meetings in the neighborhood to inform residents of what programs are available to assist them and what progress is being made.
- Bring public safety officials and local elected officials to neighborhood meetings to build confidence in the community.
- Develop portals linking the Lake Front to the Harbor Area NRSA via a pedestrian bridge and walkway.

4. HOUSING DEVELOPMENT

- Assemble small lots into developable parcels.
- Work with builders and developers to construct new housing.

- Identify sources of construction financing.
- Transfer ownership of small narrow vacant lots to the adjacent property owner for those that are not wide enough to build a home on.
- Acquire title to tax delinquent properties for resale or transfer to private owners to put them back on the tax rolls.
- Provide housing counseling to perspective homebuyers.
- Continue to obtain funding to write down the purchase price of new homes to make them affordable to NRSA residents.
- Continue to develop housing not using the old foot print but instead develop housing with more yard space.
- Assist housing agencies to become Community Housing Development Organizations (CHDOs) to access HOME funds.

5. ESTIMATE OF COSTS

This is an estimate of the costs to revitalize the Harbor Area NRSA:

- Clearance and Demolition – structures @ $8,000 to $10,000/demolition
- Street Reconstruction – 5 streets @ $150,000 to $175,000/street
- Walks, Curbs & Ramps – 10,000 L.F. @ $100 to $125/L.F.
- Park landscaping – 2 parks @ $50,000/park
- Street Planting – 500 trees @ $450/tree
- Recreation – New Community Center 3,500,000 - $4,500,000
- Assemblage of Sites – 75 parcels @ $5,000/parcel
- Construction of New Single Family Homes – 5 new houses @ $215,000/ home
- Rehabilitation of Housing – 125 houses @ $25,000/house
- Rehabilitation of Rental Units – 100 apartments @ $15,000/unit
- Exterior Façade Renovation Program – 50 houses @ $25,000/house
- Business Façade Improvements – 30 Properties @ $10,000/property
- Small Business Development – 25 Enterprises @ $25,000/Loan
- Job Enhancement/Training – 150 new hires @ $2,500/job

Due to the nature of the Harbor Area NRSA project, the project needs to be divided into target areas with clear and manageable goals. Presently, there

are insufficient funds to revitalize the entire NRSA Area, but there are funds to initiate smaller projects in the Harbor Area NRSA.

H. PERFORMANCE MEASURES

The implementation plan involves the pursuit of the following short and long-term goals:

1. SHORT TERM GOALS

- Remove substandard structures and properties which impede economic growth and residential stability.
- Continue to undertake recreation improvements in the City's parks and playgrounds.
- Continue the Homeownership Program to expand homeownership opportunities in the Harbor Area NRSA through construction of new affordable housing to qualified low- and moderate-income buyers.
- Promote mixed income housing developments in the NRSA to help stabilize the area.
- Assemble sites for additional commercial and industrial development.
- Improve the appearance of the commercial businesses through the business façade loans for Columbus Drive, Main Street, and Broadway Avenue.
- Promote homeownership in the Harbor Area NRSA through housing counseling programs.
- Continue to rehabilitate owner occupied housing in Sunnyside, Prairie Park, and Washington Park Neighborhoods as key target areas.
- Rehabilitate renter occupied housing in the Sunnyside Neighborhood.
- Rehabilitate commercial properties on Columbus Drive, Main Street, and Broadway Avenue.
- Continue the City's code enforcement program in the Harbor Area NRSA.
- Increase the police patrols and community policing in the Harbor Area NRSA.
- Develop a summer job training program for area youth to work in the Harbor Area NRSA.
- Promote and certify a new CHDO organization to develop housing

2. LONG TERM GOALS

- Continue acquisition/relocation/clearance activities in the Harbor Area NRSA to develop attractive and marketable development sites.
- Revitalize vacant and underutilized commercial and industrial land in a manner that provides tax base stabilization and utilization of the local labor force.
- Ensure the continued preservation of the existing housing stock in the Harbor Area NRSA through a comprehensive rehabilitation program including incentives for homeowners to improve their property.
- Reconstruct streets, sidewalks, curbs, and infrastructure in the Harbor NRSA.
- Provide information and refer Harbor Area NRSA residents to Work One for job placement opportunities through the trades or other skills.
- Obtain commitments from local businesses or companies to provide additional training and on-the-job placement programs to residents of the Harbor Area NRSA.
- Utilize Ivy Tech to help retrain or train residents of the Harbor Area NRSA to be able to get higher skilled jobs.
- Decrease the school drop-out rate for men and women in the Harbor Area NRSA.
- Assist 18-35 year olds to obtain their high school equivalency diploma or GED.
- Work with small businesses to provide links to banks for financial assistance, technical assistance through Northwest Indiana Small Business Development Corporation, Lake Shore Chamber of Commerce, Work One (Center of Workforce Innovations, Inc.), East Chicago Urban Enterprise Association, and Ivy Tech Community College (East Chicago Branch).
- Continue to promote and market the business façade rebate program and the revolving loan program to local businesses in the Harbor Area NRSA.
- Promote home occupations and develop small business enterprises in the Harbor Area NRSA.
- Develop a “loan pool” with the local banks with bank funds to match Federal and State funds.
- Develop a pedestrian bridge and walkway over Cline Avenue (Indiana Route 912) to connect the NRSA residential areas to the Harbor Front/Marina.

3. MEASURABLE OUTCOMES

The following is a list of performance measures and results which could be achieved over the next five (5) years:

- **Neighborhood Improvement –**
  - Rehabilitate 25 owner occupied homes per year in the NRSA for a total of 125 homes.
  - Rehabilitate 100 renter occupied units in the NRSA.
  - Demolition of 15 structures per year in the NRSA, total of 75 structures.
  - Clean-up of 10 vacant lots per year.
  - Reconstruction of main streets in the area, 1 streets per year for a total of 5 streets.
  - Installation of handicapped ramps on reconstructed streets of 12 per year for a total of 60.

- **New Housing Development –**
  - Increase homeownership opportunities for forty-five (45) low- to moderate-income homebuyers.
  - Increase homeownership opportunities for twenty-five (25) above income families.
  - Identification of potential homebuyers and housing counseling services provided to 15 potential homebuyers per year by the local non-profit housing counseling agency.
  - Construction of 5 new single-family houses per year by housing partners.
  - Assist in the development of a CBDO and CHDO in the City of East Chicago to help develop housing in the NRSA.

- **Public Safety Improvements –**
  - Formation of a block watch/crime watch organization.
  - Assignment of a police patrol car to the Harbor Area NRSA.
  - Decrease in crime statistics in the NRSA

- **Citizen Involvement –**
  - Distribution of informational material to NRSA residents on an annual basis.
  - Organize citizen meetings in the neighborhood to explain progress and solicit citizen input.
  - Promoting the formation of task forces and citizen participation for housing, public safety, public relations, etc.

- **Inter-Agency Cooperation –**
  - Support the formation of joint ventures between the non-profit housing development corporations and private developers.
  - Assemble sites to build new houses and purchase existing houses for rehab and resale using a new non-profit and other housing development agencies.
  - Continue to city code enforcement on a systematic block by block basis.
  - Demolition of up to 15 vacant dilapidated structures per year.

- **Economic Development Initiatives:**
  - Assemble sites for new economic development.
  - Promote business façade renovations in the NRSA.
  - Provide economic incentives in the Business Areas of the NRSA to revitalize ten (10) vacant buildings.
  - Create one hundred and fifty (150) new job opportunities in the NRSA.

I. LEVERAGE

Leverage is a critical element of the neighborhood revitalization and the overarching goal of the NRSA. In order to revitalize the area, the City of East Chicago needs to attract additional investment in the NRSA

The following potential resources will be utilized depending on the availability of funds:

1. Federal funds:

The City receives approximately **$1,331,200** in Community Development Block Grant (CDBG) funds. The City also receives approximately **$306,800** in HOME Investment Partnership (HOME) funds each year.

The City has been targeting a large percentage of its CDBG and HOME funds to the NRSA. Other Federal funds that housing development agencies will continue to apply for are Federal Low Income Housing Tax Credits (LIHTC) through the Indiana State Housing Development Agency.

The City also has the ability to utilize the Section 108 Loan Guarantee Provision under the CDBG Regulations. The City will be able to borrow funds based on its previous levels of CDBG grants received. Section 108 Loan Guarantee funds area from bond proceeds issued by the Federal Treasury at low rates of interest up to a 20 years maximum loan period.

2. State Funds:

The City of East Chicago has been very successful in the past to obtain millions of dollars of funds through the state Regional Development Authority (RDA). However, it may not be a source of funds in the upcoming years.

A list of other state programs and sources of funds is included in Section E. 4. Access to Capital and Availability of Economic Programs.

J. APPENDIX

1. HUD WAIVER & RESOLUTION

Attached are the HUD Waiver and Resolution approving the Harbor Area NRSA.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Indianapolis Field Office
Community Planning and Development
575 N. Pennsylvania Street, Suite 655
Indianapolis, IN 46204
(317) 957-7290, Fax (317) 957-7383

JUL 10 2019

Frank Rivera
Executive Director
City of East Chicago Dept. of Redevelopment
4525 Indianapolis Blvd.
East Chicago, IN 46312

Dear Mr. Rivera:

SUBJECT: Community Development Block Grant Program
Neighborhood Revitalization Strategy Area
Notification of Approval

We have completed our review of the city's submission of the neighborhood revitalization strategy for the City of East Chicago's Harbor Area. A determination has been made that the city's request for designation of the Harbor Area, as a neighborhood revitalization strategy area is complete and meets all the criteria described in the Consolidated Plan regulations at 24 CFR 91.215 (e)(2) and Notice CPD 96-01. Thus, the Harbor Area is approved as a neighborhood revitalization strategy area under Section 91.215 (e)(2), and the city may elect to carry out the incentives to stimulate comprehensive community development as included in 24 CFR 570.208 (d)(5).

We would like to congratulate you on the efforts of the city, the neighborhood, and all the community stakeholders involved in the development of this strategy. We believe that the concentrated targeting of resources and initiatives is essential to comprehensive community development. We look forward to continuing to work with you during the implementation of this plan. We also offer our assistance to you in further development of activities and approaches in meeting the defined performance measures and benchmarks that are set out in the plan and the development of additional, or the enhancement or expansion of existing, performance measures, particularly in the neighborhood stabilization area of the plan.

If you have any questions regarding this letter or the issues involved, please call Andrew Houge, Senior Community Planning and Development Representative, at (317) 957-7393.

Sincerely,

John J. Dorgan
Director
Office of Community Planning
and Development

CITY OF EAST CHICAGO REDEVELOPMENT COMMISION
RESOLUTION NO. 2019-RED-1802

A RESOLUTION OF THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO APPROVING THE FISCAL YEAR (FY) 2019-2023 UPDATE TO THE HARBOR AREA NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) AND AUTHORIZING THE FILING OF THE PLAN WITH THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

WHEREAS, the U.S. Department of Housing and Urban Development (HUD) encourages entitlement cities to adopt Neighborhood Revitalization Strategy Areas (NRSA) as a way to target Community Development Block Grant (CDBG) resources in support of community revitalization efforts; and

WHEREAS, the City of East Chicago is an entitlement community under the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program; and

WHEREAS, the City of East Chicago's Department of Redevelopment has prepared an update to the Neighborhood Revitalization Strategy Area (NRSA) Plan in accordance with the Federal Guidelines for the Harbor Area of the City of East Chicago; and

WHEREAS, a draft of the FY 2019-2023 NRSA Plan appeared on public display from July 19, 2019 to August 5, 2019 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.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA, AS FOLLOWS:

SECTION 1. That the FY 2019-2023 Neighborhood Revitalization Strategy Area (NRSA) Plan for the Community Development Block Grant (CDBG) is hereby, in all respects, APPROVED and the Executive Director of the Department of Redevelopment is hereby directed to file a copy of said plans with the Official Minutes of the Regular Meeting of this Board of Commissioners; and

SECTION 2. That 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 NRSA Plan with Federal financial assistance, including those relating to (a) the relocation of site occupants, (b) 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; and

SECTION 3. That the Department of Redevelopment is authorized to file, on behalf of the City of East Chicago, the FY 2019-2023 Neighborhood Revitalization Strategy Area (NRSA) Plan with the U.S. Department of Housing and Urban Development, and the proper officers are authorized to sign any and all documents in regard to these programs.

ADOPTED THIS 6TH DAY OF AUGUST 2019, BY THE BOARD OF COMMISSIONERS OF THE DEPARTMENT OF REDEVELOPMENT OF THE CITY OF EAST CHICAGO, INDIANA.

Christine Russell, Commissioner

Loretta Mosley, Commissioner

Christopher French, Commissioner

Rodger Gates, Commissioner

Frank Rivera, Executive Director

2. CENSUS DATA

Attached is the U.S. Census Bureau Data for the City of East Chicago and the Harbor Area NRSA.

LIST OF ALL CITY CENSUS DATA
CITY OF EAST CHICAGO, IN

Census Tract	Blk. Group	Low/Mod. Pop.	Low/Mod. Univ.	Low/Mod %
030100	1	1,090	1,120	97.32%
030800	1	690	720	95.83%
030300	2	1,595	1,670	95.51%
030200	2	390	460	84.78%
030500	4	1,225	1,445	84.78%
030200	1	855	1,070	79.91%
030800	2	675	880	76.70%
030500	2	580	770	75.32%
031000	1	395	540	73.15%
030600	1	1,345	1,905	70.60%
030600	2	595	860	69.19%
031000	2	425	625	68.00%
030400	2	730	1,100	66.36%
030400	1	500	765	65.36%
030400	3	955	1,490	64.09%
030300	1	405	650	62.31%
030500	1	405	700	57.86%
030800	3	1,150	2,050	56.10%
030500	3	755	1,350	55.93%
030700	2	705	1,300	54.23%
030700	1	370	695	53.24%
030600	4	790	1,485	53.20%
030600	3	460	920	50.00%
030800	4	485	970	50.00%
030900	3	770	1,645	46.81%
030900	1	425	955	44.50%
030900	2	370	930	39.78%

LIST OF ALL CITY CENSUS DATA
CITY OF EAST CHICAGO, IN

Cen. Tract	Blk. Gp.	Low/Mod	Low/Mod. Univ.	Low/Mod %
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030800	2	675	880	76.70%
030500	2	580	770	75.32%
031000	1	395	540	73.15%
030600	1	1,345	1,905	70.60%
030600	2	595	860	69.19%
031000	2	425	625	68.00%
030400	2	730	1,100	66.36%
030400	1	500	765	65.36%
030400	3	955	1,490	64.09%
030300	1	4,053	650	623.54%
030500	1	4,053	700	579.00%
030800	3	1,150	2,050	56.10%
030500	3	755	1,350	55.93%
030700	2	705	1,300	54.23%
030700	1	370	695	53.24%
030600	4	790	1,485	53.20%
030600	3	460	920	50.00%
030800	4	485	970	50.00%
030900	3	770	1,645	46.81%
030900	1	425	955	44.50%
030900	2	370	930	39.78%

Note: The first 7 Block groups are the upper quartile of all the Block groups. The upper quartile Low/Mod. population percentage is 88.53%.

3. MEETING MINUTES

Attached are the meeting and interview minutes with stake holders.

City of East Chicago, IN
2019 NRSA Update

Banks & Financial Institutions
Wednesday, May 22, 2019 at 11:30am

The following was discussed at the meeting:

- At last count, there were 3,446 primary structures in the NRSA.
- Many of the burned out, dilapidated structures that were previously in the City have now been demolished.
- Approximately 50% of the new customers who would like to buy housing are from Chicago.
- Ivy Tech has a steel worker of the future program that is not necessarily marketed as well as it could be.
- Younger generations are less interested in working at the mills. This may be the lack of knowledge of what benefits are provided. It could also be the observation of what the steel mill conditions have done to their previous generations.
- The graduation rate of Central High School is 69%.
- Many of the requirements for the programs like the downpayment assistance programs have become too restrictive and it is discouraging the banks.
- There is a need to have the staff to support the programs that the City runs.
- The homebuyer classes have generally been full, but the people who have taken the classes cannot get approved for homebuyer assistance because the house requires work.
- Banks also understand that certain houses will require more work and will not close on houses that have these issues.
- All area banks in attendance belong to the Federal Home Loan Bank. The money for these grants is very competitive and they like using it to incentivize customers.
- When one banker reached out to East Chicago to fund home repairs with the FHLB, the City representative responded that the housing conditions were too poor and it was not worth the funding.
- Buyers have different income education levels, so tiered homebuyer classes may be useful.
- Homebuyer post-education is being incorporated more, but there are not many targeted classes for this. HUD is now mandating this.
- There are three programs: housing rehab, downpayment assistance, and emergency rehab.
- The rehab program is not for those that are moving in to the home. There is a need to reallocate some of the downpayment assistance money to rehabilitation.
- People's Bank offers a "fixer upper" 203k loan.
- The local CDFI has struggled trying to lend out money to small businesses.
- There may be an education piece, where businesses are not aware of their qualifications or needs for business loans.
- The residents of East Chicago still often do not use credit and only use cash.

City of East Chicago, IN
2019 NRSA Update

Realtors
Wednesday, May 22, 2019 at 9:00am

The following was discussed at the meeting:

- There is still a need for industry to come back. Businesses need to be attracted so that they can come back to the area and then benefit the people that are in the area.
- Many residents in the area complain about the lack of a grocery store. The only option is limited.
- People who walk to the grocery store on the other side of town may take up to half an hour to commute each direction. There is free bus transportation in the City, but it is only during the day.
- The older grocery store could be torn down and replaced to accommodate a different grocery store.
- There is a demand in the area for another laundromat. There is an existing laundromat structure that could potentially be reopened in the future.
- There is a need for entertainment for the children of the area.
- Many of the amenities in the region are further south in areas that have developed more recently. There is not much variety of amenities in East Chicago and people must go to the areas further south.
- There is a need to make the City of East Chicago more sustainable and include some of both the necessary amenities and more desirable restaurants and clothing stores to make the neighborhoods self-sustaining.
- Zoning changes that created single-use zoning codes destroyed much of the mixed use zoning of the area. The City of Munster can provide some examples of zoning that allows for more mixed uses.
- Walkable communities are desirable.
- East Chicago is doing a lot of work on creating handicap ramps and making the City more bikeable.
- The City schools are still an issue for young professionals that may potentially consider the area. There is still a poor graduation rate.
- There is a need for workforce development in the schools, particularly in ways that can encourage them to work immediately. Industry partnerships provide potential to do this.
- Arcelor Mittal currently has a high retirement rate.
- The education level required to be a steelworker has increased.
- Workforce housing has the potential to recruit workers to live near their employment.
- Other attracting features like leisure are necessary to ensure that people will stay.
- Many of the quality of life features have positively affected neighboring communities and East Chicago has the potential to use this to its advantage.

- There are some areas that still have some blight. As investors improve the properties, their values will go up.
- Prairie Park and Washington Park are the parts of the City that have the highest demand. They list at about $150,000.
- In Sunnyside, properties are at $50,000, but will be about $20,000 if they are REOs or foreclosures.
- Central Harbor and North Harbor still have lower values. In these areas, there are a lot of transactions that will take place that are not tracked on MLS by investors and flippers.
- Central Harbor has duplexes that the City is trying to reduce to single family. The City owns a lot of North Harbor properties and there are not a lot of listed transactions there.
- The real estate market of New Addition is dormant.
- Many of the homes in Central and North Harbor were designed to be multi-generational homes.
- The press has largely ignored some of the narrative surrounding the changes in East Chicago.
- Even real estate investors and contractors have negative impressions of East Chicago. East Chicago, Gary, and Hammond have three of the most difficult exams to get general contractors' examinations.
- Appraisers will appraise properties in East Chicago differently.
- The whole City of East Chicago has about 15-20 single family homes listed at the moment on MLS.
- There is a demand for housing in East Chicago and there is very little supply. However, this tends to only be in 2-3 neighborhoods.
- East Chicago has the most aggressive downpayment assistance program in the area. But Mayor McDermott tends to get more press and marketing for this similar program.
- The "I Love My City" campaign has increased community pride.
- The mayor has been using City money to help current homeowners repair their community.
- Duplexes cannot receive downpayment assistance.

City of East Chicago, IN
2019 NRSA Update

Regional Planning Organizations
Wednesday, May 22, 2019 at 1:30pm

The following was discussed at the meeting:

- The railroad is a big issue for pedestrians. There is a need for a pedestrian bridge.
- The "Creating Livable Communities" plan was designed to improve downtown areas. The NWI Regional Planning Commission funded East Chicago for the Roxana neighborhood.
- There were evaluations of every area for street grids, mobility, walk score, and other metrics.
- The average walk score for the area is 55, which means there is a lack of amenities for people to walk to.
- The area is dense, but there is high unemployment in the area as well.
- The "Creating Livable Communities" plan is online.
- The mismatch between density and amenities is the reason for the low walk score. There is a lot of potential to take advantage of the high density.
- One goal is to attract people from surrounding areas and not just the immediate City of East Chicago.
- It is difficult to find a suitable spot for a pedestrian bridge to the lakefront because of the distance between the lakefront and the residential area.
- Hammond is now the largest community in the area. East Chicago's population is stable, but Gary is losing population. East Chicago is one of the major urban neighborhoods of the region and that causes it to have issues attracting people.
- Whiting has a higher walk score than areas with nicer downtowns because of the number of amenities in a short area.
- There are no branches off from the Linear Park Bike Trail. Bike lanes are also needed on major corridors such as Broadway and Columbus.
- East Chicago has a free bus system, but it is unknown if there is a beach route.
- Seasonal buses that take residents to the beach would be desirable.

City of East Chicago, IN
2019 NRSA Update

Social Services
Wednesday, May 22, 2019 at 2:30pm

The following was discussed at the meeting:

- We Care From the Heart had a center in the Penn Recreation Center where they counseled seniors on getting on Medicare.
- There was a joint partnership between We Care and United Way to paint the center, and the Penn Recreation Center was important for the community.
- We Care also works with case management for seniors, and offers clothing for seniors.
- The people coming in and out of the Unity Center range from seniors, single mothers, and female-headed households
- We Care is now at the Martin Luther King Center at 4802 Melville. The need was greater at the Penn Community Center in the Harbor Area. They have serviced 162 people since they moved with needed clothing items. We Care does not discriminate and help the homeless as well. They do mobile outreach programs every quarter. It is common that the homeless like to be mobile and will want something like a small bag.
- The homeless population has increased. Many of these people come from Chicago. They will do another mobile outreach for the summer.
- We Care is providing in-home care to about 20 seniors who are low-to-no income. We Care assists with Medicaid and in-home care services. Seniors who reside in HUD buildings must keep them to HUD standards and seniors require assistance. We Care will run errands and provide housekeeping.
- Many seniors who are homeowners no longer have families in the area and now there are phone calls from neighbors.
- We Care will get seniors approved for the Medicare Waiver for home care.
- Many seniors struggle with rodent control once fall hits. The foundation issues can make it so that caseworkers will not be allowed into the house.
- Many seniors will require emergency home repairs, such as furnace replacements.
- The majority of the seniors in the area are disabled in some way.
- There is a great need for wheelchair ramps for seniors. We Care has attempted to go to the Governor to get ramps donated.
- Seniors require housing repairs. Lake County Economic Development Department can service everybody but those in Gary, East Chicago, and Hammond. The home repair money in the area is limited. This can also cause seniors to lose their homes.
- There is a population of East Chicago residents who are blind that have issues getting to the resource center in Gary because the bus service is inadequate.
- Medicaid Waiver can cover transportation.
- More families are becoming homeless. There are children who are becoming homeless.

- The United Way is not a direct service provider.
- Access to food is a great need. Access to healthy food is also a need.
- There is a need for access to safe, affordable housing.
- There is a need for access to health care. Those that are below income but above poverty are lacking a safety net.
- In East Chicago, there is a need for livable wage jobs. And there is a need for affordable, quality childcare. The lack of childcare prevent people from interviewing.
- A lot of faith-based organizations wanted to provide quality childcare but it was too expensive.
- People often do not know how to access services.
- There is a large immigrant and undocumented population. Accessing resources is even more difficult for this population. Even documented immigrants had concerns about accessing healthcare and other resources.
- The immigrant population is afraid to talk to people and afraid to participate in any type of forum. They are sleeping in abandoned buildings, doubling, tripling, or quadrupling up in buildings, and sleeping in basements that are not up to fire codes. Typically, they will only come in for immediate resources and will not follow up. ICE has been active in the City.
- The Federally Qualified Health Center will not ask about citizenship status and has become a place for healthcare and legal assistance for immigrants.
- Boys & Girls Club has seen some of the new immigrant communities forming in East Chicago. Specifically, Central Americans and Puerto Ricans. There are also Dominicans and Somalians. There are also strong connections to the Mexican community and new arrivals from there.
- There is a need for public transportation. The main issue with the public transit in the area is consistency.
- The Boys & Girls Club is trying to become a citywide club house instead of a club house for just the Harbor Area. The Club is fully ADA accessible.
- On a daily basis, the Boys & Girls Club gets people who walk in for general social services, largely because they were formerly located at the Clemente Center. Many people look for ESL services.
- Mental health support is another big need in the community.
- Gary Public Transit and East Chicago Public Transit are two different entities that run public transit through the City.
- Horseshoe Casino has 185 dealer jobs that are well-paying and training is provided, but they are not accessible to the residents through public transit. It is also hard to find quality affordable childcare in this area.
- Grace Beyond Borders has worked with homeless individuals. There was a shelter that would not allow the elderly homeless individuals to stay at the shelter if they could not climb to the top bunk.
- Last year, there were many women with children that sought homeless services. There are homeless families that seek shelter in the area.
- There are two government definitions of homeless, and the funding for these two types of homelessness will not blend. DOE will allow couchsurfing and multi-family living to be designated as homeless. HUD considers these people to be housed but they are overcrowding.
- The schools do not have a good idea of which of their students are homeless.
- When you are dealing with homeless parents or homeless children, they will not identify because DCS will take the children away.

- Five Year old males and Seven year old males cannot be with their mothers at certain women's shelters.
- There are a limited number of family shelters in the area and most are for men or for women, who must be separated from separate-gendered children.
- Brother's Keeper and Haven House will take homeless and domestic violence victims. St. Judes will take people with children but not if they have domestic violence issues.
- The hospitals have homeless discharge policies that gets homeless individuals to shelters.
- Many of the issues with homeless care are systemic problems, where the organizations have gaps and will not assist people.
- Those aging out of foster care and those with addiction issues create difficulty for the placement of people in shelters.
- Some housing was built because it was justified by the numbers of homeless individuals counted through the last Five Year Plan.
- There is a problem with NIMBYism for housing the homeless. Right now, there is a 40 unit 1, 2, 3 bedroom house that has housed 40 families. There is a 70 unit complex that can house the homeless population. There is a 44 unit complex that is a veteran unit that currently has 2 openings for chronically homeless individuals.
- The undocumented, aging, children, and those that require childcare are those that have the biggest issues from gaps in the system.
- Many people will come from other areas (typically Chicago) and use Indiana's resources for homeless individuals.
- It is common that to afford housing in the area, a family will need to work 3 jobs between 2 people.
- Poverty plus Alice group (101-200% poverty) is 67% of the population of East Chicago. A family with 2 children must make $55,000 a year to survive.

- CDFIs provide lending in the first three years of a business, and a small business cannot borrow from a traditional lending institution within the first three years
- One of the other issues with business lending is many business lenders in the area do not speak Spanish. There is a language barrier for business owners in the area. The banks do not always have the translation services that are adequate.
- Documentation is not in Spanish either. Documentation is typically in English.
- There is a need for a business incubator. This can bring in the skill sets that are needed for many of these companies, like English translations. There can also be presentations on business loans, mortgages, etc.
- There is the potential to partner with Ivy Tech or East Chicago Foundation to create a business incubator.
- Because the City is so tight-knit, many advertisements are done through word-of-mouth.
- The schools will often drive people away from purchasing a home in East Chicago.
- The JROTC program in Hammond made a difference in the school, but it may not have made the impact that Hammond High School may have wanted.
- There are additional challenges for non-English speaking households.
- There are many renters that will come in from Chicago and think that the schools are an improvement.
- Resource fairs have greatly benefitted the community. There is a need for more of them.
- There have not been many issues with contractors who have taken customers' money and disappeared.
- Homebuyer classes are required for applicants of the downpayment assistance program.
- There are many big credit problems. No credit is also a common problem. There are programs that assist those with bad credit, but no credit can be more difficult to mitigate.

City of East Chicago, IN
2019 NRSA Update

Chamber of Commerce
Tuesday, May 21, 2019 at 1:00pm

The following was discussed at the meeting:

- There is a need for an overpass to link the residents of the area to the beach. Especially since the beach was developed with the RDA funds.
- Hammond has created some major bike trail bridges and East Chicago could potentially do some of the same things.
- The housing along Linear Park has had drug and crime issues.
- There are bulletproof lenses on the streetlights along Martin Luther King Drive because of drug issues. That is the gateway to the City.
- There have been a lot of changes in the harbor, and many townhomes have been built.
- There has been work on Elm Street through the local Rebuilding Together chapter.
- The main area that needs work is the area along Martin Luther King Drive. It needs safety improvements, and there cannot just be aesthetic work on that area.
- The gateway along Martin Luther King Drive is a natural main street and there is the potential to make the area walkable if it is safe.
- There has been a lot of revitalization at the intersection of Main and Broadway.
- The townhomes north of Broadway.
- Manufacturers in the area are searching for high school students.
- There is a good workforce in the area, largely because of the history with the steel industry.
- The education system in the area has also taken a hit. There has been a big retraining issue for those that were displaced by the collapse of the steel industry.
- The high schools, career centers, and community college fall under the same umbrella.
- There is a need for welders and machinists currently. Manufacturers need people who can learn the skills to do these things.
- The Chamber of Commerce is trying to place students with jobs, particularly on the manufacturing committee.
- There have been issues where people cannot pass a drug test. There has been talk among manufacturers about relaxing standards for marijuana but nothing has been certain yet.
- There is a need to emphasize to employers that people need to remain educated and happy to continue job retention.
- Wages in the area are good for entry level employees. $25-$45 per hour is not uncommon.
- There are maybe 14,000 employees at Arcelor Mittal.
- BP had 15,000 contractors in the area and then 3,000-4,000 more employees in the area.
- The hospitals employ over 1,000 people, and casinos employ over 2,000.
- Hoist has between 400-500 employees and moved to the area from Illinois. They had begun with 300 employees.

- There are 400+ members of the Chamber of Commerce with big and little companies and they are supported by the large companies. East Chicago and Hammond merged their chambers in 2001.
- The Governor created the RDA to develop the lakefront along East Chicago, Hammond, Whiting, and Deering.
- There had previously been a soccer stadium planned on Michigan Avenue where it comes to a point with Martin Luther King. There has been some discussion of putting commercial development in that spot.

City of East Chicago, IN
2019 NRSA Update

City Departments
Tuesday, May 21, 2019 at 11:00am

The following was discussed at the meeting:

- The stakeholders discussed the public hearing and the way that it was communicated to the public.
- The stakeholders discussed the requirements for an NRSA and the possible actions that can be undertaken in an NRSA.
- Some of the homes, especially in New Addition, sit too close to the tank farms in the area and will face EPA and environmental restrictions.
- Main and Broadway was included in the previous Five Year Plan, as well as the renovation of the Carnegie Library.
- Money can be allocated to business, housing, and main street corridors.
- The lakefront is not eligible because it draws from people all across the area.
- There is no grocery store in the North Harbor area, and there is a need for a grocery store.
- There are hundreds of vacant properties in the area that the City owns.
- The City can partner with its redevelopment commission for the sale of the vacant properties.
- There is a need to put the vacant lots back on the tax rolls.
- Modular homes are very popular for low income people. However, they can be as expensive as stick build housing. CDBG and HOME can underwrite the housing and close the gaps for sale.
- Maintenance of the empty lots has become a drain on public works and they would like to get them back on the tax rolls.
- There are some sewer problems in the North Harbor. It's a combination system and the City is in the process of trying to separate them. The East-West streets serve as relief sewers for the entire area including: Michigan, Ivy, and Hemlock, which will be resurfaced and the sewers will be replaced if necessary.
- Many basements flood in Prairie Park and Sunnyside because of the high water table.
- There is a sub pump program to assist some of the houses with flooding basements.
- Martin Luther King is currently being reconstructed. Michigan from Martin Luther King Drive to Kennedy is being designed for reconstruction but this will likely wait two years. Sewers will be reconstructed at the same time.
- Alongside Michigan Avenue, there is a lot of vacant property.
- There is a lot of industrial area north of Kennedy. Some of it is City-owned. There is a long-term plan to revitalize the Kennedy Corridor similar to the current efforts on Martin Luther King.
- There are exploratory plans to build a new subdivision behind Prairie Park. Those areas are near the train tracks.
- On the lakefront, there is an old water filtration plant that is still in operating although the City has a new plant. If these were demolished, there would be more land for development.

- There is a need for pedestrian transit from the lakefront to the main part of the City. People cannot walk to the beach because of the highway that blocks it.
- There will be a bike path installed on Linear Park. It will be connected to the other bike paths throughout the City.
- It may be necessary to expand the NRSA past its northern boundary on the railroad tracks to capture some of the lakefront.
- The City has done work on the slips and piers of the marina. They are beginning a program to teach East Chicago children to fish.
- The homeownership and business development aspects of the CDBG program are more likely to be more popular aspects of the program.

City of East Chicago, IN
2019 NRSA Update

City Services
Tuesday, May 21, 2019 at 3:00am

The following was discussed at the meeting:

- There was discussion of the purpose and the uses of an NRSA.
- There is a need for a pedestrian and bike bridge over Martin Luther King.
- The fire department operates EMS services as well.
- Everything south of Columbus Drive has an aging population that makes a lot of EMS calls, even though they are wealthier and have a monitoring system.
- North of Columbus Drive, medical calls are just as common, but fires are more common north of Columbus Drive due to carelessness and faulty wiring.
- Fires have decreased so fire prevention has been successful, but medical calls have increased.
- There is a lot of hazardous material truck traffic on Columbus Drive. People speed on this road. Fortunately, there have been no accidents for these trucks there. There are other car accidents in this area.
- The opioid problem has not migrated to East Chicago yet. They do not have to deal with the same volume of opioids as the neighboring communities. However, crack-cocaine is the drug of choice in the area.
- They do not have issues with kids from out of state. When people look for drugs in East Chicago, they typically go to Gary.
- Crime has been down in the City for the last 7 years. They have had 4 homicides this year. The lowest they were able to get to is 3.
- The City has its own jail for criminals to stay in temporarily.
- Drive-by shootings are sporadic. Murders tend to be targeted and domestic, or they happen at the club. Motivations are usually vindictive.
- There are gangs in East Chicago, but they have diminished since the Federal government indicted gang members. This administration has a good relationship with the Federal government.
- In the NRSA Area, the crime activity tend to be about the same as in the rest of the City.
- If there are problem areas, the police will saturate those areas.
- Police are encouraged to do community policing in the local stores and the schools.
- The police do not get a lot of calls from the New Addition area. Neither does the fire department.
- In the past, Martin Luther King Drive has had crime activity. Now, there are cameras up and down the block and the police record everything that can happen. This has made a difference—an entire homicide was caught on camera.
- In this area, there are low immunization rates for the children.
- There are many elderly people living in poor conditions in the area, in “hoarder-like” conditions.

- The Health Department will provide daily hygiene for elderly, adult protective services, and sometimes call medical care.
- Many of the Health Department's cases will end up in the hospital because they have not seen the doctor in years.
- The Health Department has attempted to set up free immunization clinic at the schools.
- HIV/AIDS is not necessarily more prevalent than any other STIs. Many people from outside East Chicago come to East Chicago to get tested. They will test people from other places for free or very low cost, depending on the person's residency. Tests range from free to $15. Syphilis cases go to Gary because they are the only ones that do the testing.
- There is a need for increased homeownership in the area.
- There is a need to do something with the empty lots. The City owns them or somebody out of the area buys them and does not care for the lot.
- The City needs to simplify the process for purchasing a lot for residents who may want a side yard.
- There is a need for commercial development on Martin Luther King Drive.
- Along Columbus Drive, one of the anchors left. There is not enough parking in the area to attract a grocery store.
- There are moderate-income homeowners who do not have the money to put into their own housing and need to make improvements. This includes residents south of Columbus Drive.
- There is a need to educate the public about available programs.
- There is a need for accessibility improvements for elderly residents, specifically installing ramps to their houses.

City of East Chicago, IN
2019 NRSA Update

Department of Redevelopment
Thursday, May 23, 2019 at 10:00am

The following was discussed at the meeting:

- In the North Harbor, they finished Carnegie Library. They turned the old library into a performing arts building—it's on the national and state historic registers. There is an organization in there running programs. They spent more than $1 million to revitalize the building.
- Last year, it was determined that the building was not being utilized correctly so the parks department will start a program including bussing.
- The programs are teaching performing arts to children.
- The Library has a 50-year easement covenant and must be submitted and reported to the SHPO every year.
- On Main and Broadway, some of the properties that were acquired were demolished. There is a new commercial building there. The North Township offices are also there.
- Businesses have relocated to this spot from other blocks including CVS, FSSA, and PNC.
- The Fitzsimmons project was a furniture store. It was redeveloped into a new building. There are condos on the top floor.
- Business façade loans are offered for Broadway and Main on certain blocks.
- There is also a new dialysis center in the area.
- There are negotiations to put businesses along Indianapolis Avenue and Barrier.
- Two community centers were combined into the Unity Center. Penn Center and the Roberto Clemente Center were the combined centers and the old buildings are being sold.
- Many things have changed on the lakefront. It was completely redesigned.
- They are preparing to renovate units along Martin Luther King Drive (former Guthrie Street) with private-based Section 8 Voucher housing.

City of East Chicago, IN
2019 NRSA Update

Housing Authority
Tuesday, May 21, 2019 at 12:30pm

The following was discussed at the meeting:

- The Housing Authority is developing a senior building on Nicosha and Main. It is developed by DTM Development and it is a Tax Credit project. Originally it was RAD but DTM chose to change it to Tax Credit. The Housing Authority is a minor partner.
- The City gave the Housing Authority the land and there is a separate developer. There was a Phase I assessment on the site and cleanup because there had originally been a laundromat on the site.
- There are 208 units in the development. It has been converted to elderly apartments. It has replaced public housing that was demolished, and those under 62 years old will be grandfathered in.
- The senior housing apartments will also be demolished. It requires too much funding to repair.
- 207 of the units will be replaced with the people who were displaced.
- The Housing Authority has units on Martin Luther King. Four of the units will be demolished.
- The 12 units that were taken down by the water department have also been replaced. The mayor gave 5 units for replacement scattered throughout the City.
- Replacement also happened with new apartments. These are the Sharon Roses Apartments, and there are 7 brand new units.
- There is another development on the North Shore. The Housing Authority is providing 32 project-based vouchers for it. It is called UP Development and it is south of Pulaski.
- The Housing Authority is applying for Emergency Safety and Security Grants to get cameras, fencing, and new doors.
- They are about to start the Annual and Five Year Plans to determine what Capital Improvements they need to make over the next year.
- Scattered site housing is in North Harbor, near 136 North. There are about 100 of these scattered sites.
- There is a second scattered site development that is near Pulaski.
- There is another unit on Columbus Drive that is 17 units with two buildings.
- 346 people moved to Section 8 because they were living on top of lead soil site. There had previously been public housing on top of that site that had been built in the 1970s.
- Their occupancy is 95%.
- The Housing Authority has a house that is renting to VASH voucher holders but it is not in the area.
- They are applying for a lead grant, moving to work, family self sufficiency, and emergency safety and security grant.

City of East Chicago, IN
2019 NRSA Update

Mayor
Thursday, May 23, 2019 at 11:00am

The following was discussed at the meeting:

- The new focus in the NRSA is Martin Luther King Drive. After that will be the reconstruction of Michigan Avenue.
- Across the City, about 300 houses have been demolished.
- The Mayor would like to see infill and replacement housing in the spaces that were demolished.
- The lots less than 35 feet wide are deemed "unbuildable" and the Mayor would like to address these with a side yard program.
- The Sunnyside project has been successful, and there may be an expansion of the amount of money that can be spent per duplex. Once Sunnyside is completed, the program will expand throughout the Harbor Area.
- There is a new roofing program where grants are provided for roof replacement.
- There is the ongoing downpayment assistance program.
- The storm and sanitary sewers will automatically be separated any time there is road reconstruction.
- In the Harbor Area people can get grants up to $3,000 for the demolition of dilapidated garages.
- There is a business façade 80/20 program. Outside of the Main/Broadway business district, there is a 50/50 façade program up to $25,000.
- The City has been aggressive about acquisition of vacant property and existing structures. There is also a façade program for City-owned buildings.
- The Fitzsimmons building is a new mixed use development.
- A 358 senior living unit $40 million project along the Martin Luther King Drive corridor will break ground in July.
- There will also be a 24-unit mixed use development in that area, with the first floor for commercial occupancy. There are commitments for the whole first floor to be a health clinic.
- The former Penn Recreation Center is being explored as a community daycare.
- Along the Martin Luther King Drive corridor, all of the Harborside Apartments have been acquired and the bigger units are being emptied. They will be demolished for single family housing.
- The former Lincoln Elementary school has been demolished and will be open for development.
- The realtors association has said there needs to be ground for new housing, which the City has been pursuing.
- There will be a new subdivision in Prairie Park.
- The Mayor and the City have tried many different strategies to get a grocery store in the Harbor Area and they have not been successful. Once the new housing comes in, there is the hope that the market will support a new grocery store.

- There are mom & pop grocery stores and corner stores in walkable areas.
- Every park in the City has had major renovations. The City has spent $5.5 million on parks.
- There are also renovations for Block Stadium. There will be additional construction there.
- The City has been acquiring land so that they can control development.
- The City has leveraged local money with $39 million from the IHCDA. The money was required to be used in the Harbor Area.
- The strategy behind the roof replacement program was to buy time to renovate the remainder of structures.
- The Mayor would like to be able to control the sizes of lots to make sure poverty is not concentrated.
- The Moving Forward project (mixed use with the medical center on the bottom) is developer-led. When the City makes an investment, it is based on single-family housing.
- Proximity to tanks makes it difficult to use Federal dollars for housing in the New Addition area. But the City may be able to use Federal funds for other projects.

City of East Chicago, IN
2019 NRSA Update

Planning Groups
Wednesday, May 22, 2019 at 10:00am

The following was discussed at the meeting:

- The City's water supply is high quality and other cities are asking for their water supply.
- The roofing improvement program is not advertised extensively because the funds are limited.
- The duplexes and front-and-back houses are older and have a history of family ownership.
- People will often not reinvest in properties on their blocks and renters will not complain.
- There is a need for sewer separation. Major sewer work is being down on Martin Luther King Drive and soon will be done on Michigan. The water treatment plants are overloaded from these combined sewers.
- The total sewer separation costs will come to $30 million or more.
- The older treatment plants are going to be rehabilitated so that the water can be sold. There is a shortage of water in other places because American Water has been increasing its rates and it drives demand up in neighboring communities.
- The utilities will be spending about $5 million to repair the old water treatment plant in phases.
- The combined sewer separation will also mitigate flooding.
- Senior citizens' houses tend to deteriorate faster, partly due to flooding.
- The basements in East Chicago are below the water table.
- The biggest sewer problems are in the NRSA. Flooding problems make it harder to sell homes in Prairie Park then it could be.
- Many of the older housing stock has cinder block basements and are not cement foundations. This causes for seepage through the walls. Many of the Cinder Block cavities were not filled in and cinder block basements have deteriorated.
- The Great Lakes are also at the highest that they have been in 20 years and this is causing water tables to more saturated. Contractors digging have been hitting water at 3 feet.
- There is a need to address the digital divide using fiber optic assets and towers to make Internet access more affordable.
- There was a fiber optic strategy for the City and there was a strategy for a redundant fiber loop. There may not be a comprehensive strategy because the fiber has been leased out for private businesses.
- The Federal Communications Administration has dictated the usability of municipality-owned fiber which changes the strategy of the local administration. There are National, Local, and State plans.
- The plan is to leverage the fiber network to the neighborhoods. So far, this has only been extended to parks. Ideally, the company that currently runs the fiber will be able to offer a competitive package in the neighborhoods.

- The City's cameras have been tapping into the fiber network. There is a need to constantly improve and upgrade the camera system. The cameras have helped to solve and deter crime.
- There are many parts of the City that are showing disinvestment and the housing stock is old. All of the houses need improvements in some fashion.
- There is an older population on a fixed income that is going to be more focused on basic needs than housing rehab.
- There has been some stabilization of the NRSA area. Much of the commercial area has seen ADA compliance improvements and façade improvements.
- There is no dry cleaners in the City.
- There is a need for a grocery store in the City.
- The City has a neighborhood divide, with one half of the City being considered the Indianapolis and Chicago Avenue downtown, and the Broadway and Main downtown. This was caused by the City's physical divides.
- Many of the older people who have grown used to the divide. These people also lack means and transportation and will often still not cross the divide.
- Thought the bus system is free, it is lacking in service.
- Many of the grocery stores that economic development has tried to attract do not believe they would be solvent with the other grocery store on the other side of the City.
- Parking has been the other issue for potential grocery stores.
- There is a need for a pedestrian bridge to allow the residents to get to the lakefront.
- People had crossed to the lakefront before the casino had come in. The casino created exclusionary perceptions. This has changed recently with the developments of parks and the bandstand on the lakefront and the opening of the lakefront for recreational activities.
- There is a bike trail in the area. The City is going to work on additional bike lanes but they are not at the forefront of the plan, and there are not necessarily connective plans.
- The Lakeside Housing was rehabbed housing, versus the demolition of the Guthrie Buildings on Martin Luther King Drive that is being proposed. However, the demolition gives the opportunities for a wider variety of land uses.
- There is the potential for the Martin Luther King Drive corridor to be a commercial corridor.
- It may be more effective to assist a grocery store in expanding than to attract a large grocer.
- Now that dense downtown developments are coming in, there needs to be the development of additional housing.
- Schools are a major problem, especially for retaining people. The elected school board has assisted the school system in preventing it from being taken over by the state, but these are small problems.
- Eventually, the City will need to tackle education as a whole, regardless of public vs. charter, to ensure the City can succeed.
- East Chicago High School has about 1,500 students and the nearby Catholic High School has 450. The number of students in each class will decrease as grade levels progress.
- The Calumet neighborhood is beginning to see disinvestment.
- The RDA funding for use in the Harbor Area has been closed off by statute. Now, the RDA funding can go toward train stations, which is more relevant to Calumet.

4. CITIZEN PARTICIPATION

The following pages include public hearing notice, public hearing sign-in sheets, meeting sign-in sheets, and other documents.

PUBLIC MEETING NOTICE
CITY OF EAST CHICAGO, INDIANA
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN FOR THE NORTH HARBOR AREA

Notice is hereby given that the City of East Chicago, Indiana is in the process of preparing an update to the Neighborhood Revitalization Strategy Area (NRSA) Plan for its North Harbor Area.

What is an NRSA?
A Neighborhood Revitalization Strategy Area (NRSA) is a Community Development Block Grant (CDBG) grantee-designated area targeted for revitalization. An NRSA is different from other local targeted areas in that the designation is reviewed and approved by the U.S. Department of Housing and Urban Development (HUD). In return for the designation, grantees are afforded enhanced flexibility in undertaking economic development, housing and public service activities with their CDBG funds.

The City of East Chicago wishes to encourage citizens to participate in developing an update to the Harbor Neighborhood Revitalization Strategy Area. The purpose of the meeting is to solicit comments from residents that reside in the North Harbor neighborhood on the needs of their community.

In order to obtain the views of residents, public agencies, and other interested parties, the City of East Chicago will hold a public meeting at the following:

TUESDAY, MAY 21, 2019
2:00 PM
EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

Any person(s) requiring special accommodations/services, including a Spanish interpreter, should contact Lyvette Turk at (219) 391-8513 by **Wednesday, May 15, 2019** between the hours of 8:30 a.m. - 4:30 p.m., Monday through Friday.

Anthony Copeland, Mayor
City of East Chicago, Indiana

Frank Riviera, Executive Director
East Chicago Dept. of Redevelopment

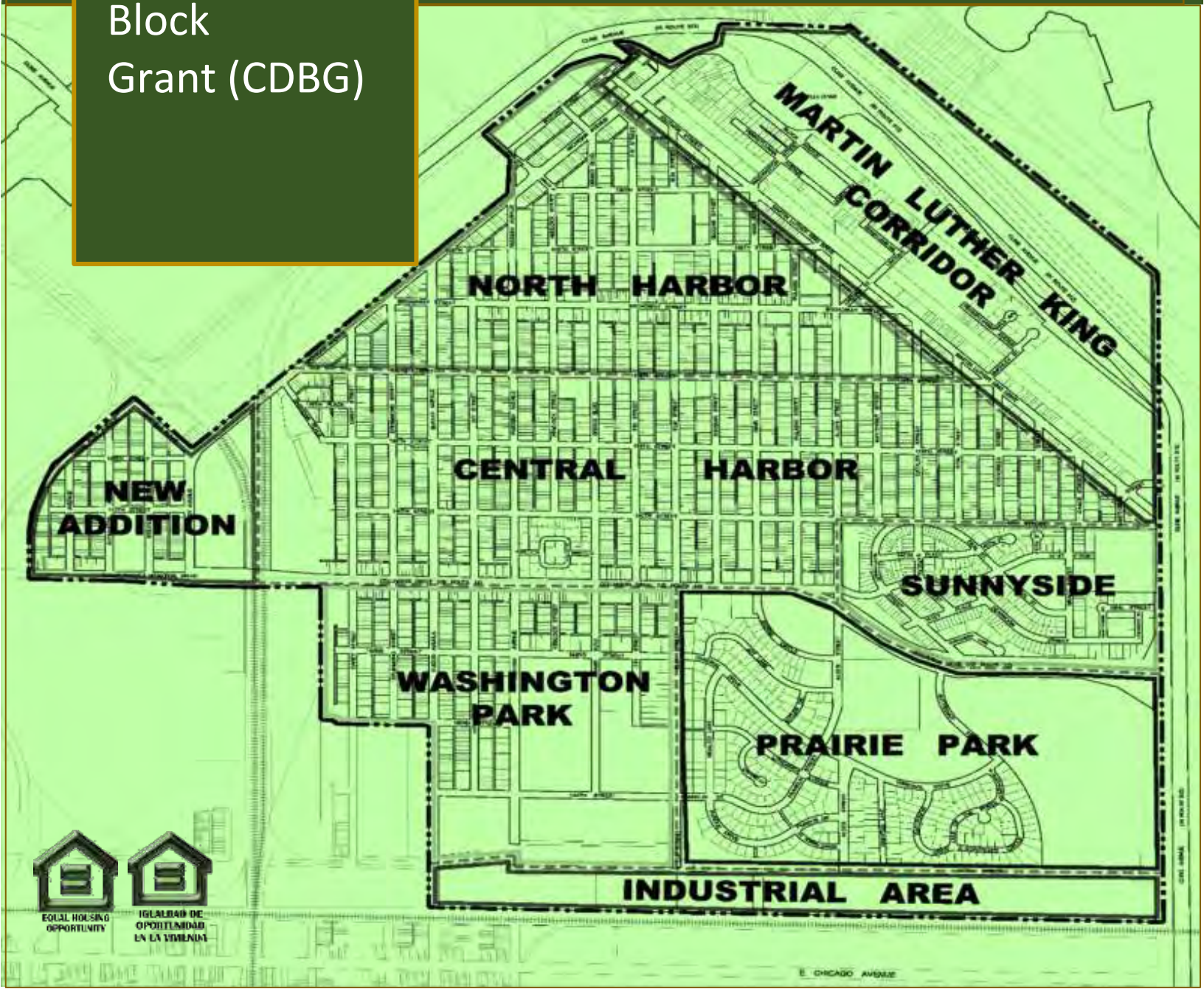
Neighborhood Revitalization Strategy Area Plan (NRSA)

Community Development Block Grant (CDBG)

CITY OF EAST CHICAGO
DEPARTMENT OF REDEVELOPMENT

PUBLIC MEETING

TUESDAY, MAY 21, 2019
2:00 PM
EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA



PUBLIC MEETING/REUNION PUBLICA

FY 2019-2023 NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN (NRSA)

EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA 46312
TUESDAY, MAY 21, 2019 AT 2:00PM

GENERAL PUBLIC

	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
8	Jesse + Anita Martinez	4109 Dearborn St.	219-398-6269	
9	Bushra Rahman	260 E. 123rd, CP	219-228-0151	brehman970@gmail.com
10	Walt Haglund	Urban Design Ventures	(412) 461-6916	walt@urbandesignventures.com
11	Brandon Wilson	Urban Design Ventures	(412) 461-6916	brandon@urbandesignventures.com
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Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with City Departments
Tuesday, May 21, 2019 at 11:00 AM

Name	Title	Phone Number	Email Address
William Allen	City Engineer	219-391-8355	wallen@eastchicago.com
Natalie Adams	Manager Marina + Lakefront	219-391-8482	nadams@eastchicago.com
Keith Selvie	Public Works	219-433-9903	KSELVIE@EASTCHICAGO.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Housing Authority
Tuesday, May 21, 2019 at 12:30 PM

Name	Title	Phone Number	Email Address
Rita De La Rosa	HUD Compliance Coordinator	219-397-9974 x35	rdelarosa@echa-in.org

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Chamber of Commerce
Tuesday, May 21, 2019 at 1:00 PM

Name	Title	Phone Number	Email Address
DAVE RYAN	Executive Dir	219-931-1000	DRYAN@Lakeshore Chamber.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with City Services
Tuesday, May 21, 2019 at 3:00 PM

Name	Title	Phone Number	Email Address
ANTHONY P. SERNA	~~FIRE CHIEF EAST CHICAGO FIRE DEPT.~~	cell 219-545-4877 wk. 219-391-8472	aserna@eastchicago.com
FRANK SMITH	CHIEF OF POLICE EAST CHICAGO P.D.	219-391-8312	FSMITH@EASTCHICAGO.COM
ARNITA D. FOWIKES	HEALTH DEPT.	219-391-8467	AFOWIKES@eastchicago.com
Louis Arcuri JR.	COMMANDER Police Dept.	1-219-391-8332	larcuri@eastchicago.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Realtors
Wednesday, May 22, 2019 at 9:00 AM

Name	Title	Phone Number	Email Address
JOE WSZOLEK	CHIEF OPR OFFICER GREATER NW IN ASSOC of REALTORS	219 795 3600	Joe@GNWIAR.com
Nicholas D. Smith	Associate Broker	(219) 805-2857	ndsmith38@hotmail.com
Lynn Watkins	Broker	219-670-6897	Lynn.watkins@mccolly.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Planning Groups
Wednesday, May 22, 2019 at 10:00 AM

Name	Title	Phone Number	Email Address
Rita Jacque Gillis	Executive Dir. ECHEA	219.392.3660	rjgillis@eastchicagoorg.
Dr. Abderrahman Zehrani	Director of Utilities	219.391.8466	AZEHRAOUI@Eastchicago.com
Milton Reed	Econ Dev Specialist	219 808 2175	MREED@GLOBALCONSULTINGLLC.COM
Marina Solorio	Planning	(219) 391-8205	msolorio@eastchicago.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)

Meeting with Banks 11:30 AM

Wednesday, May 22, 2019 at ~~4:00 PM~~

Name	Title	Phone Number	Email Address
Erika Rios	Branch Mangger	219-397-7830 ext 3301	erios@centier.com
Art Russell	CRA officer	———	arussell@ocatie.com
Lili Del Toro	Mtg Loan Offcr	219-378-9583	lilideltoro@centier.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)

Meeting with Banks 11:30 AM

Wednesday, May 22, 2019 at ~~4:00 PM~~

Name	Title	Phone Number	Email Address
Stephanie Madison	community Market director	219-201-8819	smadison@firstmerchants.com
Loretta Mena	SR. CRA Relationship Mgr	708/424-2075	Loretta.Mena@BMO.Com
Wayne Stelzer	BSA	219-397-1000	Yesenia.mota@PNC.com
Nadia Grisolia	Peoples Bank Assistant Branch Mgr.	219-378-1000	ngrisolia@ibankpeoples.com
Alexis Barber	Peoples Bank CRA Officer	219.853.7500	abarber@ibankpeoples.com
Jessica Higareda	Peoples Bank Banking Center Manager	219-378-1000	jhigareda@ibankpeoples.com
JEAN Ishmow	Northwest Ind. Reinvestment Alliance	219-750-1206	jeanish@AOL.com

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Regional Planning
Wednesday, May 22, 2019 at 1:30 PM

Name	Title	Phone Number	Email Address
Eman Ibrahim	Planning Manager	(219) 763-6060	eibrahim@nirpc.org

Harbor Neighborhood Revitalization Strategy Area (NRSA)
Meeting with Social Services
Wednesday, May 22, 2019 at 2:30 PM

Name	Title	Phone Number	Email Address
Pablo Palominos	Clubs Dir.	219-398-1344	ppalominos@bgcgreaterwmi.org
Erin Meisner	Community Impact Manager	219-999-2545	emeisner@lauw.org
DR. Sharron Liggins	Exec. Dir	219 613-7571 cell	SharronLiggins@AOL.com
Marcus Martin	Exec Dir	219 712 5192	mmminc33@gmail.com
Lisa Daugherty	CEO	219-923-2302	ldaugherty@lauw.org
Kim Hurtt	CEO	219 933-7111	ecuoftheyahoo.com

City of East Chicago, IN
2019 NRSA Update

Public Meeting
Tuesday, May 21, 2019 at 2:00pm

The following was discussed at the meeting:

- Walt Haglund introduced the meeting at 2:11pm.
- There is no renter-occupied housing rehabilitation program.
- More businesses have been opening in East Chicago in the last few years.
- Local residents of the NRSA needed to put rails on their house to get insurance. They also need to repair concrete and the back door. This can qualify as an emergency situation.
- The main waiting list is closed.
- There is a need to assist the North Harbor part of town specifically.
- There is a need to assist people with smaller rehabs.
- Many of the rails in Sunnyside have rotted away and many people are having the problems of missing rails.
- There are people who are aging in place and their housing has deterioriated.
- One resident notes that a neighbor still lives in their house but has not kept the house up. They have gone to the councilperson to do something about it.
- There is a need for funding to assist people who do not have the funding to fix their housing. There may be a need for additional rehab programs.
- There is a need to communicate the programs to the potential applicants.
- Some people believe that the programs want too much information.
- There was discussion of another entity based in Minneapolis that had contacted East Chicago residents about financing their housing rehabilitation.
- There was discussion of the CDBG and HOME programs and and their programmatic uses in the City of East Chicago.
- The NRSA may be extended to the lakefront to help residents of the City access the lakefront.
- Lyvette closed the meeting at 2:41pm.

PUBLIC HEARING NOTICE AND DRAFT ON DISPLAY
HARBOR NEIGHOBRHOOD REVITALIZATION STRATEGY AREA (NRSA) PLAN
FOR THE CITY OF EAST CHICAGO, INDIANA

Notice is hereby given that the City of East Chicago, Lake County, IN will hold a public hearing on **Tuesday, July 30, 2019** at 5:00 PM, prevailing time, in the:

EAST CHICAGO PUBLIC LIBRARY
2401 EAST COLUMBUS DRIVE
EAST CHICAGO, INDIANA 46312

The East Chicago Public Library is accessible to persons with physical disabilities. Any person(s) requiring special accommodations/services, including a Spanish interpreter, should contact Ms. Lyvette Turk at (219) 391-8513 between the hours of 9:00 a.m. - 4:00 p.m., Monday through Friday. In order to make arrangements and to accommodate those requests, please contact Ms. Turk by **Thursday, July 25, 2019**.

The purpose of the public hearing is to present an update to the City of East Chicago's Neighborhood Revitalization Strategy Area (NRSA) Plan to coincide with the submission of its FY 2019-2023 Five Year Consolidated Plan. The City intends to submit its NRSA Plan and the Five Year Plan to the U.S Department of Housing and Urban Development (HUD) on or before August 15, 2019.

In order to obtain the view of residents, public agencies and other interested parties, the City of East Chicago has placed its NRSA Plan on display from **Friday, July 19, 2019** through **Monday, August 5, 2019**, at the following locations:

City of East Chicago – Mayor's Office
4527 Indianapolis Blvd.
East Chicago, IN 46312

City of East Chicago Department of Redevelopment
4525 Indianapolis Blvd., 2nd Floor
East Chicago, IN 46312

These documents will be available Monday-Friday from 9:00am – 3:30pm until **August 5, 2019**.

All interested persons are encouraged to attend this public hearing and they will be given the opportunity to present oral or written testimony concerning the NRSA Plan. Written or oral comments may be directed to Ms. Lyvette Turk, until **Friday, August 5, 2019**, at City of East Chicago Department of Redevelopment, 4525 Indianapolis Blvd, East Chicago, IN 46312, (219) 391-8513.

Anthony Copeland, Mayor – City of East Chicago, Indiana
Frank Rivera, Executive Director – East Chicago Dept. of Redevelopment

City of East Chicago
Department of Redevelopment

PUBLIC MEETING

FY 2019-2023
NEIGHBORHOOD REVITALIZATION STRATEGY AREA (NRSA)



JULY 30, 2019
5:00 P.M.
EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA

ANTHONY COPELAND, MAYOR – CITY OF EAST CHICAGO, INDIANA

FRANK RIVERA, EXECUTIVE DIRECTOR
CITY OF EAST CHICAGO DEPARTMENT OF REDEVELOPMENT

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

AGENDA

Welcome

Lyvette Turk, CD Programs Manager
East Chicago Department of Redevelopment

NRSA Plan

Brandon Wilson, Urban Design Ventures

Questions

Final Comments

The City of East Chicago wishes to encourage citizens to participate in developing an update to the Neighborhood Revitalization Strategy Area for the North Harbor Area. The purpose of the meeting is to solicit comments from residents that reside in the North Harbor neighborhood on the needs of their community.

FOR MORE INFORMATION PLEASE CALL 219-391-8513

EQUAL HOUSING OPPORTUNITY

IGUALDAD DE OPORTUNIDAD EN LA VIVIENDA

Neighborhood Revitalization Strategy Area (NRSA)

What is an NRSA?

A Neighborhood Revitalization Strategy Area (NRSA) is a Community Development Block Grant (CDBG) grantee-designated area targeted for revitalization. An NRSA is different from other local targeted areas in that the designation is reviewed and approved by the U.S. Department of Housing and Urban Development (HUD). In return for the designation, grantees are afforded enhanced flexibility in undertaking economic development, housing and public service activities with their CDBG funds.

HUD believes that no effort will succeed without the support of all of the community actors. Successful neighborhood revitalization strategies bring together a variety of stakeholders in cross-sector partnerships that:

- Lay the groundwork for community growth;
- Make neighborhoods attractive for investment;
- Ensure that the benefits of economic activity remain in neighborhoods for long-term development;
- Support the use of neighborhood intermediary institutions (e.g., Community Development Corporations [CDCs] and Community Development Financial Institutions [CDFIs]) to bridge gaps between local government agencies, the business community, community groups, and residents; and
- Foster the growth of resident-based initiatives to identify and address their housing, economic and human service needs

PUBLIC MEETING/REUNION PUBLICA

FY 2019-2023 NEIGHBORHOOD REVITALIZATION STRATEGY AREA PLAN (NRSA)

EAST CHICAGO PUBLIC LIBRARY
2401 E. COLUMBUS DRIVE
EAST CHICAGO, INDIANA 46312
TUESDAY, JULY 30, 2019 AT 5:00PM

GENERAL PUBLIC

	NAME/NOMBRE	ADDRESS/DIRECCIÓN	PHONE/TEL	E-MAIL/CORRÉO ELECTRÓNICO
1	Frank Rivera	4105 Northcote Ave. E.C. IN 46312	219-391-8513	frivera@eastchicago.com
2	Lyvette Turk	E.C. Redevelopment	219-391-8513	LTurk@EASTCHICAGO.COM
3	Brandon Wilson	Urban Design Ventures LLC	412-461-6916	brandon@urbandesignventures.com
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